



AGENDA PACKET



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

<https://zoom.us/j/95664705435>

Telephone Access: 646 876 9923 US (New York)

Meeting ID: 956 6470 5435

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, March 16, 2021 – 3:30 PM

Via Zoom

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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 **February 16, 2021** Meeting Minutes.....Pages 1-13
 - B. Adoption of the **February 16, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 14-51
 - A. Lost Time Accident Frequency.....Pages 18-19
 - B. Certificates of Insurance.....Pages 20-21
 - C. Financial Fast Track Report.....Page 22
 - D. Regulatory Filing Checklists.....Pages 23-24
 - E. 2020 Safety Incentive Program Awards.....Page 25
 - F. 2021 Optional Safety Budget.....Page 26
 - G. 2021 Wellness Incentive.....Page 27
 - H. 2021 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 33-36
 - M. 2022-2023 MEL EPL Risk Management Plan Update
 - N. Police Command Staff Training
 - O. Managerial & Supervisory Training Invitation.....Page 37
 - P. Non-Supervisory EPL Employee Training.....Pages 38-43
 - Q. 2020-2021 Elected Officials Training.....Pages 44-49
 - R. Protection & Safe Treatment of Minors Training – Additional Dates Announcement....Page 50

S.	Land Use Training Certification.....	Page 51
T.	Payroll Audits	
U.	Property Appraisals	
V.	Annual Planning Retreat	
W.	New Fund Commissioner Orientation	
X.	AGRiP/PRIMA Conferences 2021	
Y.	Website	
Z.	New Member Activity	
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IX.	Safety Director's Report	
A.	Activity Report	Pages 55-57
B.	Police One Training.....	Update
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F.	Top 10 Provider/Paid Provider by Specialty.....	Page 79
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XIII.	Technology Risk Services	
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B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	March Bill List.....	Page 133
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XV. Committee Report

- A. Strategic Planning Committee Meeting Minutes – February 16, 2021.....Pages 134-148
 - 1. Motion to authorize the Adoption of the JIF Preferred Auto Repair Facility Guidelines – **Motion – All in Favor**
- B. Safety Committee Meeting – March 16, 2021.....Verbal

XVI. MEL/RCF/E-JIF Reports

- A. MEL Educational Seminar.....Page 149
- B. MEL Bulletin – FAQ Model Personnel Policies Procedure Manual and Employee Handbook.....Pages 150-152

XVII. Miscellaneous Business

- A. Motion to Authorize the Executive Directors Office to Re-Advertise the *April, May, June and July 2021* Executive Committee Meeting to a Zoom Meeting Format – **Motion – All in Favor**

<p style="text-align: center;">The next meeting will be held on Tuesday, April 20, 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

February 16, 2021
Via Zoom Conferencing

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held via Zoom Conferencing on Tuesday, February 16, 2021 at 3:30PM, prevailing time. Chair McMahon, **Chesterfield**, presiding. The meeting was called to order at 3:30PM.

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

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**
Donna Mull, **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

Absent Risk Management Consultant agencies:

Insurance Agency Mgmt.

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

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair McMahon presented the Open & Closed session meeting minutes of the January 19, 2021 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 McMahon 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 January 19, 2021 meeting. All in Favor. Motion carried by majority vote.

The Closed Session minutes of the January 19, 2021 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 reviewed the Executive Director's Report found in the agenda packet with the membership. He then highlighted the following items from his report:

Mr. Forlenza referenced the Lost Time Accident Frequency report included in the agenda and noted the BULROC JIF was the 2nd lowest frequency of the 15 MEL affiliated JIFs for 2020 with their Lost Time at 1.02. Mr. Forlenza said this is a great result.

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. There are two months' worth of reports included in the agenda as last month's report was not ready for

distribution. Mr. Forlenza referenced the most recent Certificates of Insurance reports which included November and December 2020 and January 2021 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 asked for members to review their OSB, Wellness, and EPL/Cyber Risk Management Budget balances. He noted in regards to the 2020 Safety Award Money, a letter from his office will be emailed out to all members in the next few weeks.

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 stated the June 1, 2021 deadline has been extended to November 1, 2021, however please do not wait until the last minute to complete your trainings and other requirements. Use the extra allotted time wisely.

In regards to the Police Command Staff Training, a hybrid training process is being planned. Chief Hummel will be hosting the training in person with the Police Chiefs, and then doing a virtual session for the remaining Command Staff. We are looking to start up these training in late Spring/early Summer 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. These sessions will now be held via Webinar. The trainings will be presented by Armando Riccio and include AM and PM sessions with a limit of 100 participants per session. He noted numerous dates have been establish for April and May and a notification of the dates was emailed to all members earlier today.

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, though not required to take it. 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. Again, the deadline to comply with all aspects of the EPL Risk Management Plan has been extended to November 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 noted that since the release of the training in November, only 15 Elected Officials have taken the trainings. He emphasized not to lose that \$250 credit per attendee and reiterated the May 1, 2021 deadline.

In regards to Payroll Audits, Mr. Forlenza stated on or about February 4, 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 and 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.

Mr. Forlenza noted that on or about February 14, 2021, each member and their RMC's received a notification from his 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, ASSEWORKS. 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**.

Mr. Forlenza stated that 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 in his office.

Lastly, Mr. Forlenza stated with the ongoing social distancing restrictions by the pandemic the format of the Annual Planning Retreat will be different this year and a proposed format for the Retreat was discussed with the Strategic Planning Committee prior to today's meeting. Additional information regarding the Retreat will be forthcoming.

Mr. Fitzpatrick voiced concern that there were quite a few training requirements, and so as not to miss any information or deadlines, asked if there was a simplified list to follow with training dates and compliance dates? Mr. Forlenza stated he had emailed such a memo out a few months ago, and all training dates are listed on the calendar of the JIF website; however, he will look at updating the memo and resending it to the membership.

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

SOLICITOR'S REPORT

Closed Claims Report

Mr. DeWeese stated that there were no (0) closed cases since the last meeting:

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.

Lastly, Mr. DeWeese noted on February 4, 2021, the State of New Jersey Department of Labor & Workforce Development put out a memorandum regarding Accidental Disability Pensions & Medical Monitoring. Mr. DeWeese explained that the memorandum supersedes previous memorandums issued by the Department regarding Accidental Disability Pension offsets for medical monitoring. He explained that for many years, Workers Compensation insurers have been able to settle workers compensation claims for employees who suffered a significant injury, were unable to return to work, and filed for and received a disability pension for medical monitoring. This practice relieved the insurer from having to pay a permanent partial disability claim petition because the claimant would be receiving a pension from the State. In these cases, the claim petition would be settled for ongoing medical monitoring of the claimant's injuries. With this new directive from the Department, insurers will now have to settle the claim petition regardless of the claimant being approved for a pension. This new directive will likely result in increased costs to the JIF as they will now have to settle the claim petition, will still be responsible for medical monitoring, and subject to claim reopeners.

Mr. DeWeese noted that one of the JIF's Workers Compensation Respondent attorneys has pointed out the memo does not address a very common situation where the petitioner applies for an accidental disability pension but is ultimately granted an ordinary disability retirement pension. He noted in this scenario, the respondent (insurer) has the right to an offset which was decided in an appellate division case. In addition, the memo does not address the practicality of adjourning cases until a determination has been made as to which type of pension the injured employee is going to receive. In cases where there is a question as to the type of pension to be granted, the JIF's Workers Compensation attorneys may be seeking adjournments of pending cases waiting on that determination. Not only will this slow things down, but this will be costly to the insurer in additional Temporary Total Disability benefits and noted that the Fund Actuary has already started evaluating the potential monetary impact this change might have on the JIF and NJ MEL. As more information becomes available, he will update the members.

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

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 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. 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. Activity has remained unchanged from last month's report with the exception of two additional course being completed last month. As of 2/15/21 members have participated in 1,205 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

Mr. Roselli presented the *Lessons Learned from Losses* for February which reviewed *Everybody's Job: Safety*. He then highlighted the following in order to keep claims at a minimum:

- 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, the process should not have ended 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.

Mr. Roselli then discussed an example of how a costly claim could have been prevented if everyone involved had taken the initiative to be a part of the safety culture.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer stated with 2020 now behind us and all encumbered funds now claimed, she is ready to begin planning for the New Year ahead with a new balance of wellness money.

The purpose of these funds is to offer 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.
- 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, she will send all Wellness Coordinators an email invitation to set up a phone or zoom meeting to start planning for the year.

Ms. Schiffer stated other ways you can continue to incorporate wellness throughout the year is to highlight the connection of safety and wellness by including 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.

She noted 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

In regard to Ms. Schiffer's Mindful Workshop, she reported this consisted of an initial zoom call to review mindfulness and allow participants to experience a short practice together. Participants were offered a 10-day Mindfulness Experience sent via email every morning with a different mindfulness practice to consider. A total of 17 people signed up including both the TRICO and BURLCO JIFs.

Ms. Schiffer stated she has received many responses to her survey asking employees a few questions pertaining to their nutritional practice. Incorporating some of their responses, she is now working on formulating a program that will provide guidance on transitioning to a plant-powered lifestyle. Her initial presentation will be to explain the program and ask those interested to sign up for Phase II which will answer the question of how to transition. This will be a virtual event this first round.

Lastly Ms. Schiffer noted the February Targeting Wellness Newsletter is all about self-compassion and includes discussion on:

- 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

Also included was a Daily Mantra Calendar and a Fitness Bingo Challenge.

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

MANAGED HEALTH CARE REPORT

Lost Time v. Medical Only Cases

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

	<i>January</i>	<i>YTD</i>
<i>Lost Time</i>	2	2
<i>Medical Only</i>	9	9
<i>Report Only</i>	35	35
<i># of New Claims Reported</i>	46	46
<i>Report Only % of Total</i>	76%	76%
<i>Medical Only/Lost Time Ratio</i>	82:18	82:14
<i>Average Days to Report</i>	3.4	3.1

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>	143
<i>Transitional Duty Days Worked</i>	122
<i>% of Transitional Duty Days Worked</i>	85%
<i>Transitional Duty Days Not Accommodated</i>	42
<i>% of Transitional Duty Days Not Accommodated</i>	15%
<i>\$ Saved by Accommodating</i>	\$10,426
<i>\$ Lost by Not Accommodating</i>	\$1,856

Ms. Beatty presented a report that depicts the number of cases related to COVID-19 from January 2020 to January 2021 by town and month. The highlights of this report are as follows:

Total Cases in the BURLCOJIF:	763
Indemnity:	38
Medical Only:	78
Report Only:	647

She stated there has been an uptick in the number of reported COVID claims and she is expecting the same in the coming months.

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>January</i>
<i>Bill Count</i>	<i>120</i>
<i>Original Provider Charges</i>	<i>\$86,817</i>
<i>Re-priced Bill Amount</i>	<i>\$34,188</i>
<i>Savings</i>	<i>\$52,629</i>
<i>% of Savings</i>	<i>61%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>96%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>95%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>99%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>100%</i>

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

TECHNOLOGY RISK SERVICES REPORT

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 January there were 653 phishing emails issued with 14 clicked, or 2.1%, which is very good. 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. 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 process which will include new findings, recommendations and guidance as he explained some controls have moved between Tiers and some have become more stringent. More information will be forthcoming.

Mr. Romero noted that Pivot Point Security was unable to continue with their Vulnerability Scanning of member firewalls and gateways this month due to the failure of a server. He noted that the issue has been corrected; however, there is no vulnerability scanning report this month.

Mr. Romero expressed it was his hope to be able to start up personal visits with the municipalities in January, but due to social distancing guidelines, he is looking forward to starting that up again as soon as he is able.

Lastly, 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.

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 **January 2021**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski reports are valued as of January 31, 2021 for Closed Fund Years 1991 through 2016, and Fund Years 2017, 2018, 2019, 2020, and 2021.

Investment Interest

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 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	\$769.81	\$769.81
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$0.00	
FY 2021 Premium Receipts	\$1,411,642.00	

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

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

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.

Loss Run Payment Register – January 2021

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

Bill List and RMC Bill List –February, 2021

For the Executive Committee's consideration, Mr. Tontarski presented the February 2021 Bill List in the amount of \$946,891.38, and the RMC Bill List in the amount of \$126,441.00.

Chair McMahon entertained a motion to approve the January 2021 Loss Run Payment Register, February 2021 Bill List, and the February 2021 RMC 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. Wolbert to approve the *January 2021 Loss Run Payment Register, February 2021 Bill List, and the February 2021 RMC Bill List*, as presented.

ROLL CALL	<i>Yeas</i>	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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<i>Nays:</i>	None
<i>Abstain:</i>	None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Nothing to report

MEL/RCF/E-JIF REPORT

Nothing to report

MISCELLANEOUS BUSINESS

Next Meeting

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

PUBLIC COMMENT

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

EXECUTIVE SESSION MEETING – Resolution #2021-18

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

Motion by Mr. Wolbert, seconded by Mr. Ingling to Adopt ***Resolution #2021-18***

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

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. Wolbert, seconded by Mr. Cramer, 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>
2021225936	2019163927
2020186961	
2018143403	

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

Motion by Ms. Kosko seconded by Mr. Ingling, 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 two (2) claim(s) presented for abandon subrogation:

MLT-2019174744

MLT-2019157598

Chair McMahon asked for a motion to abandon subrogation on the following claims as presented in Closed Session.

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

ROLL CALL	<i>Yeas</i>	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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<i>Nays:</i>	None
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<i>Abstain:</i>	None
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Motion carried by unanimous vote.

MOTION TO ADJOURN

Chair McMahon entertained a motion to adjourn the February 16, 2021 meeting of the BURLCO JIF.

Motion by Mr. Ingling, seconded by Ms. Kosko to adjourn the February 16, 2021 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:45 PM.

Kris Kristie,
Recording Secretary for

John Gural, SECRETARY



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

.....

A. Lost Time Accident Frequency Report – (pgs. 18-19)

The January 2021 Lost Time Accident Frequency Summary and the Statewide Recap for January 2021 are attached for your review.

B. Certificates of Insurance (pgs. 20-21)

A summary of the Certificates of Insurance issued during February 2021 is attached for your review.

C. Financial Fast Track Report (pg. 22)

The Financial Fast Track Report as of January 31, 2021 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 January 31, 2021 was **\$9,906,975**

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 Community Affairs on an annual and a monthly basis, and the status of the items outlined.

E. 2020 Safety Incentive Program Awards (pg. 25)

A report detailing available balances for each member is included in the agenda. A letter from our office describing on how to collect your 2020 Safety Award Money will be sent to all members shortly. 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. 26)

A consolidated announcement letter including instructions on how to collect your 2021 Optional Safety Budget allowance was emailed to all members the week of February 22, 2021. 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. 27)

A consolidated announcement letter including instructions on how to collect your 2021 Wellness Incentive funds was emailed to all members the week of February 22, 2021. 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. 28)

A consolidated announcement letter including instructions on how to collect your 2021 EPL/Cyber Risk Management funds was emailed to all members the week of February 22, 2021. A report detailing available balances for each member is included in the agenda. If you have any questions on how to collect your 2021 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.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 **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. 33-36)

John Geaney, Esq. of the law firm of Capehart & Scatchard periodically provides updates on court cases dealing with workers' compensation, ADA and FMLA issues. Copies of his latest updates are included for your information.

M. 2022-2023 MEL EPL Risk Management Plan Update

In July 2020, 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 November 1, 2021.

N. Police Command Staff Training

Due to the COVID-19 pandemic, and the required social distancing guidelines, the Police Command Staff training will be completed this coming summer using a hybrid model. All Chiefs will be asked to attend in person training while other command staff will be asked to attend the same training via webinar. Additional information will be forthcoming.

O. Managerial & Supervisory Training Invitation (pg. 37)

During the week of March 8, 2021, an invitation was emailed to all members for the Managers & Supervisor's Employment Liability Training. This training is being held via webinar and will be presented by Armando Riccio, Esq. Participation in this training is required for compliance with the 2022-2023 MEL EPL Plan of Risk Management. Please note that participation in each session is

limited to 100 participants. Please contact the Executive Director's office if you have any questions.

P. Non-Supervisory EPL Employee Training (pgs. 38-43)

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 November 1, 2021.

Q. 2020-2021 Elected Officials Training (pgs. 44-49)

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. Protection & Safe Treatment of Minors – Additional Dates (pg. 50)

On or about March 1, 2021, a notice was sent to all Fund Commissioners and Municipal Clerks announcing the availability of additional training dates for the *Protection & Safe Treatment of Minors* webinars. It is strongly recommended that all Managers & Supervisors complete this training as soon as possible if not already completed. Completion of this training will assist in defending the municipality and their employees should they be named in a SAM claim. Please remember that this training is separate and distinct from the Managers & Supervisors employment training that must be completed for compliance with the MEL EPL Risk Management Plan.

S. Land Use Training Certification (pg. 51)

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 4, 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. Annual Planning Retreat

The Annual Planning Retreat has been tentatively scheduled for Tuesday May 4th & Thursday, May 6th. The Retreat will be held via webinar and will include approximately two (2) hours of presentations each day beginning at 10:00 AM. Each day's presentations will be different. Additional information regarding the Retreat Agenda and registration will be forthcoming.

W. New Fund Commissioner Orientation

An email inquiring about interest in attending the New Fund Commissioner Orientation was emailed to all Fund Commissioners, Alternate Fund Commissioners and Risk Management Consultants on or about February 12, 2021. We received quite a few responses from all three JIF's. We will be conducting New Fund Commissioner Orientation training in April. An email notification with further details will be sent out to all Fund Commissioners, Alternate Fund Commissioners, and RMC's in late March.

X. AGRiP/PRIMA Conferences 2021

This year's Spring AGRIP Conference will be held as a *AGRIP Virtual Assembly* due to the pandemic. The Virtual Assembly will be held over three partial days, May 18- 20, 2021, and will provide forums for educational content and conversation with pooling peers. Attendees will have the opportunity to engage in a mix of issue-specific learning sessions and "think tank" sessions that provide frameworks for pool-to-pool problem-solving and peer sharing. Additional details regarding the *AGRIP Virtual Assembly* will be provided to the members once it is available.

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



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.

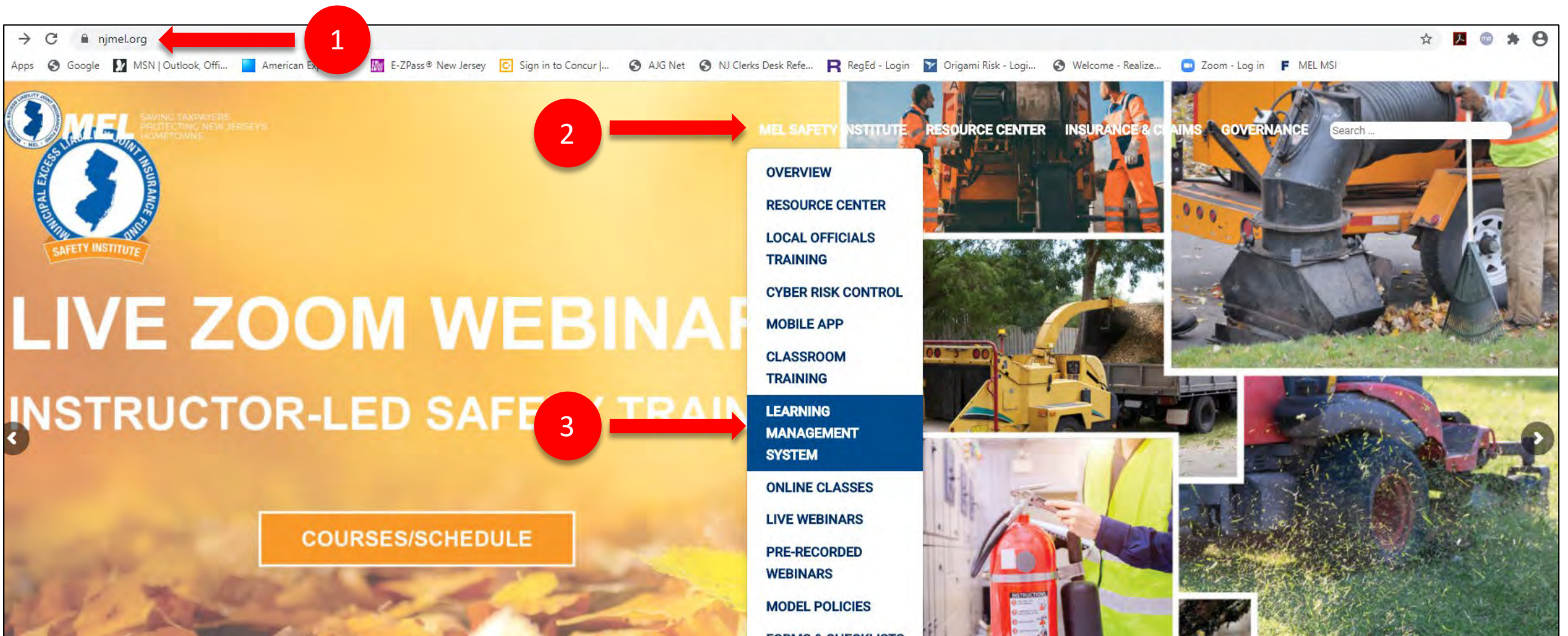
This year's program is being offered exclusively online through the NJ MEL's Safety Institute (MSI). Instructions on how to access the MSI and complete the course are attached to this memorandum. The course runs approximately one hour in length and completion of the course will be tracked by the MSI.

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




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”

F MEL Safety Institute Learning M... x Overview – Municipal Excess Lial... x +

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









Apps Google MSN Outlook, Office American Express E-ZPass New Jersey Sign in to Concur AJG Net NJ Clerks Desk Reference RegEd - Login Origami Risk - Login Welcome - Realize Zoom - Log in MEL MSI

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

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

**Burlington County Municipal Joint Insurance Fund
2020 Safety Incentive Program**

Member Municipality	Size	Opening Balance	Jan 2021	Feb 2021	March 2021	April 2021	May 2021	June 2021	July 2021	Aug 2021	Sept 2021	Oct 2021	Nov 2021	Dec 2021	Paid in 2022	Total Paid	Remaining Balance	Date Encumber	Lunch \$10PP
Bass River	S	2,100.00															2,100.00		NA
Beverly	M	2,900.00															2,900.00		NA
Bordentown City	M	3,150.00															3,150.00		NA
Bordentown Twp	L	3,200.00															3,200.00		NA
Chesterfield	S	2,600.00															2,600.00		NA
Delanco	S	2,850.00															2,850.00		NA
Delran	L	3,450.00															3,450.00		NA
Edgewater	M	2,400.00															2,400.00		NA
Fieldsboro Boro	S	2,850.00															2,850.00		NA
Florence	L	3,450.00															3,450.00		NA
Hainesport	S	2,850.00															2,850.00		NA
Lumberton	M	3,450.00															3,450.00		NA
Mansfield	M	3,150.00															3,150.00		NA
Medford	XL	3,750.00															3,750.00		NA
Mount Laurel	XL	3,750.00															3,750.00		NA
New Hanover	S	2,350.00															2,350.00		NA
North Hanover	M	2,900.00															2,900.00		NA
Palmyra	M	2,400.00															2,400.00		NA
Pemberton Boro.	S	2,850.00															2,850.00		NA
Pemberton Twp.	XL	3,750.00															3,750.00		NA
Riverside	M	3,150.00															3,150.00		NA
Shamong	S	2,850.00															2,850.00		NA
Southampton	M	2,900.00															2,900.00		NA
Springfield	S	2,600.00															2,600.00		NA
Tabernacle	S	2,850.00															2,850.00		NA
Westampton	M	3,150.00															3,150.00		NA
Woodland	S	2,100.00															2,100.00		NA
Wrightstown	S	2,850.00															2,850.00		NA
Total By Line		\$82,600.00	\$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	\$82,600.00		NA

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 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	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 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

**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

Managers and Supervisors Training Notification

2022-2023 MEL Employment Practices Liability Risk Management Program Managerial & Supervisory Training Webinar

The Courts have determined that training of Managers & Supervisors is an essential part of an affirmative defense in an employment related claim.

Training Dates:

Thursday, April 15, 2021	Thursday, April 22, 2021
Tuesday, April 27, 2021	Thursday, April 29, 2021
Wednesday, May 5, 2021	Wednesday, May 12, 2021
Thursday, May 20, 2021	Thursday, May 27, 2021

- These webinars are being held via the MEL Safety Institute (MSI)
- Two (2) Identical Sessions are being offered on each date via webinar
- Armando Riccio, Esq. will be the instructor
- Advanced registration is required
- Each webinar is limited to 100 participants
- Formal invitations including instructions on how to register will be sent to all members in early March

Purpose:

This training is required to be completed by all Managers and Supervisors working for members of the Atlantic, Burlington, & Gloucester, Salem Cumberland Counties Municipal Joint Insurance Funds. The training focuses on your responsibilities as a manager & supervisor of other employees in following and enforcing municipal policies and procedures regarding anti-harassment, discrimination, and other employee policies and will be used as a defense against claims should you be named in litigation.

Instructor:

This training is being moderated by Armando Riccio, Esq. and will also include updates on recent court decisions and legislative changes that might impact your role as a manager/supervisor. **Completion of this training by the managers and supervisors of a member town is mandatory for the town to be in compliance with the MEL's Employment Practices Liability Risk Management Plan.**





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.

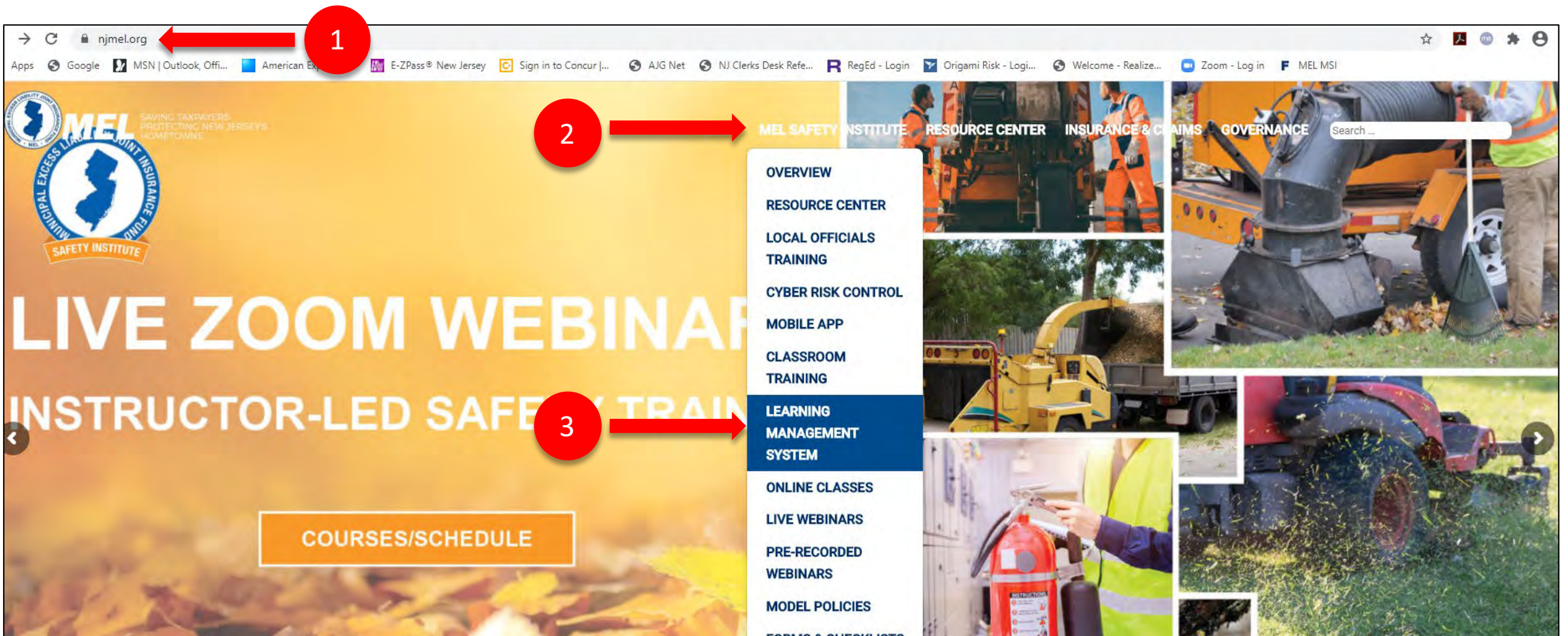
Again, this year's program is being offered exclusively online through the NJ MEL's Safety Institute (MSI). Instructions on how to access the MSI and complete the course are attached to this memorandum. The course runs approximately fifteen (15) minutes in length and completion of the course will be 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

 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

F MEL Safety Institute Learning Management System

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








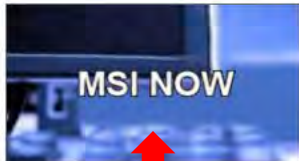
Apps Google MSN Outlook, Office American Express E-ZPass New Jersey Sign in to Concur AJG Net NJ Clerks Desk Reference RegEd - Login Origami Risk - Login Welcome - Realize Zoom - Log in MEL MSI

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

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: Fund Commissioners, Municipal Clerks, & Risk Management Consultants

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

Date: March 1, 2021

Subject: Protection & Safe Treatment of Minors Webinar – Additional Training Opportunities

As you may recall, in the Fall and Winter of 2020, the JIF and MEL held more than a dozen webinars pertaining to the recently amended child sexual abuse and molestation statute and corresponding *Protection and Safe Treatment of Minors Program*. Participation in this training by Municipal Managers & Supervisors was **strongly recommended** as it could assist member municipalities and their employees from potential liability resulting from a future claim of sexual abuse or molestation. Over the past several weeks, it has been brought to our attention that some Managers & Supervisors might not have had an opportunity to participate in these webinars. As a result, nine (9) additional webinars have been scheduled as follows:

Date	Webinar Topic	Time
3/23/2021	Register Here	9:00 - 11:00 am
4/12/2021	Register Here	9:00 - 11:00 am
4/19/2021	Register Here	9:00 - 11:00 am
4/27/2021	Register Here	6:00 – 8:00 pm
5/11/2021	Register Here	9:00 - 11:00 am
6/8/2021	Register Here	1:00 - 3:00 pm
7/13/2021	Register Here	9:00 - 11:00 am
8/12/2021	Register Here	1:00 - 3:00 pm
9/21/2021	Register Here	9:00 - 11:00 am

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

Please note that this training is in addition to Employment Practices Liability training that the JIF & MEL sponsor every two years for Managers & Supervisors, which is a component of the MEL's Employment Practices Liability Risk Management Program. An invitation for this training webinar will be released in mid-March, 2021.

Thank you for your attention to this important matter.

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

BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND

MARCH 2021
CLOSED CASES

THERE HAVE BEEN NO CASES CLOSED
SINCE THE FEBRUARY 16, 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: March 1, 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
Jonathan Czarnecki Risk Control Consultant jczarnecki@jamontgomery.com Office: 856-446-9205		

LOSS CONTROL SURVEYS

- § Township of Chesterfield on February 2, 2021
- § Township of Edgewater Park on February 4, 2021
- § Township of Medford on February 5, 2021
- § Township of Delanco on February 9, 2021
- § Borough of Wrightstown on February 10, 2021
- § Township of Westampton on February 22, 2021
- § Township of Delran on February 25, 2021

LAW ENFORCEMENT LOSS CONTROL SURVEYS

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

MEETING ATTENDED

- § Executive Fund Commissioner Meeting (Telephonic) – February 16, 2021
- § Claims Meeting (Telephonic) – February 16, 2021

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
March 2, 2021	Safety/Wellness Coordinator Roundtable	Virtual - Zoom
March 16, 2021	Executive Fund Commissioner Meeting	Telephonic
March 16, 2021	Claims Meeting	Telephonic
March 16, 2021	Executive Safety Committee 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.

- February 9- Updated Bulletin: Snow Removal Best Practices
- February 16- Managing Slip & Fall Injuries During Winter Months
- February 19- OSHA and NIEHS publish new COVID Resources
- February 22- Annual Reminder to post Injury and Illness 300A Summary Logs
- February 22- Toro Recalls Power Max Snow Throwers due to Amputation Hazard

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
-0-	-0-

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 - MARCH 2021

TREE OPS SAFETY



- ENSURE ONLY QUALIFIED PERSONNEL DIRECT TREE RELATED OPERATIONS AND THAT THEY IMMEDIATELY CORRECT ANY IDENTIFIED HAZARD OR IMPROPER WORK PRACTICES.
- WORKERS INVOLVED IN TREE RELATED OPERATIONS MUST BE GIVEN INSTRUCTION AS TO ALL HAZARDS RELATED TO THE WORK INCLUDING FALL PREVENTION, METHODS OF COMMUNICATION, FIRST AID AND CPR, ROADWAY SAFETY, ELECTROCUTION PREVENTION AND OTHER RESCUE PROCEDURES.
- BE AWARE OF SURROUNDINGS SUCH AS DEBRIS, TRIPPING HAZARDS, FALLING LIMBS AND POWER LINES IN WHICH THE ASSUMPTION SHOULD BE MADE THAT IT IS A LIVE WIRE.
- **WEAR ALL APPLICABLE PERSONAL PROTECTIVE EQUIPMENT.**

EXAMPLE: The claimant was picking up tree branches after Tropical Storm Isaias in early August of 2020 and was hit on the head by a falling limb that fell from 25-35 feet. He was not wearing a hard hat. He was knocked unconscious and fell forward onto face knocking out three teeth. He suffered a deep laceration on his head, a concussion, a fractured cervical vertebrae, fractured shoulder blade and a fractured wrist. He is still suffering from short term memory loss, impairment and dizziness. The total incurred on the loss is approaching \$400,000.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND WELLNESS DIRECTOR'S REPORT

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Debby Schiffer, JIF Wellness Director
DATE: March 16, 2021 Virtual Meeting on Zoom
Contact Info: debby_schiffer@targetingwellness.com 856-322-1220

MARCH ACTIVITY & PLANNED EVENTS

All municipalities should have received the updated Wellness Incentive Flyer, giving you a list of the ideas of what is approved or not as it relates to spending your wellness funds.

As mentioned at our 2020 Safety Breakfast, reimbursement for food (i.e. luncheons) is a difficult request to support.

- We will be enforcing again this year **no food will be covered under the Wellness Budget** but will be reimbursed under your SIP funds. We have listed a few items (including snack bars) that **will** be covered to help take away the guesswork on your part.
- Note that **gift cards are not looked upon favorably**. However, gift certifications or vouchers from **Farmer Markets are acceptable!** Please keep in mind that when we are giving out these cards, they should always be connected to a wellness initiative such as participation in a challenge, a teachable moment with an educational handout, door prizes, etc.

I am always open to consider onsite visits based on each individual situation. In addition, I am always willing to attend a safety meeting via teleconference and/or video conference.

If we have not yet planned a meeting to discuss wellness ideas for this year, I encourage you to reach out to me with some available dates.

Municipality Activity Thus Far:

Bordentown Township – bingo challenge and Baseball Homerun challenge

Florence Township – bingo challenge

Mt. Laurel – Weight Loss Fundraiser challenge: The buy-in for participating in the challenge will be donated to the Unity Ride fundraising event in May. This challenge runs March 15 – June 15 with weekly weigh ins and prizes awarded for the person with the highest *percentage* of weight loss and the Department with the highest *percentage* of weight loss as a combined group.

If you are planning or have held a wellness initiative that is not listed, please let me know. I like to share all ideas so other towns can benefit should they be looking for something different to do.

Wellness Director March Offerings:

Mindfulness Practice – Another mindful practice is scheduled for March 11th.

Launching a new program, which I am calling *Powered through Plants*, which falls in line with this month's theme "National Nutrition Month".

- I am hosting several virtual introductions in March to let folks know what to expect should they want to sign up for the workshops.
- Six (6) weekly workshops with specific topic to address
- Program also highlights benefits of going plant-strong and will bust some of the myths about nutrition and food. The goal is to bring awareness, education and help to set folks up for success.
- Attending one of four introductions will allow your employees to make the decision for themselves as to whether this is right for them.

Targeting Wellness Newsletter

In honor of National Nutrition Month, I wanted to share some knowledge on how food and sleep play a huge role not only in weight management but also in preventing the risk of chronic disease. In this month's edition of Targeting Wellness, I touch on the following:

- The challenges of weight loss and where to start
- How sleep affects weight and the time you eat is just as important as what you eat
- Understanding food labels
- Some tips for meal planning in a busy life
- Is organic healthier and safer?
- Nutritional Bites: Calorie density vs. portion control
- Recipe of the Month: 30-minute Quinoa "fried rice"

Exercise of the Month:

Stretching is so beneficial for the health and maintenance of our muscles, joints and overall well-being. Check out the easy to follow chart showing you a few stretches you can do throughout your day and especially after your normal workout.





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

Intake	February-21	February-20	2021 February YTD	2020 February YTD
# of New Claims Reported	50	21	100	41
# of Report Only	28	5	65	13
% Report Only	56%	24%	65%	32%
# of Medical Only	13	13	23	23
# of Lost Time	9	2	12	4
Medical Only to Lost Time Ratio	59:41	87:13	66:34	85:15
Occupational, Claim Petition, Cancer Presumption	0	1	0	1
COVID-19	17		70	
Average # of Days to Report a Claim	6.4	10.7	4.8	5.5

Nurse Case Management	February-21	February-20
# of Cases Assigned to Case Management	21	21
# of Cases >90 days	20	15

Savings	February-21	February-20	2021 February YTD	2020 February YTD
Bill Count	136	135		263
Provider Charges	\$503,929	\$219,917		\$567,427
Repriced Amount	\$134,298	\$88,250		\$138,590
Savings \$	\$369,632	\$131,667		\$428,837
% Savings	73%	60%		76%

Participating Provider Penetration Rate	February-21	February-20	2021 February YTD	2020 February YTD
Bill Count	94%	94%		96%
Provider Charges	93%	97%		99%

Exclusive Provider Panel Penetration Rate	February-21	February-20	2021 February YTD	2020 February YTD
Bill Count	91%	93%		95%
Provider Charges	80%	96%		97%

Transitional Duty Summary		2021 February YTD	2020 February YTD
% of Transitional Duty Days Worked		84%	61%
\$ Saved By Accommodating		\$28,222	\$35,097
% of Transitional Duty Days Not Accommodated		16%	39%
Cost Of Days Not Accommodated		\$5,489	\$17,304

Cyber Risk Management

Monthly Executive Report

March 4, 2021

Training – New material and content is being evaluated stay tune.

Beware of QR Codes !!!



What is a QR Code?

QR Code is a way to store and provide information, and can store up to 4,000 characters of text, numbers, and website URLs.

They can be used to:

- Link directly to download an app.
- Authenticate online accounts and verify log-in details.
- Access Wi-Fi by storing encryption details such as SSID, Passwords, and encryption type.
- Send and receive payment information.
- Provide product information and store discounts.
- Used for promotional campaigns.

Cyber criminals are now attacking QR Codes

- QR codes can direct a user to fake websites. It can also capture personal data or install malicious software on a smartphone.
- Beware of free offerings - Scan this code to get free Wi-Fi or other products and services.
- Beware of the URL - Is the QR Code really pointing to the real restaurant or App.?
- QR Codes can lure victims to a phishing scam.
- Set your QR Code setting to "preview" rather than launching the app.
- Only download apps from a trusted source, Apple, Google, etc.

Malicious software on a smartphone can:

- **Add a contact listing:** Hackers can add a new contact listing on the user's phone and use it to launch a spear phishing or other personalized attack.
- **Initiate a phone call:** By triggering a call to the scammer, this type of exploit can expose the phone number to a bad actor.
- **Text someone:** In addition to sending a text message to a malicious recipient, a user's contacts could also receive a malicious text from a scammer.
- **Write an email:** Similar to a malicious text, a hacker can draft an email and populate the recipient and subject lines. Hackers could target the user's work email if the device lacks mobile threat protection.
- **Make a payment:** If the QR code is malicious, it could allow hackers to automatically send a payment and capture the user's personal financial data.
- **Reveal the user's location:** Malicious software can silently track the user's geolocation and send this data to an app or website.
- **Follow social-media accounts:** The user's social media accounts can be directed to follow a malicious account, which can then expose the user's personal information and contacts.
- **Add a preferred Wi-Fi network:** A compromised network can be added to the device's preferred network list and include a credential that automatically connects the device to that network.

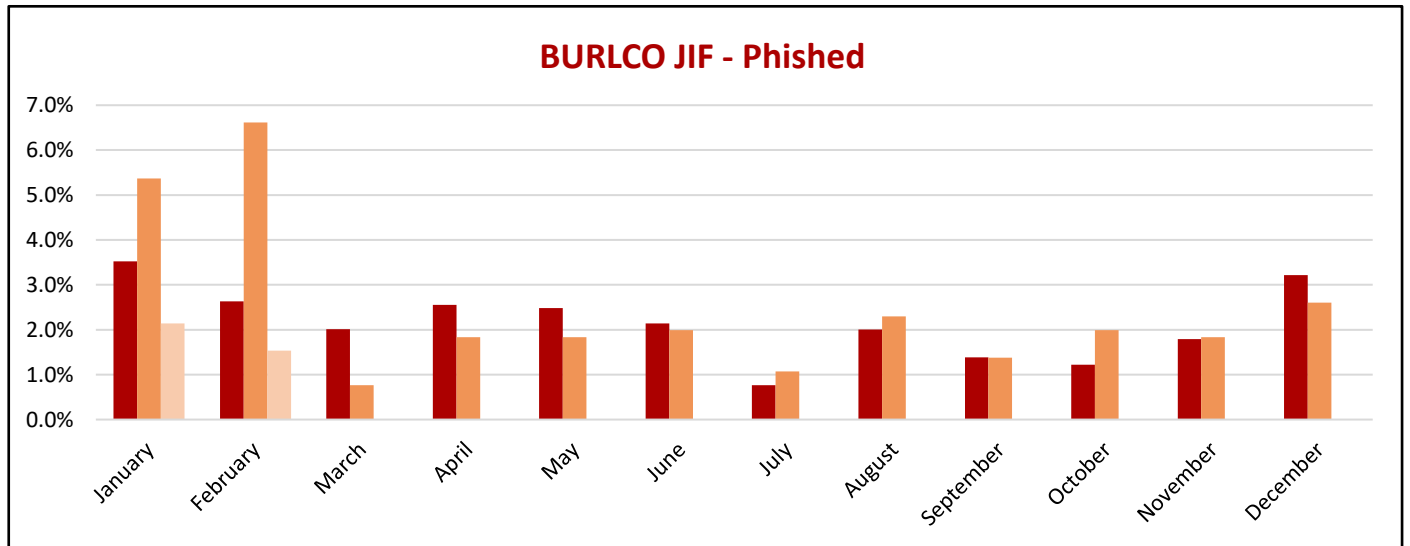
Phishing Report & Trend

Month	2019			2020			2021		
	# Emails	# Clicked	%	# Emails	# Clicked	%	# Emails	# Clicked	%
January	454	16	3.5%	633	34	5.4%	653	14	2.1%
February	494	13	2.6%	650	43	6.6%	652	10	1.5%
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%	653	17	2.6%			

Year to Date Avg 2.1%

Year to Date Avg 2.5%

Year to Date Avg 1.8%



2019



2020



2021



Phishing by Municipality

Municipality	Total Emails	# Clicks	% of Clicks
Bass River Twp	3	1	33%
Beverly City	13	0	0%
Bordentown City	4	0	0%
Bordentown Twp	13	0	0%
Chesterfield Twp	8	0	0%
Delanco Twp	17	1	6%
Delran Twp	46	0	0%
Edgewater Park Twp.	17	2	12%
Egg Harbor City	1	0	0%
Fieldsboro Borough	4	0	0%
Florence Twp	33	0	0%
Hainesport Twp	8	0	0%
Lumberton Twp	17	1	6%
Mansfield Twp	51	1	2%
Medford Twp	140	3	2%
Mount Laurel Twp	70	0	0%
North Hanover Twp	7	0	0%
Palmyra Borough	44	1	2%
Pemberton Twp	43	0	0%
Pumberton Borough	4	0	0%
Riverside Twp	2	0	0%
Shamong Twp	6	0	0%
Southampton Twp	16	0	0%
Springfield Twp	7	0	0%
Tabernacle Twp	12	0	0%
Westampton Twp	55	0	0%
Woodland Twp	7	0	0%
Wrightstown Borough	4	0	0%

Grand Total 652 10 1.5%

Phishing Template Utilization

Phishing Templates	Count of Phishing Template	% of Templates Used	Count of Date Clicked	% of Click
Amex_Income_Verification	35	5%	0	0%
BackgroundReport_Text	32	5%	1	3%
Continual_Municipal_Training	50	8%	0	0%
Facebook Reactivation	53	8%	0	0%
facebook_page_insights	86	13%	0	0%
Microsoft_Office365_Password_Change	29	4%	0	0%
Municipal_Course_Catalog	63	10%	2	3%
Netflix_Account	29	4%	0	0%
Office_File_Deletion_Alert	92	14%	1	1%
UPS Package Redirect	52	8%	4	8%
workstation_updates	55	8%	0	0%
Zendesk_Password_Change	31	5%	2	6%
Zendesk_Ticket_Update	45	7%	0	0%

Grand Total

652

10



MEL's Cyber Risk Management 3/4/2021

Hello everyone,

As the MEL prepares to launch the revised Cyber Risk Management program, I like to preemptively keep everyone abreast of the upcoming changes. I will also provide more information once the program is released.

3 Key points to note:

1st The program will have 3 Tiers

2nd Some controls have moved between the Tiers

3rd Some of the controls have more stringent requirements

Below is a list of the controls by Tiers

(note – these may be subject to minor tweaking, but I'll keep everyone informed.)

Tier 1	Tier 2	Tier 3
Information Backups	Server Security	Network Segmentation
Security Patches and Updates	Access Privilege Controls	Remote Access Policy - MFA
Antivirus Software	Technology Support	Password Integrity
Security Awareness Training	System Event Logging	
Password Management	Protected Information	
Email Warning Label	Remote Access - VPN	
Cyber Incident Response Plan	Leadership Expertise	
Technology Practice Policy	IT Business Continuity Planning	
Government Cyber Membership	Banking Controls	
Third-Party Risk Assessment		

NOT TO WORRY
AND DON'T PANIC !!!







I'm working on a training presentation for the upcoming BURLCO JIF virtual retreat. Not to worry, I'll be there to work with you every step of the way.



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	2021-02-23 18:21:46
Burlington	Bordentown City	2.6	Grace Archer	btownch@cityofbordentown.com	2021-02-22 01:26:13
Burlington	Bordentown Township	2.6	Michael Theokas	m.theokas@bordentowntwp.org	2021-02-22 18:25:22
Burlington	Chesterfield Township	5.0	Glenn McMahon	glenn@chesterfieldtwp.com	2021-02-22 01:26:13
Burlington	Delanco Township	2.6	Mike Templeton	42mtempy55@gmail.com	2021-02-22 18:25:22
Burlington	Delran Township	2.6	Jeffrey Hatcher	jhatcher@delrantownship.org	2021-02-23 08:16:58
Burlington	Edgewater Park Township	2.6	Tom Pullion	tpullion@edgewaterpark-nj.com	2021-02-22 10:18:18
Burlington	Florence Township	4.0	Richard Brook	rbrook@florence-nj.gov	2021-02-21 18:00:12
Burlington	Hainesport Township	0.0	Paula Kosko	pkosko@hainesporttownship.com	2021-02-23 02:06:32
Burlington	Lumberton Township	0.0	Brandon Umba	bumba@lumbertontwp.com	2021-02-22 18:25:21
Burlington	Mansfield Township	0.0	Michael Fitzpatrick	administrator@mansfieldtwp-nj.com	2021-02-21 23:58:54
Burlington	Medford Township	5.0	Kathy Burger	kburger@medfordtownship.com	2021-02-22 01:26:13
Burlington	Mount Laurel Township	10.0	Jerry Mascia	jmascia@mountlaurel.com	2021-02-23 13:24:00
Burlington	North Hanover Township	0.0	Mary Picariello	clerk@northhanovertwp.com	2021-02-22 18:25:22
Burlington	Palmyra Borough	4.3	John Gural	jgural@boroughofpalmyra.com	2021-02-22 18:25:22
Burlington	Pemberton Borough	0.0	Donna Mull	dmull@pemberton.comcastbiz.net	2021-02-21 23:58:54
Burlington	Pemberton Township	0.0	Daniel Hornickel	DHornickel@pemberton-twp.com	2021-02-22 18:25:22
Burlington	Riverside Township	0.0	Meghan Jack	mjack@riversidetwp.org	2021-02-23 18:21:46
Burlington	Shamong Township	5.0	David Matchett	dmatchettd@aol.com	2021-02-22 10:18:18
Burlington	Southampton Township	4.8	Kathleen Hoffman	khoffman@southamptonnj.org	2021-02-23 08:16:58
Burlington	Springfield Township	0.0	Paul Keller	mgr@springfieldtownshipnj.org	2021-02-21 18:00:12
Burlington	Tabernacle Township	0.0	Douglas Cramer	dcramer@townshipoftabernacle-nj.gov	2021-02-23 02:06:32
Burlington	Westampton Township	6.8	Steve Ent	ent@wtpd.us	2021-02-23 13:24:00
Burlington	Wrightstown Borough	0.0	James Ingling	wrightstownfirebureau@comcast.net	2021-02-22 10:18:18

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.

March 8, 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 February 28, 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 \$ 12,249.84. This generated an average annual yield of .75%. However, after including an unrealized net loss of \$ 5,354.49 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 \$48,509.72 as it relates to current market value of \$ 3,751,446.36 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$4,763,071.25.

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

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 0.00 w/YTD Total \$ 769.81 (detailed in my report)
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00
FY 2021 Premium Receipts \$ 1,630,109.00

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 \$ 246,445.87. The claims detail shows 339 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$101. Interest Allocated)

Delran Township	\$ 16,195.00
Chesterfield Township	\$ 1,114.00
Bordentown City	\$ 70,419.00
Bordentown Township	\$ 63,824.00
Westampton Township	\$ 10,426.00

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 \$ 19,380,982.12 to a closing balance of \$ 19,709,007.04 showing an increase in the fund of \$ 328,024.92. 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 - March 2021

	Payee	FY2021	FY 2020	FY 2019	JIF Appropriation	Description
1	The Actuarial Advantage	647.00			Prof Services/Actuary	Feb 2021 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	31,255.00			Prof Services/Administration	March 2021 Fee
3	Arthur J. Gallagher Risk Management Services, Inc.	67.05			Misc/Postage/Copies/Faxes	Feb fees postage/copies expenses
4	Arthur J. Gallagher Risk Management Services, Inc.	50.00			Misc/JIF Website	Yrly renewal of Wpforms-website forms (split)
5	The DeWeese Law Firm, P.C.	6,164.00			Prof Services/Attorney	March 2021 Fees
6	Qual-Lynx	17,957.00			Prof Services/Claims Admin.	March 2021 Fees
7	Qual-Lynx		2,000.00		Prof Services/Claims Admin.	2020 EPL/POL Claims Advocacy Fees
8	Joyce Media	375.00			Misc/JIF Website	March 2021 Fees
9	Kris Kristie	375.00			Misc/Recording Secretary	March 2021 Fees
10	J. A. Montgomery Risk Control Services	11,486.00			Prof Services/Safety Director	March 2021 Fees
11	Pivot Point Security		732.00		EPL/CYBER/Technology Risk Management Service	Contract Fees 9/1-8/31/2021; March fee
12	Secure Data Consulting Services, LLC	5,544.00			Prof Services/Technology Risk Serv Dir	March 2021 Fees
13	Tom Tontarski	968.00			Prof Services/Treasurer	March 2021 Fees
14	Tom Tontarski	26.35			Misc/Postage/Copies/Faxes	Priority mail fees-Feb fee (not split)
15	Conner Strong & Buckelew	697.00			Prof Services/Underwriting Mgr	Feb 2021 Fees
16	Debby Schiffer	2,533.00			Wellness Program	Feb 2021 Fees
17	Iron Mountain	75.75			Misc/Record Retention Service	"Inv#DKLJ506 Storage 3/1-31/2021; Service 1/27/21-2/23/21
18	Office Depot	146.37			Misc/Office Supplies	Order#155862561; Files for 2021
19	Paul's Custom Awards and Trophies	85.00			Misc/Meeting Expense/Dinner Mtg	Meghan Jack plaque; Inv#46191
20	Township of Medford			824.77	Safety Incentive Program	Special Recognition Award
21	EJA/Capacity Insurance	3,418.00			Risk Management Consultants	1st installment payment -Pemberton Boro
22	Hardenbergh Insurance	14,185.00			Risk Management Consultants	1st installment payment -Palmyra and Southampton
	TOTAL	\$96,054.52	\$2,732.00	\$824.77		

JIF Bill List Total	\$99,611.29
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Strategic Planning Committee
Tuesday, February 16, 2021 at 1:30pm
Via Zoom

A meeting of the Burlington County Municipal Joint Insurance Fund's Strategic Planning Committee was held on Tuesday, February 16, 2021 at 1:30pm via Zoom. The meeting began at 1:32pm.

Those in attendance were:

John Gural, *Chair*, **Palmyra Borough**
Glenn McMahon, **Chesterfield Township**
Paula Kosko, **Hainesport Township**
Daniel Hornickel, **Pemberton Township**
Dave Matchett, **Shamong Township**
Doug Cramer, **Tabernacle Township**
James Ingling, **Wrightstown Borough**
Paul Forlenza, Executive Director, **Arthur J. Gallagher Risk Management**
Paul J. Miola, Deputy Executive Director, **Arthur J. Gallagher Risk Management**
Sheila Ortiz, Account Representative, **Arthur J. Gallagher Risk Management**
Lou Romero, **Secure Data Consulting Services**

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

I. Committee Charters – e-mailed – February 2, 2021

Mr. Miola referred the Committee members to a copy of the Strategic Planning Committee Charter included in the agenda packet. He noted that his office places the Committee Charter on the first agenda of the year for review to ensure that the roles and responsibilities of the Committee as outlined are accurate.

He then asked the members if they had any suggested changes to the Charter. The Committee had no suggested changes.

II. 2021 Membership Renewals

Mr. Miola informed the Committee that eight (8) members are up for renewal effective January 1, 2022. He indicated that notifications will be emailed to the renewing members in early June asking that they renew by August 15, 2021. This allows us to begin the budget process. He reminded the Committee that over the past few years his office works on the realignment of renewal dates for some members. Mr. Miola indicated this practice is to balance out the amount of assessments that renew every three (3) years.

Membership Visitation Program

Mr. Miola noted that the *Membership Visitation Program* has been in place for several years. He stated that between Mr. Forlenza and himself they attempt to meet with the governing body of each of the renewing members.

Mr. Miola asked the Committee if they would like him to continue to offer visits to all renewing members and target those towns that have issues with loss ratio and/or poor commitments. The

Committee asked Mr. Miola to offer a visit to all member towns and visit those towns that have issues. Mr. Miola commented that he is unsure if the visits would be conducted in person or via Zoom due to Covid.

III. Membership Growth

Mr. Miola noted that Eastampton's membership with Statewide may be expiring at the end of this year. They will confirm this and also review other prospective members in Burlington County to ensure no one has been missed. Mr. McMahon commented that he lives in Eastampton and is willing to speak to the Mayor for an introduction. Mr. Miola thanked Mr. McMahon for offering to speak to the Mayor on the JIF's behalf.

Mr. Gural asked what the outcome was in regards to Mount Holly's membership. Mr. Forlenza replied that the JIF made a strong proposal to Mount Holly with a \$44,000 savings vs. what they paid last year with Statewide. He noted that Statewide then lowered their premium by \$70,000 (17% reduction). During the process, Brian Monaghan their RMC was very much involved with the process with hopes that Mount Holly would join the JIF. However, Mount Holly chose to stay with Statewide with a 3-2 council vote. Mr. Miola believes that our inability to meet in person with the entire governing body due to the pandemic played a role in their decision as we had no opportunity to differentiate the BURLCO JIF from their current JIF.

Mr. Gural noted that prior to Palmyra joining the JIF they were with Statewide. When Palmyra went through the process to switch carriers, Statewide came back with a lower premium. At that point, Palmyra decided to switch to the JIF, as Statewide should have lowered their premium years prior.

IV. 2021 Conferences

Mr. Miola stated that PRIMA has not cancelled the conference scheduled for June in Milwaukee, WI. He noted that they could be waiting to see the effects of the Covid vaccine on gatherings. Mr. Miola stated that he will keep the members informed when more information is released.

Mr. Miola stated that AGRIP has announced that all their conferences will be held virtually for 2021. He noted that once AGRIP releases the dates his office will notify the members as to when and how they will be conducting the conference.

V. Membership – Professional Organizations

Mr. Miola stated that membership in PRIMA in March and AGRIP in April are up for renewal. He noted that membership in these organizations provides a great deal of information, such as having access to their websites. The Committee agreed with renewing these memberships.

VI. Fund Commissioner Orientation

Mr. Miola noted that Ms. Kristie from our office sent an email to the members asking if there is an interest in having a Fund Commissioner Orientation. He stated that the format would be the same as last year. Mr. Miola stated that there will be an overview of the JIF via a PowerPoint Presentation and then review an Agenda Packet so the Fund Commissioner will become familiar with the discussions/decisions that take place during the Executive Committee Meetings.

Mr. Cramer mentioned that Tabernacle will be sending their new Alternate Fund Commissioner so they can become familiar with the JIF.

VII. Fund Commissioner Attendance

Mr. Miola referred the Committee to the 2020 Executive Committee Meeting attendance report. He noted there remain a few members that continue to have attendance issues. A discussion took place during the BURLCO Safety Committee Meeting last November in this regard. During the meeting, members of the Committee addressed their concern. Mr. Miola then referred the Committee to the excerpt from the meeting beginning on page five (5) of the agenda packet. He

noted that the Committee agreed to ask RMC's to get involved as they have a stronger relationship with their governing body. The Committee agreed that RMC's should be involved rather than sending another letter to those members that continue to have attendance issues.

Mr. Miola indicated that our office is waiting for an updated RMC list. Once we receive the list, we will reach out to those RMC's who represent those members with attendance issues. The Committee agreed with this approach.

Mr. Forlenza stated that the Strategic Planning Committee encourages as much participation as possible and have entertained various methods to incentivize attendance. The *Safety Incentive Program* includes a \$250 incentive for members to attend meetings by rewarding attendance at a certain percentage of meetings. Mr. Forlenza stated this incentive that was put into place to encourage more members to attend meetings on a regular basis but does not appear to have worked. Continuing discussions have centered on whether we should penalize a member for poor meeting attendance by taking away their safety funds.

Mr. Cramer expressed his concern that penalizing a member because the Fund Commissioner has poor attendance is not fair to the Safety Coordinator, especially if they have a good safety record and a good loss ratio. He went on to say that Governing Body members may not be aware of the issue and might not understand what the JIF is trying to accomplish. Mr. Miola agreed with Mr. Cramer and suggested that having the RMC get involved may help the situation.

VIII. Elected Officials Training

Mr. Miola stated that the 2020-2021 Elected Officials Training Program will be held on-line via the MSI. Notification was sent to all members on November 23, 2020 with instructions on how to register for training sessions. He noted that a \$250.00 discount is applied to their MEL Assessment for each Elected Official and Administrator that takes the training. Mr. Miola stated that he requested an attendance report from the MEL and learned that only 15 Elected Officials from the BURLCO JIF have participated in the training so far. Mr. Miola noted that he will send a reminder via email and follow up during the Executive Committee Meetings.

IX. Elected Officials Orientation

Mr. Hornickel has suggested that Elected Officials get a better understanding of what the JIF is and how it operates. Mr. Hornickel explained that he is looking for a webinar type presentation for Elected Officials to give them a better understanding of the JIF coverage, programs, and services. Mr. Miola stated that he and Mr. Forlenza have discussed this and indicated that they could develop a presentation to be posted to the website. Mr. Hornickel suggested including testimonials from Elected Officials who have been supportive of the JIF and describe how it has benefited their municipality. Mr. Miola indicated that he and Mr. Forlenza will look into creating an Elected Officials Orientation Webinar. Mr. Forlenza stated that he will send Mr. Hornickel a presentation that is on the MEL website for him to review to ensure it captures what he envisions.

X. Cyber Liability Renewal

Mr. Miola stated that the insurance market for Cyber insurance has dramatically hardened. Cyber-attacks are increasing and driving up the loss ratios for the insurance companies. Recently, there was a cyber-attack on a water utility in Florida where the water supply was going to be poisoned remotely. However, the water utility was able to catch the attack in time. This incident highlights the scope of the problem.

Mr. Miola stated that significant premium and deductible increases are being seen in the traditional insurance market. He noted that the JIF is fortunate that we are group purchasing the Cyber Coverage through the MEL. Although our Cyber premium doubled we still pay only \$3,865 per member for coverage. Mr. Miola noted that Mr. Forlenza was very involved in these discussions and asked him to comment further.

Mr. Forlenza stated that when the 2021 budget was developed we anticipated a premium increase of 100%. In some cases the premium came in higher but the MEL will absorb that for 2021. In

addition to the premium increase, the insurance company increased the per claim deductible to \$200,000 from \$25,000; however, the JIF member deductible will remain at \$25,000 and the MEL will absorb the next \$175,000. In addition, all members will now have the same coverage limits. Mr. Forlenza stated that cyber claims are becoming more prevalent and the only way for members to protect themselves is to become compliant with the MEL Cyber Risk Management Program. Mr. Romero emphasized that Cyber Risk is an ongoing issue across the country and the costs of a breach are climbing.

XI. Technology Risk Management

Mr. Romero reported that he has been working on the new course for Cyber Awareness, which are comprised of four (4) topics running approximately 18 minutes as follows:

- Advanced Phishing
- Ransomware
- Protecting your Passwords and Accounts
- Recording Security Incidents

Mr. Romero stated that existing courses have been closed for 2020 and now we will begin on 2021. Overall, he feels the BURLCO members did a terrific job of completing the training.

Phishing Results to Date

Mr. Romero briefly reviewed the phishing report for the month of December and noted that there were 653 phishing emails issued with 14 clicked, or 2.1%, which is very good. 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.

Intrusion Testing Results

Mr. Romero stated that Pivot Point Security continues to conduct Vulnerability Scanning for member firewalls and gateways. He noted that Pivot Point had issues with their server and were unable to provide us with the Vulnerability Reports last month, however, they are in the process of repairing their server and they will get the reports to us shortly.

MEL Cyber Risk Management Plan

Mr. Romero addressed the MEL Cyber Risk Management Compliance in which 22 of our 28 members are certified in Tier 1 and 20 of the 28 are certified in both tiers. 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 to help members. More information will be forthcoming.

Mr. Romero briefly reviewed the revised MEL Cyber Risk Management Plan included in the agenda packet. He stated that new password requirements are included to better secure member data. Under the new program passwords will be 10 characters in length and will need to be changed every three (3) months.

Mr. Romero also reviewed elements of the IT Support Certification Guidelines he recently developed. This document was created to help members evaluate the expertise of their IT vendor in handling their IT needs.

Mr. Miola gave kudos to Mr. Romero for developing these guidelines and noted that he spent a great deal of time and effort in preparing this document for the members' benefit. He noted that only two (2) JIFs in the State have Mr. Romero to help members deal with IT situations and walk you through the process of certification or assist when there is a breach.

Contract Extensions

Mr. Forlenza referred to Mr. Romero's earlier comments about Pivot Point's server being down and noted that the server is now up and producing reports. In recognition that this was a lack of service under their contract, Pivot Point contacted Mr. Forlenza to ask if the contract could be

extended by two (2) months. Mr. Forlenza stated that their server was down for approximately a month and half.

Mr. Forlenza went on to inform the Committee that the current contracts with Pivot Point, Media Pro, and Police One are up for renewal September 1, 2021. He recommended that instead of going through a RFP process this summer to award a contract effective September 1st, he would like to extend the contract to December 31st. This would allow the JIF to conduct an RFP process this fall and award a contract effective January 1, 2022 bringing all JIF contracts to a common anniversary date.

Mr. Forlenza asked the Committee if they are comfortable extending the contracts for an additional four (4) months for Pivot Point, Media Pro and Police One thus allowing for an RFP process to award contracts effective January 1, 2022. The Committee agreed to the contract extensions for these vendors and to move the RFP process to the fall.

Mr. Forlenza stated that a resolution will be prepared to extend the contracts for an additional four (4) months with the same terms, conditions and services. Mr. Forlenza further stated that Mr. Romero is working on revisions to the *Technology Risk Management Services* RFP to ensure the services being provided are well defined.

On a final note, Mr. Romero advised members to be careful of emails indicating they are from the IRS or related to taxes as cyber criminals are trying to get you into 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 including COVID-19 Vaccination emails. If you are unsure of an email, contact him and he will assist you with any questions or concerns.

Mr. Romero asked if there were any questions. Mr. Miola mentioned that during their monthly meeting he suggested that Mr. Romero conduct a webinar for members' IT personnel or outside vendors. He asked the Committee if they would be comfortable with Mr. Romero conducting a webinar specifically for members' IT personnel and vendors. The Committee agreed that it would be a great idea to hold this type of webinar.

Mr. Gural asked if there was a list of all the IT vendors currently used by members. Mr. Romero stated that he developed a spreadsheet last year and just has to ensure the data is still accurate. Once he updates the list he will share it with the Committee.

Mr. Hornickel asked how other municipalities are procuring their IT services. He stated that Mr. Romero was helpful in developing an RFP that included technical specifications and other items that were important in hiring an IT vendor such as after hours availability.

XII. Executive Committee Meeting Times & Locations

Mr. Miola referred the Committee to a copy of the 2021 Executive Committee Meeting Schedule that was adopted at the reorganization meeting. He noted that the meetings will be held the third Tuesday of each month beginning at 3:30pm via Zoom through March. Thereafter, the April through December meetings will be determined based on the state of the pandemic. Mr. Miola noted that there is a conflict with the June Executive Committee Date. The June 15th meeting conflicts with the PRIMA Conference if it will be held. Therefore, we changed the date for the June meeting in recognition of the PRIMA Conference. In addition, you will note that the November Executive Committee Meeting was moved due to the League of Municipalities conference.

XIII. December Dinner Meeting

Mr. Miola mentioned that the 2020 December Dinner Meeting was cancelled due to COVID-19. He noted that he looks forward to these events as members can socialize with one another. As far as the 2021 December Dinner Meeting, he is unsure as to what this December will look like in regards to the pandemic. Therefore, we will keep this on agenda for the next meeting.

XIV. Annual Planning Retreat

Mr. Miola indicated that the 2020 Annual Planning Retreat was cancelled due to the pandemic. He noted that his office is looking into holding a retreat for 2021 in late April or in early May. Mr. Miola stated that he and Mr. Forlenza have had many discussions in this regard. Mr. Forlenza then shared his screen with the Committee that outlined a retreat schedule. The virtual event would be held over two (2) days with a two hour session each day:

- Day One:
 - State of the Fund
 - Wellness with Debby Schiffer
 - Fund Solicitor
- Day Two:
 - Safety Director
 - Fund Underwriter
 - MEL Cyber Risk Management Program with Lou Romero

Mr. Forlenza explained that the Zoom platform allows us to record who is in attendance in order for members to receive SIP credit by attending one day or both days. He asked the Committee for feedback.

Mr. McMahon commented that in the past the Executive JIF Meetings are scheduled following the retreat on the first (1) day and asked if the JIF meeting would be held separately from the Retreat. Mr. Forlenza responded that it would not be fair to ask members to sit on a Zoom meeting for more than three (3) hours so the JIF meeting would be held at its usual date and time.

Mr. Forlenza stated that if the Committee is comfortable with the Annual Planning Retreat being held virtually this year split into two (2) days, they can send out registration links and copies of the PowerPoints to the registrants. Following a brief discussion, the Committee agreed to the Executive Director's proposed two (2) day retreat schedule.

XV. EPL Training

Police Command Staff

Mr. Miola explained to the Committee that the courts have stipulated that individuals with supervisory responsibilities need to attend specific EPL training every other year. The Police Command Staff training contains required topics such as Hostile Work Environment, Whistle Blower Statutes and various employment issues that Managers and Supervisors face on a day-to-day basis.

Mr. Miola stated that he and Mr. Forlenza have had discussions with Mr. Hummel from J. A. Montgomery to plan the training. He has proposed in-person training for the chiefs in a socially distanced setting and virtual training for command staff. Members will be notified when plans are completed.

Managers and Supervisors

As stated above, individuals with supervisory responsibilities need to attend specific EPL training every other year. Mr. Miola noted that Sexual Abuse and Molestation webinars were held in the fall and will be conducted again this spring giving members an opportunity to attend sessions if they were unable to attend this past fall.

Employment practices webinars for managers and supervisors will be held virtually and hosted by Armando Riccio. Mr. Forlenza stated that a notice was sent to members advising them of the webinar dates. He noted that there will be two (2) identical half-day sessions per day with no more than 2.5 hours in total. Discussions took place last week between Mr. DeWeese and Mr. Riccio to cover the topics that should be covered. Mr. Forlenza reminded the Committee that this training has not taken place in three (3) years.

Mr. Forlenza reminded the Committee that last year they authorized our office to compensate Mr. Riccio at \$750 per session (\$1,500 per day) and asked the Committee to approve the fee for this year. The Committee approved with Mr. Hornickel abstaining.

Mr. Forlenza noted that Mr. Hummel has been handling the in person police training and asked the Committee for authorization to pay for the cost associated with the facilities should they become available. The Committee authorized payment.

Mr. Forlenza indicated that formal invitations for the Managers and Supervisors Training will be sent in March with registration conducted through the MSI. The MSI plans to offer CEU credits for attendees. He informed the Committee that the MSI is holding registrants to 100 or less.

XVI. OSB/SIP & Wellness Funds

Mr. Miola referred the Committee to copies of the reports that display the balances for the various reimbursement programs. Whereas members are claiming their Safety Incentive Funds early in the year, Wellness Incentive, EPL/Cyber, and OSB Funds are not claimed until the end of the year creating a major problem with approving and paying these monies. In many instances members are requesting reimbursement for ineligible expenses putting a further strain on the system. For example, an end of the year pizza & hoagie party is not an acceptable use of wellness funds. Mr. Forlenza pointed out the fact that our office along with Ms. Schiffer sends memos with ideas on how to utilize wellness funds but we continue to receive reimbursement requests that are not associated with wellness.

Mr. Miola explained that we will begin asking members to utilize the funds during the course of the year vs. at the end of the year. Mr. Forlenza stated that he reminds the members of their balances at every JIF meeting. When members wait until the end of the year it puts the Wellness Director, Safety Director and Technology Risk Consultant in a last minute position to suggest how to spend their funds. He informed the Committee that members will not receive another reminder if they have encumbered their balances.

Consequently, Mr. Forlenza is bringing this up for discussion with this Committee. He noted that if members do not adhere to the program deadlines they will simply lose their discretionary funds.

Mr. Romero suggested he could remind members of their balances during his monthly report and provide a list of allowable purchases.

Mr. Hornickel suggested changing the deadline to encumber balances to June 30th. By changing the date members will not wait until the end of the year.

Mr. McMahon commented that most towns do not know until about March following the release of the consolidated letters how much money is available for reimbursement.

Mr. Forlenza stated that the consolidated letter for the OSB/Wellness and EPL & Cyber Funds will be released to the members via email next week. The memo discusses several ways to spend funds by listing allowable expenses for each program.

Mr. Cramer commented that in the past prior to COVID, most towns used their funds to engage speakers, provide chair massages, etc. He noted that with the assistance of Ms. Schiffer, Tabernack was able to use all of their funds. Mr. Cramer noted they do not spend their funds until their budget is finalized, which has been later every year. Consequently their window to spend has been limited. Mr. Forlenza stated that he did not realize that most towns wait until their budgets are finalized to spend their funds. He noted that he will continue to remind members each month during the Executive Committee meeting.

XVII. Executive Committee Meetings

Monthly Agenda Packet

Mr. Hornickel brought our attention to the size of our monthly agenda packets. Mr. Miola referenced this month's agenda packet and noted that we provide two (2) agendas for the members. The abridged version contained 47 pages vs 155 pages for the full agenda. The abridged version

includes the agenda, Executive Director's report, Fund Professional reports and certain attachments. Mr. Miola asked Mr. Hornickel if the abridged version addressed his concern. Mr. Hornickel responded yes, and thanked Mr. Miola for addressing his concern.

Voting at the Executive Committee Meetings

Mr. Miola explained that when the JIF was formed there were only ten (10) members and they decided to vote as a whole rather than having only the Executive Committee vote on resolutions, etc. He noted that we have continued that practice; however, now we have triple the number of members and roll call votes take up a lot of time. Mr. Miola wanted to bring this up to the Committee to see if there is an interest in limiting voting to Executive Committee Members in order to expedite roll calls. He indicated that the By-Laws authorize the Executive Committee to act on behalf of the entire membership. Mr. Forlenza indicated that only Executive Committee Members are voting during the virtual monthly meetings. He noted that it could be difficult to conduct a roll call of the entire membership virtually. Discussion ensued.

Mr. Cramer indicated that if we limit voting to the Executive Committee, we will see a decline in attendance by non-voting members. Mr. Gural agreed with Mr. Cramer.

Ms. Kosko asked if a roll call is mandatory. Mr. Miola explained that a roll call is required for the adoption of resolutions and approval of bill lists, PARS, check registers, etc. She then asked if certain matters could be an "all in favor" (voice vote) to expedite the meeting. Mr. Forlenza stated that some items can be an "all in favor", whereas other items require a roll call. Ms. Kosko stated that it is important for the members to stay engaged during the meeting. However, if there is a way that some of the motions can be reviewed as to what can be an "all in favor" vote vs. a full roll call she is all for it.

Mr. Forlenza asked the Committee if they comfortable with only the Executive Committee members voting during the virtual meetings. Then once meetings return back to face-to-face meeting we will continue to a full roll call with some items being changed to an "all in favor" vote. The Committee agreed with this process.

XVIII. Auto Repair Shop Program

Mr. Miola explained that over the past 18 months there has been quite a deterioration in our property claims experience. As a result, he began to research further into our property loss ratios as they are climbing. He noted that they are exceeding the property loss funding and the Fund Actuary has begun to increase our loss projections because of these claims which has adverse impact on our budget. A few years back the JIF had to increase our self-insured retention to pay to first \$50,000 on any property loss to \$100,000. Mr. Miola stated that he looked into this further to see if there was a trend. As a result, Mr. Miola requested data from Qual-Lynx and developed PowerPoint slides that he shared with the Committee on the call. He then briefly reviewed the numbers with the Committee.

Mr. Miola shared the following auto physical damage statistics with the Committee covering the 5 year period from 2015 to 2019:

- ACM - \$484,943 to \$742,333 at a 53% increase
- BURLCO - \$206,557 to \$353,250 at a 71% increase
- TRICO - \$353,272 to over \$905,724 for an increase of 256%

Mr. Miola explained that he researched the issue by meeting with Qual-Lynx and with the Auto Damage Appraiser to review current practices. He noted that there were no guidelines in place for auto repair facilities like all major insurers have. During their meeting, they were able to identify the following issues:

- Delays in completing estimates
- Supplemental repairs w/o pre-authorization
- Storage costs incurred on totaled vehicles

- Unnecessary “cosmetic repairs” performed
 - Perfection necessary?
- 25% retail markup on up-fit parts
 - Less costly under State Contract
- OEM vs LKQ on non-safety parts/older vehicles
- Billing for transport to equipment install or graphics shops
- “Favored” repair facilities pushing back on JIF
 - Town defending “questionable” practices
 - Siding with repair facility

Mr. Miola indicated that the program goal is to establish standards for vehicle repairs and ensure repairs are completely promptly, according to manufacturer recommendations, and to the pre-accident safety level at the agreed price.

Mr. Miola explained the program benefits with the Committee as follows:

- Choice of shop remains with member
- Greater stewardship of taxpayer dollars
- Reduction in property damage costs
- Enhanced service to members
- Repairs completed to manufacturer specifications
- Shops paid promptly by Q/L vs. member
 - Member only responsible for deductible

Mr. Miola indicated that Facilities that do not comply with the program will subject the member to a \$2,500 deductible.

Mr. Miola stated that his plan is to present the program to Committee members this month and, if the Committee approves, to distribute a copy of the program to all JIF members. The program will then be placed on the March Executive Committee agenda for adoption. Once the program is adopted the Claims Administrator will distribute the program to current repair facilities.

He explained that the *JIF Preferred Repair Facility Guidelines* were thoroughly reviewed by Qual-Lynx, the Appraisal Company, and with Mr. DeWeese. Mr. Miola then asked the Committee for their feedback.

Mr. Gural asked if there was a list of approved auto repair facilities. Mr. Miola responded that he does have a list of repair shops that members currently use. He stated that the plan is to send the Guidelines to these auto repairs shops for their review and acceptance. Members will still have their choice of repair shop.

Mr. Cramer asked if there a new repair facility they would like to utilize would we email the Executive Director’s office. Mr. Miola responded, yes.

Mr. Hornickel asked if Mr. Miola’s research included the types of vehicles, including where the claims were generated. Mr. Miola responded yes, 70% of vehicle claims were generated from the Police Departments. He noted that the Police Department is a 24/7 operation subjecting vehicles to more exposure.

Mr. Forlenza stated that an appraiser provides an estimate to the auto repair shop and the member for repairs. Sometimes, following the tear down of the vehicle, the repair shop finds additional damages, repairs them and then sends us a revised bill without documentation of replacement of parts or damages. The need to address this situation is one of the reasons that we developed this document.

Mr. Miola asked that the Committee review the document and provide him with any feedback. He stated that he will send the document to the members with a cover memo advising them that the program will be placed on the March agenda for adoption. The Committee agreed with this process.

XIX. Next Meeting

Mr. Miola indicated that the next meeting is scheduled for May 18, 2021 at 1:30pm via Zoom or an in-person meeting. The Committee agreed.

The meeting concluded at 2:59 pm.

File: BURLCO/2021/Strategic Planning Committee
BURLCO/Gen/Strategic Planning Committee

Tab: 02/16/2021
Tab: 02/16/2021



JIF Preferred Repair Facility Guidelines

INTRODUCTION

The Joint Insurance Fund (Fund) provides vehicle physical damage coverage for municipal vehicles damaged by a covered loss and has contracted with Qual-Lynx (Claims Administrator) to provide claims adjustment services to member municipalities. Because these claims are paid with taxpayer dollars, the Fund has a financial responsibility to the taxpayers of member municipalities to ensure consistent application of best practices for vehicle repair facilities. Due to differences in methods of repair and labor rates seen between member-chosen repair facilities, it has become necessary to establish Vehicle Repair Facility Guidelines in an effort to ensure uniformity and fiscal responsibility. These Guidelines are intended to assure that the vehicles are repaired in accordance with industry standards and the Fund is paying exactly what is owed for the repairs of an insured vehicle damaged from a covered loss; not a dollar more and not a dollar less.

If the member chooses a repair facility that meets the Guidelines herein, the standard \$1,000 deductible will apply. If a repair facility chosen by the member does not meet these Guidelines, the deductible will be increased to \$2,500. The determination as to whether the repair facility has met program Guidelines is made by the Claims Administrator with assistance, if necessary, from their approved Independent Damage Appraiser, the Fund Administrator, and Fund Solicitor.

GOALS

To establish guidelines and procedures for a vehicle repair facility chosen by the member:

- To ensure that all repairs are completed promptly;
- According to manufacturer recommendations;
- To its pre-accident safety level condition;
- In accordance with the “agreed price” for preliminary repairs completed by the approved Independent Damage Appraiser

BENEFITS

- Continued stewardship of taxpayer dollars.
- Enhanced service to members by the repair facility.
- Choice of shop remains with the member municipality.
- Completion of all repairs so that manufacturer warranties will not be voided.
- Shop is promptly paid directly by Claims Administrator less deductible when Guidelines are met.



PROGRAM OVERSIGHT

The Fund's Claims Administrator and/or their representative will be responsible to ensure adherence to the Guidelines set forth in this document by the member's shop of choice. The Claims Administrator will enlist the help of their approved Independent Damage Appraiser as well as the Fund Administrator and Fund Solicitor if necessary.

IMPLEMENTATION

For the member to receive the standard deductible, the repair facility they choose must agree to adhere to the Guidelines set forth herein. A copy of the Guidelines will be provided to each repair facility chosen by a member municipality asking them to indicate intent to adhere to the Guidelines. Any new versions of these Guidelines will be provided to the repair facilities upon adoption.

QUALIFICATIONS

In order to be considered compliant with the program, repair facilities must:

- Provide free vehicle pick-up and delivery.
- Agree to fair and reasonable labor rates based on region.
- Provide proof of I-CAR or Assured Performance certification. In the alternative, the repair facility must provide proof of *Direct Repair Shop* status for 3 or more major insurance companies.
- Provide New Jersey State Auto Body Repair License.
- Provide evidence that the repair facility is capable of performing repairs per manufacturer repair procedures, i.e. aluminum body repair certification, etc.
- Maintain Heavy Duty Vehicle Endorsement when repairing vehicles above 14,000 lbs. GVWR.
- Provide a current Certificate of Insurance for Commercial/Garage Liability at \$1,000,000 limits and Garage Keeper's Legal Liability in an amount equal to the value of vehicles being repaired but in no case less than \$100,000, naming the municipal vehicle owner as *Additional Insured*.

REQUIREMENTS

Repair facilities must agree to the following:

- Allow the Independent Damage Appraiser into repair facility to inspect damages.
- Prepare estimate within 3 business days after the arrival of vehicle and promptly forward copies to the municipality or directly to the Claims Administrator.
- Complete all estimates utilizing an approved vehicle damage estimating program such as CCC, Audatex or Mitchell.
- Not charge for storage fees on vehicles being held for repairs.
- Not charge storage fees on totaled vehicles held by the repair facility for more than 10 business days after arrival of vehicle at repair facility.



REQUIREMENTS (continued)

- Notify the Claims Administrator as soon as a vehicle is determined to be a total loss in order for the vehicle to be moved to a salvage yard. The Claims Administrator will direct the Independent Damage Appraiser to complete an itemized appraisal to verify that the vehicle is a total loss.
- Guarantee all completed repair work per Limited Repair Shop Warranty.
- Complete supplemental estimates as soon as additional damage or part price increases are known and the Independent Damage Appraiser should be notified the same day. No supplements will be honored without prior notification to the Independent Damage Appraiser with invoices and parts available through photo or inspection.

NOTE: The Fund reserves the right to re-inspect at any time to ensure compliance with the program and repair quality.

Best Practices for Shops

Not all municipal vehicles require cosmetic repairs to the point of perfection. Repair facilities are instructed to limit cosmetic repairs wherever possible allowing for minor dents, scratches, scuffs. Paint blending of adjacent panels will only be considered on metallic colors. Billing for repairs that are strictly cosmetic in nature will be denied subject to the Independent Damage Appraiser decision as approved by the member municipality. In addition, repair facilities will be guided by the following:

- Photographs must be clear with optimum angles to properly portray the damages. They must be labeled LF, RF, RR, LR, POI and prior damage. Pictures of the 4 vehicle corners, license plate and odometer must be provided. Along with those identifiers, pictures of all damages, any malfunction indicator lamps, and any sublet repair invoice including towing and storage must be provided.
- All Repair/replace decisions must be made following the OEM's policies and procedures. Items may appear to be repairable but are not for various reasons. Repairing a part that is not intended to be repaired can have serious consequences. Consideration should also be given to plastic repair for bumpers, fascia, and other plastic parts.
- Utilize Original Equipment Manufacturer (OEM) replacement parts on current model year vehicles that have less than 15,000 miles. Like, Kind & Quality (LKQ) parts are to be utilized, when available, for non-safety related parts on vehicles with more than 15,000 miles or older than the current model year.
- Attempts to locate LKQ parts must be documented or it will be assumed no search for LKQ parts took place. Documenting the search for LKQ parts must include who called for the parts and the yard's name and contact information. Sources for locating LKQ parts and prices can include calls to salvage parts yards, applications in data bases and internet websites.
- LKQ parts are **not to be used** for the following: suspension components, brake components, safety restraint system components, airbag components, modules or sensors, or safety belts.



Best Practices for Shops (continued)

- In order to be paid for diagnostic scanning, it must be recommended by the OEM. It will require an invoice if it was a sublet and a picture of the invoice documenting what the Diagnostic Trouble Code (DTC) was on the vehicle. If a shop does the scan themselves, a photo is required of the scanner attached to the data link and the picture should show the DTC and the odometer at the same time.
- Many LKQ parts are purchased as assemblies, which include other items such as moldings on sheet metal, glass and interior trim, moldings, hinges, locks, etc. along with condensers, radiators and coolant recovery tanks with front unibody structures.
- The following list includes, but is not limited to examples of LKQ parts that are acceptable: sheet metal, glass, bumpers, doors, deck lids and tailgates, wheels and wheel covers, lamps, seats, instruments panels and other interior components and trim, radios, and moldings.
- When these types of attached components are normally included, they should not be added to the estimate unless it is certain that they are not included with the LKQ part. Aftermarket parts are considered on all except current model year vehicles. Any deviation from utilizing these parts must be documented accordingly. Examples of these parts include but are not limited to bumper covers (CAPA), AC condensers, head lamps (CAPA), radiators, glass, grills, tail lamp, wheel, wheel covers, side lamps.
- FUND will direct municipality to purchase parts, vinyl, lettering, and up-fit equipment at State Contract pricing.
- Member Municipalities have been instructed to bring their vehicles directly to their equipment installation and/or graphics shop. Repair Facilities are not authorized to bill for this work.
- Uni-structure and frame repair times are to be based upon the number of estimated hours and at the applicable frame rate with set up and realignment identified separately. Do not estimate as a lump sum amount. The frame condition must be identified. (sag, sway, diamond, mash, etc.)
- The shop must consider the re-use of emblems and badges that are not damaged. Some are expensive and can be re-used.
- Labor rates will be adjusted as necessary to reflect current industry standards or specialized repair procedures i.e. aluminum.

DETERMINATION OF COMPLIANCE

Should a repair not be completed in accordance with these Guidelines or the repair estimate, without the Independent Damage Appraiser's or Claims Administrator's prior authorization, the repair facility shall be deemed Non-Compliant with the Guidelines for that repair and a \$2,500 deductible will be applied to that claim. The member will be informed of this decision.

The determination as to whether the repair facility has met Program Guidelines is made by the Claims Administrator with assistance, if necessary, from their approved Independent Damage Appraiser, the Fund Administrator, and Fund Solicitor. A member municipality shall have the opportunity to appeal this decision to the Fund's Claims Review Committee or in the absence of a Claims Review Committee the Coverage Committee of the Fund.



REPAIR FACILITY AGREEMENT

The undersigned Repair Facility hereby acknowledges that it has reviewed and fully understands the Guidelines attached hereto. The Repair Facility hereby agrees that it shall comply, in all respects, with the attached Guidelines. It is understood by the Repair Facility that any deviation from the attached Guidelines shall result in an increased deductible for the Member Municipality and may result in the Repair Facility not being considered a "Preferred Facility" by the JIF. If any questions arise with regard to the repair of a particular vehicle, the Repair Facility is encouraged to immediately direct those questions, prior to performing the repairs, to the Claims Adjuster or the Independent Damage Appraiser assigned by Qual-Lynx.

Repair Facility Name:

Repair Facility Owner:

Signature/Name and Title:

Date: _____

CONTACTS:

Claims Administrator

Qual-Lynx

100 Decadon Drive

Egg Harbor Township, NJ 08234

Attn: Chris Roselli, Account Manager, Tel: (609) 833-2176

Joseph Lisciandri, Property Claims Supervisor, Tel: (609) 601-3191

E-Mail: crocelli@qual-lynx.com

jlisciandri@qual-lynx.com

2021 MEL, MRHIF & NJCE Educational Seminar

Virtual

Friday, May 14, 9:00 to Noon

Friday, May 21, 9:00 to Noon

The MEL (Municipal Excess Liability Joint Insurance Fund), MRHIF (Municipal Reinsurance Health Fund) and the NJCE (NJ Counties Excess Joint Insurance Fund) are sponsoring the 10th annual educational seminar for elected officials, commissioners, municipal, county and authority personnel, risk managers and other professionals. There is no cost to attend.

This seminar is eligible for the following continuing educational credits:

- CFO/CMFO, Public Works and Clerks:
- Insurance Producers and Purchasing Agents:
- Accountants (CPA's) and Lawyers (CLE):
- TCH Water Supply & Wastewater Licensed Operator Training:
- RPPO and QPA

Friday May 14th:

- Keynote: Combating Implicit Bias in Local Government
- Ethics Issue 1: NJ Local Officials Ethics Act
- Coverage Issues: Insurance Market Conditions and Cyber Risk Control

Friday, May 21st:

- Ethics Issue 2: Ethical Considerations in Drafting Personnel Policies and Procedures
- Legislative Issues: Proposals to Change the WC & Liability Statutes
- Benefits Issues: The Affordable Care Act under the New Administration.

REGISTRATION: Contact Jaine Testa @ jainet@permainc.com





Municipal Excess Liability Joint Insurance Fund

Office of the Fund Attorney
714 Main Street
P.O. Box 228
Boonton, New Jersey 07005
Tel (973) 334-1900
fsemrau@dorseysemrau.com

BULLETIN

TO: All Members

FROM: Fred Semrau, Fund Attorney

DATED: February 9, 2021

RE: Model Personnel Policies Procedure Manual and Employee Handbook Frequently Asked Questions

The following are some MEL FAQs regarding the Model Personnel Policies Procedure Manual and the Employee Handbook:

1. What are the two documents and who developed them?

Answer: The MEL, with the assistance of the Model Personnel Manual Committee and through consultation with expert labor legal counsel, developed the Model Personnel Policies Procedure Manual and the Employee Handbook. Both are for non-civil service and civil service communities.

2. What is the difference between the Model Personnel Policies Procedure Manual and the Employee Handbook?

Answer: The Employee Handbook contains the essential policy, presented in a user-friendly manner, to be provided to all employees. The Model Personnel Policies Procedure Manual is a more comprehensive document that is geared toward administration and management.

3. Is each participating member of the MEL required to adopt the Model Personnel Policies Procedure Manual and the Employee Handbook in the same format as provided by the MEL?

Answer: No. These are model documents that reflect suggestions and incorporate applicable statutory changes and court decisions. They should be used as a guide by each member.

4. Can I combine the Model Personnel Policies Procedure Manual and the Employee Handbook into one document for our public entity?

Answer: Yes. You are permitted to combine them into one document as long as your legal counsel signs off and approves same. Alternatively, you may issue them as separate documents.

5. What is the best way to work on and implement the documents for our entity?

Answer: You should be guided by the Employment Best Practices Checklist, which requires that either the municipal attorney or labor attorney signs off on the proposed Model Personnel Policies Procedure Manual and Employee Handbook. It is strongly encouraged that you first review this policy and the Checklist with your legal counsel.

6. Are there certain policies that should be included in the Manual?

Answer: Yes. The Checklist sets forth twenty categories of policies that must be included in your Manual. However, they may be modified at the discretion of your legal counsel. The categories are:

- (a) Equal Opportunity policy
- (b) Americans with Disabilities policy
- (c) Contagious or life-threatening illnesses policy
- (d) Safety policy
- (e) Alcohol and drug-free workplace
- (f) Workplace violence policy
- (g) Policy against harassment
- (h) Whistleblower policy
- (i) Overtime
- (j) Confidentiality of personnel files
- (k) Political activity
- (l) Performance evaluation policy
- (m) Discipline and termination policy
- (n) Use of employer vehicles policy
- (o) Computer use, electronic mail and Internet policy
- (p) Family and Medical Leave Act policy
- (q) New Jersey Family Leave
- (r) Military leave policy
- (s) Domestic violence abuse leave policy
- (t) Employee reference

7. Will the MEL review each proposed Model Personnel Policies Procedure Manual and Employee Handbook?

Answer: No. MEL review is at the discretion of each participating member. However, in order to satisfy the Checklist, you must submit a certification from your legal counsel that they have reviewed and signed off on the Model Personnel Policies Procedure Manual and the Employee Handbook.

For more information, please review the MEL website and contact your risk manager and labor counsel/municipal attorney. If your labor counsel or municipal attorney has questions, they can contact the MEL's legal counsel with any follow-up questions.