



AGENDA PACKET



Tuesday, May 18, 2021 at 3:30 PM
Via Zoom Conferencing

<https://zoom.us/j/95176131752>

Telephone Access: 646 876 9923 US (New York)

Meeting ID: 951 7613 1752

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, May 18, 2021 – 3:30 PM

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Telephone Access: 646-876-9923 US (New York)

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 **April 20, 2021** Meeting Minutes.....Pages 1-16
 - B. Adoption of the **April 20, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 17- 53
 - A. Lost Time Accident Frequency.....Pages 21-22
 - B. Certificates of Insurance.....Page 23
 - C. Financial Fast Track Report.....Page 24
 - D. Regulatory Filing Checklists.....Pages 25-26
 - E. 2020 Safety Incentive Program Awards.....Page 27
 - F. 2021 Optional Safety Budget.....Page 28
 - G. 2021 Wellness Incentive.....Page 29
 - H. 2021 EPL/Cyber Risk Management Budget.....Page 30
 - I. EPL Compliance StatusPage 31
 - J. Statutory Bond Status.....Pages 32-33
 - K. Skateboard Park Approval Status.....Page 34
 - L. Capehart Scatchard Updates.....Pages 35- 38
 - M. 2022-2023 MEL EPL Risk Management Plan Update
 - N. Police Command Staff Training Invitation.....Pages 39-40
 - O. Managerial & Supervisory Training Invitation.....Pages 41-45
 - P. Non-Supervisory EPL Employee Training.....Pages 46-51
 - Q. Protection & Safe Treatment of Minors Training – Additional Dates Announcement....Page 52
 - R. Land Use Training Certification.....Page 53
 - S. Financial Disclosure Statement Filing

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	U.	New Member Activity	
VIII.		Solicitor's Report	
	A.	Closed Cases.....	Page 54
	B.	MEL Helpline and Contact List.....	Pages 55-56
	C.	Resolution 2020 - _____ Authorizing the Release of the 2020 Closed Session Minutes With Certain Redactions Due to Ongoing Litigation - Motion – Roll Call	Pages 57-60
IX.		Safety Director's Report	
	A.	Activity Report	Pages 61-63
	B.	Police One Training.....	Update
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XI.		Wellness Director Report	
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	C.	Mental Health Month Challenge.....	Page 74
	D.	At Home Strong Legs & Knees Workout.....	Pages 75-76
	E.	List of Health & Wellness Classes.....	Page 77
XII.		Managed Health Care Report	
	A.	Summary Report	Page 78
	B.	Average Number of Days to Report a Claim.....	Pages 79-80
	C.	COVID – 19 Claims Report.....	Page 81
	D.	Transitional Duty Report/Examples.....	Pages 82-83
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	F.	Top 10 Provider/Paid Provider by Specialty.....	Page 86
	G.	Nurse Case Management Report.....	Page 87
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	A.	Report.....	Pages 88-98
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	B.	Investment JCMI	
	C.	Loss Run Payment Registers	
	D.	Fund Status	
	E.	Disbursements	
	F.	May Bill List.....	Page 141
		Motion to approve the Payment Register & Bill Lists– Motion – Roll Call	
XV.		Committee Report	
		Nothing to Report	
XVI.		MEL/RCF/E-JIF Reports	
		Nothing to Report	

XVII. Miscellaneous Business

**The next meeting will be held on Tuesday, June 15, 2021
at 3:30 PM via Zoom Conferencing**

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

April 20, 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, April 20, 2021 at 3:30PM, prevailing time. Acting Chair Gural, **Palmyra**, 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

James Renwick, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Mike Theokas, **Bordentown Twp.**
Grace Archer, **Bordentown City**
Tom Sahol, *Alternate*, **Chesterfield**
Erin Provencano, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park**
Patrice Hansell, **Fieldsboro Boro**
Steve Fazekas, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Brandon Shillingford, *Alternate*, **Mt. Laurel Twp.**
Kyle Tuliano, **New Hanover Twp.**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Boro**
Dan Hornickel, **Pemberton Twp.**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
Kathy Hoffman, **Southampton Twp.**
Bob Sunbury, *Alternate*, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
Maryalice Brown, **Woodland Twp.**
James Ingling, **Wrightstown Boro**

Absent Fund Commissioners were:

Donna Mull, **Pemberton Boro**
J. Paul Keller, **Springfield 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*.....after roll call

Also present were the following Risk Management Consultant agencies:

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

Absent Risk Management Consultant agencies:

Motion to move up John Gural, Palmyra, to Acting Chair; Rich Wolbert, Beverly, to Acting Secretary; and Grace Archer, Bordentown City, and Mike Theokas, Bordentown Township to the Executive Committee for voting purposes.

Motion by Mr. Pullion, seconded by Mr. Ingling to move up the members as presented. All in Favor. Motion carried by majority vote.

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

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Acting Chair Gural presented the Open & Closed session meeting minutes of the March 16, 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.

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

Motion by Mr. Gural seconded by Mr. Cramer to approve the Open & Closed session meeting minutes of the March 16, 2021 meeting. All in Favor. Motion carried by majority vote.

The Closed Session minutes of the March 16, 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 most recent Certificates of Insurance reports which included March 2021 certificates 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 included in the agenda. A consolidated announcement letter including instructions on how to collect your 2021 Optional Safety Budget allowance; Wellness allowance, and EPL/Cyber Risk allowance was emailed to all members the week of February 22, 2021, and a separate communication was sent to all members in regards to your Safety Incentive Program on March 3, 2021. He noted all funds needed to be claimed by November 30, 2021. If you encumber your funds, they must be claimed by February 1, 2022. Mr. Forlenza emphasized not to wait until the last moment to utilize your funds.

Mr. Forlenza referenced the Statutory Bond Status report and asked members to please review the report for accuracy and be sure to check the list and make sure any new employees are listed. 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 July 2020 the Model Employment Practice Policies and Employee Handbook were placed on the NJ MEL's website (NJMEL.org). Adopting the revised policies and handbook are one of steps required by all members to become/remain in compliance with the MEL EPL Risk Management Plan. He reminded the membership that 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, Mr. Forlenza stated on or about April 13, 2021 a *Save the Date* was emailed to all Fund Commissioners and Risk Management Consultants for the upcoming Police Command Staff Training. He noted that the goal is to complete this training in person following all social distancing guidelines. Additional information will be forthcoming.

Mr. Forlenza noted during the week of March 8, 2021, an invitation was emailed to all members for the Managers & Supervisor's Employment Liability Training. In addition to those dates, and due to several requests, two (2) evening training classes have been scheduled on April 27 and May 27, 2021 starting at 6:30 pm. 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.

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, however a new memorandum has recently been emailed to all members as the MEL has changed the directions. 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 is 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, however a new memorandum has recently been emailed to all members as the MEL has changed the directions. Mr. Forlenza stated the participant count across all there JIF's is very low and he emphasized not to lose that \$250 credit per attendee and reiterated the May 3, 2021 deadline. He noted that a reminder regarding this training was sent to all members earlier in the month.

Mr. Forlenza stated 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 which will be conducted by Armando Riccio through the MSI. He emphasized 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. Mr. Forlenza noted 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.

Mr. Forlenza noted as to the request of some individuals, on or about March 31, 2021, Paul Miola emailed all Fund Commissioners and Risk Management Consultants a memorandum and spreadsheet that summarizes the various training, reimbursement programs, and the due dates for programs offered by your Joint Insurance Fund. The memorandum contains links to the various announcements and registration sites. This information is also conveniently posted to the top of the JIF homepage. We ask that you please share these documents with anyone who may have need of this information. Please direct any questions or comments to the Executive Director's Office.

In regards to the Annual Planning Retreat, Mr. Forlenza noted the 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. Mr. Forlenza also reminded the members that participation in one of the days is a requirement of the Safety Incentive Program and mandatory to qualify for your SIP funds. If both days are attended, you will qualify for an SIP enhanced reward. Additional information, along with the invitation and list of presentations, and additional information will be forthcoming.

Mr. Forlenza noted 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 and a confirmation email was sent to all those that expressed interest on March 11, 2021 and was held on Monday, April 12, 2021 at 2:00 pm via Zoom. If you missed the BURLCO Fund Commissioner Orientation, and would still like this training, please contact the Executive Directors office and we will provide this training.

In regards to filing your Financial Disclosure Statement, in 2014, the Division of Local Government Services implemented a new "on line" process for completion and submission of Financial Disclosure Statements (FDS). Each Fund Commissioner has a unique PIN # for which to file for their position of Fund Commissioner with the JIF. Newly assigned Fund

Commissioners receive their Filing PIN # from the Executive Director's office once we are notified of their assignment. Once we are notified that the online portal is open and receive Local Notice 2021-08, Kris Kristie will notify all Fund Commissioners, and Fund Professionals required to complete the FDS process, via email of their responsibility to include their role with the JIF on their FDS. All FDS must be submitted by June 30, 2021. Any newly appointed Fund Commissioner that has not yet received their PIN#. Please contact the Executive Directors office.

Lastly, Mr. Forlenza referenced the quarterly attendance record included in the agenda packet for the first quarter of 2021. He noted this information is taken directly from the minutes of the Recording Secretary, so if you notice a discrepancy, please contact Kris Kristie.

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 referenced a Legal Bulletin he had emailed to all members recently and was presented as a handout at tonight's meeting, which described *Daniel's Law*. He explained Daniel's Law was adopted in response to the tragic murder of Federal Judge Salas's son and the shooting of her Husband. The purpose of the Law was to forbid the disclosure, by municipalities and others, of the addresses and other personal information of Judges and their family members. The Law provides for a civil remedy for the wrongful disclosure of the addresses and personal information of Judges and their family members. In addition, the law includes Police Officers (active and retired), Judges and Prosecutors and their respective family members. Mr. DeWeese stated he didn't feel it was a very well thought out legislation, however, the purpose of his bulletin was simply to advise of the law and to give some direction on your responsibilities regarding this law. As this is a new law there are no other Case Laws or Opinions providing any further guidance. Mr. DeWeese feels *Daniel's Law* establishes some major obstacles for municipal governments as well as State Governments to make certain the addresses and phone numbers are not accessible on the internet of current and past Judges or Prosecutors as you may not even know who they are or even if they are residing in your municipality.

Mr. DeWeese noted the hope is, that going forward, there will be more guidance in how to deal with the requirements this law has established. Mr. DeWeese noted he just wanted to present this introduction to it, and in the meantime should you have any questions, please reach out to him and he will be happy to assist you. Mr. DeWeese stated his hope is there will be better information provided going forward.

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 training continues to be provided through the Zoom Webinar format due to restrictions brought about from the pandemic, however he wanted to remind everyone that training requirements must still be met and that PEOSHA is actively conducting compliance visits. He recommends taking advantage of the MSI Live virtual classes of the videos offered through MSI Now. Group registrations are available for those with limited internet capabilities.

Mr. Saville noted, if it has not been done recently, please look at the newly updated MSI website, as navigation is now easier, and to please be sure the appropriate personnel review the Safety Bulletins as they are distributed, especially those for law enforcement.

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 for the last two months, and we still have one member with no activity at all. 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 April which reviewed *Inspection Programs*. He then highlighted the following in order to ensure that observations are reported, corrected, and documented, consider the following:

- Ensure a system of regular inspections and observations
- Training employees to identify potential hazards
- Procedures for employees and citizens to report potential hazards
- Procedures to log all reports and record corrective actions
- Procedures to notify other entities/authorities of condition and/or incidents that require attention
- Procedures to investigate incidents and accidents
- DOCUMENT! If it is not documented, it did not happen!

Mr. Roselli then discussed an example of how a costly claim was decided in favor of the insured due to the member's very active maintenance and inspections program.

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

Qual-Lynx Annual Report

Mr. Roselli referenced the 2019/2020 Qual-Lynx Annual Report included in the agenda packet and thanked Mr. Forlenza, Mr. Miola, Ms. Mooney, Ms. Langsdorf, and Ms. Beatty for their assistance working on this report.

Mr. Roselli noted the Report is self-explanatory, encouraged all members to review it, and highlighted the following:

The year 2020 was a game changer, as the amount of claims increased with the onset of COVID 19 (a 44% increase in claims counts) and transitioning 150 employees to work from home. The total number of claims received across all line of coverage for 2020 was 2,049 with 727 remaining open as of 12/31/20. What we weren't thinking of as 2020 came about was the number of weather events to come. The first event occurred in early February, and there were three catastrophic weather events in April, two in June, two in July, Tropical Storm Isaias in early August and three in November and December. 2019 only brought a few weather events. These weather events have created many additional claims for the Property unit to handle.

Mr. Roselli noted Street Maintenance had the highest number of Liability claims in 2020, with Police having the most costly. In regards to Property Claims for 2020, Street Maintenance again had the highest number and most costly claims.

In regards to Workers Compensation Claims, due to the 30% increase in claims due to COVID 19, there was need for additional staffing to adjust and monitor the claims through 2020 and into 2021. The Police had the highest number of claims and the most expensive claims in 2020 by far, and this was mostly due to the high number of COVID claims that arose from the Police Departments. There was a total of 102 COVID related claims in 2020 for the BURLCOJIF with a cost of \$2,164.68 per claim and a total incurred of \$263,009 for 2020.

Ms. Beatty reported on the Managed Care aspect of the Annual report, noting 219 new providers were recruited into the Workers Compensation Network, and over the last five years a total of \$7,326,372 was saved by the BURLCOJIF after applying the QualCare Provider Network discounts. The average Participating Provider Penetration Rate was 93% for the BURLCOJIF over those 5 years. This means that members of the BURLCOJIF utilized our network of providers 93% of the time, which helps generate the savings. In addition, initial direction of care to occupational medicine or urgent care facilities resulted in savings to the BURLCOJIF of \$260,251 in 2019 and \$265,997 in 2020 based on the average cost per visit with an additional savings of \$6,818 for utilizing the myMatrixx prescription benefit management program.

Ms. Beatty reported the average monthly case load in 2020 per Nurse Case Managers was 18 cases; up from 16 in 2019 and a total amount of \$158,131 saved by the BURLCO JIF in 2020 by accommodating Transitional Duty.

Ms. Beatty noted in regards to Virtual Care, QualCare, in cooperation with Qual-Lynx, was able to partner with our vast network of medical providers to establish Virtual Care treatment panels with providers who were willing and able to provide tele-medicine and tele-rehab in lieu of in-person office visits. Minimal interruption of care was experienced by our claimants; in most cases any disruption was related to the state mandated postponement of surgeries.

In conclusion, Mr. Roselli noted in 2019 - 2020, Qual-Lynx continued to handle the JIF's claims, provide training to the members and provide feedback to the Administrator, Solicitor and Safety Professionals.

Mr. Wolbert asked if QualCare looks at Urgent Care locations, specifically Riverside, to see what exact services they offer. He noted he has sent employees to Riverside Urgent Cares, just

to find out they don't handle certain services ie: x-rays, etc. He noted this tends to delay treatment and it ends up in multiples bills for different services from different locations. Ms. Beatty noted she would look into this situation

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer stated her report is included in the agenda packet and highlighted the following:

She stated that the first quarter is a very busy time with budgeting, taxes and continued restrictions and guidelines that have to be followed due to the pandemic so let's focus on planning some wellness initiative before we get too far into the second quarter so we avoid being pressured at the end of the year to spend the money.

Ms. Schiffer presented these ideas to consider:

- Fun challenges – bingo (theme oriented, check out the sample in your agenda packet), weight loss/maintenance, sports themed wellness challenges (Spring Training, Baseball Homerun)
- Virtual or on-site cooking demos (purchase all the ingredients for participants so they can try the recipe at home)
- Offer a craft activity (purchase the materials for participants to try)
- Start a club - walking, book, recipe, garden/herbs, food drive, stretching etc. (identify employees with similar interests)
- A 10 – 15 minute Reset Break once a week (time for mindfulness – someone different leads the group each week)
- Produce – CSA or delivery/pick up from local grocery
- Have a theme day where employees can dress to represent that theme (silly hat day, Hawaiian shirt day) – have employees vote on a winner for a small prize
- Once a week ask a trivia question relative to wellness
- Wellness information display rack
- Chair massages

Please remind your Municipal Wellness Coordinator that wellness activities will never generate interest with all employees, but their hard work and dedication in trying to bring ideas to them is appreciated and valued! Even if it brings happiness to a few, the efforts are well worth!

Ms. Schiffer reported there were no new activities scheduled as of when this report was submitted and any updates will be presented during the Executive Committee Meeting.

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

Ms. Schiffer reported the Food Bank of South Jersey offers free educational classes and cooking demos for the following counties: Burlington, Camden, Gloucester, and Salem. She had sent out a flyer with more information to those towns that would be eligible.

Ms. Schiffer noted another mindful practice is scheduled for April 22th – Earth Day. Notification will go out prior to the event

Ms. Schiffer noted the Newsletter contained in your agenda packet covers the following topics:

- Managing your stress is possible

- Consider meditation (let's plan to do another mindfulness practice later this month...stay tuned) :-)
- Why walking is beneficial
- Laughter- do you have a sense of humor?
- Tips to spring clean your mind
- Nutritional Bites - growing your own broccoli sprouts
- Recipe - Pea Pesto Pasta with sun-dried tomatoes & arugula

Also included was Coping with Stress Bingo, and a Word Search Puzzle along with a listing of JIF Approved Wellness Items and Activities.

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>March</i>	<i>YTD</i>
<i>Lost Time</i>	8	22
<i>Medical Only</i>	12	33
<i>Report Only</i>	20	85
<i># of New Claims Reported</i>	40	140
<i>Report Only % of Total</i>	50%	61%
<i>Medical Only/Lost Time Ratio</i>	60:40	60:40
<i>Average Days to Report</i>	5.3	5.0

Ms. Beatty noted the Average Days to Report is running high due to the COVID claims and how long it takes to contract trace to confirm who may have been exposed. Mr. Miola asked if a separate report could be generated to show the COVID Claims and the days to report relating to those claims and then a separate report for all other claims. This will allow us to determine accurate Days to Report, exclusive of COVID related claims. Ms. Beatty stated she would have it available for next month's meeting.

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>	559
<i>Transitional Duty Days Worked</i>	387
<i>% of Transitional Duty Days Worked</i>	69%
<i>Transitional Duty Days Not Accommodated</i>	172
<i>% of Transitional Duty Days Not Accommodated</i>	31%
<i>\$ Saved by Accommodating</i>	\$4,1197

<i>\$ Lost by Not Accommodating</i>	<i>\$21,245</i>
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Ms. Beatty presented a report that depicts the number of cases related to COVID-19 from January 2021 to March 2021 by town and month. The highlights of this report are as follows:

Total Cases in the BURLCOJIF:	98
Indemnity:	17
Medical Only:	16
Report Only:	65

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>March</i>
<i>Bill Count</i>	<i>218</i>
<i>Original Provider Charges</i>	<i>\$400,014</i>
<i>Re-priced Bill Amount</i>	<i>\$192,933</i>
<i>Savings</i>	<i>\$207,081</i>
<i>% of Savings</i>	<i>52%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>95%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>96%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>96%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>93%</i>

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero noted in regards to the phishing emails for the month of February there were 650 phishing emails issued with 11 clicked, or 1.7%, 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.

Mr. Romero noted the MEL has launched the revised Cyber Risk Management Program and he is planning two training webinars to help you become familiar with the requirements and the rollout of the program. These webinars are identical, and will be reviewing the three Tiers, inclusive of some new requirements including: Password Management, Email Warning Label, System and Event Logging, Remote Access – Pin, Third Party Risk Management and some others. These webinar trainings will take place on April 13th and April 21st, both at 10:00 am.

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 is working on webinars as just discussed,

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. Mr. Romero noted he will be presenting a training presentation for the upcoming virtual Retreat and additional information will be forthcoming.

Mr. Romero noted that Pivot Point Security continues to be back on track with their Vulnerability Scanning of member firewalls and gateways, and included the report in the agenda packet. He noted everyone should have received their Vulnerability Report for this month.

Lastly, Mr. Romero reminded everyone again, with tax season being extended, 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. He also noted cyber criminals have now started what is called Credential Stuffing. This is a type of cyberattack in which threat actors attempt to access online accounts using compromised user credentials exposed in a data breach. Lists of compromised credentials are often found on dark web forums or for sale on dark web marketplaces. Once these lists are obtained, threat actors can use scripts to automate the process of attempting to access online accounts using these credentials. These attempts can be successful when a user reuses a password across multiple accounts; therefore, exposed user credentials for account A can result in the compromise of account B. Account compromises can lead to identity theft, financial theft, and further cyberattacks, including network compromises and data breaches.

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 March 2021, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski reports are valued as of March 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 \$17,989.44. This generated an average annual yield of .86%. However, after including an unrealized net loss of \$38,378.24 in the asset portfolio, the yield is adjusted to -1.25% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$44,704.45 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.

Mr. Tontarski noted the correct month of the Claims Activity Reconciliation Report was emailed out earlier to everyone as a handout for today's meeting. He also noted this was the first month that the MEL JCMi Account was included in his report and he noted there was currently \$11,977,192.24 in that account.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$12,340.02	\$13,109.83
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$0.00	

MEL Excess Property Reimbursements	\$12,253.96	
FY 2021 Premium Receipts	\$257,162.00	

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

Delran Township	\$16,210.00
Chesterfield Township	\$1,115.00
Bordentown City	\$70,484.00
Bordentown Township	\$63,883.00
Westampton Township	\$10,436.00

Cash Activity for the Period

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$19,709,007.04 to a closing balance of \$19,344,614.69 showing a decrease in the fund of \$364,392.35.

Loss Run Payment Register – March 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 \$527,375.24. The claim detail shows 415 claim payments issued.

Bill List –April 2021

For the Executive Committee's consideration, Mr. Tontarski presented the April 2021 Bill List in the amount of \$552,919.45

Acting Chair Gural entertained a motion to approve the April 2021 Loss Run Payment Register and the April 2021 Bill List, as presented.

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

Motion by Mr. Theokas seconded by Mr. Ingling to approve the *March 2021 Loss Run Payment Register and the April 2021 Bill List* as presented.

ROLL CALL *Yeas* James Ingling, **Wrightstown Boro.**
 Paula Kosko, **Hainesport Twp.**
 Rich Wolbert, **Beverly City**
 John Gural, *Secretary*, **Palmyra Boro.**
 Grace Archer, **Bordentown City**
 Mike Theokas, **Bordentwon Township**

Nays: None
Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Safety Committee Meeting Minutes – March 16, 2021

In Mr. Cramer's absence, Mr. Miola presented the Safety Committee Meeting report. Mr. Miola noted the Committee met on March 16, 2021 and the detailed minutes included in the agenda packet were a draft copy. He apologized for the error and noted the correct minutes were

emailed out to all members prior to today's meeting for your review. He then highlighted the following from the meeting.

He noted the committee reviewed and discussed the latest Loss Ratio Reports for the JIF, MEL and EPL valued as of 12/31/20, Safety Bulletins; Police Training MEL Safety & Education Committee minutes from November 2020 and January 2021; Wellness initiatives; and PEOSHA updates and their most cited citations. Mr. Miola noted the MEL is working diligently on getting information out to all members in regards to the Cannabis Legislation and there are several memorandums included in the agenda this month. Mr. Miola also noted there will be a virtual Police Ad-Hoc meeting April 27, and as far as Wellness, Ms. Schiffer gave a good report earlier in the meeting. Lastly he noted a pre-recorded presentation will be added to the JIF website in regards to the Safety Kickoff Breakfast, as well as had discussions on holding certain events virtually or in-person. Mr. Miola noted that concluded his report unless there were any questions. No questions were entertained.

MEL/RCF/E-JIF REPORT

Mr. Forlenza reported the MEL, RCF, and EJIF met on March 26, 2021 and referenced several reports and bulletins included in the agenda. He noted there is quite a bit of information so please be sure to read through it. He then highlighted the following:

Mr. Forlenza noted the deadline for the EPL Compliance date has been extended from June 1, 2021 to November 1, 2021. He also noted there was action taken to move forward with an RFQ for the Excess Property Claims Administrator for the MEL, as they do not seem happy with the services currently being provided.

Mr. Forlenza noted as Mr. Miola had stated earlier, the legalization of Cannabis is a big issue and attached to the MEL Report this month are a number of memorandums that provide some good direction and information, and also provided separately was a Bulletin on the topic of Mandatory Vaccines of employees. The MEL had originally crafted a memorandum, and then Mr. DeWeese expanded on that memo and it was distributed in January and we included again in the agenda packet this month.

Also released was a Legal Bulletin from Mr. Semrau, Solicitor for the MEL, which provides an update on NJ Cannabis Legislation and includes a model ordinance of which members can use to opt out of in regards to allowing the establishment of Cannabis Distribution Facilities within their municipal borders. Mr. Forlenza stated to be careful with this and to review with your Solicitor prior to acting as obviously this ordinance comes into play and is different then your Land Use Ordinance, so please be sure to review this carefully prior to undertaking this particular type of ordinance.

Mr. Forlenza noted there was yet another Bulletin issued in February in regards to NJ Cannabis Legislation and Public Safety Zoning issues and Policies and Best Practices. Mr. Forlenza emphasized again to please read through all of these documents and be cognoscente of these issues as they start to develop. He also noted the MEL emailed out early today a memorandum that talks about the use of Cannabis in the workplace. If you have any questions, you can reach out to the Fund Solicitor, the MEL Helpline, or the Executive Director's office.

Mr. Forlenza stated that concluded his report unless there were any questions. Acting Chair Gural asked if there was any type of survey of the members to see who was interested in the Cannabis distribution sites and who wasn't and why? Mr. Forlenza stated not as of now. Mr. Gural noted it may be helpful to understand what everyone's neighbor is doing. Mr. Forlenza noted he would look into it. No further questions were entertained.

Mr. Matchett noted the RCF also met on March 26, 2021, and Mr. Forlenza covered most everything that was covered not only at the MEL meeting, but the RCF Meeting as well. Mr. Matchett stated the rest of the report was included in the agenda and is self-explanatory. He did highlight though that there was a report from the EJIF discussed in regards to growing Cannabis and that the odor can travel up to ½ mile, so there is some concern in regards to that issue. Mr. Matchett noted if this is going to be going on in your town, you may need to alert your residents. He then stated unless there were any questions, that concludes his report. No questions were entertained.

Mr. Forlenza noted the EJIF met as well on March 26, 2021 and that report was also included in the agenda packet and to please take note of the Environmental Alert and the impact of cannabis on the environment. Mr. Forlenza asked if there were any questions. No questions were entertained.

MISCELLANEOUS BUSINESS

Acting Chair Gural entertained a motion to adopt *Resolution 2021-20* Authorizing the payment of \$15,840.00 in Allocated File Expenses for 2020 COVID Related Workers Compensation Expenses From the 2020 Loss Funding Budget and Further Authorizing the Ongoing Payment of 2021 COVID Related Expenses in Accordance with the Professional Services Contracts Between Qual-Lynx and the Burlington County Municipal Joint Insurance Fund.

Mr. Forlenza reminded the Committee of their discussions last month regarding additional compensation due and owing to Qual Lynx as a result of the influx of COVID claims. Mr. Forlenza reminded the Committee that the deciding factor in the amount of additional compensation due to Qual Lynx is based upon how the COVID claims are interpreted under the excess WC policy; one occurrence, thus all COVID claims are considered part of the same occurrence with multiple claimants, or as individual claims.

Mr. Forlenza also reminded the committee that at the last MEL Executive Director's meeting it was clear that no matter how the excess WC insurer, Safety National, decides in regards to their interpretation of the COVID claims, the MEL is considering this one occurrence with multiple claims.

With that said, Mr. Forlenza explained how the Qual-Lynx contract currently reads for situations where there is "one occurrence" with multiple claimants. Pursuant to the contract, he is making a recommendation that the Fund make a payment to Qual-Lynx that incorporates all of the documented hourly charges for COVID claims through the end of 2020. He noted that this payment would be made out of the 2020 loss funding dollars as the hourly fee is an allocated file expense as noted in the contract. Qual Lynx provided detailed documentation by the tenth of the hour for 2020 COVID claims. In total, 243 hours at \$65 per hour are documented for a total cost of \$15,840. Mr. Forlenza noted he has discussed with Mr. DeWeese how payment should be made, and Mr. DeWeese is of the opinion that a Resolution authorizing the payment and documenting the reason for the payment should be approved by the Fund. Mr. Forlenza referenced Resolution 2021-20 presented for approval. He also noted the resolution authorizes the continuing billing of the hourly rate for 2021 the cost of which will be billed to the loss funding budget.

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

Motion by Mr. Wolbert seconded by Mr. Ingling to adopt Resolution 2021-20 as presented. All in favor. Motion carried.

Next, Acting Chair Gural asked for a Motion to authorize the Fund Solicitor & Executive Director to prepare, advertise, and receive Requests for Qualifications for the position of Workers Compensation Defense Attorneys and Liability Defense Attorneys.

Motion by Mr. Theokas, seconded by Mr. Ingling for authorization as requested. All in favor. Motion carried.

Next Meeting

Acting Chair Gural noted that the next meeting of the BURLCO JIF will take place on **Tuesday, May 18, 2021 at 3:30 PM** via Zoom Conferencing.

PUBLIC COMMENT

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

Acting Chair Gural opened the meeting to the public for comment.

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

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

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

EXECUTIVE SESSION MEETING – Resolution #2021-21

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

Motion by Ms. Kosko, seconded by Mr. Wolbert to Adopt ***Resolution #2021-21***

ROLL CALL	<i>Yeas</i>	James Ingling, Wrightstown Boro. Paula Kosko, Hainesport Twp. Rich Wolbert, Beverly City John Gural, Secretary, Palmyra Boro. Grace Archer, Bordentown City
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<i>Nays:</i>	None
<i>Abstain:</i>	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

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

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

APPROVAL OF CLAIMS PAYMENTS

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

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
<i>2020198969</i>	<i>2020192488</i>	<i>2021226600</i>
<i>2018143570</i>		<i>2021230222</i>
<i>2021212406</i>		
<i>MLT-2021221630</i>		

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

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

ROLL CALL ***Yeas*** James Ingling, Wrightstown Boro.
Rich Wolbert, Beverly City
John Gural, Secretary, Palmyra Boro.
Grace Archer, Bordentown City

Nays: None
Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were zero (0) claim(s) presented for abandon subrogation:

MOTION TO ADJOURN

Acting Chair Gural entertained a motion to adjourn the April 20, 2021 meeting of the BURLCO JIF.

Motion by Mr. Ingling, seconded by Mr. Wolbert to adjourn the April 20, 2021 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 5:10 PM.

Kris Kristie,
Recording Secretary for

Rich Wolbert, ACTING SECRETARY



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: May 18, 2021
Re: Executive Director's Report

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A. Lost Time Accident Frequency Report – (pgs. 21-22)

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

B. Certificates of Insurance (pg. 23)

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

C. Financial Fast Track Report (pg. 24)

The Financial Fast Track Report as of March 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 March 31, 2021 was **\$9,681,983**

D. Regulatory Filing Checklists (pgs.25-26)

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. 27)

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 was sent to all members on or about March 3, 2021. 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. 28)

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.29)

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. 30)

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. 31)

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. 32-33)

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. 34)

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.35- 38)

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 Invite (pgs. 39-40)

On or about April 29, 2021 an invitation was emailed to all Fund Commissioners and Risk Management Consultants for the upcoming Police Command Staff Training, asking them to please forward to their Police Department for review and action. Completion of this training by the members of your Police Department's Command Staff is a required element for compliance with the MEL's 2022-2023 Employment Practices Liability Plan of Risk Management. Please note that this training is being held in person. Each of the three (3) training dates will include AM & PM sessions. Each session is identical in the materials to be covered. Social distancing and the wearing of masks will be enforced. The training dates are as follows:

Thursday, June 3, 2021 @ Indian Springs Country Club, Marlton

Tuesday, June 8, 2021 @ Merighi's Savoy Inn, Vineland

Wednesday, June 23 @ Auletto's Catering, Deptford

O. Managerial & Supervisory Training Invitation (pg. 41-45)

During the week of March 8, 2021, an invitation was emailed to all members for the Managers & Supervisor's Employment Liability Training. This trainings are being held via webinar and are 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. **Due to unforeseen circumstances, the May 12th sessions were postponed and rescheduled to June 9, 2021. All registrants for these sessions were notified of this change and sent a new link for the June 9th training.** Please contact the Executive Director's office if you have any questions.

P. Non-Supervisory EPL Employee Training (pgs. 46-51)

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. Protection & Safe Treatment of Minors – Additional Dates (pg. 52)

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.

R. Land Use Training Certification (pg. 53)

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.

S. Financial Disclosure Statement Filing

In 2014, the Division of Local Government Services implemented a new "on line" process for completion and submission of Financial Disclosure Statements (FDS). Each Fund Commissioner has a unique PIN # for which to file for their position of Fund Commissioner with the JIF. Newly assigned Fund Commissioners receive their Filing PIN # from the Executive Director's office once we are notified of their assignment. On or about April 29, 2021, an email, including instruction and a copy of

Local Finance Notice 2021-8, was sent to all Fund Commissioners and Fund Professionals, required to complete the FDS process, notifying them of their responsibility to include their role with the JIF on their FDS. All FDS must be submitted by June 30, 2021. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office should contact Kris Kristie at 856-446-9136.

T. 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.

U. New Member Activity

Nothing to Report

**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										2,100.00	0.00		NA
Beverly	M	2,900.00														0.00	2,900.00		NA
Bordentown City	M	3,150.00														0.00	3,150.00		NA
Bordentown Twp	L	3,200.00														0.00	3,200.00		NA
Chesterfield	S	2,600.00														0.00	2,600.00		NA
Delanco	S	2,850.00														0.00	2,850.00		NA
Delran	L	3,450.00														0.00	3,450.00		NA
Edgewater	M	2,400.00														0.00	2,400.00		NA
Fieldsboro Boro	S	2,850.00					2,850.00									2,850.00	0.00		NA
Florence	L	3,450.00				3,450.00										3,450.00	0.00		NA
Hainesport	S	2,850.00				2,850.00										2,850.00	0.00		NA
Lumberton	M	3,450.00					3,450.00									3,450.00	0.00		NA
Mansfield	M	3,150.00				3,150.00										3,150.00	0.00		NA
Medford	XL	3,750.00														0.00	3,750.00		NA
Mount Laurel	XL	3,750.00				3,750.00										3,750.00	0.00		NA
New Hanover	S	2,350.00														0.00	2,350.00		NA
North Hanover	M	2,900.00					2,900.00									2,900.00	0.00		NA
Palmyra	M	2,400.00														0.00	2,400.00		NA
Pemberton Boro.	S	2,100.00				2,100.00										2,100.00	0.00		NA
Pemberton Twp.	XL	3,750.00														0.00	3,750.00		NA
Riverside	M	3,150.00														0.00	3,150.00		NA
Shamong	S	2,850.00				2,850.00										2,850.00	0.00		NA
Southampton	M	2,900.00				2,900.00										2,900.00	0.00		NA
Springfield	S	2,600.00														0.00	2,600.00		NA
Tabernacle	S	2,850.00				2,850.00										2,850.00	0.00		NA
Westampton	M	3,150.00														0.00	3,150.00		NA
Woodland	S	2,100.00														0.00	2,100.00		NA
Wrightstown	S	2,850.00														0.00	2,850.00		NA
Total By Line		\$81,850.00	\$0.00	\$0.00	\$0.00	\$26,000.00	\$9,200.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$35,200.00	\$46,650.00		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				559.38										559.38	435.62	
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	\$559.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	559.38	51,485.62	

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				203.36	770.65									974.01	25.99	
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					407.29									407.29	342.71	
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				750.00										750.00	0.00	
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	\$953.36	\$1,177.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	2,131.30	19,618.70	

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					500.00									500.00	-	
Lumberton	500.00														0.00	500.00	
Mansfield	500.00														0.00	500.00	
Medford	500.00														0.00	500.00	
Mt. Laurel	500.00														0.00	500.00	
New Hanover	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	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$13,500.00	

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

MAY 2021
CLOSED CASES

THERE HAVE BEEN NO CASES CLOSED
SINCE THE APRIL 20, 2021 MEETING.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2021-___**

**RESOLUTION AUTHORIZING THE RELEASE OF FUND YEAR 2020 CLOSED SESSION
EXECUTIVE COMMITTEE MEETING MINUTES AS RECOMMENDED BY THE FUND
SOLICITOR**

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

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

WHEREAS, the Burlington County Municipal Joint Insurance Fund is subject to the provisions of NJSA 10:4-6 the “Open Public Meetings Act”; and

WHEREAS, in 2020, the Executive Committee, during regularly scheduled meetings of the Fund, deemed it necessary to enter into a closed session to discuss matters affecting the safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations as authorized by NJSA10:4-12; and

WHEREAS, in accordance with NJSA10:4-14 minutes of these closed sessions were transcribed by the Fund Recording Secretary and approved by the Executive Committee; and

WHEREAS, in correspondence dated March 12, 2021, the Fund Recording Secretary requested that the Fund Solicitor review the closed session meeting minutes from Fund Year 2020 to make a determination as to whether any of these minutes could be released to the public; and

WHEREAS, in correspondence dated May 10, 2021, a copy of which is attached hereto and incorporated herein by reference, the Fund Solicitor advised the Executive Director’s Office that the Closed Session Minutes from the 2020 Executive Committee Meetings can be released to the public in their entirety, except for the following specific sections of these minutes as the matters discussed are still unresolved;

1. In the June 16, 2020 minutes, the discussion on page 2 detailing the Fund Solicitors concerns with the defense of *Police Civil Rights* cases should be redacted.
2. In the July 21, 2020 minutes, the discussion on page 1 and continued on page 2 entitled “Police Civil Rights Cases” should be redacted.
3. In the October 20, 2020 minutes, the discussion on page 3 involving *Police Civil Rights* cases should be redacted.
4. In the November 17, 2020 minutes, the discussion on page 2 and continued on page 3 involving *Police Civil Rights* cases should be redacted.
5. In the December 15, 2020 minutes, the discussion on page 2 and continued on page 3 involving *Police Civil Rights* cases should be redacted.

NOW THEREFORE BE IT FURTHER RESOLVED , by the Commissioners of the Burlington county Municipal Joint Insurance Fund that the Closed Session Minutes from the 2020 Executive Committee Meetings can be released to the public in their entirety, except for the following specific sections of these minutes, as the matters discussed are still unresolved;

1. In the June 16, 2020 minutes, the discussion on page 2 detailing the Fund Solicitors concerns with the defense of *Police Civil Rights* cases should be redacted.

2. In the July 21, 2020 minutes, the discussion on page 1 and continued on page 2 entitled “Police Civil Rights Cases” should be redacted.
3. In the October 20, 2020 minutes, the discussion on page 3 involving *Police Civil Rights* cases should be redacted.
4. In the November 17, 2020 minutes, the discussion on page 2 and continued on page 3 involving *Police Civil Rights* cases should be redacted.
5. In the December 15, 2020 minutes, the discussion on page 2 and continued on page 3 involving *Police Civil Rights* cases should be redacted.

BE IT FURTHER RESOLVED that a copy of this Resolution be forwarded to the Fund Recording Secretary, Fund Solicitor, and Executive Director for their knowledge and action as required.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on May 18, 2021

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
John Gural, Secretary

By: _____
Glenn McMahon, Chairperson



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www.DeWeeseLawFirm.com

May 10, 2021

Paul A. Forlenza, Executive Director, BURLCOJIF
ARTHUR J. GALLAGHER
RISK MGT. SERVICES, INC.
P.O. Box 530
6000 Sagemore Drive, Suite 6203
Marlton, New Jersey 08053

[via paul_forlenza@riskprogramadministrators.com]

RE: BURLCOJIF 2020 Closed Session Meeting Minutes

Dear Paul:

Please be advised that I have reviewed the Closed Session Meeting Minutes from the Fund Year 2020 (January through December) and based upon my review of those minutes, the minutes can be released with the following exceptions, which sections should be redacted prior to the release of the minutes:

- 1.) In the June 16, 2020 minutes, the discussion on page 2 detailing the Fund Solicitor's concerns with the defense of *Police Civil Rights* cases should be redacted.
- 2.) In the July 21, 2020 minutes, the discussion on page 1 and continued on page 2 entitled "Police Civil Rights Cases" should be redacted.
- 3.) In the October 20, 2020 minutes, the discussion on page 3 involving *Police Civil Rights* cases should be redacted.
- 4.) In the November 17, 2020 minutes, the discussion on page 2 and continued on page 3 involving *Police Civil Rights* cases should be redacted.
- 5.) In the December 15, 2020 minutes, the discussion on page 2 and continued on page 3 involving *Police Civil Rights* cases should be redacted.

Paul Forlenza, Deputy Executive Director
Re: *ACMJIF 2020 Closed Session Minutes*
May 10, 2021
Page Two

If you have any questions, or need for additional information please do not hesitate to contact me.

Very truly yours,
THE DEWEESE LAW FIRM, P.C.



David S. DeWeese

DSD/b

cc:

Tracy Forlenza, Recording Secretary, BURLCOJIF
Kris Kristie, Sr. Account Representative, Risk Program Administrators
Chris Roselli, Acct. Mgt., Qual-Lynx
Glenn McMahon, BURLCOJIF Fund Chair

SAFETY DIRECTOR REPORT

Burlington County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Robert Garish, JIF Safety Director

DATE: May 3, 2021

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

Keith Hummel Associate Director Public Sector Risk Control khummel@jamontgomery.com Office: 856-552-6862 Fax: 856-552-6863	Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 th Floor Camden, NJ 08102 P.O. Box 99106 Camden NJ 08101	John Saville Senior Consultant jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092
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
Danielle Sanders Account Analyst dsanders@jamontgomery.com Office: 856-552-6898		

LOSS CONTROL SURVEYS

- § Township of Bordentown on April 1, 2021
- § Township of North Hanover on April 6, 2021
- § Township of Lumberton on April 9, 2021
- § Township of Hainesport on April 22, 2021
- § Township of New Hanover on April 26, 2021
- § City of Bordentown on April 27, 2021

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- § There were no Law Enforcement visits for the month of April

MEETING ATTENDED

- § Career Survival for First-Line Supervisors on April 6, 2021
- § Executive Fund Committee Meeting on April 19, 2021
- § Claims Committee Meeting on April 19, 2021
- § Police Ad Hoc Committee Meeting on April 27, 2021

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
May 18, 2021	Executive Fund Commissioner Meeting	Zoom
May 18, 2021	Claims Committee Meeting	Zoom

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.

- April 2 - Message from the Safety Director's Office - J.A. Montgomery Consulting
- April 6 - NEW Bulletin – Distracted Driving Awareness Month
- April 9 - Regional Training - Designated Employer Representative (DER) Training
- April 20 - Safety Director Message - National Stand-Down to Prevent Falls
- April 21 - Did You Know? – BURLCO JIF
- April 22 - MSI Bulletin – FD Training in Acquired Structures
- April 22 - MSI Bulletin: April is Nat'l Workplace Violence Prevention Month
- April 27 - MSI Bulletin - National Stand-Down for Fall Prevention resources
- April 29 - MSI Bulletin: Workplace Violence Prevention Training Strategies

MSI NOW & MSI DVD

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

MSI NOW	
Municipality	Number of Videos
Bordentown Twp.	1
Delran	2
Medford	1
Palmyra	2
Pemberton Twp.	6
Woodland	1

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

MSI DVD	
Municipality	Number of Videos
Wrightstown	3

MSI LIVE

MSI LIVE features real-time, instructor-led classes 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.

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

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

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

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

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER – MAY 2021

Beat the Heat:

WITH THESE SIMPLE WORDS

Water, Rest and Shade!



BASICS

- Drink water every 15 minutes, even if you're not thirsty.
No alcohol or too much sugar—both cause you to lose more body fluid. If you are fluid restricted or have a medical condition, consult your doctor.
- Rest in the shade to cool down.
- Wear a hat and lightweight, light-colored, loose-fitting clothing.
- Learn the signs of heat illness and what to do in an emergency (see below).
- Keep an eye on fellow workers.

SIGNS

Heat Exhaustion

- Heavy sweating
- Weakness
- Cold, pale, and clammy skin
- Fast, weak pulse
- Nausea or vomiting
- Fainting

What You Should Do:

- Move to a cooler location.
- Lie down and loosen your clothing.
- Apply cool, wet cloths to as much of your body as possible.
- Sip water.
- If you have vomited and it continues, seek medical attention immediately.

Heat Stroke

- High body temperature (above 103°F)*
- Hot, red, dry or moist skin
- Rapid and strong pulse
- Possible unconsciousness

What You Should Do:

- Call 911 immediately — **this is a medical emergency.**
- Move the person to a cooler environment.
- Reduce the person's body temperature with cool cloths or even a bath.
- Do **NOT** give fluids.

**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: May 18, 2021 Virtual Meeting on Zoom
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

MAY ACTIVITY & PLANNED EVENTS

Wellness fund usage or free activities among the BURLCO JIF municipalities:

- .. Prizes for Baseball Homerun challenge
- .. Standing desks
- .. Fresh fruit
- .. Presentation - Eating Well and Diabetes through Food Bank of SJ
- .. Weight loss challenge

Other Ideas to Consider:

Various fun challenges, Educational presentations, Chair Massage/Meditation Practices, Office stretching demos, Cooking Demos, Recipe swap, Fitness/Walking club, Wellness Wednesdays, Potlucks, Game day, Gratitude boards, Team Walks/Races, Smoothie bar, office exercise equipment, gym reimbursements.

New Resource Connections:

- .. **Misfit Markets** – waiting on details to have them possible deliver produce packages to the municipal building for the employees to enjoy.
- .. **Robert Wood Johnson** – waiting on confirmation of screenings they can offer on-site.

Elias Institute of Professional Coaching – Launching Pilot Program – May Cohort Leadership Group Coaching

Planning to test this pilot program with a small sampling of towns who agreed to participate out of the 3 JIFs. Based on the results and feedback of this first cohort group, the JIF may decide to offer this program to additional towns and groups of first responders.

May Wellness Connection Newsletter

May has a lot of opportunity to share education and create themes to offer your employees in the workplace. Here are a few to consider:

- Osteoporosis Month
- Better Sleep Month
- Employee Health and Fitness Month (The actual day is May 15)
- Healthy Vision Month
- High Blood Pressure and Stroke Awareness Month
- Lupus Awareness Month
- to name a few!

In my May [*Targeting Wellness Newsletter*](#), I decided to highlight the following:

1. Improve sleep hygiene and improve quality of life
2. Unplug from the dangers of technology
3. Prevent and Detect Skin Cancer
4. What is Mental Health and some ways to boost yours
5. Nutritional Bites: The "Magic" of Mushrooms
6. Recipe Corner: Mushroom Lentil "Meatloaf"

Included, you will find a [*30-day Mental Health Challenge plus the Exercises of the Month*](#) which focus on Leg strengthening which will also strengthen your knees. Always consult with your doctor if you are coming off of any injury. Stop if you feel **any** pain or discomfort while doing any of these moves (or others)! Always listen to YOUR body!

Please share this with your employees; print them out and post them for all to see.



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

Intake	April-21	April-20	2021 April YTD	2020 April YTD
# of New Claims Reported	37	95	177	198
# of Report Only	19	84	104	151
% Report Only	51%	88%	59%	76%
# of Medical Only	12	5	41	32
# of Lost Time	6	6	32	14
Medical Only to Lost Time Ratio	67:33	45:55	57:43	70:30
Occupational, Claim Petition, Cancer Presumption	0	0	0	1
COVID-19	27		130	
Average # of Days to Report a Claim	3.6	4.2	4.7	4.8

Nurse Case Management	April-21	April-20
# of Cases Assigned to Case Management	23	21
# of Cases >90 days	17	16

Savings	April-21	April-20	2021 April YTD	2020 April YTD
Bill Count	123	125	597	532
Provider Charges	\$130,665	\$396,651	\$1,121,425	\$1,366,284
Repriced Amount	\$50,969	\$115,339	\$412,387	\$349,009
Savings \$	\$79,696	\$281,312	\$709,037	\$1,017,276
% Savings	61%	58%	63%	74%

Participating Provider Penetration Rate	April-21	April-20	2021 April YTD	2020 April YTD
Bill Count	96%	97%	95%	96%
Provider Charges	97%	98%	95%	99%

Exclusive Provider Panel Penetration Rate	April-21	April-20	2021 April YTD	2020 April YTD
Bill Count	96%	97%	95%	96%
Provider Charges	95%	99%	88%	99%

Transitional Duty Summary		2021 April YTD	2020 April YTD
% of Transitional Duty Days Worked		66%	69%
\$ Saved By Accommodating		\$51,585	\$60,249
% of Transitional Duty Days Not Accommodated		34%	31%
Cost Of Days Not Accommodated		\$29,463	\$24,232

Cyber Risk Management

Monthly Executive Report

May 5, 2021

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

Do you get the Internet Speed you pay for?

Do you think that your internet is slow....how do you know & what do you do?

Today, we are using the internet more than ever, primarily because many of us work from home, kids learn from home, more home shopping, streaming videos, music, and so on. Speeds typically fluctuate throughout the day and can slow down during times of peak usage. And if your provider enforces data caps or throttles connections to maintain overall network performance, your speeds could come crashing down.

You paid your carrier for a fast internet..... are you getting what you pay for?

However, before you go to your carrier, there are things that can affect speed.

- Multiple users on the internet or network at the same time
- Streaming down video and music
- Video Conferencing
- If wireless – distance from the wireless router
- Using a VPN for remote connection

There are numerous tools on the internet that can be used to measure the speed of your internet connection; however, for more accurate measurements make sure you are not streaming, playing games, and that you are as close to the wireless router as possible. Try connecting directly to the router and avoid the wireless connection. Remember, distance affects speed and performance.

Some good sources for internet speed test:

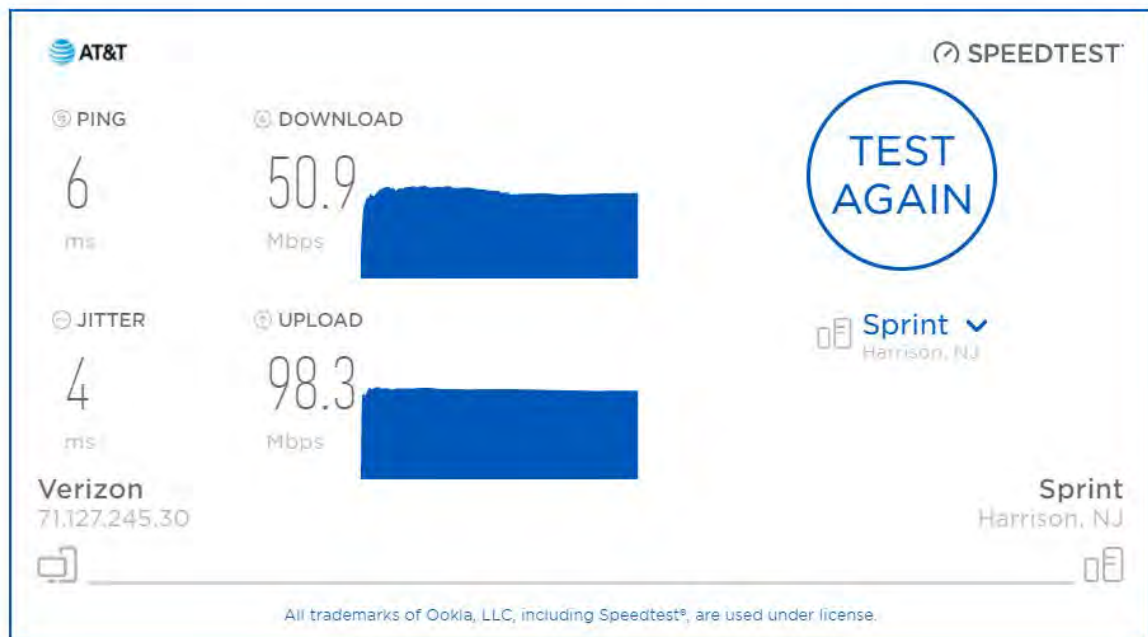
- <https://www.centurylink.com/home/help/internet/internet-speed-test.html>
- <https://www.verizon.com/speedtest/>
- <https://fast.com/>
- <https://www.att.com/support/speedtest/>

If your plan is 300 mbps and your test consistently shows 56 mbps, call your service provider and complain. My personal experience has been that they reset the router or change the channel which may temporarily fix the problem but will eventually come back down.

Long story short, be prepared to play the cat and mouse game with your Internet Service Provider (ISP)

Here is an example of the AT&T speed test which uses the Ookla speed test tool.

Internet speed test



Speed test provided by Ookla, LLC. [Learn about Ookla's Privacy Policy](#)

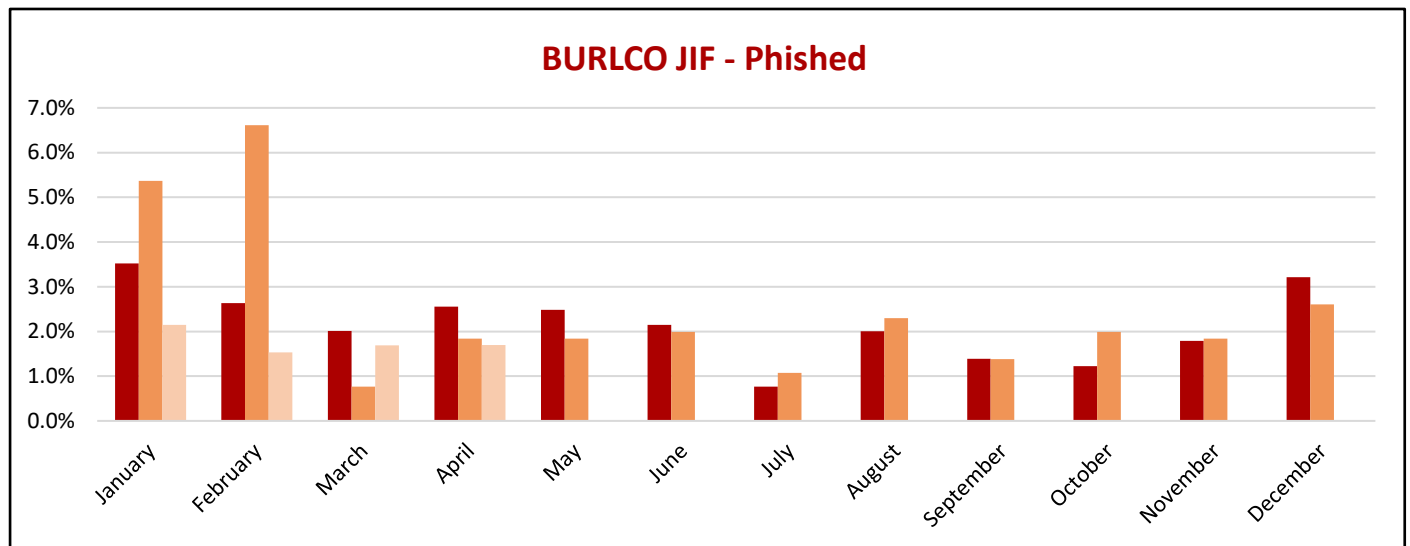
Phishing Report & Trend

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%	650	11	1.7%
April	665	17	2.6%	653	12	1.8%	648	11	1.7%
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	0	0.0%
Beverly City	13	0	0.0%
Bordentown City	4	0	0.0%
Bordentown Twp	13	0	0.0%
Chesterfield Twp	5	0	0.0%
Delanco Twp	17	0	0.0%
Delran Twp	47	0	0.0%
Edgewater Park Twp.	17	2	11.8%
Egg Harbor City	1	0	0.0%
Fieldsboro Borough	4	0	0.0%
Florence Twp	33	0	0.0%
Hainesport Twp	7	0	0.0%
Lumberton Twp	17	0	0.0%
Mansfield Twp	51	1	2.0%
Medford Twp	139	4	2.9%
Mount Laurel Twp	70	2	2.9%
North Hanover Twp	7	0	0.0%
Palmyra Borough	44	0	0.0%
Pemberton Twp	43	0	0.0%
Pumberton Borough	4	0	0.0%
Riverside Twp	2	0	0.0%
Shamong Twp	6	0	0.0%
Southampton Twp	16	1	6.3%
Springfield Twp	7	0	0.0%
Tabernacle Twp	12	0	0.0%
Westampton Twp	55	1	1.8%
Woodland Twp	7	0	0.0%
Wrightstown Borough	4	0	0.0%

Grand Total 648 11 1.7%

Phishing Template Utilization

Phishing Templates	Count of Phishing Template	% of Templates Used	Count of Date Clicked	% of Click
Amex_Income_Verification	27	4%	0	0%
BackgroundReport_Text	61	9%	2	3%
Continual_Municipal_Training	13	2%	0	0%
Facebook Reactivation	30	5%	1	3%
facebook_page_insights	101	16%	1	1%
Microsoft_Office365_Password_Change	72	11%	0	0%
Municipal_Course_Catalog	23	4%	1	4%
Netflix_Account	74	11%	1	1%
Office_File_Deletion_Alert	78	12%	1	1%
UPS Package Redirect	26	4%	3	12%
workstation_updates	80	12%	1	1%
Zendesk_Password_Change	38	6%	0	0%
Zendesk_Ticket_Update	25	4%	0	0%

Grand Total

648

11

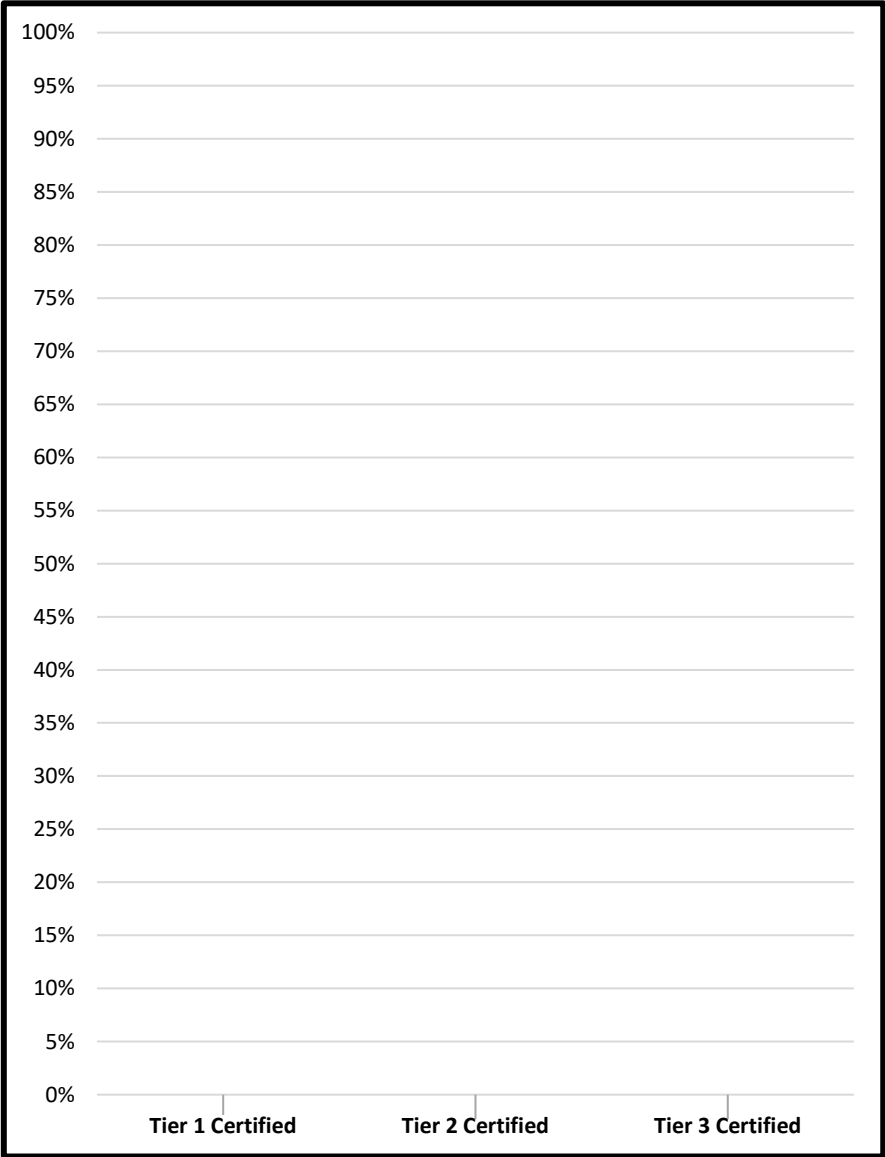
MEL Cyber Risk Management Program V.2

Compliance Status

Municipality	Tier 1 Certified	Tier 2 Certified	Tier 3 Certified
Bass River Township			
Beverly City			
Bordentown City			
Bordentown Township			
Chesterfield Township			
Delanco Township			
Delran Township			
Edgewater Park Township			
Fieldsboro Borough			
Florence Township			
Hainesport Township			
Lumberton Township			
Mansfield Township			
Medford Township			
Mount Laurel Township			
New Hanover Township			
North Hanover Township			
Palmyra Borough - Municipal			
Pemberton Borough			
Pemberton Township			
Riverside Township			
Shamong Township			
Southampton Township			
Springfield Township			
Tabernacle Township			
Westampton Township			
Woodland Township			
Wrightstown Borough			

Total # of Municipalities	Tier 1 Certified	Tier 2 Certified	Tier 3 Certified
28	0	0	0
	0%	0%	0%

JIF Compliance % by Tier







BURLCO JIF Compliance %

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	2021-04-11 01:01:04
Burlington	Bordentown City	2.6	Grace Archer	btownch@cityofbordentown.com	2021-04-11 12:01:17
Burlington	Bordentown Township	4.3	Michael Theokas	m.theokas@bordentowntwp.org	2021-04-11 18:01:19
Burlington	Chesterfield Township	5.0	Glenn McMahon	glenn@chesterfieldtwp.com	2021-04-10 12:01:19
Burlington	Delanco Township	2.6	Mike Templeton	42mtempy55@gmail.com	2021-04-11 18:01:18
Burlington	Delran Township	2.6	Jeffrey Hatcher	jhatcher@delrantownship.org	2021-04-11 06:01:20
Burlington	Edgewater Park Township	2.6	Tom Pullion	tpullion@edgewaterpark-nj.com	2021-04-10 12:01:18
Burlington	Florence Township	4.0	Steve Fazekas	sfazekas@florence-nj.gov	2021-04-11 06:01:21
Burlington	Hainesport Township	0.0	Paula Kosko	pkosko@hainesporttownship.com	2021-04-11 01:01:16
Burlington	Lumberton Township	5.0	Brandon Umba	bumba@lumbertontwp.com	2021-04-11 18:01:18
Burlington	Mansfield Township	0.0	Michael Fitzpatrick	administrator@mansfieldtwp-nj.com	2021-04-12 01:01:10
Burlington	Medford Township	5.0	Kathy Burger	kburger@medfordtownship.com	2021-04-10 12:01:18
Burlington	Mount Laurel Township	10.0	Jerry Mascia	jmascia@mountlaurel.com	2021-04-11 12:01:16
Burlington	North Hanover Township	0.0	Mary Picariello	clerk@northhanovertwp.com	2021-04-11 06:01:20
Burlington	Palmyra Borough	0.0	John Gural	jgural@boroughofpalmyra.com	2021-04-10 18:01:15
Burlington	Pemberton Borough	0.0	Donna Mull	dmull@pemberton.comcastbiz.net	2021-04-11 01:01:16
Burlington	Pemberton Township	0.0	Daniel Hornickel	DHornickel@pemberton-twp.com	2021-04-11 12:01:05
Burlington	Riverside Township	0.0	Meghan Jack	mjack@riversidetwp.org	2021-04-10 18:01:15
Burlington	Shamong Township	5.0	David Matchett	dmatchettd@aol.com	2021-04-11 01:01:16
Burlington	Southampton Township	4.8	Kathleen Hoffman	khoffman@southamptonnj.org	2021-04-12 01:00:58
Burlington	Springfield Township	0.0	Paul Keller	mgr@springfieldtownshipnj.org	2021-04-12 12:01:14
Burlington	Tabernacle Township	0.0	Douglas Cramer	dcramer@townshipoftabernacle-nj.gov	2021-04-11 01:01:15
Burlington	Westampton Township	5.8	Steve Ent	ent@wtpd.us	2021-04-10 06:01:22
Burlington	Wrightstown Borough	0.0	James Ingling	wrightstownfirebureau@comcast.net	2021-04-10 18:01:04

Sample of Monthly Detail Report

Sample Report

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

Text Phishing is on the rise



FRM:AMEX@Message
SUBJ:Card Alert
MSG:Card Alert;Card Alert

[http://
www.americanexpress-
message.com](http://www.americanexpress-message.com)

Text phishing, also known as **SMiShing**, is a type of social engineering attack initiated through SMS text messages.

There has been a recent increase in SMiShing using the COVID-19 vaccine as a campaign claiming access to an appointment or information regarding the vaccine. Other SMiShing campaigns include package delivery notifications from Amazon, FedEx, US Postal, ext.

These campaigns are designed to get you to click on a link that leads you to fraudulent websites and try to obtain user credentials, steal funds, and or load malware by promoting a service or addressing a problem. SMiShing messages may come from random phone numbers or email addresses and often use a sense of urgency to convince the target to take a desired action quickly.

What to do:

- Go to any online account directly by manually typing the URL into your browser.
- Don't click on links delivered in SMS text messages from unverified sources.
- Don't provide sensitive information in response to an SMS text message from unknown senders.
- Don't call the sender's phone number or phone numbers included in SMS text.
- Block senders and delete SMS text phishing messages.
- Consider blocking SMS messages from non-contacts.
- Report SMS text phishing attempts to your mobile carrier and the [FTC](#).
- You can also forward the message to 7726 (SPAM).

May 11, 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 April 30, 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 \$ 15,984.63. This generated an average annual yield of 1.01%. However, after including an unrealized net gain of \$ 16,364.84 in the asset portfolio, the yield is adjusted to 2.05% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$48,915.51 as it relates to current market value of \$ 15,751,852.15 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$ 15,766,610.88.

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 \$ 13,109.83 (detailed in my report)
Salvage Receipts \$ 2,360.00
Overpayment Reimbursements \$ 0.00
FY 2021 Premium Receipts \$ 828.00

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 \$ 255,517.72. The claims detail shows 243 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$138. Interest Allocated)

Delran Township	\$ 16,224.00
Chesterfield Township	\$ 1,116.00
Bordentown City	\$ 70,544.00
Bordentown Township	\$ 63,937.00
Westampton Township	\$ 10,444.00

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 \$ 19,344,614.69 to a closing balance of \$ 18,617,422.98 showing a decrease in the fund of \$ 727,191.71. 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 - May 2021

	Payee	FY2021	FY 2020	JIF Appropriation	Description
1	PERMA	7,266.75		Prof Services/Admin. Consultant	April, May, June 2021 Fees
2	The Actuarial Advantage	7,619.00		Prof Services/Actuary	March and April 2021 service
3	Arthur J. Gallagher Risk Management Services, Inc.	31,255.00		Prof Services/Administration	May 2021 Fee
4	Arthur J. Gallagher Risk Management Services, Inc.	63.50		Misc/Postage/Copies/Faxes	Postage/copies expenses-April
5	Arthur J. Gallagher Risk Management Services, Inc.	106.61		Misc/Other	Glenn McMahon condolence-PF Amex direct reimburse
6	The DeWeese Law Firm, P.C.	6,164.00		Prof Services/Attorney	May 2021 Fees
7	Qual-Lynx	17,957.00		Prof Services/Claims Admin.	May 2021 Fees
8	Qual-Lynx	122.00		Misc/Performance Bond (TPA)	Performance Bond 1/1-12/31/21; Inv#050885
9	Joyce Media	375.00		Misc/JIF Website	May 2021 Fees
10	Kris Kristie	375.00		Misc/Recording Secretary	May 2021 Fees
11	J. A. Montgomery Risk Control Services	11,486.00		Prof Services/Safety Director	May 2021 Fees
12	Pivot Point Security		732.00	EPL/CYBER/Technology Risk Management	Contract Fees 9/1-8/31/2021; May fee
13	Secure Data Consulting Services, LLC	5,544.00		Prof Services/Technology Risk Serv Dir	May 2021 Fees
14	Tom Tontarski	968.00		Prof Services/Treasurer	May 2021 Fees
15	Tom Tontarski	13.17		Misc/Postage/Copies/Faxes	Priority mail fees-April fee (split)
16	Conner Strong & Buckelew	697.00		Prof Services/Underwriting Mgr	May 2021 Fees
17	Conner Strong & Buckelew	1,114.00		Misc/Fidelity Bond (Admin/TPA/Treasu	Exe Dir/Treasurer/Claims admin fidelity bond
18	Debby Schiffer	2,533.00		Wellness Program	May 2021 Fees
19	MEL JIF	332,610.00		MEL	MEL 2021 WC & Excess Liability - 2nd installment
20	MEL JIF	1,750.25		Faithful Performance/Fidelity Bond	MEL 2021 Fidelity Bond - 2nd installment
21	MEL JIF	132,038.75		Property Claims and Premium	MEL 2021 Property claims & prem. -2nd installment
22	Courier Post	66.40		Misc/Legal Notices	Ad#4673308; April/May/June/July Mtg change
23	Courier Times, Inc	57.26		Misc/Legal Notices	Ad#7386624 April/May/June/July Mtg change
24	Iron Mountain	77.75		Misc/Record Retention Service	"Inv#DNVW706 Storage 5/1-31/2021; Service 3/24-4/27/21
25	Origami Risk LLC	500.00		Contingency	Loss Run upload fee split-yr 2
26	Armando Riccio, LLC	1,147.50		Training/Training	EPL training; 4/15, 4/27, 4/29/21 AM/PM sessions
27	Township of Bordentown	770.65		Wellness Program	Standing desks
28	Edgewater Township	407.29		Wellness Program	Sunscreen and hats -sun awareness challenge
29	Borough of Fieldsboro		2,850.00	Safety Incentive Program	Full check for SIP
30	Hainesport Township	500.00		EPL/CYBER/EPL/Cyber Incentive Program	Updating Employee Handbook
31	Lumberton Township		3,450.00	Safety Incentive Program	Full check for SIP
32	North Hanover Township		2,900.00	Safety Incentive Program	Full check for SIP
	TOTAL	\$556,318.13	\$9,932.00		

JIF Bill List Total \$566,250.13