

AGENDA PACKET



Tuesday, June 15, 2021 at 3:30 PM
Via Zoom Conferencing

<https://zoom.us/j/99809692560>

Telephone Access: 646 876 9923 US (New York)

Meeting ID: 998 0969 2560

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, June 15, 2021 – 3:30 PM

Via Zoom Conferencing

<https://zoom.us/j/99809692560>

Meeting ID: 998 0969 2560

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 **May 18, 2021** Meeting Minutes.....Pages 1-13
 - B. Adoption of the **May 18, 2021** Closed Session Minutes.....Handout

Motion to Adopt the above meeting minutes – **Motion – All in Favor**

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VII. Executive Director’s Report..... Pages 14-48
 - A. Lost Time Accident Frequency.....Pages 17-18
 - B. Certificates of Insurance.....Pages 19-23
 - 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
 - P. Non-Supervisory EPL Employee Training.....Pages 41-46
 - Q. Protection & Safe Treatment of Minors Training – Additional Dates Announcement....Page 47
 - R. Land Use Training Certification.....Page 48
 - S. Website

T.	New Member Activity	
VIII.	Solicitor's Report	
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B.	MEL Helpline and Contact List.....	Pages 53-54
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A.	Activity Report	Pages 55-57
B.	Police One Training.....	Update
X.	Claims Administrator's Report	
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XI.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 59-60
B.	Targeting Wellness Newsletter	Pages 61-67
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D.	Exercise of the Month.....	Pages 70-71
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B.	Investment JCMi	
C.	Loss Run Payment Registers	
D.	Fund Status	
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F.	June Bill List.....	Page 139
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XV.	Committee Report	
A.	Finance Committee Meeting Minutes – May 26, 2021.....	Pages 140-160
1.	Resolution 2021 - ____ Accepting the Annual Audit Report for the Period Ending December 31, 2020 – Motion – Roll Call	Pages 161-162
2.	Resolution 2021 - ____ Authorizing an Intra-Fund Transfer for the 2018 Fund Year of \$300,000 from the 2018 Deductible Line to the 2018 General Liability Line, and \$30,000 from the 2018 Deductible Line to the 2018 Workers Compensation Line – Motion –Roll Call	Page 163

- 3. Resolution 2021-_____ Authorizing Payment of \$106,510 from the BURLCOJIF MEL Retrospective Account in Accordance with the Requirements of the New Jersey Municipal Excess Liability Joint Insurance Fund Surplus Trigger – **Motion – Roll Call**..... Pages 164-165
 - 4. Resolution 2021-_____Memorializing a Payment of \$87,719 from the 2015 Fund Year and Authorizing a Payment of \$124,040 from the 2016 Fund Year in Accordance with the Requirements of the New Jersey Municipal Residual Claims Fund Joint Insurance Fund Surplus Trigger – **Motion – Roll Call**.....Pages 166-167
 - B. Strategic Planning Committee Meeting – June 15, 2021.....Verbal
- XVI. MEL/RCF/E-JIF Reports
- A. MEL Report – June 1, 2021.....Pages 168-172
 - B. RCF Report – June 1, 2021.....Pages 173-175
 - C. EJIF Report 0 June 1, 2021.....Page 176
- XVII. Miscellaneous Business

<p style="text-align: center;">The next meeting will be held on Tuesday, July 20, 2021 at 3:30 PM via Zoom Conferencing</p>
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- 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

May 18, 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, May 18, 2021 at 3:30PM, prevailing time. Chair McMahon, **Chesterfield**, presiding. The meeting was called to order at 3:30PM.

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

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

Notice of this meeting was given by: (1) sending sufficient notice herewith to the ***Burlington County Times***, Mt. Holly, NJ, and to the ***Courier Post***, Cherry Hill, NJ; (2) filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities of the Burlington County Municipal Joint Insurance Fund; and (3) posting notice on the public bulletin boards of all member municipalities of the Burlington County Municipal Joint Insurance Fund.

ROLL CALL

James Renwick, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Mike Theokas, **Bordentown Twp.**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield**
Erin Provencano, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Steve Fazekas, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Ed Dellorco, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Laurel Twp.**
John Gural, **Palmyra Boro.**
Donna Mull, **Pemberton Boro.**
Dan Hornickel, **Pemberton Twp.**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**

Absent Fund Commissioners were:

Tom Pullion, **Edgewater Park**
Patrice Hansell, **Fieldsboro Boro.**
Kyle Tuliano, **New Hanover Twp.**
Mary Picariello, **North Hanover Twp**
Kathy Hoffman, **Southampton Twp.**
J. Paul Keller, **Springfield Twp.**
Maryalice Brown, **Woodland Twp.**
James Ingling, **Wrightstown Boro.**

Those also in attendance were:

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

Also present were the following Risk Management Consultant agencies:

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

Absent Risk Management Consultant agencies:

N/A

Motion to move up Grace Archer, Bordentown City in the absence of James Ingling, Wrightstown Boro to the Executive Committee for voting purposes.

Motion by Mr. Gural, seconded by Mr. Wolbert to move up the member 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

Chair McMahon presented the Open & Closed session meeting minutes of the April 20, 2021 meeting of the Fund, as found in the agenda packet and as provided to the Executive Committee prior to the Executive Committee meeting, for approval.

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

Motion by Mr. Gural seconded by Mr. Cramer to approve the Open & Closed session meeting minutes of the April 20, 2021 meeting. All in Favor. Motion carried by majority vote.

The Closed Session minutes of the April 20, 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 April 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 and if you needed any ideas in regards to spending your funds, Ms. Schiffer would be happy to speak with you.

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 Police Command Staff training, 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. Mr. Forlenza reminded everyone 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. He noted this training is being held in person and each of the three (3) training dates will include AM & PM sessions with each session identical in the materials to be covered. Social distancing and the wearing of masks will be enforced and due to the social distancing guidelines, there will be a cap on the number of participants per session. If you go to register and are unable to do so, it is because that particular class is full, and you will be directed to another date/time that still has availability. 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

Mr. Forlenza noted during the week of March 8, 2021, an invitation was emailed to all members regarding the Managers & Supervisor's Employment Liability Training. These 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. Mr. Forlenza noted that 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.

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 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. 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.

In regards to filing your Financial Disclosure Statement, 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.

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.

Next, Mr. DeWeese presented Resolution 2021-22 included in the agenda packet for the Executive Committee's consideration which, if approved, authorizes the release of 2020 Closed Session Minutes with certain redactions due to ongoing litigation. Mr. DeWeese stated his letter is attached to the Resolution indicating what should be redacted from the 2020 Closed Session

Minutes should the minutes be requested by a member of the public. He also indicated that his recommendations included in his letter were incorporated into the Resolution.

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

Chair McMahon entertained a Motion to Approve *Resolution 2021-22 Authorizing the Release of the 2020 Closed Session Minutes with Certain Redactions Due to Ongoing Litigation.*

Motion by Ms. Kosko, seconded by Mr. Cramer to approve Resolution 2021-22 as presented.

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

Nays: None

Abstain: None

Motion carried by unanimous vote.

Lastly, Mr. DeWeese noted he has emailed out several notices referencing the most updated COVID-19 Guidance from the NJ Department of Health including: Indoor/Outdoor Dining; Pool and Aquatic Activities; Sports Activities, Health Club/Gyms/Fitness Centers; and High Touch Amusement and Recreations Activities. Also, included in another email, was a summary of Executive Order 241 which eliminates the mask requirement in outdoor public spaces, along with the lifting of the Travel Advisory summary.

Mr. DeWeese noted he has already received calls in regards to questions on these orders, so please do not hesitate to reach out with any questions or concerns.

Mr. DeWeese asked in there were any questions. 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.

MSI training continues to be provided through the Zoom Webinar Format due to the restrictions brought about from the pandemic. Training requirements must still be met while dealing with the pandemic and that PEOSHA is actively conducting compliance visits. It is recommended that you review the hierarchy reports for your town in the learning management system to be sure your trainings are up to date. Mr. Saville noted to take advantage of the MSI Live Virtual classes or the videos offered through MSI Now. Group registrations are available for those with limited internet capabilities, and remember that PEOSH considers any training more than three years old to be outdated.

Mr. Saville reminded everyone that if you have not done so recently, look at the newly updated MSI website, it promises to make it easier to navigate, and to please make sure the appropriate personnel review the safety bulletins as they are distributed, especially those for law enforcement.

Mr. Saville also reminded the members to please remember to fill out the Supervisor's Incident Reports whenever an incident occurs. It will help J.A. Montgomery understand what happened and help get to the root cause of the incident, even in cases of COVID Exposures.

Lastly, 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. There have been 1,208 courses taken by those members as of 5/14/21, three members provided their rosters but have taken no courses, 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 May which reviewed *Beat the Heat!* He then highlighted the following in order to ensure that employees know the basics:

- Drink water every 15 minutes, even if you are not thirsty.
- 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
- Keep an eye on fellow workers

Mr. Roselli then reviewed signs of Heat Exhaustion and Heat Stroke and what you should do if you or a fellow worker shows any of these signs. He also highlighted two claims where heat exhaustion was the cause of employee claims including the death of an employee

Lastly, Mr. Roselli stated Mr. Miola sent an email to all members last week announcing that QualCare Alliance Networks, Inc. (QANI) would be acquired, upon closing in the second half of 2021, by Mitchell | Genex | Coventry, or M|G|C, a leader in cost containment technology, provider networks, clinical services, pharmacy benefit management (PBM) and disability management. Mr. Roselli noted there should be no changes to your Account Representatives, Managers, Adjusters, etc. Mr. Roselli noted he feels this is actually a much better fit and Qual-Lynx will receive better support from M|C|G.

Mr. Roselli stated if anyone would like a copy of the press release to please let him know and he will get it out to you.

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

WELLNESS DIRECTOR'S REPORT

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

She noted Wellness fund supported or free activities among the BURLCO JIF municipalities include:

- ♦ Prizes for Baseball Homerun challenge
- ♦ Standing desks
- ♦ Fresh fruit

- ♦ Presentation - Eating Well and Diabetes through Food Bank of SJ
- ♦ Weight loss challenge

Ms. Schiffer noted some other ideas can include:

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, and gym reimbursements.

Ms. Schiffer reported on some new resources she is hoping to engage with include:

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

Ms. Schiffer noted the Elias Institute of Professional Coaching – Launching Pilot Program – May Cohort Leadership Group Coaching is 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.

Ms. Schiffer reviewed the Monthly Newsletter noting:

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

- 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!

Also in her Newsletter, she highlighted 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"

Also included in the agenda is a *30-day Mental Health Challenge plus the Exercises of the Month* which focus on Leg strengthening which will also strengthen your knees. She noted to 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, and always listen to your body.

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

Also included this month was a list of Health and Wellness classes offered by the Food Bank of South Jersey, which included classes on cooking for both adults and teens, Eating Well and Diabetes, Healthy Baking, Youth Nutrition and Grow it, Try it, Like it!

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>April</i>	<i>YTD</i>
<i>Lost Time</i>	6	32
<i>Medical Only</i>	12	41
<i>Report Only</i>	19	104
<i># of New Claims Reported</i>	37	177
<i>Report Only % of Total</i>	51%	59%
<i>Medical Only/Lost Time Ratio</i>	67:33	57:43
<i>Average Days to Report</i>	3.6	4.7

Ms. Beatty noted the Average Days to Report is running high due to the COVID claims and how long it takes to contact trace to confirm who may have been exposed and potential additional claims. Per Mr. Miola's request last month, Ms. Beatty presented another report which broke out and depicted the number of Indemnity, Medical Only and Report only Claims for both COVID related and Non COVID related claims for the month of April 2021 and Year to Date 2021.

April 2021 COVID Related Average Days to Report: 4.6

April 2021 Non COVID Related Average Days to Report: 0.8

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>	767
<i>Transitional Duty Days Worked</i>	510
<i>% of Transitional Duty Days Worked</i>	66%
<i>Transitional Duty Days Not Accommodated</i>	257
<i>% of Transitional Duty Days Not Accommodated</i>	34%
<i>\$ Saved by Accommodating</i>	\$51,585
<i>\$ Lost by Not Accommodating</i>	\$29,463

Ms. Beatty also included a report this month in the agenda that depicted examples, categorized by profession, of different duties that could be performed by employees who are on temporary job assignment due to injury, so they can come back and utilize Transitional Duty Days. These included such duties as, answering phones, inventory, desk duty, Dispatch, light office clean up, etc. Ms. Beatty noted she will be including this report monthly.

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>April</i>
<i>Bill Count</i>	<i>123</i>
<i>Original Provider Charges</i>	<i>\$130,665</i>
<i>Re-priced Bill Amount</i>	<i>\$50,969</i>
<i>Savings</i>	<i>\$79,696</i>
<i>% of Savings</i>	<i>61%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>96%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>97%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>96%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>95%</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 April there were 648 phishing emails issued with 11 clicked, or 1.7%, which is very good, and the same as last month. Mr. Romero noted again, there are some firewalls that are blocking the phishing email exercises, and asked the members to please ask your IT service provider to whitelist the IP address that Pivot Point uses to launch their simulated phishing emails. He also noted he will continue to send reports to the Fund Commissioners so they can see which employees are clicking on the phishing emails.

In regards to the MEL Cyber Risk Management Compliance there are 22 members who are grandfathered for both Tiers going into the new program until January 2022. There are no members yet in compliance with the new Cyber Program.

Mr. Romero noted that Pivot Point Security continues to perform their Vulnerability Scanning of member firewalls and gateways noting a report in the agenda packet. He noted everyone should have received their Vulnerability Report for this month.

Next, Mr. Romero discussed internet speed. With everyone using the internet now more than ever 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.

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

Mr. Romero then discussed text phishing, also known as **SMiShing**, which 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, ect.

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.
- You can forward the message to 7726 and they will research it.

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 April 2021, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are valued as of April 30, 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 \$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 \$5,751,852.15 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

	Monthly	YTD
Subrogation Receipts	\$0	\$13,109.83
Salvage Receipts	\$2,360.00	
Overpayment Reimbursements	\$0.00	
FY 2021 Premium Receipts	\$828.00	

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

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

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.

Loss Run Payment Register – April 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 \$255,517.72. The claim detail shows 243 claim payments issued.

Bill List –May 2021

For the Executive Committee's consideration, Mr. Tontarski presented the May 2021 Bill List in the amount of \$573,516.88. He noted a corrected Bill List had been emailed to all members earlier today as the Bill List included in the agenda had a formula error. There were no figure changes to the corrected Bill List.

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

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

Motion by Ms. Kosko seconded by Mr. Mascia to approve the *April 2021 Loss Run Payment Register and the May 2021 Bill List* as presented.

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

Nays: None
Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

No reports this month.

MEL/RCF/E-JIF REPORT

No reports this month.

MISCELLANEOUS BUSINESS

Next Meeting

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, June 15, 2021 at 3:30 PM** via Zoom Conferencing.

PUBLIC COMMENT

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

Chair McMahon opened the meeting to the public for comment.

Hearing no comment from the public, Chair McMahon entertained a motion to close the public portion of the meeting.

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

EXECUTIVE SESSION MEETING – Resolution #2021-23

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

Motion by Ms. Kosko, seconded by Mr. Gural to Adopt ***Resolution #2021-23***

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

Motion carried by unanimous vote.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

Motion by Ms. Kosko seconded by Mr. Cramer to reopen the public portion of the meeting. All in favor. Motion carried.

APPROVAL OF CLAIMS PAYMENTS

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

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
<i>MLT-2021233414</i>	<i>2019162546</i>	<i>2021231450</i>
<i>2021222201</i>	<i>2018126936</i>	
<i>2020208328</i>		
<i>2021215075</i>		
<i>2021231781</i>		
<i>2021221628</i>		

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

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

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

Chair McMahon entertained a motion to adjourn the May 18, 2021 meeting of the BURLCO JIF.

Motion by Ms. Archer, seconded by Mr. Wolbert to adjourn the May 18, 2021 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:54 PM.

Kris Kristie,
Recording Secretary for

John Gural, SECRETARY



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: June 15, 2021
Re: Executive Director's Report

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A. Lost Time Accident Frequency Report – (pgs. 17-18)

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

B. Certificates of Insurance (pgs. 19-23)

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

C. Financial Fast Track Report (pg. 24)

The Financial Fast Track Report as of April 30, 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 April 30, 2021 was \$

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 sign-in sheets from the June 3 and June 8th dates are posted to the websites. The remaining training date is:

O. Managerial & Supervisory Training

Since April 15, 2021, the ACM, BURLCO, & TRICO JIFs have sponsored 20 Managers & Supervisor's Employment Liability Training sessions. These trainings were held via webinar and were presented by Armando Riccio, Esq. Participation by your managers & supervisors in this training is required for compliance with the 2022-2023 MEL EPL Plan of Risk Management. A list of the attendees at each session is available on the JIF website; www.burlcojif.org. Please contact the Executive Director's office if you have any questions.

P. Non-Supervisory EPL Employee Training (pgs. 41-46)

On November 23, 2020 and April 14, 2021, 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. 47)

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. 48)

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. 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.

T. 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						1,595.00								1,595.00	0.00	
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	\$1,595.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	2,154.38	49,890.62	

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**

JUNE 2021 **CLOSED CASES**

1.) **Miles v. City of Beverly**-This matter involved the pre-suit assignment of Defense Counsel arising from an incident which occurred on April 24, 2019. The Plaintiff, Kaleasha Miles, alleged that members of the City of Beverly Police Department wrongfully filed criminal charges against the Plaintiff in retaliation for Internal Affairs Complaints filed by the Plaintiff against members of the City of Beverly Police Department. The Plaintiff alleged that as a result of the incident, she has sustained monetary damages and a violation of her civil rights. The Plaintiff further alleged that the City of Beverly was negligent in its duty to properly train and supervise the members of the City of Beverly Police Department. The case was assigned to Matthew Behr, Esquire on January 2, 2020. Defense Counsel accepted the assignment and he was provided with a Notice of Claim which was served upon the City on December 18, 2019. Defense Counsel continued to investigate and monitor the matter on behalf of the City. The Statute of Limitations expired on April 24, 2021 without a formal Complaint being filed on behalf of the Claimant.

2.) **O'Keefe v. Township of Edgewater Park**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on December 18, 2017. The Plaintiff, Diane L. O'Keefe, alleged that she was a lawful pedestrian walking along South Garden Street directly adjacent to the sidewalk in front of the Co-Defendant's residence located at 101 South Garden Street, in the Township of Edgewater Park, when she was caused to trip and fall as a result of an alleged dangerous condition. The Plaintiff alleged that as a result of the fall, she has suffered a fractured right elbow and right wrist, broken teeth and knee and back injuries. The Plaintiff further alleged that the Township of Edgewater Park was negligent in allowing the dangerous condition and/or hazardous condition of the sidewalk to exist. The case was assigned to Douglas Heinold, Esquire on January 2, 2020. Defense Counsel accepted the Assignment and he filed an Answer to the Complaint on behalf of the insured. The parties were ordered to participate in Mediation; however, an initial Mediation session was not scheduled. Depositions were completed and the parties continued with the exchange of paper discovery. The extended Discovery End Date was April 14, 2021. The Plaintiff issued a demand for a global settlement of this matter for a payment to the Plaintiff in the amount of \$10,000.00. Defense Counsel requested authority to extend an offer for contribution to the settlement in the amount of \$2,500.00 which was approved by the JIF and was accepted by the Plaintiff. A Settlement Agreement and Release was drafted between the parties and a Notice of Settlement was filed with the Court on April 29, 2021.

3.) **Mazahreh v. Township of Medford**-This matter involved the Plaintiff's allegations in a United States District Court, District of New Jersey Complaint arising from an incident which occurred on February 11, 2020. The Plaintiffs, Al-Ameen Mazahreh, Billy Nunes De Almeida, Brian Swenson, National Rifle Association of America, Inc., Association of New Jersey Rifle & Pistol Clubs, Inc., and Coalition of New Jersey Firearm Owners, a New Jersey Nonprofit Corporation., alleged, among other things, that on February 11, 2020, the Plaintiff, Al-Ameen Mazahreh, applied for a permit to carry a firearm in public. The Plaintiffs further alleged that on August 31, 2020, Defendant, Chief of Police Richard J. Meder, denied the Plaintiff's application. The Plaintiffs asserted that the application was denied because it was determined that the Plaintiff (Mazahreh) did not have a justifiable reason for obtaining the permit. The Plaintiffs requested Declaratory and Injunctive Relief ordering the various Defendants and their employees and agents to issue the requested Handgun Carry Permits to the Plaintiffs and they alleged violations of their civil rights. The case was assigned to John C. Gillespie, Esquire on December 17, 2020. In addition, this matter was submitted to the EPL/POL carrier, Summit Risk; however, coverage was ultimately denied. An Amended Complaint was filed on March 8, 2021. Defense Counsel was preparing a Motion to Dismiss the Plaintiffs' Amended Complaint based upon Plaintiffs' failure to exhaust administrative remedies since Mazahreh never appealed Chief Meder's decision as called for under the statute; however, on May 13, 2021, this matter was Administratively Terminated by Judge Bumb, pending a decision in the NY State matter now pending before the US Supreme Court entitled New York State Rifle & Pistol Assn., Inc., et al. v. Keith M. Corlett. The parties are permitted to file a letter in this matter, within 30 days of that decision, to request this case be re-opened. It is believed the NY matter will be argued sometime this calendar year and a decision rendered sometime in 2022.

4.) **Jackson v. Township of Springfield**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Mercer County, Notice of Motion for Leave to File a Late Notice of Tort Claim with supporting documents arising from an incident which occurred on May 7, 2019. The Plaintiff, Kayla Jackson, alleged that she was the owner and operator of a motor vehicle traveling on County Route 537 when she was directed to turn around by first responders as a result of a downed tree in the roadway that had taken out power lines. The Plaintiff further alleged that after turning around and traveling eastbound on County Route 537, her motor vehicle was struck by a police cruiser owned by the Township of Springfield and being operated by Springfield Township Police Officer Smith. The Plaintiff alleged that as a result of the carelessness driving and negligence of Springfield Township Police Officer Smith, she sustained serious and permanent injuries. In addition, the Plaintiff alleged that the Township of Springfield was negligent in allowing the dangerous condition of the roadway to exist. The case was assigned to George Morris, Esquire on August 16, 2019. Defense Counsel accepted the assignment and a Consent Order executed by the parties to Change Venue from Mercer County to Burlington County was submitted to the Court on August 26, 2019 and same was entered by Judge Hurd on September 4, 2019. Defense Counsel filed Opposition to Plaintiff's Motion on October 2, 2019 and Oral Argument on the Motion was adjourned to November 22, 2019. On November 21, 2019, Judge Harrington's tentative decision granting the Plaintiff's Motion was provided to the parties, and based upon same, Defense Counsel agreed that Oral Argument on the Motion would not be necessary. An Order Granting Plaintiff's Motion for Leave to File a Late Notice of Claim pursuant to N.J.S.A. 59:8-9 was entered by Judge Harrington on November 22, 2019. The Statute of Limitations expired on May 7, 2021 and the Plaintiff failed to file a formal Complaint.

5.) Fisher v. Township of Southampton-This matter involved the pro se Plaintiff's allegations in a United States District Court, District of New Jersey Complaint arising from a residential fire which occurred on December 16, 2016. The pro se Plaintiff, Daniel D. Fisher, stated in the Complaint that after unsuccessfully attempting to extinguish a fire which had started in a second floor bedroom of his home, he initiated an emergency call to the Township for assistance. The Plaintiff alleged that members of the Pemberton Borough Fire Department and the Township of Southampton Fire Department were dispatched to his residence located at 513 Ridge Road, in the Township of Southampton. The Plaintiff further alleged that the initial efforts of the firefighters on the scene misdirected the water to the east/northeast side of the house on the second floor, rather than the west side of the house on the second floor where the fire originated. The Plaintiff claimed that as a result of the actions and/or inactions of the members for the Southampton Township Fire Department, the fire was able to spread to a second bedroom of the residence and ultimately spread to the attic. In addition, the Plaintiff indicated in the Complaint that the Plaintiff was informed by the Southampton Fire Department Chief, Barry Pratt, that his home would need to be immediately demolished. The Plaintiff alleged that he informed Chief Pratt that he wanted to have a structural engineer inspect the residence prior to providing his approval for the demolition. The Plaintiff further alleged that his residence was ultimately demolished on December 16, 2016 without his consent. The case was assigned to Betsy G. Ramos, Esquire on January 15, 2018. Defense Counsel accepted the assignment and she immediately scheduled a meeting with representatives of the Township. Defense Counsel subsequently filed a Motion to Dismiss the Pro Se Amended Complaint, or in the alternative, order the Plaintiff to file a Second Amended Complaint reformatting the Complaint to a format to which Defense Counsel could respond. In response to Defense Counsel's Motion, the Plaintiff filed a Second Amended Complaint which did not rectify the pleading deficiencies. Defense Counsel submitted an Objection to the Court concerning the Plaintiff's Second Amended Complaint. The Plaintiff subsequently submitted a Motion for Leave to further Amend the Complaint which was ultimately granted. The Plaintiff's demand for the settlement of this matter was for a payment in the amount of \$7,000,000.00. On September 7, 2018, the pro se Plaintiff filed for a withdrawal of the Second Amended Complaint without prejudice. Defense Counsel continued to monitor the matter based upon the belief that the Complaint was withdrawn in order for the Plaintiff to retain Counsel, or in order to provide the Plaintiff with additional time to prepare and to file his Third Amended Complaint. On September 24, 2018, the Plaintiff filed a Motion for Reconsideration and "Brief in Support of Leave to Amend" which were denied without prejudice by Judge Hillman on October 10, 2018 based upon lack of jurisdiction. The Plaintiff's Complaint was previously dismissed as to the State claims, and with the Plaintiff's voluntary withdraw of his Second Amended Complaint, the Court no longer had jurisdiction to enter a decision on the Motions. The Plaintiff was required to re-file his Complaint to establish jurisdiction; and on December 12, 2018, the Plaintiff filed a document that the Clerk docketed as a "Motion to Amend Complaint" but that actually consisted of a "Motion" for a declaratory judgment, an "Amended Verified Complaint" with various exhibits, and an application to proceed in forma pauperis. Defense Counsel did not believe that this filing comported with the Order entered on October 10, 2018 and she awaited the Court's direction. Counsel for the State of New Jersey filed Opposition to the Plaintiff's filings and Defense Counsel prepared a Motion to Dismiss on merits based on failure to state a claim to be filed if the Court allowed the Plaintiff's latest submission to continue the case. On January 9, 2019, an Order was entered by Judge Hillman directing the Clerk to open a new case and file the Plaintiff's Motion to Amend the Complaint as Plaintiff's Complaint and initial pleading in the new

matter. On January 24, 2019, Judge Hillman subsequently filed an Order granting Plaintiff's application to proceed in forma pauperis. In addition, the Court determined that the Plaintiff's new Complaint failed to state a claim under Section 1985 (conspiracy to deprive equal protection) or Section 1986 (failure to prevent a conspiracy) leaving just the claim under Section 1983. The only named Defendant remaining was Steven Pratt (Captain of the Fire Department); however, the Plaintiff subsequently submitted correspondence to Judge Hillman asserting that Southampton Township remain as a Defendant. On April 4, 2019, Judge Hillman entered an Order confirming that the new lawsuit had claims asserted against both Mr. Pratt and the Fire Department; however, Judge Hillman dismissed all claims against Mr. Pratt in his official capacity. Judge Hillman also dismissed the Section 1985 and Section 1986 claims against the Fire Department without prejudice. The Section 1983 claims against Mr. Pratt individually and against the Fire Department remained. On May 15, 2019 an Amended Complaint was filed with the Court. Defense Counsel proceeded with the filing of our Motion for Summary Judgment on July 10, 2019, and on February 12, 2020, Judge Hillman entered an Order and Opinion granting Defense Counsel's Motion for Summary Judgment. The pro se Plaintiff filed a Motion for Reconsideration of Judge Hillman's decision on April 13, 2020 and Defense Counsel filed Opposition to the Motion on April 29, 2020. On October 7, 2020, Judge Hillman ultimately entered an Order and Opinion denying the Plaintiff's Motions for Recusal & Reconsideration finding that both Motion lacked any basis. The Plaintiff only had until November 6, 2020 to file an Appeal to the Third Circuit Court; however, the Plaintiff's Appeal was received by the Third Circuit Court on November 19, 2019. On May 20, 2021, the Third Circuit Court entered a Dismissal Order based upon lack of jurisdiction as a result of the Plaintiff's submission being filed out of time. The Plaintiff has failed to petition for a rehearing before the Third Circuit Court within the fourteen day deadline.

SAFETY DIRECTOR REPORT

Burlington County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Robert Garish, JIF Safety Director

DATE: June 2, 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
Melissa Meccariello Administrative Assistant mmeccariello@jamontgomery.com Office: 856-479-2070		

LOSS CONTROL SURVEYS

- Township of Riverside on May 7, 2021
- Township of Shamong on May 11, 2021
- Township of Florence on May 18, 2021
- Township of Chesterfield on May 19, 2021
- Township of Mount Laurel on May 25, 2021

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- There were no Law Enforcement visits for the month of May

MEETING ATTENDED

- BURLCO Retreat on May 4, 2021
- BURLCO Retreat on May 6, 2021
- Executive Committee Meeting on May 18, 2021
- Claims Committee Meeting on May 18, 2021

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
June 15, 2021	Executive Committee Meeting	Zoom
June 15, 2021	Claims 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.

- May 3 - MSI Safety Director Message - Day 1 - National Safety Stand-Down to Prevent Falls
- May 4 - MSI SD Message - Day 2 - National Safety Stand-Down to Prevent Falls
- May 5 - MSI SD Bulletin – Day 3 - National Safety Stand-Down to Prevent Falls
- May 5 - MSI Bulletin – Latest Reopening New Jersey Limits, Restrictions, & Guidance
- May 6 - SD Message - Day 4 - National Safety Stand-Down to Prevent Falls
- May 6 - Important - Supervisors Incident Report
- May 7 - SD Message – Day 5 - National Safety Stand-Down to Prevent Falls
- May 18 - MSI Bulletin – May 19 Reopening Indoor and Outdoor Guidelines
- May 20 - Did You Know? – BURLCO JIF
- May 26 - Updated MSI Bulletin – 2021 Hurricane Season Preparedness
- May 28 - MSI Bulletin – May 28 & June 4 Reopening Guidelines

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
Delanco	1
Medford Township	10
Pemberton	1
Shamong	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.njmcl.org or email the video library at mclvideolibrary@jamontgomery.com.

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

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 at afelip@jamontgomery.com.

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER - JUNE 2021

ENTERING AND EXITING VEHICLES PROPERLY AND SAFELY



DO THIS

DON'T
DO
THIS



- **MAINTAIN 3 POINTS OF CONTACT AT ALL TIMES** UNTIL SEATED OR ON THE GROUND.
- WEAR PROPER FOOTWEAR WITH STURDY NON-SLIP SOLES
- ONLY STEP IN DEDICATED STEPPING AREAS
- FACE THE VEHICLE WHEN GETTING IN OR OUT
- DO NOT JUMP DOWN FROM THE VEHICLE, USE ALL OF THE STEPS
- EXAMINE THE GROUND FOR UNEVEN AREAS, ICE AND DEBRIS BEFORE STEPPING ONTO GROUND
- ONLY GRIP FIXED OBJECTS; DO NOT GRIP AN UNLOCKED STEERING WHEEL OR THE DOOR AS IT CAN SWING OPEN.
- WEAR GLOVES TO HELP FACILITATE A PROPER HANDHOLD.

❑ WE HAVE MANY EXAMPLES RECENTLY OF EMPLOYEES BEING INJURED GETTING IN AND OUT OF LARGER VEHICLES. HERE ARE 4 CLAIMS WHERE PARS WERE SUBMITTED TO THE MAY, 2021 MEETINGS ALONG WITH THE TOTAL INCURRED ON EACH CLAIM.

- *EMPLOYEE TWISTED BACK CLIMBING DOWN TO UNBLOCK SENSOR - \$168,500*
- *INJURED KNEE AS EMPLOYEE STEPPED ON BRANCH GETTING OUT OF TRUCK - \$64,000*
- *SHOULDER/BACK INJURED AS EMPLOYEE SLIPPED AND FELL CLIMBING UP TRUCK - \$85,000*
- *EMPLOYEE TWISTED KNEE WHEN HE SLIPPED GETTING ONTO TRUCK - \$68,000*

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
WELLNESS DIRECTOR'S REPORT**

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Debby Schiffer, JIF Wellness Director
DATE: June 15, 2021 Virtual Meeting on Zoom
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

JUNE ACTIVITY & PLANNED EVENTS

I made a point to reach out to each municipality whom I have not yet had the pleasure of working with to plan for 2021 wellness. The first part of the year has flown by. It's important that we try to implement use of wellness now so the employees can reap the benefits within the workplace.

Wellness Funds are being applied to some of the following activities across both JIFs. Some of these activities are planned while others are ideas I am sharing today:

- ♦ Walking, Step, Self-care, Water, Weight loss challenges (one week – bingo cards to month-long tracking of activity)
- ♦ Prizes for various challenge
- ♦ Standing desks
- ♦ Anti-fatigue mats for the standing desks
- ♦ Fresh fruit – Misfit Produce Deliveries
- ♦ Sunscreen and hats with a sun-safety awareness handout
- ♦ Presentations – Diabetes, Stress management, Nutrition (General, Women specific, etc.) and so much more!
- ♦ Chair massages
- ♦ Meditation/Mindfulness Practice
- ♦ Wellness Days
- ♦ Team building games (scavenger hunt riddles, co-worker scavenger hunt, Work Family Feud game)
- ♦ Break room word puzzles, coloring books, health magazines
- ♦ Wellness Display Racks
- ♦ Smoothie Taste Test
- ♦ Wellness Wednesday Trivia
- ♦ Walking Buddy Recruitment
- ♦ Gratitude Board Year round
- ♦ Recipe Swaps – featuring seasonal fruit or vegetable – Make a dish to share with co-workers for a Potluck lunch
- ♦ Cooking demos: may require locating new resources. If interested, let's discuss.
- ♦ Yoga/stretching/office exercise demonstrations and participation
- ♦ Theme Day

Wellness does not have to be a big, elaborate event. It's creating an atmosphere of gratitude for everyone's continued hard work; its allowing for some laughter and fun while working which will actually help productivity. It's creating a culture where self-care is encouraged and practiced!

New Resource Connections:

- ♦ Misfit Markets – Imperfect organic produce delivered to your municipality through an online ordering system. As much and as often as YOU decide (\$30 minimum order required). A test has been set up with Delanco Township for processing orders without a Corporate Credit Card and being able to receive the required PO for processing.

June Wellness Connection Newsletter:

This month's newsletter is on a topic that is affecting more and more adults in America: Alzheimer's disease. The following was touched on in the attached issue of **Targeting Wellness: Good News for Good Health!**

- Facts about Alzheimer's - June Awareness Month
- How Can We Prevent Alzheimer's Disease
- Creativity Can Improve Wellness
- Increasing Gratitude Towards Self - Keep these sayings handy for a daily practice
- Nutritional Bites: Turmeric and Alzheimer's
- Recipe Corner: Easy Turmeric Eggplant Curry

Please also find the **Exercises of the Month** along with a **Brain Teaser** for you and your employees' enjoyment.

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	May-21	May-20	2021 May YTD	2020 May YTD
# of New Claims Reported	12	106	192	309
# of Report Only	6	96	110	251
% Report Only	50%	91%	57%	81%
# of Medical Only	5	7	47	40
# of Lost Time	1	3	35	16
Medical Only to Lost Time Ratio	83:17	70:30	57:43	71:29
Occupational, Claim Petition, Cancer Presumption	0	1	0	1
COVID-19	0	94	133	233
Average # of Days to Report a Claim	2.3	1.5	4.5	3.6

Nurse Case Management	May-21	May-20
# of Cases Assigned to Case Management	23	15
# of Cases >90 days	18	13

Savings	May-21	May-20	2021 May YTD	2020 May YTD
Bill Count	142	147	739	679
Provider Charges	\$276,835	\$128,204	\$1,398,260	\$1,494,488
Repriced Amount	\$92,827	\$46,114	\$505,215	\$395,123
Savings \$	\$184,007	\$82,090	\$893,045	\$1,099,365
% Savings	66%	64%	64%	74%

Participating Provider Penetration Rate	May-21	May-20	2021 May YTD	2020 May YTD
Bill Count	90%	94%	94%	96%
Provider Charges	94%	96%	95%	98%

Exclusive Provider Panel Penetration Rate	May-21	May-20	2021 May YTD	2020 May YTD
Bill Count	90%	96%	94%	96%
Provider Charges	86%	94%	87%	99%

Transitional Duty Summary		2021 May YTD	2020 May YTD
% of Transitional Duty Days Worked		69%	63%
\$ Saved By Accommodating		\$60,650	\$77,515
% of Transitional Duty Days Not Accommodated		31%	37%
Cost Of Days Not Accommodated		\$31,389	\$38,984

Cyber Risk Management

Monthly Executive Report

June 7, 2021

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



facebook

Cloning

Facebook cloning is where scammers clone a victim's Facebook account by stealing their personal photos and information and create a new account with the stolen identity. They proceed to friend request people on the targeted victim's friends list, who may accept the request unknowingly that is coming from a scammer. After establishing a trust, they can try manipulating you into providing personal information or lend money.

How to protect yourself?

- Be aware of the scam
- Make sure your privacy settings are secure
- Make sure that your friends list, photos, and personal information are hidden from the public

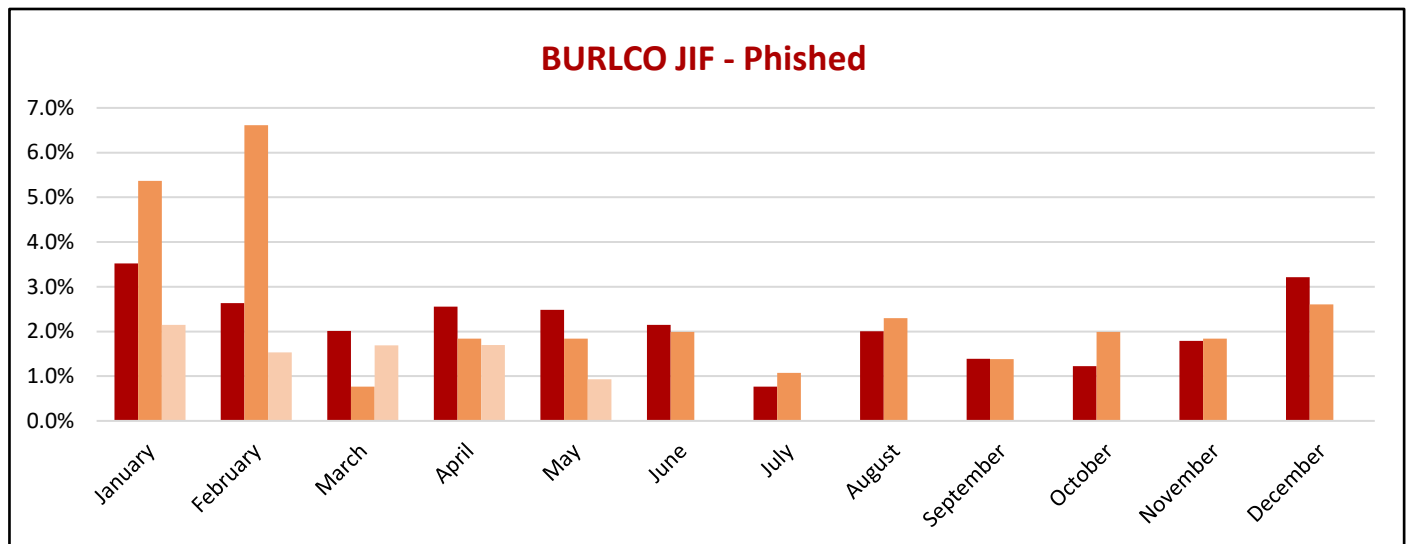
Phishing Report & Trend

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%	647	6	0.9%
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 1.6%



2019 2020 2021

Phishing by Municipality

Municipality	Total Emails	# Clicks	% of Clicks
Bass River Twp	3	1	33%
Beverly City	13	0	0%
Bordentown City	4	0	0%
Bordentown Twp	13	0	0%
Chesterfield Twp	5	0	0%
Delanco Twp	17	0	0%
Delran Twp	47	0	0%
Edgewater Park Twp.	17	2	12%
Egg Harbor City	1	1	100%
Fieldsboro Borough	4	0	0%
Florence Twp	33	0	0%
Hainesport Twp	7	0	0%
Lumberton Twp	17	0	0%
Mansfield Twp	51	1	2%
Medford Twp	139	1	1%
Mount Laurel Twp	70	0	0%
North Hanover Twp	7	0	0%
Palmyra Borough	44	0	0%
Pemberton Twp	43	0	0%
Pumberton Borough	4	0	0%
Riverside Twp	2	0	0%
Shamong Twp	6	0	0%
Southampton Twp	15	0	0%
Springfield Twp	7	0	0%
Tabernacle Twp	12	0	0%
Westampton Twp	55	0	0%
Woodland Twp	7	0	0%
Wrightstown Borough	4	0	0%

Grand Total

647

6

1%

Phishing Template Utilization

Phishing Template Used	Count of Phishing Template	% of Templates Used	Count of Date Clicked	% of Click
Amex_Income_Verification	47	7%	0	0%
BackgroundReport_Text	61	9%	1	2%
Continual_Municipal_Training	17	3%	0	0%
Facebook Reactivation	54	8%	0	0%
facebook_page_insights	57	9%	0	0%
Microsoft_Office365_Password_Change	56	9%	0	0%
Municipal_Course_Catalog	10	2%	1	10%
Netflix_Account	54	8%	0	0%
Office_File_Deletion_Alert	74	11%	1	1%
UPS Package Redirect	45	7%	1	2%
workstation_updates	66	10%	1	2%
Zendesk_Password_Change	57	9%	0	0%
Zendesk_Ticket_Update	49	8%	1	2%

Grand Total

647

6

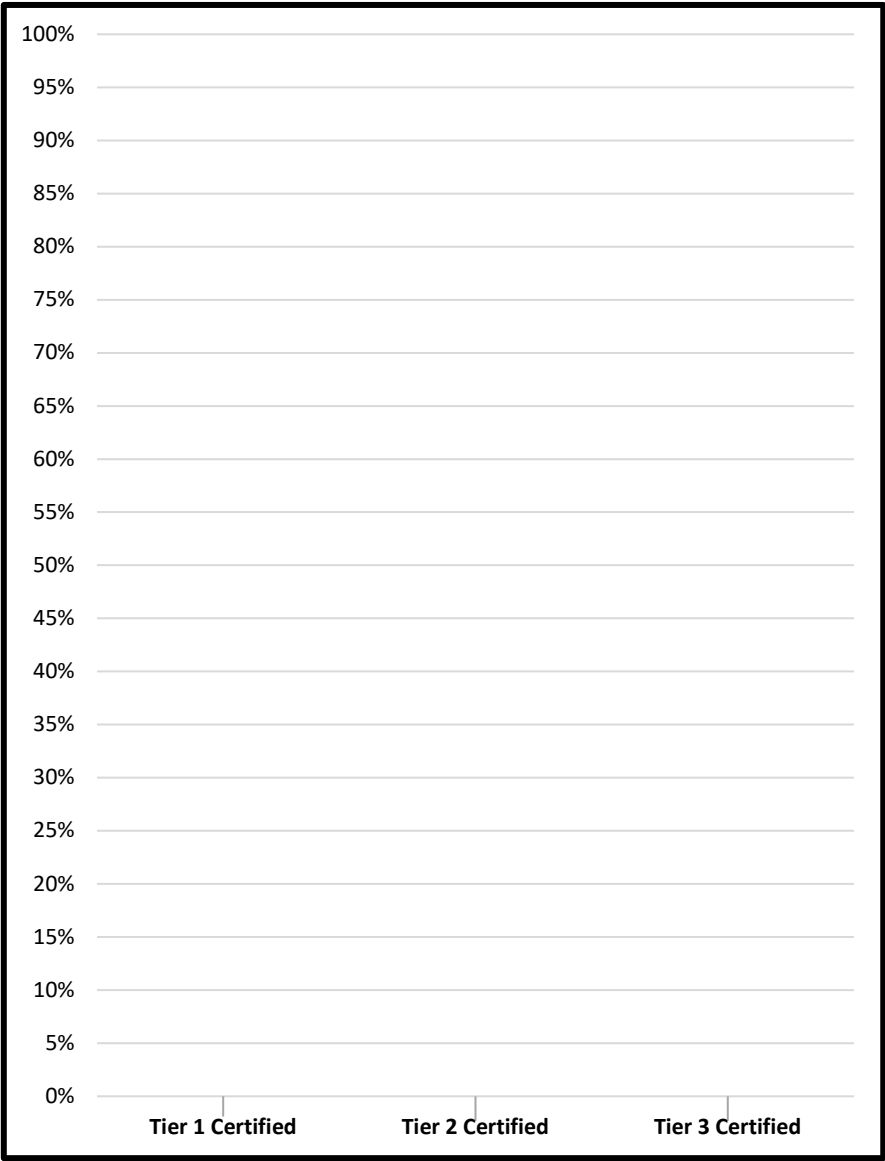
MEL Cyber Risk Management Program V.2

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

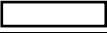





BURLCO JIF Compliance %

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	2021-05-11 01:01:22
Burlington	Bordentown City	2.6	Grace Archer	btownch@cityofbordentown.com	2021-05-11 12:36:50
Burlington	Bordentown Township	4.3	Michael Theokas	m.theokas@bordentowntwp.org	2021-05-11 18:01:22
Burlington	Chesterfield Township	5.0	Glenn McMahon	glenn@chesterfieldtwp.com	2021-05-10 12:01:20
Burlington	Delanco Township	2.6	Mike Templeton	42mtempy55@gmail.com	2021-05-11 18:01:22
Burlington	Delran Township	2.6	Jeffrey Hatcher	jhatcher@delrantownship.org	2021-05-11 06:01:18
Burlington	Edgewater Park Township	2.6	Tom Pullion	tpullion@edgewaterpark-nj.com	2021-05-10 12:01:19
Burlington	Florence Township	4.0	Steve Fazekas	sfazekas@florence-nj.gov	2021-05-11 06:01:31
Burlington	Hainesport Township	0.0	Paula Kosko	pkosko@hainesporttownship.com	2021-05-11 01:01:22
Burlington	Lumberton Township	5.0	Brandon Umba	bumba@lumbertontwp.com	2021-05-11 18:01:11
Burlington	Mansfield Township	2.6	Michael Fitzpatrick	administrator@mansfieldtwp-nj.com	2021-05-12 01:01:11
Burlington	Medford Township	5.0	Kathy Burger	kburger@medfordtownship.com	2021-05-10 12:01:21
Burlington	Mount Laurel Township	10.0	Jerry Mascia	jmascia@mountlaurel.com	2021-05-11 12:01:15
Burlington	North Hanover Township	0.0	Mary Picariello	clerk@northhanovertwp.com	2021-05-11 06:01:29
Burlington	Palmyra Borough	0.0	John Gural	jgural@boroughofpalmyra.com	2021-05-10 18:01:40
Burlington	Pemberton Borough	0.0	Donna Mull	dmull@pemberton.comcastbiz.net	2021-05-11 01:01:22
Burlington	Pemberton Township	5.0	Daniel Hornickel	DHornickel@pemberton-twp.com	2021-05-11 12:54:31
Burlington	Riverside Township	0.0	Meghan Jack	mjack@riversidetwp.org	2021-05-10 18:01:28
Burlington	Shamong Township	5.0	David Matchett	dmatchettd@aol.com	2021-05-11 01:01:24
Burlington	Southampton Township	4.8	Kathleen Hoffman	khoffman@southamptonnj.org	2021-05-12 01:01:11
Burlington	Springfield Township	0.0	Paul Keller	mgr@springfieldtownshipnj.org	2021-05-12 12:01:18
Burlington	Tabernacle Township	0.0	Douglas Cramer	dcramer@townshipoftabernacle-nj.gov	2021-05-11 01:01:11
Burlington	Westampton Township	5.8	Steve Ent	ent@wtpd.us	2021-05-10 06:01:21
Burlington	Wrightstown Borough	0.0	James Ingling	wrightstownfirebureau@comcast.net	2021-05-10 18:01:42

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).

June 8, 2021

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending May 31, 2021 for Closed Fund Years 1991 to 2016, and Fund Years 2017, 2018, 2019, 2020 and 2021. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 18,316.83. This generated an average annual yield of 1.21%. However, after including an unrealized net gain of \$ 262.96 in the asset portfolio, the yield is adjusted to 1.22% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$49,178.47 as it relates to current market value of \$ 15,764,720.18 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$ 15,783,983.23.

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

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 15,679.36 w/YTD Total \$ 28,789.19 (detailed in my report)
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 945.00
FY 2021 Premium Receipts \$ 0.00

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

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 212,125.19. The claims detail shows 357 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$163. Interest Allocated)

Delran Township	\$ 16,240.00
Chesterfield Township	\$ 1,117.00
Bordentown City	\$ 70,614.00
Bordentown Township	\$ 64,001.00
Westampton Township	\$ 10,455.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 18,617,422.98 to a closing balance of \$ 17,862,479.99 showing a decrease in the fund of \$ 754,942.99. 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 - June 2021

	Payee	FY2021	FY 2020	Clsd Yrs/ MEL Retro	JIF Appropriation	Description
1	The Actuarial Advantage	679.00			Prof Services/Actuary	May 2021 services
2	Arthur J. Gallagher Risk Management Services, Inc.	31,255.00			Prof Services/Administration	June 2021 Fee
3	Arthur J. Gallagher Risk Management Services, Inc.	90.66			Misc/Postage/Copies/Faxes	Postage/copies expenses-May
4	The DeWeese Law Firm, P.C.	6,164.00			Prof Services/Attorney	June 2021 Fees
5	Bowman & Company LLP		14,960.00		Prof Services/Auditor	#97217 final bill for 12/31/2020 audit
6	Bowman & Company LLP	5,940.50			Prof Services/Payroll Auditor	#97218 final bill for WC payroll audit
7	Qual-Lynx	17,957.00			Prof Services/Claims Admin.	June 2021 Fees
8	Joyce Media	375.00			Misc/JIF Website	June 2021 Fees
9	Kris Kristie	375.00			Misc/Recording Secretary	June 2021 Fees
10	J. A. Montgomery Risk Control Services	11,486.00			Prof Services/Safety Director	June 2021 Fees
11	Pivot Point Security		732.00		EPL/CYBER/Technology Risk Management	Contract Fees 9/1-8/31/2021; June fee
12	Secure Data Consulting Services, LLC	5,544.00			Prof Services/Technology Risk Serv Dir	June 2021 Fees
13	Tom Tontarski	968.00			Prof Services/Treasurer	June 2021 Fees
14	Tom Tontarski	26.35			Misc/Postage/Copies/Faxes	Priority mail fees-May fee
15	Conner Strong & Buckelew	697.00			Prof Services/Underwriting Mgr	June 2021 Fees
16	Debby Schiffer	2,533.00			Wellness Program	May 2021 Fees
17	MEL RCF JIF			124,040.00	Closed Years	Trigger assessment to RCF (pd from 2016)
18	MEL JIF			106,510.03	MEL	Trigger assessment to MEL (pd from MEL RETRO)
19	ARC Reprographics	391.00			Misc/Printing	Inv#278683 June 8th Police Training hamdouts
20	Iron Mountain	132.23			Misc/Record Retention Service	"Inv#DRJL649 Storage 6/1-30/2021; Service 4/28-5/25/21 plus 2018 storage
21	Marco's Inc.	1,042.18			Training/Training	June 3, 2021 Police Training
22	Merghi's	1,634.74			Training/Training	June 8, 2021 Police Training
23	Armando Riccio, LLC	892.50			Training/Training	EPL training; 5/5, 5/20, 5/27/21 AM/PM (7) sessions split
24	Southampton Township	1,595.00			Optional Safety Budget	Bucket truck training
	TOTAL	\$89,778.16	\$15,692.00	\$230,550.03		

JIF Bill List Total \$336,020.19



***Finance Committee Meeting
May 26, 2021
Via Zoom Call***

A meeting of the Burlington County Municipal Joint Insurance Fund Finance Committee was held on Wednesday, May 26, 2021 via zoom call due to social distancing guidelines set forth by COVID-19 pandemic.

Those in attendance were:

Mike Mansdoerfer, *Co-Chair, Riverside Township*
Mike Theokas, **Bordentown Township**
Kathy Burger, **Medford Township**
Brandon Shillingford, **Mt Laurel Township**
John Gural, **Palmyra Borough**
Dave Matchett, **Shamong Township**
Paul A. Forlenza, MGA, Executive Director, *AJGRMS*
Jodi Palmeri, Sr. Financial Analyst, *AJGRMS*
Tracy Forlenza, Financial Analyst, *AJGRMS*
Jim Miles, CPA, Bowman & Company LLP, *Fund Auditor*
Dennis Skalkowski, CPA, Bowman & Company LLP, *Fund Auditor*

Those unable to attend were:

Jeff Hatcher, *Committee Chair, Delran Township*
Paul Keller, **Springfield Township**
Paul J. Miola, CPCU, ARM, Deputy Executive Director, *AJGRMS*

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

Report on Audit of Financial Statements – 12/31/20

Ms. Forlenza emailed the Committee members a draft of the Audit of Financial Statements for the Fund Year ended 12/31/20 prior to the meeting since the meeting was held via zoom call.

Mr. Skalkowski reviewed the draft audit with the members. He noted that pages 5-6, *Internal Control*, is a review of the internal processes. He noted no findings or recommendations and remarked that in a professional organization it is not uncommon to have no findings. He reminded the members that it is Bowman's objective to examine the information to make sure the JIF's financials are fairly stated. He further noted that the opinion report is what Bowman finds based on the JIF information and not taken from it.

Mr. Skalkowski stated that the *Management's Discussion and Analysis* report and is completed by Arthur J. Gallagher. Ms. Palmeri noted that she is working on completing this report.

Mr. Skalkowski then reviewed page 11, *Statement of Net Position (Exhibit A-1)*. He noted that this is a balance sheet of assets and liabilities noting that *Total Assets* increased by \$4,373; *Total Liabilities* increased by \$491,078 mostly from increase in case reserves and includes the surplus trigger assessment due to MEL and RCF; and *Net Position* has decreased by \$1,011,987;

however, he noted that the fund is still in great financial position. He stated that the \$1,229,960 in Investment in Joint Ventures (under Assets) is the amount of investment in the JIF, MEL and EJIF.

Mr. Skalkowski then reviewed page 12, *Comparative Statement of Revenues, Expenses and Change in Net Position (Exhibit A-2)* with the members. He noted that Operating Revenue has increased by \$423,310 which was driven by the addition of New Hanover Township who joined 1/1/2020. Operating Expenses have increased \$780,517, but includes the Surplus Trigger for MEL and RCF and case reserves.

Mr. Skalkowski then reviewed page 13, *Comparative Statement of Cash Flow (Exhibit A-3)* with the members. He noted that this is full detail of the operating activities for the 2020 Fund Year. He noted the \$548,549 in *Net Cash Flows Provided by Operating Activities* is the difference from the net of purchases (moving cash to investments) and redemptions for the year. He also highlighted *Net Cash Flows Provided by Investing Activities* which drastically increased due to the recent investment in the JCMI (Joint Committee on Management of Investments).

Mr. Skalkowski then reviewed pages 21-22, *Note 4, Investments*, which is a summary of all investments including comparative market values.

Mr. Skalkowski then reviewed, *Note 5, Changes in Unpaid Claims Liabilities* on pages 22-23. He further explained that these values fluctuate year to year. The *Total unpaid claim and claim adjustment for all Fund years ending 12/31/20* is \$6,789,827 versus \$6,023,274 at 12/31/19.

Mr. Skalkowski then reviewed, *Note 6, Membership in Joint Insurance Funds* on pages 23-24. He stated this gives information on the MEL JIF, RCF JIF and the EJIF and shows the breakout on page 25 of the net position for each.

Mr. Skalkowski then reviewed, *Note 7, Surplus Distribution* on page 26 depicting the dividend release and the EJIF dividend release. He explained also that *Note 8* on pages 27-28 lists the AELCF activity and balances.

Ms. Skalkowski explained that *Note 10, MEL JIF Retrospective Program* on page 29 highlights the terms of the program with obligations listed below.

Mr. Skalkowski stated that *Note 11, Surplus Trigger Assessment Due* is a new note was added for 2020 and it summarizes the liabilities.

Mr. Skalkowski noted that *Note 12, COVID-19 Pandemic* was updated to reflect any potential financial impacts.

Mr. Skalkowski commented that *Schedule 1* on page 32 (same as *Note 5*) is the *Reconciliation of Claims Liabilities by Fund Year* which are the claims broken out by Line of Coverage.

Mr. Skalkowski commented that *Schedule 2* on page 33 is the *Ten-Year Claims Development Information* which highlights the performance of the claims by year. He noted that although the ideal scenario would wash to \$0, years showing negative balances are developing better than expected.

Mr. Skalkowski then explained how the *Historical Balance Sheet (Schedule A)*, page 35, conforms to Statutory Basis accounting. As a result, it does not include *Investments in Joint*

Ventures. He added that GAAP accounting standards includes these investments. He stated that the Net Statutory Surplus at 12/31/20 is \$9,704,094 with \$10,474,115 returned to the members thus far.

Mr. Skalkowski noted that *Note 1, (Notes to Supplementary Information)*, highlights the differences of the Joint Ventures.

Mr. Skalkowski then reviewed *Schedules A-G* with the Committee explaining how they interconnect. He commented that if you add the schedules across, you get the balances on Schedule A and B. Schedule D is broken out by line of coverage.

Mr. Skalkowski commented that Schedule E on page 50 is the *Claims Analysis*. He explained that these show paid claims, case reserves and IBNR broken out by line of coverage.

Mr. Skalkowski noted that the Schedule F's highlight Excess Insurance and Operating Expenses for every natural account. He further stated that Schedule H's are the cash balances per Fund Year.

Mr. Forlenza inquired why there is a \$7 million statutory limit on WC on schedule G-1. Mr. Skalkowski will look into this. **After the meeting, Mr. Skalkowski reported via email that this \$7 million is the Employer Liability coverage limit per the Plan of Risk Management.*

Mr. Forlenza inquired if anything jumped out at him during the audit. Mr. Skalkowski stated nothing was concerning. Mr. Forlenza stated that later in the meeting he will present some items that may impact the 2022 Budget.

Mr. Forlenza asked if there were any additional questions for the Fund Auditor, being none, Mr. Miles and Mr. Skalkowski thanked the Committee.

**Since the meeting occurred, the draft audit has been revised to reflect recent changes in discounting of reserves that changed the overall surplus position of the MEL, which in turn, changed the BURLCO JIF's joint ventures value. The revised audit was email to the Committee members.*

Resolution to Accept 12/31/20 Audit – June Executive Committee Meeting

Ms. Palmeri directed the Committee to a draft Resolution *Accepting the 12/31/20 Fund Audit* included in the agenda packet and asked the Committee if they would like to move to accept the Audit by resolution at the June Executive Committee Meeting. The Committee agreed. Ms. Palmeri stated that the resolution will be attached to the minutes of today's meeting for consideration at Executive Committee meeting in June.

Report to be filed with DOBI, DCA, & State Comptroller's Office

Ms. Palmeri indicated that once accepted by the Fund, the Audit will be filed with DOBI, DCA and the State Comptroller's Office. Ms. Palmeri asked if there were any questions, their being none, she continued.

Finance Committee Charter

Ms. Palmeri noted that the Finance Committee Charter was included in the agenda packet. She asked the members of the Committee if they had any suggested changes to the Charter at this time. Hearing none, she stated that any suggestions can be sent to the Finance Chair, Jeff Hatcher, or the Executive Director's office following today's meeting.

MEL Financial Fast Track - 12/31/20

Ms. Palmeri stated that the MEL Financial Fast Track shows the surplus of \$8,327,569 as of December 31, 2020. She also noted that there is a MEL Surplus Trigger Assessment of \$2,978,484 and the BURLCO JIF share is \$106,510 as the percentage of surplus to the case reserves and IBNR fell below the established floor of 12.5%. She stated that last year the MEL did not require any surplus trigger.

MEL JIF Retro Tracking – 12/31/20

Ms. Palmeri stated that the MEL Retro tracking sheet breaks out the JIF's full potential liability. She noted that since the BURLCO JIF is a good performer, the liability under the MEL Retro Program is 100%. She stated that the difference between the 85% paid and the 100% funded is the JIF's potential additional obligation. She further noted that the JIF began to overfund the liability due to the potential impact of the Firefighters Cancer presumption and Sexual Abuse and Molestation legislative changes in 2018 by transferring additional funding of \$397,880 into this account. Ms. Palmeri noted that the JIF exceeded the 85% obligation in 2018 and owes an additional \$85,738 to be paid by 2028. She stated that after this payment, there is a remaining \$761,093 of unencumbered funding. She recommended that the JIF pay this 2018 differential of \$85,738 from these funds. Mr. Mansdoerfer inquired if this was an annual calculation. Ms. Palmeri noted that it is calculated annually at the 12/31 review. Mr. Mansdoerfer asked if investments effect this liability. Ms. Palmeri noted that investments do not affect this liability, but we do have investment income that is added to the surplus allocated by Fund Year cash balance within the MEL Retro Account. Mr. Forlenza added that the MEL has about \$20 million in incurred expenses from COVID claims; however, due to the excess workers compensation coverage structure, all MEL affiliated JIFs will share a \$300,000 SIR. He explained that the MEL has established a receivable of \$7.5 million from their excess workers compensation insurer Safety National, however, they are fighting the interpretation of the policy. The remaining \$12.5 million in incurred costs is triggering the surplus assessment.

Ms. Palmeri noted that there is a draft resolution on pages 10 & 11 to pay the \$106,510 MEL surplus trigger to be presented at the June Executive Committee meeting. The Committee agreed to pay this obligation from the MEL Retro account of unencumbered surplus and recommended the presentation of the resolution stating this at the June meeting.

RCF JIF Financial Fast Track - 12/31/20

Ms. Palmeri reviewed the RCF Financial Fast Track with the Committee. She noted that the RCF's surplus as of 12/31/20 was \$12,640,737. She stated that last year the RCF surplus trigger was \$5,235,393. She noted that the RCF trigger for 2020 is \$6,286,145 which is driven by significant deterioration in WC at the MEL level. She noted that the transfer year is listed at the bottom of page 12 and the DOL year is listed on page 13.

Ms. Palmeri reported that the BURLCO JIF's proportionate share of the trigger assessment is \$124,040. She reminded the members that last year they approved a policy to use the surplus of the Fund Year being transferred to pay the RCF trigger should it be necessary.

Ms. Palmeri noted that there is a draft resolution on pages 14 & 15 authorizing the payment of the \$124,040 RCF surplus trigger to be presented at the June Executive Committee meeting. She stated that the resolution also includes a memorialization of the payment made in 2020 as of the 12/31/19 valuation as no resolution was adopted authorizing this payment. Mr. Forlenza

commented that the WC is driving the surplus trigger with an increasing number of re-openers. He noted that some of the recent legislation changes in regards to cancer presumption and sexual abuse and molestation claims are helping to driving the deterioration. Mr. Mansdoerfer inquired if this situation is a concern in regards to releasing surplus. Mr. Forlenza stated that the JIF is healthy and surplus will be discussed later in the meeting. The Committee agreed to pay this obligation of \$124,040 from FY 2016 being transferred with the memorialization of the 2020 payment of the 12/31/19 valuation and recommended the presentation of the resolution stating this at the June Executive Committee meeting.

BURLCO JIF Performance in the RCF

Ms. Palmeri reviewed the performance of BURLCO JIF claims, valued as of 12/31/20, that have been transferred to the RCF, which includes Fund Years 1993 through 2016. She reminded the members that property obligations are not transferred to the RCF. She explained how the spreadsheet depicts the claims net incurred at the time that the Fund transferred the claims into the RCF versus the net incurred valued as of 12/31/20. The report depicts the value of the claims at the point of transfer which is now 12/31 (effective 2014 Fund Year) instead of 6/30 as in previous years. Ms. Palmeri then reviewed several years and the difference between what was paid to the RCF and its current value. She stated that the bottom section of page 16 notes the paid and reserve values at 12/31/19 versus 12/31/20 without IBNR noting the variations in line of coverage.

Ms. Palmeri pointed out FY 2007 has deteriorated an additional \$146,964 since being transferred to the RCF. She stated that this is being driven by a Mt. Laurel WC claim.

Ms. Palmeri noted that the overall differential which is now 1.9 % would be approximately 30% if the liability was transferred to the commercial market. She reminded the members that when we began to report the RCF performance, the BURLCO JIF was contributing an additional 5% over the net incurred compared to the 1.9% today. Ms. Palmeri reviewed how the 2013-2015 claims that have deteriorated since the point of transfer and compared the total paid vs total paid plus reserves at 12/31 and its deterioration. She noted that the newer Fund Years have more Case Reserves and IBNR than the older years.

Ms. Palmeri asked the Committee if they had any questions. No questions were entertained.

Interim Financial Summary December 31, 2020

Ms. Palmeri referenced the Interim Financial Summary as of December 31, 2020 included in the agenda packet and asked the Committee if they would like her to review them, as they are identical to the figures just reviewed by the Fund Auditor, or simply review the Interim Financial Summary as of March 31, 2021, which is also included in the agenda packet. The Committee agreed to move to the March 31, 2021 report.

Interim Financial Summary March 31, 2021

Ms. Palmeri reviewed the Historical Operating Results Summary valued as of March 31, 2021. She reviewed each line of coverage for Fund Years 2017 through 2021 and made the following observations:

All Fund Years – Ms. Palmeri highlighted formatting changes to properly reflect the payments and liabilities under the MEL and RCF Surplus Triggers. Ms. Palmeri noted that as of 03/31/21 there was a total of \$131,062,411 in contributions. The Fund has paid \$109,725,273 in Claims and Payments, including excess insurance. Investment income totals \$4,761,384 with a return surplus of \$10,474,115, leaving the JIF with a Cash Position of \$15,624,406. Ms. Palmeri stated

that the MEL retro transfer and MEL and RCF surplus trigger will be recognized in contributions once they are paid. The Fund currently maintains \$3,841,208 in Case Reserves in the open years with \$2,398,963 in IBNR. The MEL Surplus trigger assessment liability of \$106,510 and the RCF Surplus trigger assessment liability of \$124,040 was also included for a Net Current Surplus of \$9,551,565 which deteriorated by \$152,530 since 12/31/20.

Fund Year 2021 – Ms. Palmeri noted there was \$2,041,020 in total contributions which represents 25% of the total anticipated contributions for the year and \$1,539,708 in Claims and Payments, including excess insurance and the EPL non-compliant surcharge which will be removed after the budget amendment is completed later this year. There is investment income of negative \$1,440 due to the timing of new investments so they are unrealized. This leaves the Fund Year with a Cash Position of \$499,872. There are Case Reserves of \$314,055 and \$426,203 in IBNR, resulting in deficit position of \$240,386. Ms. Palmeri reminded the Committee that the deficit in the EJIF and EPL/POL is due to only recognizing 25% of contributions, but paying 50% of the premium. There are 98 claims for the period. She stated that at 03/31 in 2020, there was a deficit of \$152,000 and 73 claims; 2019 had a deficit of \$60,000 and 84 claims.

Fund Year 2020 – Ms. Palmeri noted there was a total of \$8,010,228 in contributions to date. The Fund has paid out \$5,323,213 in Claims and Payments, including excess insurance. Investment income totals \$22,816, resulting in a Cash Position of \$2,709,831. She noted that the MEL Retrospective Program contribution shows the transfer of \$235,556. The Fund currently maintains \$987,421 in Case Reserves and \$894,131 in IBNR for a Net Current Surplus position of \$828,279, which has improved \$211,102 since 12/31/20. She noted that the GL line has deteriorated since the 12/31/20 review. She noted that the improvement in the expense line of \$143,063 is artificial since it is driven from the accruals for contractual balances for Auditor, EPL/POL claims advocacy fee, Pivot Point, Right to Know, and Safety Incentive money and the majority of that money will be paid out.

Fund Year 2019 – Ms. Palmeri noted there is a total of \$7,589,945 in contributions to date \$6,107,908 in Claims and Payments, including excess insurance. Investment income totals \$90,214, resulting in a Cash Position of \$1,572,251. She noted that the MEL Retrospective Program contribution shows the transfer of \$241,351. She stated that an intra-fund transfer was done moving \$320,000 from the deductible line to the property line. The Fund currently maintains \$1,307,332 in Case Reserves and \$450,341 in IBNR for a Net Current Deficit position of \$185,422, which has deteriorated by \$90,447 since 12/31/20. Ms. Palmeri noted the majority of the deterioration is being driven by WC. She also stated that there is one new claim for property. Qual-lynx indicated that it was a late reported property claim for damage to a dam in Medford Township during heavy rains. Coverage is being investigated. Qual-lynx did, however, place a \$99,000 case reserve on this claim.

Fund Year 2018 – Ms. Palmeri noted there is a total of \$7,494,652 in contributions to date and paid out \$7,179,827 in Claims and Payments, including excess insurance. She stated that an intra-fund transfer was done moving \$100,000 from the deductible line to the property line previously. Investment income totals \$114,550, resulting in a Cash Position of \$429,375. She noted that the MEL Retrospective Program contribution shows the transfer of \$188,080. The Fund currently maintains \$871,208 in Case Reserves and \$507,659 in IBNR for a Net Current Deficit of \$949,492, which has deteriorated by \$15,204 since 12/31/20. Ms. Palmeri recommends moving \$300,000 to the GL line and another \$30,000 to the WC line, reducing the deductible line by \$330,000 to address the cash deficits at this time. The Committee approved transferring \$330,000 from the Deductible and splitting it as noted in the resolution with \$300,000 to the GL line and \$30,000 to the WC line to be presented in June.

Fund Year 2017 – Ms. Palmeri noted there is a total of \$7,800,316 in contributions to date and paid out \$5,558,389 in Claims and Payments, including excess insurance. Investment income totals \$167,880, resulting in a Cash Position of \$2,409,807. She noted that the MEL

Retrospective Program contribution shows the transfer of \$91,135. The Fund currently maintains \$361,192 in Case Reserves and \$120,629 in IBNR for a Net Current Surplus of \$1,927,986, which deteriorated by \$14,405 since 12/31/20. She noted that this Fund Year will be transferred to the RCF 12/31/21.

Closed Years Contingency Fund – Ms. Palmeri noted that for the Closed Years Fund (1991-2016) the format reflects the same changes to include the trigger assessments as the All Years sheet. She stated there were \$98,126,250 in Total Contributions, \$84,016,228 in Total Payments, and \$4,349,183 in Investment Income. She stated that \$10,474,115 has been returned in surplus. MEL Retro activity from the 2016 FY shows \$90,709 transferred. She noted the RCF trigger assessment is \$124,040 and the total surplus is \$7,861,050 in the Closed Years Fund.

MEL JIF Retrospective Contingency Fund– Ms. Palmeri stated that attached is the MEL JIF Retrospective summary. She noted that the money collected for potential MEL liability for Fund Years 2016 through 2020 is \$448,951, and is shown as an expense liability as to not overstate the Fund's surplus position. Ms. Palmeri noted the over/under funding of \$397,880 transferred results in an overall contribution of \$846,831. She stated that the MEL Retro Transfer and the MEL surplus trigger will be recognized in the expenses as a liability. She then noted the investment income of \$18,181, the accrual for the MEL Retro of \$448,951, and the MEL surplus trigger of \$106,510. She noted that the Net Current surplus of \$309,551 has decreased \$193 since 12/31/20 due to the unrealized loss of investment income.

A copy of the 03/31/21 Historical Operating Results are attached and incorporated herein.

MEL JIF Retro Tracking – 03/31/21

Ms. Palmeri stated that the MEL Retro tracking sheet is updated for 03/31/21 and breaks out full liability. She reminded the members that property is included in these numbers, but not included in the MEL loss ratio which we will review shortly. Ms. Palmeri noted that the JIF exceeded the 85% obligation in 2018 and owes an additional \$85,738 plus the MEL surplus trigger of \$106,510 leaving \$654,583 of unencumbered funding. She noted that her office tracks by each fund year and by each member inclusive of investment income, however, only a summary is shown here.

BURLCO Dividend Release Scenarios

Ms. Palmeri then directed the Committee to surplus release scenarios of \$850,000, \$925,000 and \$1,000,000 noting that last year the Fund released \$850,000. Ms. Palmeri then highlighted that each scenario has an accompanying per Member allocation for the Committee to see the overall impact of each release scenario. Ms. Palmeri reminded the Committee that the Actuary recommends the percentage of unencumbered JIF surplus to the current budget should not be less than 50%.

Ms. Palmeri reminded the members that no decision for release of surplus needs to be made at this meeting. She noted that there are several factors and some noticeable deficits that may or may not improve that need to be considered prior to recommending a release of surplus. Mr. Forlenza addressed Mr. Mansdoerfer's question from earlier regarding the sustainability of surplus release for future years. He noted that the conservative practices by the Actuary and Qual-lynx adjusters makes him more comfortable that the figures displayed are fairly accurate. Mr. Theokas inquired what some of the older fund years look like at 12, 24, or 36 months after closure in comparison to more recent fund years. Mr. Forlenza noted that it is all in the way the claims develop and not unusual to have a deficit or break even surplus point 3 months after the end of a fund year. Ms. Palmeri noted that page 35 of the audit shows the development of older fund years.

Mr. Forlenza recommended that the Committee review the 6/30/21 fund year performance in August as well as the 2022 draft budget and then determine if releasing the same amount of surplus as in 2020. He noted then the committee might also release an additional dividend to directly offset member assessments as the Fund did in 2019. He noted that the individual member allocation will fluctuate. He stated that the Actuary will take the firefighters cancer presumption, sexual abuse and molestation, social inflation and several other factors into consideration when reviewing the future loss funding budgets.

Issues Impacting 2022 Budget

Mr. Forlenza directed the members to item XII which outlines issues that are likely to impact impacting the 2022 JIF Budget. He stated that recent legislative changes pertaining to sexual abuse and molestation and cancer presumption for fire fighters will impact the JIF & MEL Budgets in 2022. In addition, a recent determination by the NJ Pension Board requiring that a pending claim petition for a recipient of an accidental disability pension can no longer be settled for ongoing medical monitoring will also impact JIF Budgets. A difficult or “hard” reinsurance market in the area of cyber liability, property, and Workers Compensation will likely result in double digit percentage increases in the excess premium section of the JIF budget. He further stated that COVID will continue to impact the JIF budget not only in the area of workers compensation but liability as well. He then reported on a current claim in another JIF where a worker who contracted COVID and transmitted it to a family member, who in turn died. The worker brought a claim against the JIF stating that the employee was required to come to work during the pandemic and as a result contracted COVID leading to the family member’s death.

Mr. Forlenza then addressed the 2021 MEL unfunded liability. He stated that in November 2020 when the MEL adopted their 2021 budget, the liability and cyber coverage were not finalized. In addition to the cyber premiums doubling, the MEL had to fund the \$175,000 SIR at their layer. As a result, the MEL has a 2021 unfunded liability of \$2,348,814 with BURLCO JIF’s allocation being \$80,659. Mr. Forlenza suggested looking at a multi-year plan of using surplus to lessen the impact on the members of these budget increases. Again, the use of surplus can be revisited in the fall once all factors impacting the 2022 Budget are better understood. The membership should be cognizant of these issues, but not overly concerned. Mr. Mansdoerfer agreed that the JIF needs to be conservative.

Ms. Palmeri asked the Committee to review the scenarios as they will be discussed at their next Committee meeting at which time the financial position of the individual Fund Years will be valued as of June 30, 2021.

Investment Updates

Mr. Forlenza then directed the Committee to an email he received on May 18, 2021 from Joe Sette from Investor’s bank regarding the current “floor” rate on the JIF’s Investor’s Bank accounts. He reported that Investors Bank is decreasing their minimum interest rate from .5% to .4% effective June 1, 2021. He discussed this change with both JIF Treasurers and they agreed that although the rate dropped slightly, the best choice is to stay with Investors.

Joint Cash Management and Investment Fund

Mr. Forlenza reminded the Committee that the Fund invested in the JCMI which is a Fund that purchases short term debt from MEL members across the state. He noted that the return is currently 1-1.2% on our investment. Mr. Law asked if the Treasurer could provide a report twice

a year on the investment status of the JCMI. Mr. Forlenza will request this from the Treasurer after the 6/30 financials and have for the August meeting.

Retrospective Candidate Analysis

Ms. Palmeri provided the Committee with an update as to the performance of the candidates, both those enrolled in the program and those in prior year programs, in the Retrospective Program valued as of 12/31/20 and 03/31/21. She noted that the members participating in the program are sent quarterly updates to inform them of any potential additional assessments. The Committee agreed to only review the 03/31/21 valuations. She noted that 2018 and 2019 are omitted from the report as no members qualified for the Retrospective Program in those Fund Years. She reminded the members that for 2021, the loss funding only represents 25% of the total loss funding since it is valued as of 03/31/21.

Bordentown Township

Ms. Palmeri reviewed Bordentown Township noting their participation in the Program in 2017. She noted their loss ratio in Fund Year 2017 is 9.5% and there is no concern.

Delanco Township

Ms. Palmeri reviewed Delanco Township noting their participation in the Program in 2020 and 2021. She noted their loss ratio is 263% for 2020. Currently, their claims paid has not yet exceeded the minimum loss funding so nothing is due at this time. If in fact it does exceed the minimum loss funding, they will be liable for the “potential additional assessment to member”. Her office will continue to monitor the Township’s performance for 2020; however, in 2021 their loss ratio is 16.2%.

Edgewater Park Township

Ms. Palmeri reviewed Edgewater Park Township noting their participation in the program in 2020 and 2021. She noted their loss ratio is 173.7% valued as of 3/31/2021. Ms. Palmeri stated that the claims paid has not yet exceeded the minimum loss funding; therefore, they will not be invoiced at this time. They will continue to monitor this Fund Year

Palmyra Borough

Ms. Palmeri reviewed Palmyra Borough noting their participation in the Program in 2020. She noted their loss ratio is 17.9%.

Riverside Township

Ms. Palmeri reviewed Riverside Township noting their participation in the Program in 2020. She noted their loss ratio is 11.2% and her office will continue to monitor the Township’s performance.

Westampton Township

Ms. Palmeri reviewed Westampton Township noting their participation in the Program in 2020 and 2021. She noted their loss ratio valued as of 3/31/2021 is 76.9% and 50% respectively. Ms. Palmeri stated that her office will continue to monitor them.

No payment log has been included since no members were invoiced or paid at this time.

Fund Year 2021 Budget Process***Six Year Loss Ratio Summary as of March 31, 2021***

Ms. Palmeri directed the Committee to the Six Year Average Loss Ratio Summary spreadsheets contained in the agenda. She indicated that these reports are for Fund Years 2015-2020 valued as of 03/31/21. She noted that the Six Year Average Loss Ratio for the Fund is 81.1%. She then reviewed the individual years, by line of coverage, with the Committee.

Ms. Palmeri then presented the MEL Six Year Average Loss Ratio Reports valued as of 03/31/21 for Fund Years 2015-2020. She noted that the Six Year Average Loss Ratio for the MEL is at 75.8%. She reported that last year at this time the loss ratio was 47.3%. She reminded the Committee that the MEL utilizes the ten year loss ratio when determining the Fund's participation in the MEL Retrospective Program. She also reminded the Committee that Auto Liability claims are incorporated into the General Liability line at the MEL level. She then reviewed the individual years, by line of coverage, with the Committee. She reported that some deterioration is driven by a Riverside GL claim and a Westampton WC claim. Ms. Palmeri stated that thus far the only year that exceeded the 85% threshold is 2018, but her office is watching some others. She reminded the members that the MEL does experience rate member JIFs and uses 10 years of claims experience. She noted that the BURLCO JIF has always been a good performer with a positive experience rating (usually a decrease) and bound to the 100% contract max. She also reminded the members that if the JIF loss ratio exceeds the MEL loss ratio, the JIF will be put on the MEL Retro program.

Next, Ms. Palmeri reviewed the EPL/POL Six Year Average Loss Ratio report valued as of 03/31/21 for Fund Years 2015-2020. Ms. Palmeri noted that the carrier considers a 55% loss ratio a breakeven point due to the fact that the premium is inclusive of operating expenses, surcharges, taxes, profits, etc. She noted that the Five Year Average Loss Ratio is 23.6% which is used to allocate individual member increases or decreases as well as the JIF increases within the MEL program. She stated that the Six Year Average Loss Ratio for EPL/POL is at 27.2%. Ms. Palmeri reminded the Committee that they are in year three of phasing in of a new process for determining members EPL assessment. She explained that over the next few months, her office will be involved in reviewing the process to ensure the member assessments are allocated following the philosophy established in 2019 to ensure members are accurately assessed.

Renewing Members for 2022

Ms. Palmeri informed the Committee that eight (8) members are up for renewal effective January 1, 2022 including: Chesterfield Township, Delanco Township, Edgewater Park Township, Medford Township, Pemberton Township, Tabernacle Township, Westampton Township, and Wrightstown Borough.

Performance over 100%

Ms. Palmeri then directed the Committee to a spreadsheet in the agenda packet comparing the six year average loss ratios for the renewing members versus the overall Fund performance. Ms. Palmeri noted that while some of the renewing members have a few years with loss ratios over 100%, four (4) members have a six year average loss ratio over 100%; Delanco, Edgewater, Pemberton Twp and Westampton. We will identify any anomaly losses at the August meeting.

Vendor Fee Request Letters

Ms. Palmeri presented the draft vendor fee request letter for the Committee's review. She first inquired if the Committee wished to continue following the "Non-fair and Open Process", which was the decision of the Fund when the "Pay to Play" guidelines went into effect. The Committee agreed to continue utilizing the "Non-fair and Open Process" in the appointment of Fund

Professionals. Ms. Palmeri then asked if the Committee had any suggested language changes to the vendor fee request letter prior to it being released. The Committee approved the letter with no recommended revisions. Ms. Palmeri stated that the letters would go out shortly.

Budget Items

Draft Budget Amendment – July Executive Meeting

Ms. Palmeri stated that a proposed budget amendment will be presented at the July Executive Committee meeting for consideration. She noted that the amendment will include Cyber reallocation between premium and commissions due to the MEL taking on a layer of risk, EPL/POL buy downs, and VDO adjustments, an overcharge of the EPL Surcharge as well as anticipated changes to the member MEL assessments and RMC fee changes. The RMC adjustments are due to using the 2020 contracts when developing member assessments for 2021 when the budget is introduced. Any changes in fees year over year are then recognized via the budget amendment.

Issues Impacting 2022 Budget

Mr. Forlenza discussed most of the issues earlier in the meeting and noted that an article regarding the current status of the insurance market is included in the agenda packet. He noted that it details the pressure that insurers are seeing in the current market. He noted that everyone should review the article and he will continue to keep the Committee updated.

MEL 2021 Unfunded Liability

Ms. Palmeri noted the MEL unfunded liability is \$2,348,814 and the BURLCO JIF allocation is \$80,658. She stated that for 2021 there was an additional \$57,389 budgeted in excess of the maximum amount under the MEL Retrospective Program. She noted that this can be utilized to pay for this liability or there is \$397,880 from prior years overfunding in the MEL Retrospective Account. Mr. Forlenza noted that the \$80,658 will be taken into account when developing the 2022 budget further.

Next Meeting Date

Ms. Palmeri noted the next meeting is scheduled for August 24, 2021 at 1:00 PM and hopefully will be in Delran in person. The meeting will consist of discussions on Loss Funding Recommendations, Assessment Allocations Strategies, including Reward and Re-evaluations candidates and Retro Assessment Program Candidates, if any. She also stated that the Committee would review updated Surplus Distribution options, the Preliminary Budget, and Vendor Review.

Seeing no other business, the meeting was adjourned at 2:44 PM.

File: BURLCO/2021/Finance Committee Tab: 05/26/21

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Interim Financial Statement Summary

For the Period Ended March 31, 2021

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

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary - All Fund Years
March 31, 2021

	Total
Earned Contributions & MEL / RCF Dividends	\$131,062,411
Claims Paid (Net of Subrogation) & RCF Premiums	(42,913,014)
Excess Recoveries	252,211
Excess Insurance Premiums Paid	(37,909,073)
Operating Expenses Paid	(22,230,837)
Residual Claims Fund Premiums Paid	(6,836,842)
MEL Retro Transfer - Excess Premiums Paid	-
MEL Surplus Trigger Assessment Paid	-
Residual Claims Fund Surplus Trigger Assessment Paid	(87,719)
Total Payments	(109,725,273)
Position After Expenses	21,337,137
Investment Income (per treasurer)	4,761,384
Transfers	-
Return of Surplus	(10,474,115)
CASH POSITION	15,624,406
Case Reserves	(3,841,208)
IBNR Reserves	(2,398,963)
MEL Retro Transfer - Regular Contributions	448,951
MEL Retro Transfer - Over/(Under) Funding	397,880
MEL Retro Transfer - Excess Premiums Liability	(448,951)
MEL Surplus Trigger Assessment Liability	(106,510)
Residual Claims Fund Surplus Trigger Assessment	(124,040)
Net Current Surplus	9,551,565
Valued as of 12/31/20	\$9,704,095
NET CHANGE	(\$152,530)

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2021

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2021
March 31, 2021

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$75,868	\$124,760	\$30,936	\$485,852	\$126,603	\$0	\$776,261	\$420,740	\$2,041,020
Other Contributions									\$0
Total Contributions	\$75,868	\$124,760	\$30,936	\$485,852	\$126,603	\$0	\$776,261	\$420,740	\$2,041,020
Claims Paid (Net of Subrogation)	(33,861)	(750)	(9,155)	(152,899)	-	-	-	-	(196,665)
Excess Recoveries					-	-	-	-	-
Excess Insurance Premiums Paid					-	-	(\$950,938)		(950,938)
Operating Expenses Paid					-	-		(\$392,106)	(392,106)
Total Payments	(33,861)	(750)	(9,155)	(152,899)	-	-	(950,938)	(392,106)	(1,539,708)
Position After Expenses	42,007	124,010	21,781	332,953	126,603	-	(174,677)	28,635	501,311
Investment Income (per treasurer)	(96)	(158)	(39)	(593)	(160)		(130)	(265)	(1,440)
Transfers									-
Return of Surplus	-	-	-	-	-	-		-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-		-	-
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-		-	-
CASH POSITION	41,911	123,852	21,742	332,360	126,443	-	(174,806)	28,370	499,872
Case Reserves	(100,910)	(25,200)	(5,663)	(182,282)		-	-	-	(314,055)
IBNR Reserves	(1,000)	(120,827)	(26,953)	(277,423)	-	-	-	-	(426,203)
Net Current Surplus/(Deficit)	(59,999)	(22,175)	(10,874)	(127,345)	126,443	-	(174,806)	28,370	(240,386)
<i>RECOMMENDED TRANSFERS</i>									-
Valued as of 12/31/20									\$0
NET CHANGE	(59,999)	(22,175)	(10,874)	(127,345)	126,443	-	(174,806)	28,370	(240,386)
Claim Count for Open Fund Years 03/31/21	20	15	13	50					98
Claim Count for Open Fund Years 12/31/20									0
Net Change	20	15	13	50					98

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2020
March 31, 2021

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$296,387	\$486,083	\$128,090	\$1,939,868	\$503,016	\$49,659	\$2,956,664	\$1,650,461	\$8,010,228
Other Contributions/Retro Payments									\$0
Total Contributions	\$296,387	\$486,083	\$128,090	\$1,939,868	\$503,016	\$49,659	\$2,956,664	\$1,650,461	\$8,010,228
Claims Paid (Net of Subrogation)	(271,875)	(57,573)	(22,185)	(614,865)					(966,498)
Excess Recoveries									-
Excess Insurance Premiums Paid							(\$2,956,415)		(2,956,415)
Operating Expenses Paid								(\$1,400,300)	(1,400,300)
Total Payments	(271,875)	(57,573)	(22,185)	(614,865)	-	-	(2,956,415)	(1,400,300)	(5,323,213)
Position After Expenses	24,512	428,510	105,905	1,325,003	503,016	49,659	249	250,161	2,687,015
Investment Income (per treasurer)	944	1,904	534	7,596	2,126	213	3,604	5,895	22,816
Transfers									-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(235,556)	-	(235,556)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	235,556	-	235,556
CASH POSITION	25,456	430,414	106,439	1,332,599	505,142	49,872	3,853	256,056	2,709,831
Case Reserves	(214,226)	(241,571)	(14,172)	(517,452)		-	-	-	(987,421)
IBNR Reserves	-	(333,473)	(98,537)	(462,121)			-	-	(894,131)
Net Current Surplus/(Deficit)	(188,770)	(144,630)	(6,270)	353,026	505,142	49,872	3,853	256,056	828,279
RECOMMENDED TRANSFERS									-
Valued as of 12/31/20	(241,091)	(130,230)	(20,454)	328,898	513,248	49,887	3,926	112,993	\$617,177
NET CHANGE	52,321	(14,400)	14,184	24,128	(8,106)	(15)	(73)	143,063	211,102
Claim Count for Open Fund Years 03/31/21	68	123	24	232					447
Claim Count for Open Fund Years 12/31/20	64	105	22	218					409
Net Change	4	18	2	14					38

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2019
March 31, 2021

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$267,750	\$451,895	\$125,800	\$1,953,070	\$493,972	\$0	\$2,740,523	\$1,556,335	\$7,589,345
Other Contributions/ Retro payments								\$600	\$600
Total Contributions	\$267,750	\$451,895	\$125,800	\$1,953,070	\$493,972	\$0	\$2,740,523	\$1,556,935	\$7,589,945
Claims Paid (Net of Subrogation)	(558,375)	(53,452)	(19,745)	(1,275,281)					(1,906,853)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,740,332)		(2,740,332)
Operating Expenses Paid								(1,460,723)	(1,460,723)
Total Payments	(558,375)	(53,452)	(19,745)	(1,275,281)	-	-	(2,740,332)	(1,460,723)	(6,107,908)
Position After Expenses	(290,625)	398,443	106,055	677,789	493,972	-	191	96,212	1,482,037
Investment Income (per treasurer)	617	7,090	2,922	36,646	10,535		15,128	17,277	90,214
Transfers	320,000				(320,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(241,351)	-	(241,351)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	241,351	-	241,351
CASH POSITION	29,992	405,533	108,977	714,435	184,507	-	15,319	113,489	1,572,251
Case Reserves	(62,156)	(231,860)	(10,339)	(1,002,977)					(1,307,332)
IBNR Reserves	-	(152,861)	(42,434)	(255,046)					(450,341)
Net Current Surplus/(Deficit)	(32,164)	20,812	56,204	(543,588)	184,507	-	15,319	113,489	(185,422)
<i>RECOMMENDED TRANSFERS</i>									-
Valued as of 12/31/20	5,914	33,767	41,075	(484,724)	184,600	-	15,324	109,069	(\$94,975)
NET CHANGE	(38,078)	(12,955)	15,129	(58,864)	(93)	-	(5)	4,420	(90,447)
Claim Count for Open Fund Years 03/31/21	89	139	22	161					411
Claim Count for Open Fund Years 12/31/20	88	139	22	161					410
Net Change	1	0	0	0					1

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2018
March 31, 2021

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$270,300	\$451,350	\$125,800	\$2,011,950	\$507,802	\$0	\$2,594,140	\$1,533,310	\$7,494,652
Other Contributions/Retro Payments									\$0
Total Contributions	\$270,300	\$451,350	\$125,800	\$2,011,950	\$507,802	\$0	\$2,594,140	\$1,533,310	\$7,494,652
Claims Paid (Net of Subrogation)	(338,023)	(734,897)	(58,985)	(2,068,347)					(3,200,252)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,568,089)		(2,568,089)
Operating Expenses Paid								(1,411,486)	(1,411,486)
Total Payments	(338,023)	(734,897)	(58,985)	(2,068,347)	-	-	(2,568,089)	(1,411,486)	(7,179,827)
Position After Expenses	(67,723)	(283,547)	66,815	(56,397)	507,802	-	26,051	121,824	314,825
Investment Income (per treasurer)	2,119	7,604	3,947	37,134	24,116	-	15,198	24,432	114,550
Transfers	100,000				(100,000)				-
Return of Surplus									-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(188,080)	-	(188,080)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	188,080	-	188,080
CASH POSITION	34,396	(275,943)	70,762	(19,263)	431,918	-	41,249	146,256	429,375
Case Reserves	-	(527,094)	(35,285)	(308,829)					(871,208)
IBNR Reserves	-	(274,353)	(26,601)	(206,705)					(507,659)
Net Current Surplus/(Deficit)	34,396	(1,077,390)	8,876	(534,797)	431,918	-	41,249	146,256	(949,492)
RECOMMENDED TRANSFERS		300,000		30,000	(330,000)				-
Valued as of 12/31/20	34,407	(1,091,460)	8,896	(506,544)	432,050	-	41,262	147,101	(\$934,288)
NET CHANGE	(11)	14,070	(20)	(28,253)	(132)	-	(13)	(845)	(15,204)
Claim Count for Open Fund Years 03/31/21	56	152	40	157					405
Claim Count for Open Fund Years 12/31/20	56	152	40	157					405
Net Change	0	0	0	0					0

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2017
March 31, 2021

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$256,700	\$470,050	\$123,250	\$2,153,161	\$530,873	\$107,867	\$2,663,205	\$1,495,210	\$7,800,316
Other Contributions/Retro Payments									\$0
Total Contributions	\$256,700	\$470,050	\$123,250	\$2,153,161	\$530,873	\$107,867	\$2,663,205	\$1,495,210	\$7,800,316
Claims Paid (Net of Subrogation)	(195,467)	(379,776)	(18,662)	(1,176,186)	-	-	-	-	(1,770,091)
Excess Recoveries	-	-	-	-	-	-	-	-	-
Excess Insurance Premiums Paid		-	-	-	-	-	(2,490,955)	-	(2,490,955)
Operating Expenses Paid	-	-	-	-	-	-	-	(1,297,343)	(1,297,343)
Total Payments	(195,467)	(379,776)	(18,662)	(1,176,186)	-	-	(2,490,955)	(1,297,343)	(5,558,389)
Position After Expenses	61,233	90,274	104,588	976,975	530,873	107,867	172,250	197,867	2,241,927
Investment Income (per treasurer)	3,423	21,790	6,120	75,496	31,085	6,120	9,980	13,865	167,880
Transfers	-	-	-	-	-	-	-	-	-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(91,135)	-	(91,135)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	91,135	-	91,135
CASH POSITION	64,656	112,064	110,708	1,052,471	561,958	113,987	182,230	211,732	2,409,807
Case Reserves	-	(110,693)	-	(250,499)	-	-	-	-	(361,192)
IBNR Reserves	-	(56,848)	-	(63,781)	-	-	-	-	(120,629)
Net Current Surplus/(Deficit)	64,656	(55,477)	110,708	738,191	561,958	113,987	182,230	211,732	1,927,986
<i>RECOMMENDED TRANSFERS</i>									-
Valued as of 12/31/20	64,676	(32,653)	110,742	729,391	562,130	114,022	182,286	211,797	\$1,942,391
NET CHANGE	(20)	(22,824)	(34)	8,800	(172)	(35)	(56)	(65)	(14,405)
Claim Count for Open Fund Years 03/31/21	55	115	40	124					334
Claim Count for Open Fund Years 12/31/20	55	115	40	124					334
Net Change	0	0	0	0					0

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Closed Years Contingency Fund
March 31, 2021

	1991-2016
Earned Contributions & MEL / RCF Dividends	\$98,126,250
Claims Paid (Net of Subrogation)	(34,872,655)
Excess Recoveries	\$252,211
Excess Insurance Premiums Paid	(26,202,344)
Operating Expenses Paid	(16,268,879)
Residual Claims Fund Premiums Paid	(6,836,842)
Residual Claims Fund Surplus Trigger Assessment Paid	(87,719)
Total Payments	(84,016,228)
Position After Expenses	14,110,022
Investment Income (per treasurer)	4,349,183
Transfers	\$0
Return of Surplus	(10,474,115)
MEL Retro Transfer - Regular Contributions	(\$90,709)
MEL Retro Transfer - Excess Premiums Paid	\$90,709
CASH POSITION	\$7,985,090
Case Reserves - Property	\$0
IBNR Reserves - Property	\$0
Residual Claims Fund Surplus Trigger Assessment	(\$124,040)
Current Surplus/(Deficit)	7,861,050
Open Property Claim Count: 03/31/21	1
Open Property Claim Count: 12/31/20	1
Net Change	0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from
Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2021

Burlington County Municipal Joint Insurance Fund

Historical Operating Results Summary

MEL JIF RETRO Contingency Fund

March 31, 2021

		Fund Year(s) 2016- 2020
MEL Retro Transfer - Contributions		448,951
MEL Retro Transfer - Over/(Under) Funding		397,880
Total Contributions		846,831
MEL Retro Transfer - Excess Premiums Paid		
MEL Surplus Trigger Assessment Paid		
<i>Position After Expenses</i>		846,831
Investment Income (per treasurer)		18,181
Transfers		0
Return of Surplus		
CASH POSITION		\$865,012
MEL Retro Transfer - Excess Premiums Liability		(448,951)
MEL Surplus Trigger Assessment Liability		(106,510)
Current Surplus/(Deficit)		\$309,551
Valued as of 12/31/20		\$309,744
NET CHANGE		(\$193)

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2021

Burlington County Municipal Joint Insurance Fund
Open Years Comparative Operating Results Summary
March 31, 2021

FUND YEAR 2021	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 41,911	\$ 123,852	\$ 21,742	\$ 332,360	\$ 126,443	\$ -	\$ (174,806)	\$ 28,370	\$ 499,872
Net Current Surplus/(Deficit)	\$ (59,999)	\$ (22,175)	\$ (10,874)	\$ (127,345)	\$ 126,443	\$ -	\$ (174,806)	\$ 28,370	\$ (240,386)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/20	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
NET CHANGE	\$ (59,999)	\$ (22,175)	\$ (10,874)	\$ (127,345)	\$ 126,443	\$ -	\$ (174,806)	\$ 28,370	\$ (240,386)

Fund Year 2020	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 25,456	\$ 430,414	\$ 106,439	\$ 1,332,599	\$ 505,142	\$ 49,872	\$ 3,853	\$ 256,056	\$ 2,709,831
Net Current Surplus/(Deficit)	\$ (188,770)	\$ (144,630)	\$ (6,270)	\$ 353,026	\$ 505,142	\$ 49,872	\$ 3,853	\$ 256,056	\$ 828,279
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/20	\$ (241,091)	\$ (130,230)	\$ (20,454)	\$ 328,898	\$ 513,248	\$ 49,887	\$ 3,926	\$ 112,993	\$ 617,177
NET CHANGE	\$ 52,321	\$ (14,400)	\$ 14,184	\$ 24,128	\$ (8,106)	\$ (15)	\$ (73)	\$ 143,063	\$ 211,102

FUND YEAR 2019	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 29,992	\$ 405,533	\$ 108,977	\$ 714,435	\$ 184,507	\$ -	\$ 15,319	\$ 113,489	\$ 1,572,251
Net Current Surplus/(Deficit)	\$ (32,164)	\$ 20,812	\$ 56,204	\$ (543,588)	\$ 184,507	\$ -	\$ 15,319	\$ 113,489	\$ (185,422)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/20	\$ 5,914	\$ 33,767	\$ 41,075	\$ (484,724)	\$ 184,600	\$ -	\$ 15,324	\$ 109,069	\$ (94,975)
NET CHANGE	\$ (38,078)	\$ (12,955)	\$ 15,129	\$ (58,864)	\$ (93)	\$ -	\$ (5)	\$ 4,420	\$ (90,447)

FUND YEAR 2018	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 34,396	\$ (275,943)	\$ 70,762	\$ (19,263)	\$ 431,918	\$ -	\$ 41,249	\$ 146,256	\$ 429,375
Net Current Surplus/(Deficit)	\$ 34,396	\$ (1,077,390)	\$ 8,876	\$ (534,797)	\$ 431,918	\$ -	\$ 41,249	\$ 146,256	\$ (949,492)
RECOMMENDED TRANSFERS	\$ -	\$ 300,000	\$ -	\$ 30,000	\$ (330,000)	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/20	\$ 34,407	\$ (1,091,460)	\$ 8,896	\$ (506,544)	\$ 432,050	\$ -	\$ 41,262	\$ 147,101	\$ (934,288)
NET CHANGE	\$ (11)	\$ 14,070	\$ (20)	\$ (28,253)	\$ (132)	\$ -	\$ (13)	\$ (845)	\$ (15,204)

FUND YEAR 2017	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 64,656	\$ 112,064	\$ 110,708	\$ 1,052,471	\$ 561,958	\$ 113,987	\$ 182,230	\$ 211,732	\$ 2,409,807
Net Current Surplus/(Deficit)	\$ 64,656	\$ (55,477)	\$ 110,708	\$ 738,191	\$ 561,958	\$ 113,987	\$ 182,230	\$ 211,732	\$ 1,927,986
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/20	\$ 64,676	\$ (32,653)	\$ 110,742	\$ 729,391	\$ 562,130	\$ 114,022	\$ 182,286	\$ 211,797	\$ 1,942,391
NET CHANGE	\$ (20)	\$ (22,824)	\$ (34)	\$ 8,800	\$ (172)	\$ (35)	\$ (56)	\$ (65)	\$ (14,405)

Resolution No. 2021 -

**Burlington County Municipal Joint Insurance Fund Resolution of Certification
Annual Audit Report for Period Ending December 31, 2020**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2020 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the Executive Committee, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the Executive Committee of the Fund shall by resolution certify to the Local Finance Board of the State of New Jersey that all members of the Executive Committee have reviewed, as a minimum, the sections of the annual audit entitled:

Schedule of Findings
and
Recommendations

and

WHEREAS, the members of the Executive Committee have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

Schedule of Findings
and
Recommendations

as evidenced by the group affidavit form of the Executive Committee.

WHEREAS, such resolution of certification shall be adopted by the Executive Committee no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the Executive Committee have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the Executive Committee to the penalty provisions of R.S. 52:27BB-52- to wit:

R.S. 52:27BB-52 – “A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office.”

NOW, THEREFORE, BE IT RESOLVED, that the Executive Committee of the Burlington County Municipal Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF A
RESOLUTION ADOPTED AT THE MEETING HELD ON JUNE 15, 2021 VIA
CONFERENCE CALL.

Fund Secretary

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
TRANSFER OF FUNDS
RESOLUTION NO. 2021-

WHEREAS, the Burlington County Municipal Joint Insurance Fund is duly constituted as a Municipal Joint Insurance Fund pursuant to N.J.S.A. 40A:10 et seq; and

WHEREAS, the Fund's interim review of financial statements as of March 31 2021 indicates the 2018 Fund Year requires an intra-fund transfer as follows:

Amount	From	To
\$300,000	2018 Deductible	2018 GL
\$30,000	2018 Deductible	2018 WC

WHEREAS, there are sufficient funds in the above accounts to effect said transfers;

NOW, THEREFORE BE IT RESOLVED, that the Executive Committee of the Burlington County Municipal Joint Insurance Fund does hereby transfer the sums set forth above.

Pursuant to N.J.A.C. 11:5-2.13, a copy of this Resolution shall be forthwith sent to the Departments of Banking and Insurance and Community Affairs affording them thirty (30) days in which to object to the aforementioned transfer. If no objection is received in writing within said thirty (30) day period, the Administrator and Treasurer shall affect said transfer. The Executive Committee shall, prior to making a said transfer, complete the certification below.

Chairperson

Secretary

Date

ROLL CALL

VOTE ____ Yes ____ No ____ Abstain

A copy of this Resolution was sent to the Department of Banking and Insurance and the Department of Community Affairs on the _____ day of _____, 2021.

As of the ____ day of _____, 2021, no objection has been received.

As of the ____ day of _____, 2021, written approval was received.

BY: _____

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

**RESOLUTION AUTHORIZING PAYMENT OF \$106,510 FROM THE BURLCO JIF MEL
RETROSPECTIVE ACCOUNT IN ACCORDANCE WITH THE REQUIREMENTS OF
THE NEW JERSEY MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
SURPLUS TRIGGER**

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

WHEREAS, the BURLCO JIF is a member of the New Jersey Municipal Excess Liability Joint Insurance Fund (NJ MEL); and

WHEREAS, in 2020, the NJ MEL amended its Risk Management Plan to include a “Surplus Trigger”; and

WHEREAS, the purpose of the Surplus Trigger is to guarantee the ongoing fiscal integrity of the NJ MEL by requiring that the NJ MEL have a minimum amount of surplus available at any given time; and

WHEREAS, the Surplus Trigger is calculated on an annual basis valued as of December 31st of the most recently closed Fund Year; and

WHEREAS, the NJ MEL Surplus Trigger is enacted when the Fund’s statutory surplus for all fund years combined is no less than 12.5% of unpaid claims including IBNR; and

WHEREAS, based upon calculations provided by the NJ MEL valued as of December 31, 2020, the ratio of unencumbered cash to the total amount of unpaid claims including IBNR has fallen below the 12.5% ratio; and

WHEREAS, the total amount of cash needed by the NJ MEL to meet the 12.5% ratio is \$2,978,484; and

WHEREAS, the total obligation of the BURLCO JIF of the \$2,978,484 is \$106,510; and

WHEREAS, the BURLCO JIF established a MEL Retrospective Account in 2016 to hold cash to be used to offset any additional funding needed to pay for BURLCO JIF member MEL claims that exceed the contractual minimum loss funding obligation required by the NJ MEL Retrospective Program; and

WHEREAS, as of December 31, 2020, the MEL Retrospective Account had an unencumbered surplus balance of \$761,093; and

WHEREAS, it is the recommendation of the BURLCO JIF Finance Committee that the \$106,510 payment due from the BURLCO JIF to pay for its share of the MEL Trigger assessment be paid from the BURLCO JIF’s MEL Retrospective Account.

NOW THEREFORE BE IT RESOLVED by the Burlington County Municipal Joint Insurance Fund that the Fund Administrator and Fund Treasurer is hereby authorized to make payment to the NJ MEL in the amount of \$106,510 from the BURLCO JIF MEL Retrospective Account to satisfy its obligation to the NJ MEL resulting from the MEL Surplus Trigger; and

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

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on June 15, 2021.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
John Gural, Secretary

By: _____
Glenn McMahon, Chairperson

Date: June 15, 2021

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

**RESOLUTION MEMORIALIZING A PAYMENT OF \$87,719 FROM THE 2015 FUND
YEAR AND AUTHORIZING A PAYMENT OF \$124,040 FROM THE 2016 FUND YEAR
IN ACCORDANCE WITH THE REQUIREMENTS OF THE NEW JERSEY MUNICIPAL
RESIDUAL CLAIMS FUND JOINT INSURANCE FUND SURPLUS TRIGGER**

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

WHEREAS, the BURLCO JIF is a member of the New Jersey Municipal Residual Claims Joint Insurance Fund (NJ RCF); and

WHEREAS, in 2020, the NJ RCF amended its Risk Management Plan to include a “Surplus Trigger”; and

WHEREAS, the purpose of the Surplus Trigger is to guarantee the ongoing fiscal integrity of the NJ RCF by requiring that the NJ RCF have a minimum amount of surplus available at any given time; and

WHEREAS, the Surplus Trigger is calculated on an annual basis valued as of December 31st of the most recently closed Fund Year; and

WHEREAS, the NJ RCF Surplus Trigger is enacted when the Fund’s statutory surplus for all fund years combined is no less than 12.5% of unpaid claims including IBNR; and

WHEREAS, based upon calculations provided by the NJ RCF valued as of December 31, 2019, the ratio of unencumbered cash to the total amount of unpaid claims including IBNR fell below the 12.5% ratio by \$5,235,393 resulting in a payment by the BURLCO JIF to the NJ RCF of \$87,719 from the 2015 Fund Year; and

WHEREAS, based upon calculations provided by the NJ RCF valued as of December 31, 2020, the ratio of unencumbered cash to the total amount of unpaid claims including IBNR fell below the 12.5% ratio by \$6,286,145 resulting in a payment due by the BURLCO JIF to the NJ RCF of \$124,040 from the 2016 Fund Year; and

WHEREAS, it is the recommendation of the BURLCO JIF Finance Committee that the \$87,719 payment made to the NJ RCF from the 2015 Fund Year be memorialized and the \$124,040 due from the BURLCO JIF be authorized to be paid from the 2016 Fund Year.

NOW THEREFORE BE IT RESOLVED by the Burlington County Municipal Joint Insurance Fund that the \$87,719 payment to the NJ RCF from the 2015 Fund Year is hereby memorialized; and

BE IT FURTHER RESOLVED that a payment of \$124,040 to the NJ RCF from the 2016 Fund Year is hereby authorized; and

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

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on June 15, 2021.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
John Gural, Secretary

By: _____
Glenn McMahon, Chairperson

Date: June 15, 2021



Municipal Excess Liability Joint Insurance Fund

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

Date: June 2, 2021
To: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack
Subject: June 2nd MEL Meeting

Correspondence. QualCare Alliance Networks submitted correspondence announcing plans to be acquired by Mitchell - Genex - Coventry. Ms. Kissane said current staffing will remain in place and said she expects no changes in service.

Special Presentation – Joseph Giorgio: Joe Giorgio will be retiring from the Township of Hanover on August 1st. The MEL asked him to attend this meeting to allow us the opportunity to express our well wishes. Joe Giorgio was the first Chairman of the Municipal Excess Liability Joint Insurance Fund and served as the Chair for Fund years 1987 and 1988. The Morris JIF and the Atlantic JIF were the charter members of the MEL. The MEL has prepared a graphic of a property declaration page to give to the town to post on the newly named Joseph A. Giorgio wing of town hall.

Mr. Giorgio said he was very proud to have been involved in the formation of the Morris County Municipal Joint Insurance Fund and the Municipal Excess Liability Joint Insurance Fund and particularly noted that the MEL was formed at a meeting in Hanover Township. Mr. Giorgio reviewed the significant achievements of the JIFs and the MEL. Hanover Committeeman Francioli also attended to add his congratulations and appreciation to Mr. Giorgio's 40 year as Township Administrator for Hanover Township.

Audit Committee: Audit Committee met on May 24, 2021 to review the Year-End Financials, Actuarial Valuation Report and the Internal Audits for Actuarial Second Opinion and Actuarial Pricing Review; minutes submitted. Bud Jones, Nisivoccia and Kyle Mrotek, Actuarial Advantage presented their reports to the Board. Board accepted financial reports and the Internal Audits for Actuarial Second Opinion/Peer Review and Actuarial Pricing Review as presented.

Committee Chairman Jon Rheinhardt said the Audit Committee was provided with an overview of the Joint Cash Management Program and said the Audit Universe was revised so the Internal Auditor can review this program in 2021 rather than 2022.

Financial Fast Track as of December 31, 2020: Executive Director submitted the MEL's updated year end financials. As previously discussed, the strategy is to be especially conservative considering all of the current uncertainties because of COVID claims, the recent changes in WC/pension offsets, firefighter's cancer WC presumption, and the extension of the statute of limitations for sexual molestation claims. The statutory surplus declined to \$8.3 million and is now at the surplus floor established by the MEL Commissioners. The overall JIF/MEL combined surplus remains in excess of \$200 million.

COVID: The most significant charge is the projected \$20 million that COVID related workers' compensation claims will eventually cost the MEL. The MEL is strengthening its claim and IBNR reserves (by \$7.5 million) because of the uncertainty over the recovery from Safety National. The strategy is to book \$7.5 million for COVID claims and IBNR at the MEL. Hopefully, the MEL will be successful in making a full recovery from Safety National so that this can reverse this accrual.

General Claim Reserves: The MEL is also strengthening general claim reserves by \$2.6 million to cover non-COVID related claims.

RCF: The fast track also records a \$3 million additional assessment payable to the RCF.

Under the plan of risk management, the MEL will adopt an additional assessment of \$3 million, payable in 10 annual installments to maintain the surplus at the \$8.3 million surplus floor. Because this additional assessment is over 10 years, the impact on each individual JIF will not be significant.

RECAP

\$18.4 Million – MEL Statutory surplus as of 12/31/2019
(\$7.5 million) - Special COVID reserve and additional COVID IBNR
(\$2.6 million) - General Claim Development
(\$3.0 million) - RCF Assessment

\$5.3 million - Statutory surplus before MEL assessment
\$3.0 million - Credit for MEL additional assessment payable over 10 years
\$8.3 million – MEL Statutory Surplus as of 12/31/2020

The Board voted to confirm the surplus trigger issued to member JIFs in the amount of \$2,978,484.

Excess Property Claims Administrator: At the March 26th meeting, the MEL Board authorized the issuance of a competitive contract RFP for Property Claims Administrator. A total of 3 responses were received: a) Engle, Martin & Associates, b) Crawford & Company and c) Qual-Lynx. The MEL QPA reviewed the responses for completeness and determined Engle, Martin & Associates had a fatal flaw in their submission and was eliminated from review. MEL Claims Review Committee conducted interviews on May 25th of the other two vendors and recommended awarding the contract to Qual-Lynx for a contract period of July 1,

2021 to December 31, 2023 with two one-year options to renew for an annual fee of \$175,000 plus an hourly rate of \$99.00 for time and expense for CAT claims handling. The Board voted to accept the recommendation and awarded the contract to Qual-Lynx.

Liability Claims Administration: During 2020, the MEL issued Competitive Contracting RFPs. Rather than asking the responders to submit a fee request, the form asked the responder to agree to compensation set forth by the Board of Fund Commissioners. Botta & Associates provided that commitment but they also submitted a request for additional fee resulting from changes to the MEL's liability retention structure in addition to an increase in responsibility for managing reimbursement for public officials/employment practices claims that pierce the optional POL/EPL layer. Request was for an additional fee component of \$197 hour for these type of claims. In January of 2021, the MEL also added the responsibility of managing the MEL's share of the \$200,000 retention in the primary cyber policy. MEL Claims Review reviewed this request and recommended the additional fees of \$197/hour not to exceed \$20,000. The Board voted to accept the recommendation to modify the compensation for Botta & Associates.

Middlesex County Municipal JIF: A special meeting of the MEL Board was held on April 27, 2021 to consider membership of Middlesex County Municipal Joint Insurance; minutes of the meeting were distributed with the agenda. Executive Director said the Middlesex JIF has accepted the MEL's conditions for membership; we are now waiting for the Department of Banking and Insurance to put the Middlesex JIF under supervision. In the interim, the MEL has bound coverage for Cyber Liability and Excess Workers' Compensation (excess of JIF retention) for Middlesex JIF members. This expires at the end of June.

Commissioners Cuccia, Northgrave and D'Arco volunteered to serve on an ad-hoc committee to monitor this process.

Legislative Committee: Committee met on May 27th. The Committee is monitoring certain pending legislation evolving around law enforcement.

Safety & Education Committee: Committee met on April 30th; minutes of the meeting were distributed. Also, distributed was a memorandum concerning the addition of a Defensive Driving Course in the MEL's Learning Management System. Board accepted the Committee's recommendation and approved an expenditure of \$27,900 for Defense Driving.

Coverage Committee: Committee met on April 6th; minutes of the meeting submitted.

Statutory Bond: Board accepted Committee's recommendation to impose a higher deductible of \$10,000 when an appeal on the statutory bond coverage is approved.

Watercraft: Occasionally, our water-adjacent members have watercraft larger than our automatic coverage grant in the policy, which allows us the time to underwrite the exposure. City of Gloucester is requesting an exception to the watercraft length limitation for their 57ft watercraft (hull is actually less than our threshold, but the bow pulpit extends past our threshold). After our review, we are recommending exception

be made. The Camden JIF has already reviewed and approved. Board accepted Committee's recommendation.

Employment Practices Program: The deadline for EPL Compliance has been extended to November 1st to provide MEL members' additional time to complete the program requirements. Based on member requests, an abbreviated handbook was developed for volunteers as an optional policy. This policy – and all other model policies – and the checklist to be submitted can be found on the MEL website at <https://njmel.org/insurance/public-officials/risk-management-program/>

Background Checks: At the March meeting, the Board authorized the release of a Competitive Contracting RFP to qualify vendors able to provide Background Checks. The MEL's "Protecting Children From Abuse" model policy calls for increased background checks and members were looking for assistance in identifying vendors. Below is a listing of the five vendors that responded and that have been posted to the MEL website on this page: <https://njmel.org/insurance/public-officials/risk-management-program/>

Castle Branch, Inc. – Wilmington, NC
Adam Safeguard – Toms River, NJ
Southern Background Services – Hazlehurst, GA
TABB Inc. – Chester, NJ
True View BSI LLC – Hicksville, NY

BidNet Direct Software E-Procurement: Bidnet Direct is an online site for governmental entities to publish and distribute bid opportunities. The MEL QPA is recommending the use of Bidnet Direct for future procurement to efficiently handle vendor responses to bids or RFPs. There is no cost to the Fund to use the platform. Board accepted the recommendation of the QPA.

Cannabis Legalization: The MEL Fund Attorney has been working with Matt Giacobbe generating bulletins on the impact to members of the legalization of cannabis. These bulletins have been posted to the MEL webpage - <https://njmel.org/mel-safety-institute/resource-center/cannabis-guidance/>.

Fund Attorney reminded everyone of the August deadline concerning cannabis to adopt ordinances to opt out of certain recreational cannabis business operations at the municipal level

RCF: Commissioner Clarke submitted a report of the RCF's March meeting.

2021 MEL, MR HIF & NJCE JIF Educational Seminar: The 10th annual seminar was conducted virtually on 2 half-day sessions: Friday, May 14th and Friday, May 21 from 9 am to 12 noon. There were 224 participants in the 1st session and 217 participants in the 2nd session. We are in the process of uploading seminar materials to the MEL webpage. Mr. Ezio Altamura attended both sessions and complimented all involved in putting the program together.

Cyber Task Force: On March 8th, the MEL Cyber Task Force released the updated MEL Cyber Risk Management Program. Members in compliance with the 1st version will have "grandfathered status" as compliance until January 1, 2022. The updated program can be found on the MEL website: <https://njmel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/>

Claims Committee: The Claims Review Committee met on May 5th; minutes of these meetings are sent to the full MEL Board separately from the agenda. The Claims Review Committee is scheduled to meet this afternoon.

Power of Collaboration: Enclosed are the three latest in the series of “Power of Collaboration” ad that appeared in the League of Municipalities magazine. Each highlights the following:
The MEL model policy *Addressing the Protection and Safe Treatment of Minors*.
The EJIF’s continued defense efforts in the Passaic River II Litigation.
The MEL’s response to addressing the Public Health Crisis.

2021 Financial Disclosures: The Local Finance Board voted to extend the date at which the Board would take enforcement action against non-fillers of the 2021 FDS until July 30th from the statutory deadline of April 30th. As of May 27th all but 5 Commissioners have completed the filing.

Meeting Dates and Times: Scheduled MEL Board of Fund Commissioner meetings frequently conflict with holidays. We recommend the Board refer a review of meeting dates and times to the Management Committee. In addition, committee can consider scheduling virtual meetings in between regularly scheduled meetings – to allow better flow for action items.

Board of Commissioners did agree to conduct the September Board meeting in person.



Municipal Excess Liability Residual Claims Fund

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

June 2, 2021

Memo to: Burlington County Municipal Joint Insurance Fund

From: Commissioner Matchett

Re: RCF June Meeting

Auditor and Actuary Year-End Reports: The Audit Report as of December 31, 2020 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor referred to *Exhibit B-Change of Net Position* and reported Fund Year 2020 had an increase in net position over 2019 of \$530,000, resulting in ending net position of \$12,640,000. The Surplus Trigger of \$6,286,145 is the assessment to be approved. The \$4,546,000 difference in the statutory basis is due to the discounting of the reserves. The action taken in 2019 to implement a surplus trigger will help cover some of the deficit in certain fund years.

Fund Actuary reviewed the Actuarial Analysis and Loss Adjustment Reserves Report. As of December 31, 2020 the RCF has reserves totaling \$109 million and is consistent with Schedule A of the financial statements. The reserves are made up of \$84.7 million in case reserves and \$24.5 million in IBNR reserves. Fund Actuary reported the loss reserves are consistent with their estimate of unpaid claim liabilities.

Following the reports, the Board approved the year-end financials as presented and adopted resolution 17-21 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report

2020 Budget Amendment: The Fund approves an amendment to the current year's budget to accept the transfer of liabilities as of December 31st. A motion was approved to introduce on first reading the amendments to the 2020 Budget and to schedule the Public Hearing on September 1, 2021 at 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey. Enclosed is the 2020 amended budget.

Surplus Floor: In October of 2019, the MEL and the RCF amended their Risk Management Plans to include a trigger to maintain an adequate surplus, in excess of case reserves and incurred but not report (IBNR). This action was in response to changes in the law concerning sexual molestation and firefighter cancer presumption. For year-end 2020, the RCF surplus trigger to member JIFs totals \$6,286,145. Of that amount, \$2.9 million is the Municipal Excess Liability Joint Insurance Fund's share of the trigger amount. Because this additional assessment is over ten years, the impact on each individual JIF will not be significant. The motion was made and passed to confirm the surplus trigger to member JIFs.

2021 Financial Disclosures: The Division of Local Government Services met on April 14, 2021 and at that meeting, they voted to extend the date upon which the Board would take enforcement action against non-filers of the 2021 FDS until June 30, 2021.

Power of Collaboration: Two “Power of Collaboration” ads will appear in the League of Municipalities magazine. The first focuses on the actions taken by the MEL to help members in addressing the public health crisis and the second highlights the NJ Environmental Fund and its efforts in the Passaic River II litigation.

Claims Committee: The Claims Review Committee met on March 3rd and May 5th and prior to the June 2nd meeting. Minutes for the March and May meetings were distributed.

Next Meeting: The next meeting of the RCF is scheduled for September 1, 2021 at 10:30AM, and is currently scheduled at the Forsgate Country Club.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2020 PROPOSED BUDGET				
	2020	2020 Amendment	2020	\$
	PROPOSED	2016 Assessments	Revised Budget	CHANGE
	BUDGET			
APPROPRIATIONS				
MEL	303,582	8,971,152	9,274,734	8,971,152
BMEL	0	0	0	0
ATLANTIC	47,695	1,313,389	1,361,084	1,313,389
BERGEN	13,324	719,003	732,327	719,003
BURLCO	19,951	716,292	736,243	716,292
CAMDEN	22,940	654,463	677,403	654,463
MONMOUTH	26,310	745,668	771,978	745,668
MORRIS	20,019	1,964,458	1,984,477	1,964,458
NJUA	16,437	850,087	866,525	850,087
OCEAN (incl Brick) incremental inr	48,373	1,307,230	1,355,603	1,307,230
PMM	8,270	257,922	266,192	257,922
SOUTH BERGEN	21,394	786,364	807,757	786,364
SUBURBAN ESSEX	20,828	428,499	449,327	428,499
TRICO	29,875	331,545	361,420	331,545
SUBURBAN MUNICIPAL	3,374	509,358	512,732	509,358
CENTRAL JERSEY	37,750	445,992	483,741	445,992
NJPHA	15,878	605,158	621,036	605,158
TOTAL	656,000	20,606,580	21,262,580	20,606,580
	0			
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2020 PROPOSED BUDGET				
	2020 PROPOSED	2020 Amendment	2020	
	BUDGET	2016 Assessments	Revised Budget	
APPROPRIATIONS				
CLAIMS	0	19,946,580	19,946,580	19,946,580
REINSURANCE PREMIUMS	10,000		10,000	0
LOSS FUND CONTINGENCY	0	660,000	660,000	660,000
SUBTOTAL LOSS FUND	10,000	20,606,580	20,616,580	20,606,580
EXPENSES				
ADMINISTRATOR	205,842		205,842	0
DEPUTY ADMINISTRATOR	70,021		70,021	0
ATTORNEY	42,615		42,615	0
CLAIMS SUPERVISION & AUDIT	61,603		61,603	0
TREASURER	40,010		40,010	0
AUDITOR	23,634		23,634	0
ACTUARY	42,194		42,194	0
MISCELLANEOUS	24,798		24,798	0
SUBTOTAL	510,717	0	510,717	0
EXPENSE CONTINGENCY	135,283		135,283	0
SUBTOTAL EXPENSES	646,000	0	646,000	0
TOTAL BUDGET	656,000	20,606,580	21,262,580	20,606,580



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: June 2, 2021

TO: Burlington County Municipal Joint Insurance Fund

FROM: Commissioner Jack

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

AUDITOR YEAR-END REPORTS – Mr. Jones of Nisivoccia & Company reviewed the audit report as of December 31, 2020. The Auditor said the Fund is in excellent financial condition. The audit report contained no findings and no recommendations. Following his review of the audit, the Executive Board adopted Resolution #21-21 approving the Year-End Financials and executed the Group Affidavit.

ASTs WITH UNDERGROUND PIPING TESTING REIMBURSEMENTS – The Executive Board passed a motion approving the revision to the E-JIF Periodic Testing & Construction Requirements for Aboveground Storage Tanks (ASTs) with Buried Piping Systems Reimbursement Policy allowing members to receive the \$400 per tank testing reimbursement on an annual basis.

ACTUARIAL IBNR ESTIMATES – The E-JIF Actuary gave a verbal report on the actuarial IBNR estimates for the E-JIF valued as of March 31, 2021.

DUE DILIGENCE REPORTS - The Executive Director reviewed the Financial Fast Track and other due diligence reports as of March 31, 2021. The Executive Director said the Fund remains in excellent financial shape.

NEXT MEETING- The next meeting of the E-JIF is scheduled for September 1, 2021 at the Forsgate CC, Jamesburg. *(Subject to Change)*