

## **AGENDA PACKET**



**Tuesday, September 21, 2021 at 3:30 PM**

**Via Zoom Conferencing**

<https://zoom.us/j/89763507815>

Telephone Access: 646 876 9923 US (New York)

Meeting ID: 897 6350 7815

**[WWW.BURLCOJIF.ORG](http://WWW.BURLCOJIF.ORG)**

## BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

**Tuesday, September 21, 2021 – 3:30 PM**

**Via Zoom Conferencing**

<https://zoom.us/j/81107318906>

Telephone Access: 646 876 9923 US (New York)

Meeting ID:811 0731 8906

### **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 **July 20, 2021** Meeting Minutes.....Pages 1-17
  - B. Adoption of the **July 20, 2021** Closed Session Minutes.....Handout

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

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VII. Executive Director's Report..... Pages 18-52
  - A. Lost Time Accident Frequency.....Pages 22-25
  - B. Certificates of Insurance.....Pages 26-27
  - C. Financial Fast Track Report.....Pages 28-29
  - D. Regulatory Filing Checklists.....Pages 30-31
  - E. 2020 Safety Incentive Program Awards.....Page 32
  - F. 2021 Optional Safety Budget.....Page 33
  - G. 2021 EPL/Cyber Risk Management Budget.....Page 34
  - H. 2021 Wellness Incentive.....Page 35
  - I. EPL Compliance Status .....Pages 36-37
  - J. Statutory Bond Status.....Pages 38-39
  - K. Skateboard Park Approval Status.....Page 40
  - L. Capehart Scatchard Updates.....Pages 41-44
  - M. 2022-2023 MEL EPL Risk Management Plan Update
  - N. Police Command Staff Training
  - O. Managerial & Supervisory Training
  - P. Non-Supervisory EPL Employee Training.....Pages 45-50
  - Q. Protection & Safe Treatment of Minors Training – Additional Dates Announcement....Page 51
  - R. Land Use Training Certification.....Page 52

	S.	Renewing Members	
	T.	Renewing Members Visitation Program	
	U.	Website	
	V.	New Member Activity	
VIII.		Solicitor's Report	
	A.	Closed Cases.....	Page 53
	B.	MEL Helpline and Contact List.....	Pages 54-55
IX.		Safety Director's Report	
	A.	Activity Report .....	Pages 56-59
	B.	Police One Training.....	Update
X.		Claims Administrator's Report	
	A.	Lessons Learned from Losses .....	Page 60
	B.	NOC Department Listing.....	Pages 61-62
	C.	Accident Investigation Report.....	Page 63
XI.		Wellness Director Report	
	A.	Monthly Activity Report.....	Pages 64-65
	B.	Targeting Wellness Newsletter .....	Pages 66-72
	C.	Exercise of the Month.....	Page 73
XII.		Managed Health Care Report	
	A.	Summary Report .....	Page 74
	B.	Average Days to Report.....	Page 75
	C.	COVID-19/Claims Reports.....	Page 76
	D.	Transitional Duty Report.....	Page 77
	E.	PPO Savings & Penetration Reports.....	Pages 78-80
	F.	Top 10 Provider/Paid Provider by Specialty.....	Page 81
	G.	Prescription Benefit Program.....	Page 82
	H.	Nurse Case Management Report.....	Page 83
XIII.		Technology Risk Services	
	A.	Report.....	Verbal
	B.	Cyber Awareness Month.....	Pages 84-85
	C.	Pivot Point Newsletters.....	Pages 86-87
XIV.		Treasurer's Report as of July 31 and August 31, 2021 .....	Pages 88- 168
	A.	Investment Report	
	B.	Investment JCMI	
	C.	Loss Run Payment Registers	
	D.	Fund Status	
	E.	Disbursements	
	F.	Ratification of August Bill List.....	Page 169
	G.	September Bill List.....	Page 170
		Motion to approve the Payment Register & Bill Lists– <b>Motion – Roll Call</b>	
XV.		Committee Report	
	A.	Safety Committee Meeting Minutes – July 20, 2021.....	Pages 171-193
	B.	Finance Committee Meeting Minutes – August 24, 2021.....	Handout
		1. Interim Financials 6/30/21.....	Pages 194-203
		2. MEL Fiduciary Disclosure.....	Page 204

3. Resolution 2021-\_\_\_\_\_ Authorizing Refund of Closed Year Accounts (2008-2016) Surplus Release of Surplus – **Motion – Roll Call**.....Pages 205-206
4. Resolution 2021-\_\_\_\_\_ Authorizing Intra-Fund Transfers of \$53,277 from the 2018 Deductibles Line to the 2018 General Liability Line; \$50,000 from the 2018 Deductibles Line to the 2018 Workers Compensation Line; and \$75,000 from the 2020 Deductible Line to the 2020 Property Line – **Motion – Roll Call**.....Page 207

XVI. MEL/RCF/E-JIF Reports

- A. MEL Meeting Report – September 1, 2021 .....Pages 208-214
- B. Resolution 2021 - \_\_\_\_\_ Authorizing to Renew Membership in the Municipal Excess Liability Joint Insurance Fund for a Period of 3 Years, commencing on January 1, 2022- **Motion – Roll Call**.....Pages 215-218
- C. RCF Meeting Report – September 1, 2021.....Pages 219-221
- D. Resolution 2021 - \_\_\_\_\_ Authorizing to Renew Membership in the Municipal Excess Liability Residual Claims Fund for a Period of 3 Years, commencing on January 1, 2022 - **Motion – Roll Call**.....Pages 222-225
- E. EJIF Meeting Report – September 1, 2021.....Pages 226-227

XVII. Miscellaneous Business

- A. MEL – 2022 Pre-Renewal Presentation.....Pages 228-256

<p style="text-align: center;"><b>The next meeting will be held on Tuesday, October 19, 2021 at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ <b>or</b> via Zoom</b></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**

**July 20, 2021**  
**Via Zoom Conferencing**

## ***OPEN SESSION MINUTES***

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held via Zoom Conferencing on Tuesday, July 20, 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**  
Maria Carrington, **Bordentown Twp.**  
Grace Archer, **Bordentown City**  
Glenn McMahon, **Chesterfield**  
Beverly Russell, *Representative*, **Delanco Twp.**  
Jeffrey Hatcher, **Delran Twp.**  
Patrice Hansell, **Fieldsboro Boro.**  
Steve Fazekas, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Ed Dellorco, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Diane Bielec, *Alternate*, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
Kyle Tuliano, **New Hanover Twp.**  
John Gural, **Palmyra Boro.**  
Debbie Vallari, *Alternate*, **Pemberton Boro.**  
Michelle Brown, *Alternate*, **Pemberton Twp.**  
Mike Mansdoerfer, **Riverside Twp.**  
David Matchett, **Shamong Twp.**  
Kathy Hoffman, **Southampton Twp.**  
J. Paul Keller, **Springfield Twp.**  
Doug Cramer, **Tabernacle Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Boro.**

Absent Fund Commissioners were:

Tom Pullion, **Edgewater Park**  
Mary Picariello, **North Hanover Twp**  
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

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

Also present were the following Risk Management Consultant agencies:

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

Absent Risk Management Consultant agencies:

Insurance Agency Mgmt.

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

### ***APPROVAL OF THE OPEN & CLOSED SESSION MINUTES***

Chair McMahon presented the Open & Closed session meeting minutes of the June 15, 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 June 15, 2021 meeting. All in Favor. Motion carried by majority vote.

The Closed Session minutes of the June 15, 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 stated that his office staff has been hearing from some members that they are not receiving emails from his office, due to what has now been discovered as certain firewalls not accepting active hyperlinks in signature blocks since his office has upgraded to Microsoft 365. He explained there is no kickback message received, so his office had been unaware of this issue until recently when members started to call in regards to not receiving their 2<sup>nd</sup> Assessment Billing. Mr. Forlenza stated his IT Department had been notified of this issue and we believe it is rectified on our end, however he asked if everyone could please speak with your own IT Department and be sure his email address is "whitelisted" so any emails from his office are ensured of being delivered in the future. He asked if anyone had any questions or concerns to please notify his office.

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

Mr. Forlenza referenced the Statutory Bond Status report and asked members to please review the report for accuracy and be sure to check the list to make sure any new employees are listed, as June is a popular time for people to retire. He reminded the members that the bond is for the individual, not the position, and if you would like to check the status of an application, please contact Ed Cooney, Fund Underwriter.

Mr. Forlenza noted the 2022-2023 MEL EPL Risk Management Plan had been revised and in 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. The date for completing the necessary steps for compliance with the MEL EPL Risk Management Plan is November 1, 2021.

In regards to the 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. 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. The sign-in sheets from the June 3, June 8<sup>th</sup>, and June 23<sup>rd</sup> dates have been taken off of the websites by request. It seems there was some concern with having officer's signatures on the website, and giving people the ability to possibly copy those signatures. Mr. Forlenza explained they are in the process of posting the sign-in sheets somehow without signatures, and he explained they will be working on another way to have the officer's sign in for future trainings.

Mr. Forlenza noted that since April 15, 2021, the ACM, BURLCO, & TRICO JIFs have sponsored 20 Managers & Supervisor's Employment Liability Training sessions, with almost 1,000 participants among all three JIF's. 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](http://www.burlcojif.org). 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 and again on April 14<sup>th</sup>, a memorandum was sent to all members notifying them of the availability of non-supervisory employee training through the MEL Safety Institute (MSI). A required element of compliance with the MEL's 2022-2023 Employment Practices Liability (EPL) Risk Management Plan, all members are required to notify their non-supervisory employees of the availability of this training, though not required to take it. The training module is entitled *Building a Safe Workplace: Anti-Harassment and Discrimination* and is approximately 20 minutes in length. The memorandum provided specific directions on how to access the training module in the MSI. All members should

document the notification of the availability of this training to their employees and the notification should go out as soon as possible. Again, the deadline to comply with all aspects of the EPL Risk Management Plan has been extended to November 1, 2021

Mr. Forlenza stated on July 13, 2021, a notice was sent to all Fund Commissioners, Municipal Clerks, & Risk Managers 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.

In regards to Renewing Members and the visitation program, Mr. Forlenza stated letters were emailed on or about June 1, 2021, to the nine (9) members whose membership in the JIF is up for renewal on January 1, 2022. These members are: Chesterfield, Delanco, Edgewater Park, Fieldsboro, Medford, Pemberton, Tabernacle, Westampton, and Wrightstown. Included in the email was a *Resolution for Renewal of Membership in the Burlington County Municipal JIF, a Certification* required under the Local Public Contracts Law, and an *Agreement to Renew Membership in the Burlington County Municipal JIF*. Members were asked to place the Renewal Resolution on the agenda of an upcoming governing body meeting and return both the approved Resolution and executed Agreement to our office by August 13, 2021. He also noted his office contacted those members up for renewal this year to schedule an appointment before the Governing Body to provide an update on the financial condition of the JIF, the member's participation in the JIF, and the many programs available to JIF members. These appointments are also an opportunity to address any questions the Governing Body members might have regarding membership in the JIF. The Executive Director's office believes it is very important for the decision makers in each member municipality to understand the value of JIF membership. These visits started in June and will run through September. He noted his office has received renewal paperwork from three (3) towns to date.

Mr. Forlenza stated on or about July 8, 2021, all members and their risk managers received a notification from his office that the 2022 Exposure Renewal Process will begin on or about July 15, 2021. As occurred last year, members will receive an email from Origami containing a link to the Origami renewal site. Included in the correspondence was important information pertaining to your property and equipment schedules, employee payroll information/counts, and other exposure data. In addition, the correspondence included important information regarding coverage exclusions and limits. All members and risk managers are urged to carefully review this information prior to starting the renewal process. Anyone with questions regarding the exposure renewal process should contact Jodi Palmeri or Tracy Forlenza from his office. Members are asked to complete the 2022 exposure renewal process no later than Tuesday, August 31, 2021

In regards to the 2021 Property Reports, Mr. Forlenza noted on or about July 8, 2021, members that received a physical appraisal this year should have received a copy of their appraisal report via email. The reports were emailed to the Municipal Clerk and copied to their RMC and Fund Commissioner. Members and their RMC's are encouraged to review the report and notify the Property Appraisal if any properties were missed during the appraisal process. Any questions regarding the report can be addressed to Mel Ngayan at AssetWORKS at [Melvin.ngayan@assetworks.com](mailto:Melvin.ngayan@assetworks.com) or 215-354-1078.

Lastly, Mr. Forlenza referenced a report detailing attendance records through the second quarter of the 2021 Fund year in the agenda. As the attendance is taken directly from the minutes, please contact Kris Kristie of his office with any questions or concerns.

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 are actually appointed.

Mr. DeWeese asked if 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 and they seem to still be calling ahead for now. 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 stated, in regards to the Police One Training, 16 of the 20 law Enforcement agencies in the BURLCOJIF are actively participating in the program. There have been 1,219 courses taken as of 6/11/21 which indicates no courses have been taken by any member since that date. He reported 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.

Lastly, Mr. Saville reminded everyone to please fill out the Supervisors Incident Report whenever an incident occurs as this helps him to understand exactly what happened and to help get to the root cause of the incident.

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 July which reviewed *Comorbidities* and how they can affect your claims. He then highlighted the following

- In medicine, a Comorbidity is the presence of one of more additional conditions occurring at the same time as the primary condition
- These include: nicotine addiction, high cholesterol, diabetes and obesity
- Comorbidities are associated with worse health and treatment outcomes, more complex medical management and increased healthcare costs
- Inevitably, comorbidities lead to a more expensive claims experience of the municipality and a more problematic and painful existence for the employee
- Take advantage of all the Wellness programs offered to drive your claims cost down
- There are 18 months of date tracking comorbidities in the claims system:

	Claim Count	Total Incurred	Average Total Incurred Per Claim	Average Lost Time Days/Claim
With Comorbidity	109	\$6,436,691	\$59,052.21	80.6 Days
No Comorbidity	220	\$7,607,382	\$34,579.01	48.3 Days

This data is combined between all members of the ACM, BURLCO and TRICO JIFs and does NOT include medical only or COVID -19 claims.

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 stated she wanted to share ideas again in an effort to generate initiatives members might want to explore for the rest of this year. If you are already planning wellness activities for the fall, please reach out to her for any assistance she can offer.

### **Some of these activities are planned while others are ideas**

- ♦ 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
- ◆ Demonstrations through the Food Bank of South Jersey

**New Resource Connections:**

**Wegmans Pharmacy** – If you are considering having a Wellness Day or would like to offer onsite flu clinics, please let her know.

**Transformational Leadership and Crisis Response – Dr. Elias Pilot Program**

The May Cohort has just been completed. All Chief's from all 3 JIFs were invited. Only 5 agreed to participate with 3 from BURLCO: Bordentown Twp, Beverly City, and Lumberton. Each municipality sent 3 officers: Chief, Midlevel Leaders and Frontline Officers.

The program received rave reviews from each group. Since no other town has shown interest in participating in the next Cohort, the current towns will be sending their remaining officers to experience the training.

Dr. Elias is compiling her findings on this first round along with any suggestions and recommendations, which will be shared with the Executive Committee.

**July Targeting Wellness Connection Newsletter:**

Ms. Schiffer noted, as seen with the last few days, summer heat can be oppressive. Therefore it is imperative that you pay attention to your body and any signs of heat exhaustion or heat stroke! Please remind your employees, especially those who must work outdoors, to stay hydrated!

**In the July Targeting Wellness Newsletter, you will find the following topics addressed:**

- the importance of hydration
- the benefits of being outside - but use caution in the heat
- celebrating social wellness month
- health benefits of social wellness
- seasonal summer hazards - critters and plants
- Identifying tick species (special attention to our Public Workers!)
- Nutrition bites - health benefits of our seasonal Blueberry!
- Recipe corner - roasted veggie Buddha bowl

**The "Exercise of the Month" is all about staying safe while working out in the heat!**

- know the signs of heat exhaustion and heat stroke
- ways to prepare for a summer workout

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>June</i>	<i>YTD</i>
<i>Lost Time</i>	<i>1</i>	<i>35</i>

<i>Medical Only</i>	9	58
<i>Report Only</i>	9	118
<i># of New Claims Reported</i>	19	211
<i>Report Only % of Total</i>	47%	56%
<i>Medical Only/Lost Time Ratio</i>	80:20	62:38
<i>Average Days to Report</i>	3.1	4.4

### ***Claims Report by Type***

Ms. Beatty presented a 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 June 2021 and Year to Date 2021. Ms. Beatty noted there were no COVID related claims for the month of June.

June 2021 COVID Related Average Days to Report: 0

June 2021 Non COVID Related Average Days to Report: 3.1

### ***Transitional Duty Report***

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

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	1,158
<i>Transitional Duty Days Worked</i>	780
<i>% of Transitional Duty Days Worked</i>	67%
<i>Transitional Duty Days Not Accommodated</i>	378
<i>% of Transitional Duty Days Not Accommodated</i>	33%
<i>\$ Saved by Accommodating</i>	\$74,065
<i>\$ Lost by Not Accommodating</i>	\$41,414

### ***Sample Transition Duty Assignments***

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, Supervisory work, etc. Ms. Beatty noted she will be including this report monthly.

### ***PPO Penetration Report:***

Ms. Beatty presented the PPO Penetration Report:

<b><i>PPO Penetration Rate</i></b>	<b><i>June</i></b>
<i>Bill Count</i>	218
<i>Original Provider Charges</i>	\$239,164
<i>Re-priced Bill Amount</i>	\$90,594
<i>Savings</i>	\$148,570

<i>% of Savings</i>	<i>62%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>97%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>96%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>98%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>97%</i>

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

### ***TECHNOLOGY RISK SERVICES REPORT***

Mr. Romero noted, in regards to training, new material and content is being evaluated. He explained a new program will be rolling out in conjunction with a company called WIZER. A meeting will be taking place to discuss the training they will be providing and the types of reports we wish to see, so stay tuned, more information will be forthcoming.

Mr. Romero then noted a security advisory stating Russia is conducting a Global Brute Force Campaign to compromise enterprise and cloud environments.

He explained Russian General Staff Main Intelligence Directorate (GRU) 85th Main Special Service Center (GTsSS), military unit 26165, used a Kubernetes® cluster to conduct widespread, distributed, and anonymized brute force access attempts against hundreds of government and private sector targets worldwide.

A significant amount of activity has been noted against organizations using Microsoft Office 365® cloud services; however, they also targeted other service providers and on premises email servers using a variety of different protocols. This brute force capability allows the 85th GTsSS actors to access protected data, including email, and identify valid account credentials. Credentials may then be used for initial access, privilege escalation, and defense evasion.

He explained network managers should adopt and expand usage of **multi-factor authentication** to help counter the effectiveness of this capability. Additional mitigations to ensure strong access controls include time-out and lock-out features, the mandatory use of strong passwords, implementation of a Zero Trust security model that uses additional attributes when determining access, and analytics to detect anomalous accesses. Additionally, organizations can consider denying all inbound activity from known anonymization services, such as commercial virtual private networks (VPNs) and The Onion Router (TOR), where such access is not associated with typical use

***It is strongly recommended to implement and use Multi Factor Authentication, especially when using VPN remote connections.***

Mr. Romero noted in regards to the phishing emails for the month of June there were 647 phishing emails issued with 12 clicked, or 1.9%, which is still excellent, but a bit higher than 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 the zero-day exploit, known as **PrintNightmare**, which exploits a vulnerability in the Windows Print Spooler and could allow an attacker to execute code remotely.

The print spooler is a Windows software service that manages your system printing processes. When you hit print, the spooler takes the incoming print job from the software (or operating system) and ensures the printer and its resources (paper, ink, etc.) are ready for action. When you send multiple print jobs, the spooler queues them and manages printer output.

The print spooler service has access to the entire system. This can make such a service a target for attackers looking to attack resources with system-wide privileges.

While there is no specific fix for PrintNightmare, Microsoft's advisory recommends disabling the Print Spooler service to protect system against the potentially dangerous exploit. Please discuss this option with your IT professional.

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

#### **Investment Interest**

Interest received or accrued for the reporting period totaled \$13,454.63. This generated an average annual yield of 0.92%. However, after including an unrealized net loss of \$2,985.88 in the asset portfolio, the yield is adjusted to 0.72% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized gain of \$31,833.16 as it relates to current market value of \$15,071,226.20 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$15,081,631.77.

Our asset portfolio with Wilmington/Trust consists of 3 obligations with maturities less than one year.

#### **Receipt Activity for the Period**

	Monthly	YTD
Subrogation Receipts	\$2,765.86	\$31,555.05
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$0.00	
Misc. Subpoena Fee Receipt	\$2.00	

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

Delran Township	\$16,252.00
Chesterfield Township	\$1,118.00
Bordentown City	\$70,669.00
Bordentown Township	\$64,050.00
Westampton Township	\$10,463.00
E-JIF Dividend	\$126,715.36

### **Cash Activity for the Period**

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$17,862,479.99 to a closing balance of \$17,180,279.85 showing a decrease in the fund of \$682,200.14.

### ***Loss Run Payment Register – June 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 \$370,001.03. The claim detail shows 463 claim payments issued.

### ***Bill List and RMC Bill List – July 2021***

For the Executive Committee's consideration, Mr. Tontarski presented the July 2021 Bill List in the amount of \$829,596.04 and the RMC 2<sup>nd</sup> Installment Bill List in the amount of \$153,903.00.

Chair McMahon entertained a motion to approve the June 2021 Loss Run Payment Register and the July 2021 Bill Lists, 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 *June 2021 Loss Run Payment Register the July 2021 Bill List and the RMC 2<sup>nd</sup> Installment Bill List* as presented.

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

*Nays:*                    None  
*Abstain:*                None

Motion carried by unanimous vote.

## **COMMITTEE REPORTS**

### ***Finance Committee Report***

Mr. Hatcher stated they would be holding a Public Hearing on the proposed 2021 Budget Amendment as well as a motion to adopt both the 2021 Amended Budget and Assessment Certification. The detailed reasons for these requested motions were included in the last Finance Committee Meeting Minutes which were distributed at last month's Executive Committee meeting.

### ***2021 Budget Amendment Hearing – Motion to Open***

Chair McMahon entertained a motion to open the *2021 Budget Amendment Public Hearing*.

Motion by Mr. Cramer, seconded by Mr. Wolbert, to open the *2021 Budget Amendment Public Hearing*. All in favor. Motion carried.

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

***2021 Budget Amendment Hearing – Motion to Close***

Chair McMahon entertained a motion to close the *2021 Budget Amendment Public Hearing*.

Motion by Mr. Gural seconded by Mr. Ingling, to close the *2021 Budget Amendment Public Hearing*. All in favor. Motion carried.

***2021 Amended Budget Adoption & 2021 Amended Assessment Certification Adoption***

Chair McMahon entertained a motion to adopt the *2021 Amended Budget* as presented.

Motion by Mr. Wolbert seconded by Ms. Kosko, to adopt the *2021 Amended Budget* as presented.

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

**Abstain:** None

All in favor. Motion carried by unanimous vote.

Chair McMahon entertained a motion to adopt the *2021 Amended Assessment Certification* as presented.

Motion by Mr. Ingling seconded by Ms. Mr. Mascia to adopt the *2021 Amended Assessment Certification* as presented.

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

**Abstain:** None

All in favor. Motion carried by unanimous vote.

***Joint Coverage Committee Meeting Minutes – June 22, 2021***

In the absence of Ms. Burger, Mr. Forlenza reported the Joint Coverage Committee met on June 22, 2021 via Zoom, and the minutes were included in the agenda inclusive of the Fund Underwriter's presentation. He then noted the main discussion was on the 2021 Coverage Renewal and all the various changes that took effect in January. He then noted the ongoing pressure in the Property market, as well as the Liability market, especially as it relates to Law Enforcement and Cyber.

Mr. Forlenza asked everyone to please read through the minutes, and noted Mr. Cooney did a nice job of laying out all of the issues in a way that should be fairly easy to follow and understand.

Mr. Forlenza stated the Renewal process going into 2022 as well as 2023 will be challenging. Discussion have already taken place with the Safety Committee earlier today about those challenges and some things that we can all do locally to help impact our overall budget performance, including adherence to Safety and Risk Management programs that the JIF continues to make available to the members. He noted if anyone had any questions to please reach out to his office.

***Strategic Planning Committee Meeting Minutes – June 15, 2021***

Mr. Gural noted the minutes from the June 15, 2021 Strategic Planning Committee meeting were included in the agenda and are self-explanatory. He noted that others, in their respective reports, already covered most of the topics the Strategic Planning Committee discussed.

Mr. Gural noted the next meeting will be in October and will potentially be held in person. With that said, Mr. Gural asked if there has been any update on Eastampton joining the JIF in 2022, and if anyone has followed up with them in regards to possibly joining our JIF. Mr. Forlenza noted he has not heard anything yet, but it is on the list to follow up with them and start the communication process with some individuals Chair McMahon knows in the Township.

Mr. Gural stated that concluded his report unless there were any questions. No questions were entertained.

***Safety Committee Meeting - July 20, 2021***

Mr. Cramer noted the Safety Committee met earlier today, noted detailed minutes would be included in the September agenda. Discussed today were the Safety Directors 1<sup>st</sup> and 2<sup>nd</sup> quarter Loss Control Reports; the Safety Directors reports on renewing members; and the JIF and the MEL Loss Ratio reports.

Mr. Cramer noted preliminary discussion have started in regards to the Safety Kickoff Breakfast and if anyone had any recommendations for a venue for approximately 150 attendees, to please forward that information to the Executive Directors office.

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

***MEL/RCF/EJIF REPORTS***

***MEL Cyber Task Force Alert*** – Mr. Forlenza noted he and Mr. Romero are members of the MEL Cyber Task Force, which meets several times per year and provides regular updates on cyber related matters.

Mr. Romero stated it is important to have good, strong passwords. Do not save passwords on your computer and do not use the same passwords across different platforms. At the very least modify it enough to be related to that particular site or page and use multi-factor authentication whenever possible.

Mr. Forlenza noted these are simple rules to follow, but could make a huge difference. He asked that everyone read through the Alert to understand the importance of password etiquette and see other examples of how to protect yourself.

### **MISCELLANEOUS BUSINESS**

Chair McMahon entertained a Motion to Adopt *Resolution 2021-29 Authorizing the Executive Director to Execute the Required New Jersey Department of Taxation, Division of Revenue & Enterprise Services, Records Management Services form for the Destruction of Claims Files*

Motion by Mr. Cramer, seconded by Mr. Gural to Adopt **Resolution #2021-29**

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

**Nays:**                    None  
**Abstain:**                None

Motion carried by unanimous vote.

Chair McMahon entertained a Motion to Adopt **Resolution 2021-30 Authorizing the Release of \$7,158.15 of the Township of Bordentown's Share of the Aggregate Excess Loss Contingency Fund.**

Motion by Ms. Kosko, seconded by Mr. Mascia to Adopt **Resolution #2021-30**

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

**Nays:**                    None  
**Abstain:**                None

Motion carried by unanimous vote.

Chair McMahon asked for authorization to process and pay Fund vendors in August 2021.

Motion by Mr. Gural, seconded by Mr. Ingling to process and pay Fund vendors in August 2021.

**ROLL CALL    Yeas** Doug Cramer, **Tabernacle Twp.**  
James Ingling, **Wrightstown Boro**  
Paula Kosko, **Hainesport Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
Rich Wolbert, **Beverly City**

John Gural, *Secretary*, **Palmyra Boro.**  
Glenn McMahon, *Chair*, **Chesterfield**

*Nays:* None  
*Abstain:* None

Motion carried by unanimous vote.

Chair McMahon asked for a **Motion** to authorize the Executive Directors office to re-advertise the September, October, November, and December 2021 Executive Committee Meetings if necessary in consultation with the Fund Chair, Fund Secretary and Fund Solicitor

Motion by Mr. Gural, Seconded by Mr. Ingling to authorize the motion as presented. All in Favor.  
Motion passed by unanimous vote.

Cahir McMahon asked for a **Motion** to authorize the Executive Directors office to prepare, advertise and receive Requests for Proposals for Managed Care Services.

Motion by Ms. Kosko, seconded by Mr. Ingling to authorize the Motion as presented. All in Favor.  
Motion passed by unanimous vote.

Cahir McMahon asked for a **Motion** to authorize the Executive Directors office to prepare, advertise and receive Requests for Proposals for Technology Risk Management Services

Motion by Mr. Cramer, seconded by Mr. Ingling to authorize the Motion as presented. All in Favor.  
Motion passed by unanimous vote.

Lastly, Chair McMahon entertained a Motion to Adopt **Resolution 2021-32 Authorizing the Fund Chair and Fund Secretary to Execute a Contract with WIZER to Provide Cyber Hygiene Training to Employees of the Members of the Burlington County Municipal Joint Insurance Fund for the Period of August 1, 2021 through December 31, 2021 at a Cost not to Exceed \$3,396.**

Motion by Mr. Gural, seconded by Mr. Ingling to Adopt **Resolution #2021-32**

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

*Nays:* None  
*Abstain:* None

Motion carried by unanimous vote.

#### ***Next Meeting***

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, September 21 at 3:30 PM** via TBD.

#### ***PUBLIC COMMENT***

Motion by Mr. Ingling, seconded by Mr. Mascia 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 #2021-31***

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

Motion by Mr. Gural, seconded by Mr. Wolbert to Adopt ***Resolution #2021-31***

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

***Abstain:*** 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 Mr. Wolbert seconded by Mr. Cramer to reopen the public portion of the meeting. All in favor. Motion carried.

Chair McMahon asked for the authority to proceed with the recommended settlement of *BURLCO JIF (Delanco/Willhouse) v. David Currie, III* as discussed in Closed Session.

Motion by Mr. Gural, seconded by Mr. Ingling to have Fund Solicitor Mr. DeWeese proceed with the recommended settlement.

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

***Abstain:*** None

Motion carried by unanimous vote.

### ***APPROVAL OF CLAIMS PAYMENTS***

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

<b><i>Workers' Compensation</i></b>	<b><i>General Liability</i></b>
<i>2018128624</i>	<i>2020196497</i>
<i>2019152686</i>	
<i>2021240882</i>	
<i>2021238464</i>	

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

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

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

*Nays:*                    None  
*Abstain:*                None

Motion carried by unanimous vote.

### ***AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL***

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

*MLT-2020182640*  
*2020205873*  
*2020196688*

### ***MOTION TO ADJOURN***

Chair McMahon entertained a motion to adjourn the July 20, 2021 meeting of the BURLCO JIF.

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

The meeting was adjourned at 5:10 PM.

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Kris Kristie,  
*Recording Secretary for*

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***John Gural, SECRETARY***



To: Fund Commissioners  
From: Paul A. Forlenza, MGA, RMC, Executive Director  
Date: September 21, 2021  
Re: Executive Director's Report

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**A. Lost Time Accident Frequency Report – (pgs. 22-25)**

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

**B. Certificates of Insurance (pgs. 26-27)**

A summary of the Certificates of Insurance issued during July and August 2021 is attached for your review.

**C. Financial Fast Track Report (pgs. 28-29)**

The Financial Fast Track Report as of June 30 and July 31, 2021 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of June 30, 2021 was **\$10,519,286** and the JIF’s surplus position as of July 31, 2021 was **\$10,602,344**

**D. Regulatory Filing Checklists (pgs. 30-31)**

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. 32)**

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. 33)**

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 EPL/Cyber Risk Management Budget (pg. 34)**

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.**

**H. 2021 Wellness Incentive Program Allowance (pg. 35)**

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.**

**I. Employment Practices Liability Compliance – (pgs. 36-37)**

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. 38-39)**

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](mailto:ecooney@connerstrong.com).

**K. Skateboard Park Approval Status (pg. 40)**

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. 41-44)**

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**

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. The sign-in sheets from the June 3, June 8, and June 23, 2021 sessions are available upon request of our office.

## O. Managerial & Supervisory Training

The ACM, BURLCO, & TRICO JIFs 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](http://www.burlcojif.org). Please contact the Executive Director's office if you have any questions.

## P. Non-Supervisory EPL Employee Training (pgs. 45-50)

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. 51)

On July 13, 2021, a notice was sent to all Fund Commissioners, Municipal Clerks, & Risk Managers 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. 52)

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](mailto:ecooney@connerstrong.com).

## S. Renewing Members

Letters were emailed on or about June 1, 2021, to the nine (9) members whose membership in the JIF is up for renewal on January 1, 2022. These members are: Chesterfield, Delanco, Edgewater Park, Fieldsboro, Medford, Pemberton, Tabernacle, Westampton, and Wrightstown. Included in the email was a Resolution for Renewal of Membership in the Burlington County Municipal JIF, a Certification required under the Local Public Contracts Law, and an Agreement to Renew Membership in the Burlington County Municipal JIF. Members were asked to place the Renewal Resolution on the agenda of an upcoming governing body meeting and return both the approved Resolution and executed Agreement to our office by August 13, 2021. To date we have received *Renewal Resolutions & Agreements* from all renewing members. If you have any questions, please contact the Executive Directors office.

## **T. Renewing Members Visitation Program**

In May, a representative from the Executive Director's office, contacted those members up for renewal this year to schedule an appointment before the Governing Body to provide an update on the financial condition of the JIF, the member's participation in the JIF, and the many programs available to JIF members. These appointments are also an opportunity to address any questions the Governing Body members might have regarding membership in the JIF. The Executive Director's office believes it is very important for the decision makers in each member municipality to understand the value of JIF membership. Based upon the response to that request, the Executive Director's office participated in these meetings either in person, via conference call, or through video conferencing. To date, all of these presentations have been completed whether in person or via other electronic format.

## **U. Website ([WWW.BURLCOJIF.ORG](http://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](mailto:Megan_Matro@riskprogramadministrators.com).

## **V. 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								1,212.42						1,212.42	2,537.58		NA
Riverside	M	3,150.00							3,150.00							3,150.00	0.00		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									2,100.00					2,100.00	0.00		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	\$3,150.00	\$0.00	\$3,312.42	\$0.00	\$0.00	\$0.00	\$0.00	\$41,662.42	\$40,187.58		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									995.00					995.00	0.00	
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							289.90							289.90	1,305.10	
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									4,615.09					4,615.09	29.91	
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									4,645.00					4,645.00	0.00	
Riverside	2,660.00							2,660.00							2,660.00	0.00	
Shamong	995.00									995.00					995.00	0.00	
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	\$2,949.90	\$0.00	\$11,250.09	\$0.00	\$0.00	\$0.00	\$0.00	16,354.37	35,690.63	

**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									500.00					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									500.00					500.00	-	
Riverside	500.00														0.00	500.00	
Shamong	500.00									500.00					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	\$1,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,000.00	\$12,000.00	

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

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

Member Municipality	Opening Balance	January 2021	February 2021	March 2021	April 2021	May 2021	June 2021	July 2021	August 2021	September 2021	October 2021	November 2021	December 2021	Paid 2022	Total Paid	Remaining Balance	Date of Encumber
Bass River	500.00														0.00	500.00	
Beverly	750.00														0.00	750.00	
Bordentown City	750.00														0.00	750.00	
Bordentown Twp.	1,000.00				203.36	770.65									974.01	25.99	
Chesterfield	500.00														0.00	500.00	
Delanco	750.00							305.93							305.93	444.07	
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							509.97							509.97	240.03	
Palmyra	750.00				750.00										750.00	0.00	
Pemberton Boro	500.00								185.00						185.00	315.00	
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	\$815.90	\$185.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	3,132.20	18,617.80	

**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**  
**AUGUST & SEPTEMBER 2021**  
**CLOSED CASES**

1.) **K Johnson Urban Renewal, LLC v. Township of Bordentown**-This matter involved the Plaintiff's allegations in a United States District Court, District of New Jersey Complaint arising from the Plaintiff's ongoing allegations that the Plaintiff, K Johnson Urban Renewal, LLC, owns certain property located in the Township of Bordentown (Subject Property 1), and the Plaintiff obtained approvals from the Township and Planning Board to redevelop the property, pursuant to a Redevelopment Agreement, as amended, dated June 29, 2011 (the "Redevelopment Agreement"). The Plaintiff further alleged that it executed a certain financial agreement with the Township, and throughout the course of the project, the Plaintiff was subjected to a multitude of delays, unnecessary enforcement of procedures, tax sales, additional taxes, fines and penalties that were discriminatory, prejudicial and served only to frustrate the purpose of the owner, Kevin Johnson, who is an African American. The Plaintiff further alleged that several requests were made to the Township to address these issues, but they were ignored or treated in a prejudicial manner because of Mr. Johnson's race. The Plaintiff further alleged that Kevin Johnson, through his company Team Campus Phase II, LLC (TCPH), purchased a second property in the Township (Subject Property 2). Mr. Johnson intended to create a town center for Bordentown Township and presented his drawings to the former Township Administrator, Frank Nucera, Jr. The proposed site plan included a mixed-use property that would include residential housing and fulfill a portion of the Township's affordable housing obligation. The Plaintiff alleged that Mr. Nucera rejected Mr. Johnson's proposal. The Plaintiff further alleged that in August-September, 2017, the Township threatened the Plaintiff that they would not approve the planning board resolution for TCPH until all the issues regarding the Plaintiff and the Township were resolved. The Plaintiff alleged that these actions were discriminatory and prejudicial as the two properties were independent, but the Township had always sought to combine the two because the individual who owns them is African American. On November 1, 2017, Mr. Nucera was reportedly indicted for hate crimes in his capacity as the Bordentown Township Chief. Following the arrest of Mr. Nucera, the Plaintiff alleged that the Planning Board reviewed Mr. Johnson's project and denied approval for same. The Plaintiff further alleged that throughout 2018, three Township officials have used racial slurs against the Plaintiff, and actively conspired to injure the Plaintiff and his business. The Plaintiff's Complaint asserted claims under the NJLAD, Title 7 of the Civil Rights Act, 42 U.S.C. sec 1981 and 1983, tortious interference with prospective economic advantage, tortious interference with contractual relations, slander of title, negligence, intentional infliction of emotional distress, and negligent infliction of emotional distress. The Plaintiff's initial demand was for a payment in the amount of \$10,000,000.00. The case was assigned to John C. Gillespie, Esquire on October 20, 2020, and he was advised of the division of coverage (50/50) with the EPL/POL carrier, Summit Risk. Defense Counsel accepted the assignment and he proceeded with the filing of a Motion to Dismiss the Complaint on behalf of the insureds on December 10, 2020. On July 9, 2021, Magistrate Williams entered an Order Administratively Terminating the Plaintiff's Action for a period of sixty (60) days to afford the parties adequate time to discuss the potential settlement of this matter. The Township was ultimately able to negotiate the settlement of this matter with the Plaintiffs without any involvement from Defense Counsel. The Township conducted all negotiations on its own, in an effort to resolve multiple lawsuits brought by the Plaintiff against the Municipality and its Officials. The various conditions of the settlement were for injunctive relief and no monetary settlement was required from the BURLCOJIF or the EPL carrier, Summit Risk. A Stipulation of Dismissal with prejudice was filed with the District Court on August 31, 2021.

# SAFETY DIRECTOR REPORT

## Burlington County Municipal Joint Insurance Fund

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers

**FROM:** Keith Hummel, JIF Safety Director

**DATE:** September 1, 2021

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

Keith Hummel Associate Director Public Sector Risk Control <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> Office: 856-552-6862 Fax: 856-552-6863	Mailing Address:  TRIAD 1828 CENTRE Cooper Street, 18 <sup>th</sup> Floor Camden, NJ 08102  P.O. Box 99106 Camden NJ 08101	John Saville Senior Consultant <a href="mailto:jsaville@jamontgomery.com">jsaville@jamontgomery.com</a> Office: 732-736-5009 Cell: 609-330-4092
Robert Garish Senior Consultant <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a> Office: 856-552-4650 Cell: 609-947-9719		Jonathan Czarnecki Risk Control Consultant <a href="mailto:jczarnecki@jamontgomery.com">jczarnecki@jamontgomery.com</a> Office: 856-446-9205
Melissa Meccariello Administrative Assistant <a href="mailto:mmeccariello@jamontgomery.com">mmeccariello@jamontgomery.com</a> Office: 856-479-2070		

### LOSS CONTROL SURVEYS

#### *July*

- Township of Hainesport on July 1, 2021
- Township of Delran on July 13, 2021
- Township of Westampton on July 13, 2021
- Township of Lumberton on July 20, 2021
- Township of Riverside on July 21, 2021
- Borough of Pemberton on July 22, 2021
- City of Bordentown on July 26, 2021
- Township of Medford on July 27, 2021

#### *August*

- Township of Mount Laurel on August 5, 2021
- Township of Bass River on August 24, 2021

- Township of Tabernacle - Renewal on August 24, 2021
- Borough of Fieldsboro on August 25, 2021
- Township of Southampton on August 31, 2021

### ***LAW ENFORCEMENT LOSS CONTROL SURVEYS***

#### ***July***

- No Law Enforcement visits were conducted in July.

#### ***August***

- Township of Chesterfield on August 3, 2021
- Borough of Palmyra on August 5, 2021
- Township of Delran on August 12, 2021

### ***MEETINGS ATTENDED***

#### ***July***

- Safety Committee Meeting on July 20, 2021
- Executive Committee Meeting on July 20, 2021

#### ***August***

- Claims Meeting on August 17, 2021
- Executive Committee Meeting on August 17, 2021

### ***UPCOMING MEETING SCHEDULE***

DATE	TOPIC	LOCATION
September 21, 2021	Executive Committee Meeting	Hainesport Municipal Building
September 21, 2021	Claims Meeting	Hainesport Municipal Building

### ***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.

#### ***July***

- July 15 – Law Enforcement Bulletin 2021-05 – Duty to Render Medical Assistance / UOF Core Principle 6
- July 20 – Did You Know? – BURLCO JIF

- July 22 – MSI Message - ATTENTION Employers of CDL Holders- Designated Employer Representative Training
- June 29 –New CDC Mask Recommendation- SD Message
- July 30 – MSI Bulletin – Summer Safety for Pets

### *August*

- August 3 – MSI Bulletin – Daniel's Law
- August 4 – LE Bulletin 2021-06 – COVID-19 Delta Variant Considerations for Law Enforcement
- August 5 – MSI Bulletin – Law Enforcement Work Zone Refresher Training
- August 10 – MSI Bulletin – Tornado Safety
- August 11 – New Service – Video Briefs for Law Enforcement
- August 12 – MSI Bulletin – Chainsaw Safety
- August 19 – MSI Message – ATTENTION Employers of CDL Holders – Designated Employer Representative Training
- August 20 – Crown Act – MSI SD Message
- August 25 – Did You Know? – BURLCO JIF
- August 30 – Safe Passage Bill – MSI LE Bulletin

### *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.

### *July*

MSI NOW	
Municipality	Number of Videos
Hainesport Township	4

### *August*

MSI NOW	
Municipality	Number of Videos
Delanco	1
Delran	4

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](http://www.njmcl.org) or email the video library at [mclvideolibrary@jamontgomery.com](mailto:mclvideolibrary@jamontgomery.com).

### *July*

MSI DVD	
Municipality	Number of Videos
Edgewater Park	2
Hainesport Township	2

### *August*

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](http://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 State agency's rules 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.

The MSI utilizes the Zoom platform to track the time each attendee logs in and logs out for webinars. 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](mailto:afelip@jamontgomery.com).

# LESSONS LEARNED FROM LOSSES

September 2021- SAFE LIFTING



It is one of the most common causes of injuries to employees, but proper technique and taking a moment to determine the best way to lift or move something, or asking for help, will greatly reduce the numbers and severity of these claims. Employees should use “S.M.A.R.T.” lifting techniques.

Size up the load.

Move the load closer.

Always bend your knees

Raise the load with your legs

Turn your feet in the direction you want to move

Example 1: EMT assisting with lifting of patient and immediately felt pain in the upper back. Conservative treatment has failed and a 2 level cervical fusion surgery is being scheduled. The total incurred on the file is \$130,000.00

Example 2: Employee was lifting a trash bag to be thrown into a dumpster and strained their shoulder and upper back. Conservative treatment has succeeded on the back, but the shoulder required arthroscopic surgery. The total incurred on the claim is more than \$85,000.



## MISC/NOC DEPARTMENT LISTING ANALYSIS - June 2021

TOTAL CLAIMS	
insurer	BURLINGTON COUNTY J.I.F.

Count of claim_number policy_effective_date	WC	AL	GL	PR
01/01/2018	219	40	159	80
01/01/2019	223	22	145	107
01/01/2020	909	25	124	91
01/01/2021	206	26	43	35
<b>Grand Total</b>	<b>1557</b>	<b>113</b>	<b>471</b>	<b>313</b>

MISC/NOC DEPARTMENT CLAIMS	
insurer	BURLINGTON COUNTY J.I.F.
org2	NOC

Count of claim_number policy_effective_date	WC	GL
01/01/2018		27
01/01/2019	3	12
01/01/2020	2	
01/01/2021	9	1
<b>Grand Total</b>	<b>14</b>	<b>40</b>

PERCENTAGE - CLAIMS/NOC DEPARTMENT CLAIMS	
insurer	BURLINGTON COUNTY J.I.F.

policy_effective_date	WC	AL	GL	PR
01/01/2018	0.0%	0.0%	17.0%	0.0%
01/01/2019	1.3%	0.0%	8.3%	0.0%
01/01/2020	0.2%	0.0%	0.0%	0.0%
01/01/2021	4.4%	0.0%	2.3%	0.0%
<b>Grand Total</b>	<b>0.9%</b>	<b>0.0%</b>	<b>8.5%</b>	<b>0.0%</b>



## MISC/NOC DEPARTMENT LISTING ANALYSIS - AUGUST 2021

TOTAL CLAIMS	
insurer	BURLINGTON COUNTY J.I.F.

Count of claim_number policy_effective_date	WC	AL	GL	PR
01/01/2018	219	40	159	80
01/01/2019	223	22	145	107
01/01/2020	909	25	124	91
01/01/2021	263	28	71	60
<b>Grand Total</b>	<b>1614</b>	<b>115</b>	<b>499</b>	<b>338</b>

MISC/NOC DEPARTMENT CLAIMS	
insurer	BURLINGTON COUNTY J.I.F.
org2	NOC

Count of claim_number policy_effective_date	WC	GL
01/01/2019	3	
01/01/2020	2	
01/01/2021	9	1
<b>Grand Total</b>	<b>14</b>	<b>1</b>

PERCENTAGE - CLAIMS/NOC DEPARTMENT CLAIMS	
insurer	BURLINGTON COUNTY J.I.F.

policy_effective_date	WC	AL	GL	PR
01/01/2018	0.0%	0.0%	0.0%	0.0%
01/01/2019	1.3%	0.0%	0.0%	0.0%
01/01/2020	0.2%	0.0%	0.0%	0.0%
01/01/2021	3.4%	0.0%	1.4%	0.0%
<b>Grand Total</b>	<b>0.9%</b>	<b>0.0%</b>	<b>0.2%</b>	<b>0.0%</b>

WESTAMPTON TOWNSHIP	08/30/2021	Fadden	2022246491	MEDICAL ONLY Open	Renee Levingston	STRUCK/INJ BY ANIMAL OR INSECT	INSUFFICIENT TO CLASSIFY	PUNCTURE	No
MEDFORD TOWNSHIP	08/18/2021	Eastwick	2022245670	MEDICAL ONLY Open	Renee Levingston	CUT PUNCTURE SCRAPE/HAND TOOL	OTHER FACIAL TISSUE-HEAD	LACERATION	No
MOUNT LAUREL TOWNSHIP	08/24/2021	Morrison	2022246098	MEDICAL ONLY Open	Renee Levingston	STRAIN/INJURY BY NOC	LOWER LEG-LOWER EXTREMITIES	STRAIN	No
MOUNT LAUREL TOWNSHIP	08/25/2021	Abrams	2022246577	MEDICAL ONLY Open	Mary Jane Tomasello	PANDEMIC	MULT.BODY SYSTEMS	COVID-19	No
MOUNT LAUREL TOWNSHIP	08/25/2021	Byzek	2022246593	MEDICAL ONLY Open	Mary Jane Tomasello	PANDEMIC	MULT.BODY SYSTEMS	COVID-19	No
MOUNT LAUREL TOWNSHIP	08/09/2021	Hein	2022244858	MEDICAL ONLY Open	Renee Levingston	MISC CAUSES-OTHER-MISC NOC	MULT.BODY SYSTEMS	HEAT PROSTRATION	No
MANSFIELD TOWNSHIP	08/04/2021	Cappetti	2022244648	MEDICAL ONLY Open	Renee Levingston	STRAIN/INJURY BY LIFTING	LOWER BACK(LUMBAR&LUMBOSACRAL)	STRAIN	No
MANSFIELD TOWNSHIP	08/03/2021	Friedrich	2022244532	INDEMNITY Open	Mary Jane Tomasello	STRAIN/INJURY BY LIFTING	SHOULDER(S)-UPPER EXTREMITIES	STRAIN	No
MANSFIELD TOWNSHIP	08/04/2021	Golenda	2022244610	MEDICAL ONLY Open	Renee Levingston	FALL SLIP TRIP FROM SAME LEVEL	MULT. BODY PARTS	CONTUSION	Yes
DELANCO TOWNSHIP	08/06/2021	Selter	2022244790	MEDICAL ONLY Open	Renee Levingston	STRUCK/INJ BY ANIMAL OR INSECT	MULT. BODY PARTS	PUNCTURE	Yes
DELRAN TOWNSHIP	08/17/2021	Marshall	2022245565	MEDICAL ONLY Open	Alexandria McMurrer	STRUCK/INJ BY ANIMAL OR INSECT	HAND-UPPER EXTREMITIES	PUNCTURE	Yes
SOUTHAMPTON TOWNSHIP	08/11/2021	Boyd	2022245551	MEDICAL ONLY Open	Mary Jane Tomasello	PANDEMIC	MULT.BODY SYSTEMS	COVID-19	Yes
MOUNT LAUREL TOWNSHIP	08/16/2021	Turner	2022245504	MEDICAL ONLY Open	Renee Levingston	ABSORPTION INGESTION OR INHALATION	MULT. BODY PARTS	DERMATITIS	Yes
SOUTHAMPTON TOWNSHIP	08/11/2021	Shontz	2022245470	MEDICAL ONLY Open	Mary Jane Tomasello	PANDEMIC	MULT.BODY SYSTEMS	COVID-19	Yes
SOUTHAMPTON TOWNSHIP	08/11/2021	Schmied	2022245475	MEDICAL ONLY Open	Mary Jane Tomasello	PANDEMIC	MULT.BODY SYSTEMS	COVID-19	Yes
SOUTHAMPTON TOWNSHIP	08/11/2021	Gittinger	2022245477	MEDICAL ONLY Open	Mary Jane Tomasello	PANDEMIC	MULT.BODY SYSTEMS	COVID-19	Yes
PEMBERTON TOWNSHIP	08/12/2021	Parker	2022245395	MEDICAL ONLY Open	Renee Levingston	STRUCK/INJ-OBJ HANDLED BY OTHR	SKULL-HEAD	CONTUSION	Yes
SOUTHAMPTON TOWNSHIP	08/11/2021	Chelsea	2022245468	MEDICAL ONLY Open	Mary Jane Tomasello	PANDEMIC	MULT.BODY SYSTEMS	COVID-19	Yes
MANSFIELD TOWNSHIP	08/19/2021	Spady	2022245951	MEDICAL ONLY Re-Open	Alexandria McMurrer	STEPPING ON SHARP OBJECT	FOOT-LOWER EXTREMITIES	CONTUSION	Yes
LUMBERTON TOWNSHIP	08/22/2021	Tenner	2022246442	MEDICAL ONLY Open	Mary Jane Tomasello	PANDEMIC	MULT.BODY SYSTEMS	COVID-19	Yes

**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: September 21, 2021 Virtual Meeting on Zoom  
Contact Information: [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

**SEPTEMBER ACTIVITIES AND PLANNED EVENTS**

It's nearly time to encumber your Wellness Funds! If you are struggling with appropriate ways to allocate the remaining balance, just let me know and we'll do a bit of fun brainstorming! As I shared last time, below are some ideas that might help.

**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 – Instant Pots, Nutribullets, Air Fryer, Blenders, Cook books, Exercise equipment, day spa certificates, etc.
- ◆ Standing desks
- ◆ Anti-fatigue mats for the standing desks
- ◆ Fresh fruit for the various departments
- ◆ Presentations – Diabetes, Stress management, Conflict Resolution, Nutrition, Menopause and so much more!
- ◆ Chair massages, Meditation/Mindfulness Practice
- ◆ Flu/pneumonia/COVID shots – your local pharmacy will come out, however there may want a minimum count
- ◆ Break room word puzzles, coloring books, health magazines
- ◆ Wellness Display Racks
- ◆ Smoothie Taste Test – use the funds to purchase the fruit and veggie ingredients
- ◆ Wellness Wednesday Trivia – use the monthly newsletter for ideas on questions
- ◆ Walking Buddy Recruitment – the Fall is a GREAT time to get outdoors
- ◆ Gratitude Board Year round – especially appropriate as we approach Thanksgiving
- ◆ Pay it Forward – a thank you note can go a long way
- ◆ Recipe Swaps – featuring seasonal fruit or vegetable – Make a dish to share with co-workers for a Potluck lunch
- ◆ Cooking demos: can be virtual
- ◆ "Paint by Numbers" for a fun virtual activity (may be best offered after work) – use funds to buy the painting kits for participants.
- ◆ Yoga/stretching/office exercise demonstrations and participation – get participants a yoga mat & block
- ◆ Theme Day – try color shirts, funny hat, etc. Be creative and fun. The employees/residents will love it!
- ◆ Reimbursement for meditation apps, health magazines, and meal delivery services
- ◆ Demonstrations through the Food Bank of South Jersey – virtual or in person

### Resource Connection Reminders:

- ♦ Wegmans Pharmacy – If you are considering having a Wellness Day or would like to offer onsite flu clinics. If interested, please let me know.
- ♦ The Food Bank of South Jersey – covers all of Burlington County

### Transformational Leadership and Crisis Response – Dr. Elias Pilot

#### Program

The May Cohort was completed with success. We have been reaching out to towns as we look to start a September Cohort. The BURLCO towns who participated in May have the opportunity to send another mid-level manager to participate in September.

Dr. Elias is planning to be in NJ in mid-October to offer an in-person training for Front Line Officers if a location and participation can be secured. Working with Keith Hummel on this task.

Dr. Elias is compiling her findings on this first round along with any suggestions and recommendations, which will be shared with the Executive Committee upon completion.

### September Targeting Wellness Connection Newsletter:

This month's Targeting Wellness Newsletter - Good News for Good Health, focuses on something that could be a royal pain to all of us...back, neck, shoulder or any other joint pain in the body! When we are in pain, daily functioning can truly be a challenge and can cause much emotional stress.

#### *Topics in this month's Newsletter include:*

- Chronic vs. Acute pain
- Typical causes of Lower Back Pain
- Chronic pain and your brain
- How exercise can help reduce pain
- Nutrition Bites: Is your diet causing you chronic pain?
- Recipe Corner: 10-minute creamy bean & aubergine casserole

*The "Exercise of the Month" focuses on lower back pain, a condition 1 out of 4 Americans experience!*

Thank you for sharing my monthly newsletter and additions with your employees; Some of you email it to everyone, some print them out and post them for all to see. Whatever you do, I appreciated it!



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

<b>Intake</b>	<b>July-21</b>	<b>July-20</b>	<b>August-21</b>	<b>August-20</b>	<b>2021 August YTD</b>	<b>2020 August YTD</b>
# of New Claims Reported	18	64	39	70	268	535
# of Report Only	8	56	15	53	141	434
% Report Only	44%	88%		76%	53%	81%
# of Medical Only	7	5	21	15	84	70
# of Lost Time	3	3	3	2	43	31
Medical Only to Lost Time Ratio	70:30	63:37	88:12	88:12	66:34	69:31
Claim Petition	0	0	0	0	0	2
COVID-19	4	49	16	48	148	411
Average # of Days to Report a Claim	4.6	2.0	3.2	1.9	4.2	2.9

<b>Nurse Case Management</b>	<b>July-21</b>	<b>July-20</b>	<b>August-21</b>	<b>August-20</b>
# of Cases Assigned to Case Management	22	19	22	20
# of Cases >90 days	19	13	18	15

<b>Savings</b>	<b>July-21</b>	<b>July-20</b>	<b>August-21</b>	<b>August-20</b>	<b>2021 August YTD</b>	<b>2020 August YTD</b>
Bill Count	164	99	156	129	1277	1080
Provider Charges	\$247,614	\$109,609	\$186,787	\$89,462	\$2,071,824	\$1,807,243
Repriced Amount	\$99,035	\$43,047	\$82,338	\$38,874	\$777,181	\$512,038
Savings \$	\$148,579	\$66,562	\$104,449	\$50,588	\$1,294,643	\$1,295,205
% Savings	60%	61%	56%	57%	62%	72%

<b>Participating Provider Penetration Rate</b>	<b>July-21</b>	<b>July-20</b>	<b>August-21</b>	<b>August-20</b>	<b>2021 August YTD</b>	<b>2020 August YTD</b>
Bill Count	98%	97%	94%	96%	95%	96%
Provider Charges	99%	97%	85%	98%	95%	98%

<b>Exclusive Provider Panel Penetration Rate</b>	<b>July-21</b>	<b>July-20</b>	<b>August-21</b>	<b>August-20</b>	<b>2021 August YTD</b>	<b>2020 August YTD</b>
Bill Count	98%	99%	98%	98%	96%	97%
Provider Charges	97%	99%	84%	99%	89%	99%

<b>Transitional Duty Summary</b>		<b>2021 August YTD</b>	<b>2020 August YTD</b>
% of Transitional Duty Days Worked		75%	57%
\$ Saved By Accommodating		\$123,222	\$114,752
% of Transitional Duty Days Not Accommodated		25%	43%
Cost Of Days Not Accommodated		\$53,009	\$81,281

# Memorandum

MEL Underwriting Manager Team

CONNER  
STRONG &  
BUCKLEW

## MEL Cyber Task Force

The MEL Cyber Task Force is again participating in Cybersecurity Awareness Month (October) and has again been made a Cybersecurity Awareness Month Champion. This year's theme is "**Do Your Part. #BeCyberSmart.**"

<https://staysafeonline.org/cybersecurity-awareness-month/theme/>

We will be putting out weekly content in line with the below themes, so stay tuned. This is a great opportunity for each of our members to promote cybersecurity within their organizations.

### Week 1 (10/4): **Be Cyber Smart**

This segment is about doing the basics of cybersecurity, aka our minimum security standards. <https://staysafeonline.org/wp-content/uploads/2020/04/Own-Your-Role-in-Cybersecurity-Start-with-the-Basics-.pdf>

### Week 2 (10/11): **Fight the Phish**

Identifying phishing emails. <https://njmel.org/wp-content/uploads/2017/12/MEL-Email-Infographic-FINAL.jpg>

### Week 3 (10/18): **Explore. Experience. Share.**

This segment is about promoting careers in cybersecurity and increasing cybersecurity skills. <https://www.nist.gov/itl/applied-cybersecurity/nice/nice-framework-resource-center>

### Week 4 (10/25): **Cybersecurity First**

This theme is about making security a priority and building it into your regular processes. I.E. employee onboarding cyber training, new IoT devices need proper security, etc. [https://staysafeonline.org/event\\_category/cybersecurity-awareness-month/](https://staysafeonline.org/event_category/cybersecurity-awareness-month/)

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[cchuck@connerstrong.com](mailto:cchuck@connerstrong.com)

September 10, 2021

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the two month period ending August 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 \$ 27,629.34. This generated an average annual yield of 0.93%. However, after including an unrealized net gain of \$ 19,948.40 in the asset portfolio, the yield is adjusted to 1.60% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$15,110,641.75. This current market value, however, when considering the total accrued income at month end is \$ 15,120,584.55.

Our asset portfolio with Wilmington/Trust consists of 3 obligations with maturities less than one year.

#### RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 2,084.73 w/YTD Total \$ 33,639.78 (detailed in my report)  
Salvage Receipts \$ 3,625.00  
Overpayment Reimbursements \$ 762.50  
FY 2021 Premium Receipts \$ 3,402,759.00  
FY 2020 Audit Refund Receipt \$ 713.00

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 \$ 527,959.24. The claims detail shows 734 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$258. Interest Allocated)

Delran Township	\$ 16,278.00
Chesterfield Township	\$ 1,119.00
Bordentown City	\$ 70,781.00
Bordentown Township	\$ 64,152.00
Westampton Township	\$ 10,479.00

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 \$ 17,180,279.85 to a closing balance of \$ 18,422,625.89 showing an increase in the fund of \$ 1,242,346.04. 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 - August 2021**

	<b>Payee</b>	<b>FY2021</b>	<b>FY 2020</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	The Actuarial Advantage	<b>5,748.00</b>		Prof Services/Actuary	July 2021 Fee
2	Arthur J. Gallagher Risk Management Services, Inc	<b>31,255.00</b>		Prof Services/Administration	August 2021 Fee
3	Arthur J. Gallagher Risk Management Services, Inc	<b>66.26</b>		Misc/Postage/Copies/Faxes	Postage/copies expenses-July
4	Arthur J. Gallagher Risk Management Services, Inc	<b>94.07</b>		Misc/JIF Website	Reimb to MM for flipsnack website annual fee (split)
5	The DeWeese Law Firm, P.C.	<b>6,164.00</b>		Prof Services/Attorney	August 2021 Fees
6	Qual-Lynx	<b>17,957.00</b>		Prof Services/Claims Admin.	August 2021 Fees
7	Joyce Media	<b>375.00</b>		Misc/JIF Website	August 2021 Fees
8	AssetWORKS	<b>26,404.00</b>		Prof Services/Prop. Appraiser	2021 Property Appraisals
9	Kris Kristie	<b>375.00</b>		Misc/Recording Secretary	August 2021 Fees
10	J. A. Montgomery Risk Control Services	<b>11,486.00</b>		Prof Services/Safety Director	August 2021 Fees
11	Pivot Point Security		<b>732.00</b>	EPL/CYBER/Technology Risk Management	Contract Fees 9/1-8/31/2021; August fee
12	Secure Data Consulting Services, LLC	<b>5,544.00</b>		Prof Services/Technology Risk Serv Dir	August 2021 Fees
13	Tom Tontarski	<b>968.00</b>		Prof Services/Treasurer	August 2021 Fees
14	Tom Tontarski	<b>26.35</b>		Misc/Postage/Copies/Faxes	Priority mail fees-July fee
15	Conner Strong & Buckelew	<b>697.00</b>		Prof Services/Underwriting Mgr	August 2021 Fees
16	Debby Schiffer	<b>2,533.00</b>		Wellness Program	August 2021 Fees
17	MEL JIF	<b>332,610.00</b>		MEL	MEL 2021 WC & Excess Liability - 3rd installment
18	MEL JIF	<b>132,038.75</b>		Property Claims and Premium	MEL 2021 Property claims & prem. -3rd installment
19	MEL JIF	<b>1,750.25</b>		Faithful Performance/Fidelity Bond	MEL 2021 Fidelity Bond - 3rd installment
20	NJ EJIF	<b>123,231.00</b>		EJIF	2021 2nd installment for EJIF
21	AGRIP	<b>400.00</b>		Misc/AGRIP/PRIMA	Dave Matchett registration for 10/3-5/2021
22	ARC Reprographics	<b>475.89</b>		Misc/Printing	Inv#278921 Pemb Twp; #278866 Wrightstown; #278981 Medford
23	Iron Mountain	<b>77.75</b>		Misc/Record Retention Service	"Inv# DVMC777; Storage 8/1-31/2021; Service 6/23/21-7/27/21
24	Pemberton Borough	<b>185.00</b>		Wellness Program	chair massages
	<b>TOTAL</b>	<b>\$700,461.32</b>	<b>\$732.00</b>		

**JIF Bill List Total****\$701,193.32**

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BILL LIST - September 2021**

	<b>Payee</b>	<b>FY2021</b>	<b>FY 2020</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	The Actuarial Advantage	<b>175.00</b>		Prof Services/Actuary	August 2021 Fee
2	Arthur J. Gallagher Risk Management Services, Inc.	<b>31,255.00</b>		Prof Services/Administration	Sept 2021 Fee
3	Arthur J. Gallagher Risk Management Services, Inc.	<b>245.35</b>		Misc/Postage/Copies/Faxes	Postage/copies expenses-August
4	Arthur J. Gallagher Risk Management Services, Inc.	<b>490.00</b>		Misc/JIF Website	Reimb to MM Amex for AccessiBe (ADA) website annual fee
5	The DeWeese Law Firm, P.C.	<b>6,164.00</b>		Prof Services/Attorney	Sept 2021 Fees
6	Qual-Lynx	<b>17,957.00</b>		Prof Services/Claims Admin.	Sept 2021 Fees
7	Joyce Media	<b>375.00</b>		Misc/JIF Website	Sept 2021 Fees
8	Kris Kristie	<b>375.00</b>		Misc/Recording Secretary	Sept 2021 Fees
9	J. A. Montgomery Risk Control Services	<b>11,486.00</b>		Prof Services/Safety Director	Sept 2021 Fees
10	Secure Data Consulting Services, LLC	<b>5,544.00</b>		Prof Services/Technology Risk Serv Dir	Sept 2021 Fees
11	Tom Tontarski	<b>968.00</b>		Prof Services/Treasurer	Sept 2021 Fees
12	Tom Tontarski	<b>13.17</b>		Misc/Postage/Copies/Faxes	Priority mail fees-August fee (split)
13	Conner Strong & Buckelew	<b>697.00</b>		Prof Services/Underwriting Mgr	Sept 2021 Fees
14	Debby Schiffer	<b>2,533.00</b>		Wellness Program	Sept 2021 Fees
15	ARC Reprographics	<b>575.68</b>		Misc/Printing	Inv#279050 westampton; #279057 non-renewing mems
16	Courier Post	<b>62.44</b>		Misc/Legal Notices	Ad#4858961; Tech Risk Mgmt RFQ
17	Courier Times (BCT)	<b>57.26</b>		Misc/Legal Notices	Ad#7404865; Tech Risk Mgmt RFQ
18	Iron Mountain	<b>78.16</b>		Misc/Record Retention Service	"Inv#DXDW015; Storage 9/1-30/2021; Service 7/28/21-8/24/21
19	Bass River Township	<b>995.00</b>		Optional Safety Budget	Misc safety items
20	Bass River Township	<b>500.00</b>		EPL/CYBER/EPL/Cyber Incentive Program	Cyber security
21	Mt Laurel Township	<b>4,615.09</b>		Optional Safety Budget	Traffic items, eye protection and barriers
22	Township of Pemberton	<b>500.00</b>		EPL/CYBER/EPL/Cyber Incentive Program	Solicitor costs for EPL matters
23	Township of Pemberton	<b>4,645.00</b>		Optional Safety Budget	AED pads, machine, CPR training
24	Township of Pemberton		<b>1,212.42</b>	Safety Incentive Program	Water bottles, sign, bin, snacks
25	Shamong Township	<b>995.00</b>		Optional Safety Budget	Respirator, CDL testing, AED annual
26	Shamong Township	<b>500.00</b>		EPL/CYBER/EPL/Cyber Incentive Program	Anti virus software etc
27	Woodland Township		<b>2,100.00</b>	Safety Incentive Program	Direct check from April
	<b>TOTAL</b>	<b>\$91,801.15</b>	<b>\$3,312.42</b>		

**JIF Bill List Total**

**\$95,113.57**



## **EXECUTIVE SAFETY COMMITTEE MEETING**

*Tuesday, July 20, 2021 at 1:30pm*

*Via Zoom / Conference Call*

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund ("BURLCO JIF") was held via Zoom / Conference on Tuesday, July 20, 2021 at 1:30pm. The meeting was called to order at 1:32 PM.

Those in attendance were:

Doug Cramer, *Chair*, **Tabernacle Township**  
Richard Wolbert, *Co-Chair*, **Beverly City**  
Grace Archer, **Bordentown City**  
Erin Provenzano, **Delanco Township**  
Stephen Fazekas, **Florence Township**  
Mike Fitzpatrick, **Mansfield Township**  
Kyle Tuliano, **New Hanover Township**  
Steve Ent, **Westampton Township**  
Mike Avalone, **Conner Strong and Buckelew**  
Steve Walsh, **EJA/Capacity Insurance**  
Joe Henry, **Hardenbergh Insurance**  
Keith Hummel, Public Entity Assistant Director, **J. A. Montgomery Risk Control**  
John Saville, Lead Consultant, **J. A. Montgomery Risk Control**  
Paul A. Forlenza, Executive Director, **Arthur J. Gallagher**  
Paul J. Miola, Deputy Executive Director, **Arthur J. Gallagher**  
Sheila Ortiz, Account Representative, **Arthur J. Gallagher**  
Debby Schiffer, **Wellness Director**

Those not in attendance were:

Tom Pullion, **Edgewater Park Township**  
Patrice Hansell, **Fieldsboro Borough**  
Mary Picariello, **North Hanover Township**  
Maryalice Brown, **Woodland Township**  
Brian Monaghan, **Insurance Agency Management**  
Rob Garish, Consultant, **J. A. Montgomery Risk Control**

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

### ***I. MEETING MINUTES – March 16, 2021 (E-mailed 07/02/2021)***

Mr. Miola indicated that a copy of the March 16, 2021 Executive Safety Committee Meeting minutes were e-mailed to all Committee members along with the notice for today's meeting.

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

**II. 1<sup>st</sup> & 2<sup>nd</sup> QUARTER SAFETY DIRECTOR'S LOSS CONTROL REPORT – (E-mailed)**

Mr. Saville referred the Committee to a copy of the 1<sup>st</sup> & 2<sup>nd</sup> Quarter Safety Director's Loss Control Report that was emailed yesterday for the Committee's review. He then briefly reviewed the Report with the Committee.

Mr. Saville mentioned that the MEL Safety Institute has added three (3) main training platforms that are available to the membership.

- MSI Live
- MSI Now; and
- MSI DVD

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

Mr. Miola commended Mr. Saville and all of the J. A. Montgomery staff for the services they provide to our members and for the very thorough report. He added that the programs that are offered to the members are an important part of controlling claims that have an impact on our budget. Mr. Saville thanked Mr. Miola.

*(The 1<sup>st</sup> & 2<sup>nd</sup> Quarter Safety Director's Loss Control Report is attached to the minutes of today's meeting.)*

**III. SAFETY INTERVENTION / MONITORING**

**Safety Intervention**

Mr. Miola asked if there were any candidates for *Safety Intervention or Monitoring* at this time. Mr. Saville responded that there are no candidates for *Safety Intervention or Monitoring* at this time. He noted that we monitor all members and if there is a concern it will be brought to the Committee's attention.

**IV. MEMBERSHIP RENEWALS**

Mr. Miola announced that nine (9) member municipalities are up for renewal effective January 1, 2022. The Safety Director is tasked with conducting surveys for each renewing member during a normally scheduled Loss Control Visit.

Mr. Saville reported that visits with 7 out of the 9 renewing members have been completed. He indicated that Tabernacle Township and Fieldsboro are pending, once their renewal visits are complete he will provide the summaries to the Committee. Mr. Saville stated that there are no concerns with any of the renewing members at this time. He then referred the Committee to the Renewal Survey Results that were included in the agenda packet. All members up for renewal have no safety program issues and should be offered a three-year renewal in the Fund.

Mr. Saville reported on the following towns:

- Chesterfield Township - there are no issues with this member. They have a new Public Works Director who is very involved with the Safety Program.
- Delanco Township – very active with their Safety Program, with no issues.
- Edgewater Park – they have a new Safety Coordinator who is on board with the Safety Program.

- Medford Township – there are no issues with this member. They have a new state-of-the-art municipal building. They have a very good safety program and they are especially on top of their parks and playgrounds.
- Pemberton Township – This survey was completed by another Loss Control Consultant who indicated that they are trending in the right direction.
- Westampton Township – they are transitioning to a new Public Works Superintendent. Although submitting Job Site Observations is at a slower pace than normal, overall, they are in good shape.
- Wrightstown Borough – they are a small town with two (2) full-time Public Works employees. Toolbox Talks and Training are being conducted. Overall, they are trending in the right direction.

#### **Renewal Resolutions and Agreements**

Mr. Miola indicated that the Renewal Resolutions and Agreements were sent to all renewing members on June 1, 2021. He reported that we have received renewal paperwork from Chesterfield Township, Fieldsboro Borough and, Westampton Township. A follow up will be sent to the remaining members asking them to submit their paperwork by mid-August.

Mr. Miola mentioned that Member Updates are provided to the members during meetings with the town's governing body. Most of the meetings have been in person with some held virtually.

Mr. Miola stated that Member Updates for non-renewing members will be distributed in late Summer/Fall.

#### **V. *JIF LOSS RATIO REPORTS – March 31, 2021***

Mr. Miola directed the Committee to a copy of the *JIF Six Year Average Loss Ratio* reports valued as of March 31, 2021. The report reflects a six-year period for Fund Years 2015-2020. Mr. Miola noted that the six-year average loss ratio for the BURLCO JIF is 81.8%. He noted that these ratios represent incurred losses, which is paid claims and money set aside in reserve to be paid on known claims, versus loss funding in each members assessment to pay claims within the JIF's self-insured retention. Mr. Miola briefly reviewed the reports with the Committee.

Mr. Miola noted that the Loss Control Consultants use these reports to monitor member trends.

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

#### **VI. *MEL LOSS RATIO REPORTS – March 31, 2021***

Mr. Miola then directed the Committee to a copy of the *MEL Six Year Average Loss Ratio* reports that were included in the agenda packet. The report reflects a six-year period for Fund Years 2015-2020 with the average loss ratio for the BURLCO JIF at 75.8%. He indicated that this is money that the MEL uses to fund their self-insured retention for Workers Compensation, Property and Liability losses above the JIF layer versus that portion of the member's MEL assessment set aside to pay claims within the MEL's self-insured retention.

Mr. Forlenza mentioned that the MEL will be doing away with the MEL Retrospective Program beginning January 1, 2022. He went on to inform the Committee that MEL will continue to experience rate member JIFs and the *Surplus Trigger Program* will remain in effect which ties in local JIFs to the MEL's financial position. If the MEL surplus falls below a certain level, local JIFs will be asked to make up the difference. These programs are covered in detail with the Finance Committee.

Mr. Forlenza stated that it will be easier for members to manage the *Surplus Trigger Program* vs. the MEL Retrospective Program moving forward. He noted that elimination of the MEL Retrospective Program will free up additional dollars to help offset the anticipated increases in our budget in 2022 and 2023. Mr. Forlenza indicated that he has received the preliminary loss funding numbers for 2022 and our JIFs are seeing abnormally high increases in the recommended loss funding. The increases are tied to many of the risk factors we have discussed this year including Fire Fighter Cancer Presumption and Sexual Molestation. The hardening insurance market for our MEL program will have an impact as well.

Mr. Miola mentioned that the Loss Ratio Snapshots are now being distributed via Origami. Each member receives a notification when the reports are available.

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

## ***VII. REGIONAL TRAINING SCHEDULE***

Mr. Saville reviewed the remaining Regional Training Courses as follows:

- **Designated Employee Representative Training:** A session was held on April 22, 2021 and 2 BURLCO members attended. A virtual training is scheduled for September 23, 2021. Currently, two (2) BURLCO members are registered as of 07/14/2021.
- **Health & Wellness – Stress Management:** This this training has been scheduled for Tuesday, November 9, 2021. This will be a collaborative effort between Ms. Schiffer and Lt. Walsh.

Mr. Hummel mentioned that he will be meeting with Ms. Schiffer to discuss the Health & Wellness Regional Training.

## ***VIII. SAFETY DIRECTOR'S BULLETIN***

Mr. Miola stated that the Safety Director's office has been very busy distributing Safety Bulletins during COVID-19 including several from the MEL.

These following bulletins have been released since our last meeting:

- April is National Distracted Driving Awareness Month
- Fire Department Training in Acquired Structures
- Join Us in Observing National Safety Stand-Down to Prevent Falls
- Workplace Violence Prevention
- Fall Protection at Treatment Plants, Pump Stations, and Wells
- Re-Opening New Jersey – As of May 4, 2021
- Executive Order No. 239 and New Reopening Restrictions
- Preparing for the 2021 Hurricane Restrictions
- Off-Leash Dog Parks – Risk Control Best Practices
- Revisions to the Model Policy for the Protection and Safety Treatment of Minors

Mr. Miola mentioned that during a recent renewal visit a Mayor commented that the Safety Bulletins are a great tool, especially those referencing COVID-19.

## ***IX. SAFETY DIRECTOR'S MESSAGES***

Mr. Miola referred the Committee to *Safety Director's Messages* that were released since our last meeting:

- National Stand-Down to Prevent Falls
- Youth Summer Camps – June 2021

**X. SUPERVISOR INVESTIGATION REPORTS**

Mr. Miola mentioned that he meets with Qual-Lynx about every six-weeks to review various issues involving claims. He explained that he reviews the PARS (Payment Authorization Requests) on a monthly basis and recently noticed that the *Supervisor Investigation Reports* are not always being completed. As a result, he asked Qual-Lynx to prepare a monthly report that lists workers compensation claims for the month and identifies whether reports have been submitted. He shares these with J. A. Montgomery to use as a coaching opportunity during their visits.

Mr. Miola asked Mr. Saville whether he receives the *Supervisor Investigation Reports*. Mr. Saville responded that the form is a fillable form so when a form is completed and hit the submit button the report is sent directly to his office. He mentioned that when these reports are received he reviews them to see if he can offer assistance to the member. If there is a concern he generally reaches out to the Safety Coordinator to discuss the report.

**XI. MEL SAFETY INSTITUTE**

Mr. Miola provided a brief review of the activity within the MEL Safety Institute:

MSI LIVE (Instructor Led) – 1/1/2021 through 5/31/2021 – 542 Learning Events

- MSI NOW(Online) – 1/1/2021 through 7/13/2021 – 642 Learning Events
- MSI Streaming Videos – 1/1/2021 through 7/13/2021 – 73 Learning Events
- MSI DVD – DVD's rented – 1/1/21-6/30/21 – 3 DVD Rentals ( 1 Member)

Mr. Hummel mentioned that they will begin to offer in-person training. Mr. Saville indicated that they are offering a Fork Lift “train-the-trainer” class that will be held in Edison, NJ, with a few spots open. He noted that if anyone is interested the 7-hour class will be held on August 4th with a maximum of 10 people.

**XII. S:ERVE**

Mr. Miola mentioned that S:ERVE is available to Police, Fire, Public Works and EMS personnel. He asked if there any updates at this time. Mr. Hummel responded that there are no updates at this time.

**XIII. POLICE TOPICS**

**Police Bulletins**

Mr. Hummel indicated that law enforcement makes up over 40% of all our claims including Auto, WC, and Liability. As a result, his office will continue to release Police Bulletins and training programs.

Mr. Hummel reviewed the Police Bulletin that was released since the last meeting.

- Law Enforcement Bulletin 2021-3 | National “Click It or Ticket” Campaign is an Opportunity to Educate Your Officers on the Importance of Wearing Their Seatbelts

**Police Ad Hoc Committee**

Mr. Miola indicated that the April 27, 2021 Police Ad Hoc Committee Meeting minutes are included in the agenda packet. He mentioned that this meeting was held virtually with good representation from members of the BURLCO JIF (Bordentown, Florence, Lumberton, Medford, North Hanover, Palmyra, Pemberton, Riverside and, Westampton). Mr. Miola hopes that we can hold the next meeting in person; however, the new COVID variant may change that. Mr. Hummel indicated that the next Police Ad Hoc Committee meeting is scheduled for December 7, 2021. If the meeting can be held in person, it will be at our Camden office.

Mr. Hummel mentioned that the Chiefs have asked him to continue sending the Risk Analysis Bulletins. His office followed up by releasing a bulletin on the new "Use of Force Policy". He also received a request for additional Leadership Training in the Tri-County Area; specifically the *21 Irrefutable Laws of Leadership*.

### **Police One Academy**

Mr. Forlenza reported that 19 out of 20 Agencies are currently enrolled in the online Police One Academy. 16 out of the 20 Agencies are actively taking training courses; with 1,219 courses completed as of July 16, 2021, no new courses have been taken over the last eight (8) months.

He went on to explain that our current contract with Police One Academy ends on August 31, 2021. In discussions with Mr. Miola, Mr. Hummel, and himself they have questioned whether it makes sense to continue the contract with Police One Academy. Based on these discussions he recommends that we allow the contract with Police One Academy to expire effective August 31, 2021. Mr. Forlenza stated that the funds could be better utilized in a different initiative. He noted that new directives from the Attorney General's office will require additional police training. Mr. Forlenza asked if the Committee was comfortable with the recommendation to allow the contract with Police Academy to expire effective August 31, 2021. The Committee agreed to allow the contract to expire on August 31, 2021.

### **JAM Law Enforcement Initiative**

Mr. Miola referred the Committee to an email that discusses new Law Enforcement Initiatives. Mr. Hummel explained that they've expanded their reach with the Law Enforcement community with the following tools:

- Law Enforcement Page on NJMEL.COM
- Law Enforcement Video Toolbox Talks
- Law Enforcement Bulletins
- Law Enforcement Messages
- Law Enforcement Alerts

### **New Law Enforcement Initiative**

Mr. Miola explained that in discussions with Mr. Forlenza, Mr. Hummel, and Mr. DeWeese they learned that most police agencies do not see the value in the Police Accreditation Program. The time, energy, and effort they are putting into this program does not seem to be yielding the result they would hope for. Mr. Miola asked Mr. DeWeese to reach out to our Defense Panel to research the issues that most affect our police liability claims. Mr. DeWeese did so and received feedback from a number of our defense attorneys.

Mr. Miola stated that there appears to be a need to assist member police agencies with policy development, implementation, and training geared towards the mitigation of liability claims. In discussions with Mr. DeWeese and Mr. Hummel there appeared to be a need for a Police Risk Management Director who would essentially act in a similar fashion to our Wellness Director and Technology Director by personally visiting with police agencies to assist with policy development, implementation, and training geared towards the mitigation of liability claims. He noted that this would be an offset to what we are currently paying for the Police One Academy Program. He referenced a proposal from a retired police Lt. indicating a fee of \$22,000 per year. The consultant services would include but are not limited to the following:

- Conduct an agency facility tour and meeting respective commanders
- Review current written directives to determine if they require revisions and when identified, custom write policies for an agency subject to agency approval
- Guide agencies with identified potential risks that are determined to be a future liability
- Prepare and distribute Risk Management Bulletins
- Conduct training as determined

Mr. Miola asked the Committee for their feedback in regards the proposal for a Police Risk Management Director for the BURLCO JIF. Discussion ensued.

Following a brief discussion, the Committee agreed to recommend the engagement of retired Police Officer, Christopher J. Winter, Sr., as the Police Risk Management Director. Mr. Miola thanked the Committee and he will add this to next Finance Committee Meeting agenda asking them to incorporate the Police Risk Management Coordinator into the budget.

#### ***XIV. MEL SAFETY & EDUCATION MEETING***

Mr. Miola referred the Committee to a copy of the MEL Safety & Education Committee Minutes from the April 30, 2021 meeting. He noted that the minutes are self-explanatory and are included so the members are aware of the statewide initiatives. The meetings are currently being held virtually and the Safety Chair of each JIF is invited to participate.

The next MEL Safety & Education Committee meeting was held on July 16, 2021.

#### ***XV. PEOSHA ADVISORY COMMITTEE UPDATES***

Mr. Saville referred the Committee to pages 85-88 of the agenda packet to a copy of the PEOSHA Advisory Committee Meeting Notes. The next Advisory Board meeting will be held virtually on July 22, 2021.

Mr. Saville noted that PEOSHA has hired several new inspectors and are conducting visits. He added that PEOSH has been contacting members giving advanced notice of their visit. They are specifically reviewing the training and policies of each member during their visits.

He stated that he will continue to keep the members informed of any updates they receive in regards to PEOSHA.

#### ***XVI. WELLNESS INITIATIVE***

Mr. Miola stated that two years ago he asked Qual-Lynx to identify worker's compensation claims where employees have comorbidities such smoking, obesity, diabetes, hypertension, etc. in order to track whether there is a difference in outcomes between employees with comorbidities vs. non-comorbidities. Past studies have demonstrated that healthy employees are less likely to be injured on the job and recover from their injuries more quickly. Mr. Miola wanted to see if our experience tracks this model.

Mr. Miola stated that he recently reviewed the data and noted that the results are astounding. They demonstrate that injured employees with comorbidities have significantly more expensive claims and are out of work longer than healthy employees.

Ms. Schiffer noted that this is something we have been preaching for a while and lends credence to our efforts. Our Wellness Program has been aimed at preventing, reducing and, reversing these comorbidities. Some initiatives include walking programs, stress management programs, etc. She mentioned that COVID-19 took a toll on all of us in many ways and the Wellness Program took a big hit. During this time, attempts were made to stay in touch with members through weekly presentations (specifically dealing with stress and uncertainty). Ms. Schiffer noted that she has yet to hear from some towns. Others feel they have generated an even closer connection to her and have hit the ground running this year.

Ms. Schiffer stated that we need to rethink how wellness initiatives are supported within each municipality as we "pull out" of this current pandemic. It is more important than ever to focus on employee health in order to reduce or reverse comorbidities thus lowering the risk of injury, sick time, and hospitalizations that impact our Workers Compensation results.

Ms. Schiffer emphasized why the Wellness Program was created a decade ago:

**The reason the JIF Wellness Program was implemented – lets go back to our mission**

- Employee wellness directly impacts the number and severity of WC claims
- Health risks and existing comorbidities greatly contribute to risk of injury, reduces productivity, places a burden on the rest of the department due to absenteeism
- Some facts from studies showing the impact on WC costs:
  - Top health issues that can have a negative impact on WC, costs, injury rates and length of recovery are: Obesity, diabetes, and smoking (as stated in articles) PLUS high BP, high CHL as seen on the Qual-Lynx report

Ms. Schiffer added that Stress management is an ongoing crucial component to be addressed, especially following the pandemic

**Wellness Activities – What are members doing with their Wellness?**

Ms. Schiffer shared some successful outcomes from our various challenges:

- Mt. Laurel offered a weight loss challenge that ended last month. It was on an individual bases as well as an overall department against department challenge. Percentage of weight loss by department ranged from 3% - 6%. Average weight loss for the police and fire were 64.5 pounds
- Standing desks have been installed
- Florence posted a “Summer Lovin’ board”
- Delanco has been hosting online presentations with the Food Bank of SJ
- Sunscreen and hats have been purchased

Ms. Schiffer has been meeting with some towns to review their wellness initiatives. Some towns she has not heard from at all. She is encouraging them to at least let her know if they have plan to utilize their Wellness Funds and to reach out to her for any additional ideas.

Ms. Schiffer is available to attend safety committee meetings with notification. She is open to meet with the Wellness Coordinator, Fund Commissioner, and/or Safety Coordinator for discussion on wellness ideas.

**Transformational Leadership and Crisis Response Pilot Program**

Ms. Schiffer indicated that another STRESS has a huge impact on an employees’ overall health and well-being. Failure to manage stress can increase one’s risk of developing EVERY comorbidity mentioned. An employee under stress is more likely to make poor lifestyle choices (overeat or poor food choices, lack of physical activity, sleep deprivation) - all having a huge impact on the risk of increased WC claims and costs.

Ms. Schiffer stated that there is a nation-wide spike in depression, anxiety, and PTSD in all employees but especially for our Law Enforcement community. That is why we are piloting the Leadership Group Coaching with Dr. Janine Elias focusing on ***Transformational Leadership and Crisis Response***. This program complements the **Officer Resiliency Program** implemented by the NJ Attorney General. She welcomes the prospect of having Lt. Chris Winter on board to specifically address the needs of our Law Enforcement personnel and she looks forward to working with him.

Ms. Schiffer reported that the first pilot program is complete. She noted that Police Chiefs from all 3-JIFs were invited to participate but only 5 agencies signed up. The participants consisted of: Bordentown Township, Beverly City, Wildwood Crest, Absecon City, and Lumberton Township. Each municipality sent three (3) officers: Chief, Mid-level Leaders, and Frontline Officers.

Ms. Schiffer reported that the program received rave reviews from each group. Since no other town has shown interest in participating in the next part of the program the current agencies will send additional officers.

Ms. Schiffer stated that Dr. Elias is compiling her findings on this first round along with any suggestions and recommendations.

**Stress Management: Available to ALL employees**

Ms. Schiffer stated that the Stress Management Regional Training she will be conducting with Lt. Walsh in November will be available to all employees. She will be meeting with Lt. Walsh to collaborate on their presentation at the end of July.

Ms. Schiffer will be offering a new presentation on Positive Intelligence and Mental Fitness to deal with everyday stress.

Mr. Miola mentioned that he meets with Ms. Schiffer and Ms. Simone from the ACM JIF on a monthly basis. During the meetings, he stresses the importance of making a connection between wellness and the cost workers compensation as there are things we can do to keep our claims down.

Mr. Fazekas with Florence Township mentioned that he sat down with the top Fraternal Order of Police (FOP) representatives to develop a contract between the township and their police department. He noted that if the Police perform various tasks such as getting the COVID vaccine, save their sick time, attend various training, etc. they can accrue points and they can receive a payout at the end of the year. Mr. Miola commented that this is a great idea to get the Police Departments involved. He then asked Mr. Hummel to reach out to Mr. Fazekas to see if this would be something that can be discussed at the next Police Ad Hoc Committee Meeting.

**Wellness Incentive Budget**

Mr. Miola referred the Committee to page 89 of the agenda to the Wellness Incentive Budget member balance spreadsheet for 2021. He indicated that the deadline to encumber or claim funds is on November 30, 2021. The final date to claim or encumbered funds is February 1, 2022.

***XVII. OPTIONAL SAFETY BUDGET***

Mr. Miola stated that the member balances for the Optional Safety Budget are located on page 90 of the agenda packet. The available balance for the 2021 Optional Safety Budget are made part of the agenda packet and presented to members on a monthly basis in the Executive Director's Report. The deadline to encumber or claim funds is November 30, 2021. The final date to claim encumbered funds is February 1, 2022.

***XVIII. SAFETY INCENTIVE PROGRAM***

**2020 Incentive Program Award Balances**

Mr. Miola directed the Committee to a spreadsheet on page 91 of the agenda packet. The deadline to encumber or claim funds is November 30, 2021. The final date to claim encumbered funds is February 1, 2022.

**2021 Program**

Mr. Miola asked Mr. Saville if there have been any 2021 Safety Incentive Program issues. Mr. Saville commented that there are no major concerns at this time. He noted that all members are engaged in the program and it is going well. Mr. Forlenza asked if there would be a reason to waive any requirements under the SIP due to Covid. Mr. Saville responded that all members seem to be trending in the right direction.

### **Safety Calendars**

Mr. Miola mentioned that in the past the Fund has purchased Calendars for our members to be distributed in December. He asked the Committee for authorization to purchase the 2022 Calendars. Mr. Cramer asked for a motion for the Executive Director's office to purchase Calendars; Motion moved by Mr. Steve Fazekas; second by Mr. Ent. All in Favor. Motion moved to order Safety Calendars.

### ***XIX. 2022 SAFETY KICKOFF BREAKFAST***

In the event we can hold an in-person event next year Mr. Miola asked the Committee if they had a recommendation for a location. He noted that we used to hold the breakfast at Indian Springs CC however Evesham is not a member of our JIF. We held the last breakfast at the Old York Country Club. Mr. Walsh responded that the golf course has closed; however, the restaurant is open only for scheduled events. He does not recommend holding the event at that venue.

Mr. Miola asked the Committee to email Ms. Ortiz recommended venues so she can reach out to facilities for next year. He will follow up with the Committee asking them to recommend a location in a member JIF town that can accommodate approximately 125 people.

### ***XX. 2022 BUDGET PRESSURES***

Mr. Miola explained that we will be seeing significant budget pressures as we move into 2022. The cost of excess insurance has continued to rise due to the current "hard market". Many factors are having an impact on this increase in costs including historic catastrophes, COVID-19, Sexual Abuse Claims, and increasing Cyber incidents. Recent legislation affecting WC benefits is also placing pressure on our budgets. He emphasized that it is more important now than ever for our members to embrace the JIF safety and risk management programs in order to control our budget increases.

### ***XXI. NOMINATING COMMITTEE REPRESENTATIVE***

Mr. Miola referred the Committee to pages 92-93 to copy of the Nominating Committee Charter. He mentioned that the Committee meets in the fall to prepare a slate of officers for the coming year. The meeting is conducted via teleconference and lasts approximately 45 minutes. Mr. Miola asked the Committee for a volunteer who is not a current member of the Executive Committee to sit on the Nominating Committee. Mr. Fazekas volunteered as the Nominating Committee Representative.

### ***XXII. NEXT MEETING***

Mr. Miola indicated that the next meeting will take place on November 23, 2021 via Zoom or in Person.

Mr. Cramer thanked the Committee for attending today's meeting and the Fund Professionals for a job well done today.

There being no further business, the meeting adjourned at 2:47 PM.

File: BURLCO/2021/Safety Committee  
BURLCO/GEN/Safety Committee

Tab 07/20/2021  
Tab: 07/20/2021



## FIRST & SECOND QUARTER SAFETY DIRECTOR'S REPORT

**BURLINGTON COUNTY  
MUNICIPAL JOINT INSURANCE FUND  
2021**

PREPARED BY

J. A. Montgomery Consulting

P.O. Box 99106  
Camden, NJ 08101

## Table of Contents

A. GENERAL DUTIES – EXECUTIVE SUMMARY .....	2
1. Executive Safety Committee .....	3
2. Participation in Claims Process / Accident Investigation .....	3
3. Written Compliance Programs / Bulletin Updates .....	3
B. PROGRAMS .....	3
1. Safety Incentive Program .....	3
2. Road, Sign, and Walkway Program.....	5
3. Law Enforcement Services.....	5
4. S:ERVE / Attention and Distracted Driving.....	7
5. Facility Checklist, Job Safety Observations, Toolbox Talks .....	7
C. TRAINING .....	8
1. Regional Training Plan / Additional Training .....	8
2. MSI Training and Participation .....	8
D. ATTENDANCE/REPORTS .....	11
1. Attendance at Meetings of the Fund.....	11
2. Monthly and Quarterly Reports .....	12

## BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

### 2021 FIRST & SECOND QUARTER SAFETY DIRECTOR'S REPORT

#### A. GENERAL DUTIES – EXECUTIVE SUMMARY

The First & Second Quarter Safety Director's Report covers service activities from January through June of 2021. The 2021 Safety Director's contract calls for a minimum of 67 loss control visits to the 28 members of the Burlington County Municipal Joint Insurance Fund. Service visits will include (8) law enforcement surveys and (8) renewal surveys.

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

Eight members will be reviewed for renewal in 2021, including Chesterfield, Delanco, Edgewater Park, Medford, Pemberton, Tabernacle, Westampton, and Wrightstown. A summary of findings will be presented at both the July 20 and third quarter Executive Safety Committee Meetings if needed. During the surveys, all municipal operations are reviewed. Buildings more than 50 + years old or of significant value are visited. The following elements are reviewed: S.I.P. participation, progress on Suggestions for Improvement, any unusual exposures, and comments on their loss metrics.

Renewal surveys have been completed for (7) of the (8) members that will be renewing in 2022 at this time. The remaining member will be completed during the third quarter. An update on the findings will be sent to the Executive Safety Committee once completed for the outstanding member. None of the current conditions found presented concerns with the desirability of these members for renewal.

Right to Know Inventory and Labeling Surveys for 2021 continue to be conducted by our office. Members will be receiving the electronic distribution of their 2020 Central File via DropBox. All members must submit their 2020 R.T.K. surveys by July 15, 2021.

The J. A. Montgomery Risk Control Team consists of our Safety Director, Chief Keith Hummel (Ret.), Loss Control Consultants, John Saville, Robert Garish, and Jonathan Czarnecki. We will be your primary contacts for all onsite visits, Safety Committees, and safety-related resources. Keith is also available to provide law enforcement risk control consultation services as requested by the Joint Insurance Fund. The team is administratively supported by Danielle Sanders and Melissa Meccariello.

Training support is administered by the MSI Learning Management System staff, Susan Kopec, Andrea Felip, and Natalie Dougherty.

## 1. Executive Safety Committee

The Safety Committee will meet three (3) times in 2021. The Safety Director and staff will continue to attend Safety Committee meetings to help establish local safety programs and assist in the overall safety program's effectiveness. The Safety Director reviews loss metrics (LTAF Rate, Loss Ratio Reports), training participation, and S.I.P. involvement on a quarterly basis.

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

## 2. Participation in Claims Process / Accident Investigation

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

## 3. Written Compliance Programs / Bulletin Updates

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

## B. PROGRAMS

### 1. Safety Incentive Program

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

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

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

Elements of the 2021 Safety Incentive Program include but are not limited to:

- Base Safety Program & Enhanced Safety Program. See the 2021 Safety Incentive Program (S.I.P.) for additional details.
- Submit 2021 Safety Committee meeting dates by (2/19/2021) and return the 2021 Safety Contract by (3/31/2021)
- Each member is required to send a delegate to the Safety/Wellness Coordinator Roundtable, which was held on March 2, 2021, via Zoom (Virtual).
- Each member is required to send a delegate to at least one half-day session of the Annual Planning Retreat on May 4, 2021, or May 6, 2021.
- Members will hold at a minimum quarterly Safety Committee meetings.
- Member towns are expected to actively participate in all aspects of the program. Safety records are kept at the workplace and maintained by the Safety Coordinator. Once or twice a year, the safety records will be reviewed onsite by the safety consultants.
- Activities in the safety program are grouped into the "six (6) C's", Commitment, Controlling Hazards, Continuing Education, Communication, Coaching, and Claims Management. See *Best Practices of 2021 SIP*
- JIF Safety Consultants are required to review program records. Safety Coordinators are encouraged to maintain these program records in a centrally located file. The file should contain the member's Safety Committee Minutes, Hazard Inspections, Training Records, Job Safety Observations, and any other documentation to assist with an objective evaluation of the member's program efforts. Maintenance of this file will ensure that the member receives full credit for their actions.
- During onsite record checks, all elements of the program will be reviewed. We will work with members to secure a commitment of participation for areas that are lacking during the review. It is expected that written documentation will be available for review (Safety Committee Minutes, hazard inspections, training records, job safety observations, roadway signs, walkway logs, etc.).
- All safety elements are scored equally. Full participation requires that there be activity and significant demonstration of commitment in all aspects of the program to qualify for a Safety Incentive Award.
- Members will either qualify or not qualify (Pass or Fail) for a Safety Incentive Award. There are no qualification tiers.

## 2. Road, Sign, and Walkway Program

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

## 3. Law Enforcement Services

**Police Ad Hoc Committee meetings** are held regularly throughout the year, depending on the need. Joint meetings with Atlantic, BURLCO, and TRICO JIFs allow for representation by agencies of various sizes to present and discuss risk management issues of interest. Our first meeting for 2021 was held on April 27, 2021. The next meeting is scheduled for November 16, 2021.

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

**Law Enforcement Training and Memorandums** are distributed electronically and are listed in the monthly Fund Agenda packet and posted to the J.I.F. website and M.E.L. website. The following memorandums have been sent out for 2021 as of this report:

- Use of Force Risk Analysis (L.E. 2021-01)
- National Police Week (L.E. 2021-02)
- Seatbelts (L.E. 2021-03)

**Police Command Staff Training** will be administered by Chief Hummel (Ret.) and Chief Earle (Ret.) There will be (2) identical sessions (9:00 a.m. -11:30 a.m.) and (1:00 p.m. - 3:30 p.m.) held at the three training dates being offered to the membership in 2021.

- Thursday, June 3, 2021 – Indian Springs Country Club – Marlton, NJ
- Tuesday, June 8, 2021 – Merghi's Savoy Inn - Vineland, NJ
- Wednesday, June 23, 2021 – Auletto's Catering – Deptford, NJ

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

- Sexual Harassment
- Ethics
- De-Escalation / Minimizing Use of Force
- Officer Well Being
- Fitness & Nutrition
- Cultural Diversity
- Cyber Security Threats
- Protection from Ransomware and Phishing Attacks
- Anti-Bias Training for Law Enforcement
- The Risk o Social Media in the Workplace
- COVID 19
- Interacting With the Mentally Ill as a First Responder
- Guide to Temporary Traffic Control in Work Zones

**User Activity:**

- 19 of 20 Police Agencies enrolled as of 6/11/2021
- 16 of 19 Agencies actively taking courses
- 1,219 total uses as of 6/11/2021

**Additional Police Services available to members in 2021 included but were not limited to:**

- Police Risk Management Training
- Below 100 Training
- Career Survival
- S:ERVE & Distracted Driving (Updated 2019)
- Coaching the Emergency Operator (CEVO)
- Defensive Driving (State Approved Online Course)
- M.E.L. Safety Institute (MSI Live, MSI NOW, MSI DVD)
- Law Enforcement Video Toolbox Talks (NEW)

#### 4. S:ERVE & Attention and Distracted Driving

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

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

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

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

#### 5. Facility Checklist, Job Safety Observations, Toolbox Safety Talks

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

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

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

## C. TRAINING

### 1. Regional Training Plan / Additional Training

The **Safety / Wellness Coordinator Roundtable** was held on March 2, 2021, via Zoom (Virtual).

**D.E.R. Regional Training** was made available to members via a virtual (Zoom) training environment on three separate dates for 2021:

- January 14, 2021
- April 22, 2021
- September 23, 2021

**Health & Wellness – Stress Management** – November 9, 2021.

**Annual Retreat** – May 4, 2021, & May 6, 2021

### 2. MSI Training and Participation

As a result of the COVID-19 crisis in New Jersey over the last 18 months, the indefinite suspension of in-person M.E.L. Safety Institute (MSI) classroom training occurred. Our office worked together to ensure our members still received the highest level of training with the creation of various virtual environments/programs. Our office continues to conduct the vast part of our training in a virtual environment. However, with recent changes by the State of New Jersey and the lifting of restrictions regarding COVID 19, we have been conducting in-person training on a case-by-case / request basis to membership.

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

The Course Catalog and Class Request forms were made available on both N.J. M.E.L. website and the BURLCO JIF website. Available training for our instructor-led courses is routinely provided to the membership in the monthly Safety Director's Report.

<https://melsafetyinstitute.org/the-catalog/>

A "Training Needs Assessment Guide" is available to the membership on both the BURLCO JIF / MEL websites. This "YES/NO Guide" is designed to assist members with determining safety training for each employee under various PEOSH and OSHA Standards and other occupational safety regulations.

Each MSI class has YES/NO questions concerning the duties or exposures that should be considered for each employee. A YES answer to a question would indicate some level of training or education on the topic is needed for that employee. Employers should consider MSI LIVE classes as an option to provide the training identified from using the guide.

<https://melsafetyinstitute.org/wp-content/uploads/2021/04/MSI-Training-Needs-Assesment-Guide-Final-03252021.pdf>

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

M.E.L. Safety Institute tutorials are available for both "User" and "Administrator" level capabilities through the MSI. Users can contact the M.E.L. Helpline Monday-Friday 8:30 a.m. – 5 p.m. (866) 661-5120 if they need further assistance.

The M.E.L. Safety Institute has (3) main training platforms offered to membership:

**MSI LIVE:** The MSI LIVE features real-time, instructor-led classes and webinars. Experienced instructors provide an interactive experience for the learner 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.

- **How do I know what courses are available?**  
The [MSI LIVE Catalog](#) provides a description of the course, the intended audience, and available continuing education credits. The schedule for upcoming classes is listed below.
- **How do I register?**  
You can view the schedule and register by clicking on the date and topic of your choice in the schedule below.
- **What are the requirements to receive C.E.U. credits/certification of completion?**  
To maintain the integrity of MSI classes and our ability to offer C.E.U.s, 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 C.E.U.s for the class or receive a certificate of completion.***

**MSI NOW:** The 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. The library has over 150 available streaming videos. Periodic reviews of this platform will occur to ensure the content is current and relevant. This will include the removal/addition of courses made available to the membership.

- To access the streaming videos, log in to the Learning Management System (L.M.S.), and select the MSI NOW and Online Training College on the bottom right side of the page. When the College is opened, the steaming videos are on the page's right side, listed by ten categories. When a category is selected, a drop-down menu of the available titles is shown. Online classes are still listed on the left side of the College.
- Individuals who log into the L.M.S. and take an online class or view a video in the MSI NOW library will have the session added to their learning histories. Group learning can be added to students' learning histories by the Training Administrator of the member.

**MSI DVD:** The 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 M.E.L. members and

### **Member Participation:**

BURLCO JIF members have participated in the following training courses:

- MSI LIVE: Members have participated in 542 Learning Events (1/1/21-5/31/21)
- MSI NOW: Incorporates our traditional online training and new streaming video platform
  - MSI Online – 642 Learning Events (1/1/21-7/13/21)
  - MSI Streaming Videos – 73 Learning Events (1/1/21-7/13/21)
- MSI DVD: (1) Member rented a total of (3) videos (1/1/21-6/30/21)

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

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

**Leadership Skills Training** - The M.E.L. Safety Institute is excited to offer (3) new virtual leadership skills classes for 2021. The 2-hour, live, interactive courses that will offer insights and techniques to help supervisors deal with important workplace issues such as conflict resolution, communications, and the supervision of employees.

- **Introduction to Management Skills**  
June 30, 1 p.m. – 3 p.m.
- **Introduction to Communication Skills**  
July 14, 1 p.m. – 3 p.m.
- **Introduction to Understanding Conflict**  
August 11, 1 p.m. – 3 p.m.

**Additional Safety Resources but not limited to found at the BURLCO JIF website and M.E.L. website:**

- MSI Bulletins
- MSI Briefings
- MSI Forms / Safety Checklist
- Model Policies / Procedures

## **D. ATTENDANCE / REPORTS**

### **1. Attendance at Meetings of the Fund**

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

## **2. Monthly and Quarterly Reports**

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

# **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**Interim Financial Statement Summary**

**For the Period Ended June 30, 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**  
**June 30, 2021**

	Total
<b>Earned Contributions &amp; MEL / RCF Dividends</b>	<b>\$133,103,430</b>
Claims Paid (Net of Subrogation) & RCF Premiums	(43,595,547)
Excess Recoveries	252,211
Excess Insurance Premiums Paid	(38,766,059)
Operating Expenses Paid	(22,606,057)
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)
<b>Total Payments</b>	<b>(111,640,013)</b>
<b>Position After Expenses</b>	<b>21,463,417</b>
Investment Income (per treasurer)	4,822,782
Transfers	-
Return of Surplus	(10,474,115)
<b>CASH POSITION</b>	<b>15,812,084</b>
Case Reserves	(3,531,004)
IBNR Reserves	(2,650,304)
MEL Retro Transfer - Regular Contributions	448,951
MEL Retro Transfer - Over/(Under) Funding	397,880
MEL Retro Transfer - Excess Premiums Liability	-
MEL Surplus Trigger Assessment Liability	(106,510)
Residual Claims Fund Surplus Trigger Assessment	(124,040)
<b>Net Current Surplus</b>	<b>10,247,057</b>
Valued as of 03/31/21	\$9,551,565
<b>NET CHANGE</b>	<b>\$695,492</b>

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2021

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2021**  
**June 30, 2021**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$151,736	\$249,521	\$61,872	\$971,704	\$253,206	\$0	\$1,552,522	\$841,481	\$4,082,039
Other Contributions									\$0
<b>Total Contributions</b>	<b>\$151,736</b>	<b>\$249,521</b>	<b>\$61,872</b>	<b>\$971,704</b>	<b>\$253,206</b>	<b>\$0</b>	<b>\$1,552,522</b>	<b>\$841,481</b>	<b>\$4,082,039</b>
Claims Paid (Net of Subrogation)	(116,011)	(2,410)	(11,404)	(258,455)	-	-	-	-	(388,280)
Excess Recoveries					-	-	-	-	-
Excess Insurance Premiums Paid					-	-	(\$1,807,924)		(1,807,924)
Operating Expenses Paid					-	-		(\$675,198)	(675,198)
Total Payments	(116,011)	(2,410)	(11,404)	(258,455)	-	-	(1,807,924)	(675,198)	(2,871,402)
Position After Expenses	35,725	247,111	50,468	713,249	253,206	-	(255,403)	166,283	1,210,638
Investment Income (per treasurer)	120	474	89	1,241	483		810	447	3,664
Transfers									-
Return of Surplus	-	-	-	-	-	-		-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-		-	-
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-		-	-
<b>CASH POSITION</b>	<b>35,844</b>	<b>247,585</b>	<b>50,556</b>	<b>714,490</b>	<b>253,689</b>	<b>-</b>	<b>(254,592)</b>	<b>166,730</b>	<b>1,214,301</b>
Case Reserves	(52,749)	(64,341)	(17,151)	(259,868)		-	-	-	(394,109)
IBNR Reserves	(1,000)	(226,803)	(53,249)	(624,858)	-	-	-	-	(905,910)
<b>Net Current Surplus/(Deficit)</b>	<b>(17,905)</b>	<b>(43,559)</b>	<b>(19,844)</b>	<b>(170,236)</b>	<b>253,689</b>	<b>-</b>	<b>(254,592)</b>	<b>166,730</b>	<b>(85,718)</b>
<i>RECOMMENDED TRANSFERS</i>									-
Valued as of 03/31/21	(59,999)	(22,175)	(10,874)	(127,345)	126,443	-	(174,806)	28,370	(\$240,386)
<b>NET CHANGE</b>	<b>42,094</b>	<b>(21,385)</b>	<b>(8,969)</b>	<b>(42,892)</b>	<b>127,247</b>	<b>-</b>	<b>(79,786)</b>	<b>138,360</b>	<b>154,669</b>
Claim Count for Open Fund Years 06/30/21	26	38	25	88					177
Claim Count for Open Fund Years 03/31/21	20	15	13	50					98
Net Change	6	23	12	38					79

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2020**  
**June 30, 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
<b>Total Contributions</b>	<b>\$296,387</b>	<b>\$486,083</b>	<b>\$128,090</b>	<b>\$1,939,868</b>	<b>\$503,016</b>	<b>\$49,659</b>	<b>\$2,956,664</b>	<b>\$1,650,461</b>	<b>\$8,010,228</b>
Claims Paid (Net of Subrogation)	(345,922)	(63,734)	(28,995)	(837,792)					(1,276,443)
Excess Recoveries									-
Excess Insurance Premiums Paid							(\$2,956,415)		(2,956,415)
Operating Expenses Paid								(\$1,492,253)	(1,492,253)
Total Payments	(345,922)	(63,734)	(28,995)	(837,792)	-	-	(2,956,415)	(1,492,253)	(5,725,111)
Position After Expenses	(49,535)	422,349	99,095	1,102,076	503,016	49,659	249	158,208	2,285,117
Investment Income (per treasurer)	1,087	3,167	867	11,220	3,716	370	4,357	6,589	31,373
Transfers									-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(235,556)	-	(235,556)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	235,556	-	235,556
<b>CASH POSITION</b>	<b>(48,448)</b>	<b>425,516</b>	<b>99,962</b>	<b>1,113,296</b>	<b>506,732</b>	<b>50,029</b>	<b>4,606</b>	<b>164,797</b>	<b>2,316,490</b>
Case Reserves	(109,813)	(273,133)	(8,947)	(476,955)		-	-	-	(868,848)
IBNR Reserves	-	(333,810)	(83,367)	(367,947)			-	-	(785,124)
<b>Net Current Surplus/(Deficit)</b>	<b>(158,261)</b>	<b>(181,427)</b>	<b>7,648</b>	<b>268,394</b>	<b>506,732</b>	<b>50,029</b>	<b>4,606</b>	<b>164,797</b>	<b>662,518</b>
<i>RECOMMENDED TRANSFERS</i>	<i>75,000</i>				<i>(75,000)</i>				-
Valued as of 03/31/21	(188,770)	(144,630)	(6,270)	353,026	505,142	49,872	3,853	256,056	\$828,279
<b>NET CHANGE</b>	<b>30,509</b>	<b>(36,797)</b>	<b>13,918</b>	<b>(84,632)</b>	<b>1,590</b>	<b>157</b>	<b>753</b>	<b>(91,259)</b>	<b>(165,762)</b>
Claim Count for Open Fund Years 06/30/21	68	123	23	232					446
Claim Count for Open Fund Years 03/31/21	68	123	24	232					447
Net Change	0	0	(1)	0					(1)

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2019**  
**June 30, 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
<b>Total Contributions</b>	<b>\$267,750</b>	<b>\$451,895</b>	<b>\$125,800</b>	<b>\$1,953,070</b>	<b>\$493,972</b>	<b>\$0</b>	<b>\$2,740,523</b>	<b>\$1,556,935</b>	<b>\$7,589,945</b>
Claims Paid (Net of Subrogation)	(548,870)	(67,474)	(19,757)	(1,329,796)					(1,965,897)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,740,332)		(2,740,332)
Operating Expenses Paid								(1,460,898)	(1,460,898)
Total Payments	(548,870)	(67,474)	(19,757)	(1,329,796)	-	-	(2,740,332)	(1,460,898)	(6,167,127)
Position After Expenses	(281,120)	384,421	106,043	623,274	493,972	-	191	96,037	1,422,818
Investment Income (per treasurer)	617	8,352	3,265	38,854	11,493		15,176	17,634	95,391
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
<b>CASH POSITION</b>	<b>39,497</b>	<b>392,773</b>	<b>109,308</b>	<b>662,128</b>	<b>185,465</b>	<b>-</b>	<b>15,367</b>	<b>113,671</b>	<b>1,518,208</b>
Case Reserves	(92,644)	(263,139)	(10,326)	(844,715)					(1,210,824)
IBNR Reserves	-	(135,358)	(30,805)	(255,046)					(421,209)
<b>Net Current Surplus/(Deficit)</b>	<b>(53,147)</b>	<b>(5,724)</b>	<b>68,177</b>	<b>(437,633)</b>	<b>185,465</b>	<b>-</b>	<b>15,367</b>	<b>113,671</b>	<b>(113,825)</b>
<i>RECOMMENDED TRANSFERS</i>									-
Valued as of 03/31/21	(32,164)	20,812	56,204	(543,588)	184,507	-	15,319	113,489	(\$185,422)
<b>NET CHANGE</b>	<b>(20,983)</b>	<b>(26,536)</b>	<b>11,973</b>	<b>105,955</b>	<b>958</b>	<b>-</b>	<b>48</b>	<b>182</b>	<b>71,597</b>
Claim Count for Open Fund Years 06/30/21	89	139	22	161					411
Claim Count for Open Fund Years 03/31/21	89	139	22	161					411
Net Change	0	0	0	0					0

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2018**  
**June 30, 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
<b>Total Contributions</b>	<b>\$270,300</b>	<b>\$451,350</b>	<b>\$125,800</b>	<b>\$2,011,950</b>	<b>\$507,802</b>	<b>\$0</b>	<b>\$2,594,140</b>	<b>\$1,533,310</b>	<b>\$7,494,652</b>
Claims Paid (Net of Subrogation)	(338,023)	(771,894)	(64,021)	(2,108,591)					(3,282,529)
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)	(771,894)	(64,021)	(2,108,591)	-	-	(2,568,089)	(1,411,486)	(7,262,104)
Position After Expenses	(67,723)	(320,544)	61,779	(96,641)	507,802	-	26,051	121,824	232,548
Investment Income (per treasurer)	2,228	7,604	4,162	37,134	25,475	-	15,328	24,895	116,825
Transfers	100,000	300,000		30,000	(430,000)				-
Return of Surplus									-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(188,080)	-	(188,080)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	188,080	-	188,080
<b>CASH POSITION</b>	<b>34,505</b>	<b>(12,940)</b>	<b>65,941</b>	<b>(29,507)</b>	<b>103,277</b>	<b>-</b>	<b>41,379</b>	<b>146,719</b>	<b>349,374</b>
Case Reserves	-	(444,791)	(30,261)	(260,720)					(735,772)
IBNR Reserves	-	(223,229)	(26,588)	(200,227)					(450,044)
<b>Net Current Surplus/(Deficit)</b>	<b>34,505</b>	<b>(680,960)</b>	<b>9,092</b>	<b>(490,454)</b>	<b>103,277</b>	<b>-</b>	<b>41,379</b>	<b>146,719</b>	<b>(836,442)</b>
<i>RECOMMENDED TRANSFERS</i>		53,277		50,000	(103,277)				-
Valued as of 03/31/21	34,396	(1,077,390)	8,876	(534,797)	431,918	-	41,249	146,256	(\$949,492)
NET CHANGE	108	396,430	216	44,343	(328,641)	-	130	463	113,049
Claim Count for Open Fund Years 06/30/21	56	152	40	157					405
Claim Count for Open Fund Years 03/31/21	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**  
**June 30, 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
<b>Total Contributions</b>	<b>\$256,700</b>	<b>\$470,050</b>	<b>\$123,250</b>	<b>\$2,153,161</b>	<b>\$530,873</b>	<b>\$107,867</b>	<b>\$2,663,205</b>	<b>\$1,495,210</b>	<b>\$7,800,316</b>
Claims Paid (Net of Subrogation)	(195,467)	(411,349)	(18,662)	(1,184,265)	-	-	-	-	(1,809,743)
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)	(411,349)	(18,662)	(1,184,265)	-	-	(2,490,955)	(1,297,343)	(5,598,041)
Position After Expenses	61,233	58,701	104,588	968,896	530,873	107,867	172,250	197,867	2,202,275
Investment Income (per treasurer)	3,627	22,117	6,468	78,803	32,853	6,479	10,554	14,531	175,432
Transfers	-	-	-	-	-	-	-	-	-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(91,135)	-	(91,135)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	91,135	-	91,135
<b>CASH POSITION</b>	<b>64,860</b>	<b>80,818</b>	<b>111,056</b>	<b>1,047,699</b>	<b>563,726</b>	<b>114,346</b>	<b>182,804</b>	<b>212,398</b>	<b>2,377,707</b>
Case Reserves	-	(79,119)	-	(242,332)	-	-	-	-	(321,451)
IBNR Reserves	-	(26,063)	-	(61,954)	-	-	-	-	(88,017)
<b>Net Current Surplus/(Deficit)</b>	<b>64,860</b>	<b>(24,364)</b>	<b>111,056</b>	<b>743,413</b>	<b>563,726</b>	<b>114,346</b>	<b>182,804</b>	<b>212,398</b>	<b>1,968,239</b>
<i>RECOMMENDED TRANSFERS</i>									-
Valued as of 03/31/21	64,656	(55,477)	110,708	738,191	561,958	113,987	182,230	211,732	\$1,927,986
NET CHANGE	203	31,113	348	5,222	1,768	359	573	666	40,254
Claim Count for Open Fund Years 06/30/21	55	115	40	124					334
Claim Count for Open Fund Years 03/31/21	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**  
**June 30, 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)	4,379,935
Transfers	\$0
Return of Surplus	(10,474,115)
MEL Retro Transfer - Regular Contributions	(\$90,709)
MEL Retro Transfer - Excess Premiums Paid	\$90,709
<b>CASH POSITION</b>	<b>\$8,015,842</b>
Case Reserves - Property	\$0
IBNR Reserves - Property	\$0
Residual Claims Fund Surplus Trigger Assessment	(\$124,040)
<b>Current Surplus/(Deficit)</b>	<b>7,891,802</b>
Open Property Claim Count: 06/30/21	1
Open Property Claim Count: 03/31/21	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 June 30, 2021

**Burlington County Municipal Joint Insurance Fund**

**Historical Operating Results Summary**

**MEL JIF RETRO Contingency Fund**

**June 30, 2021**

		Fund Year(s) 2016- 2020
MEL Retro Transfer - Contributions		448,951
MEL Retro Transfer - Over/(Under) Funding		397,880
<b>Total Contributions</b>		<b>846,831</b>
MEL Retro Transfer - Excess Premiums Paid		
MEL Surplus Trigger Assessment Paid		
<b><i>Position After Expenses</i></b>		<b>846,831</b>
Investment Income (per treasurer)		20,162
Transfers		0
Return of Surplus		
<b>CASH POSITION</b>		<b>\$866,993</b>
MEL Retro Transfer - Excess Premiums Liability		0
MEL Surplus Trigger Assessment Liability		(106,510)
<b>Current Surplus/(Deficit)</b>		<b>\$760,483</b>
<b>Valued as of 03/31/21</b>		<b>\$309,551</b>
<b>NET CHANGE</b>		<b>\$450,932</b>

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2021

**Burlington County Municipal Joint Insurance Fund**  
**Open Years Comparative Operating Results Summary**  
**June 30, 2021**

<b>FUND YEAR 2021</b>	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 35,844	\$ 247,585	\$ 50,556	\$ 714,490	\$ 253,689	\$ -	\$ (254,592)	\$ 166,730	\$ 1,214,301
Net Current Surplus/(Deficit)	\$ (17,905)	\$ (43,559)	\$ (19,844)	\$ (170,236)	\$ 253,689	\$ -	\$ (254,592)	\$ 166,730	\$ (85,718)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/21	\$ (59,999)	\$ (22,175)	\$ (10,874)	\$ (127,345)	\$ 126,443	\$ -	\$ (174,806)	\$ 28,370	\$ (240,386)
NET CHANGE	\$ 42,094	\$ (21,385)	\$ (8,969)	\$ (42,892)	\$ 127,247	\$ -	\$ (79,786)	\$ 138,360	\$ 154,669

<b>Fund Year 2020</b>	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ (48,448)	\$ 425,516	\$ 99,962	\$ 1,113,296	\$ 506,732	\$ 50,029	\$ 4,606	\$ 164,797	\$ 2,316,490
Net Current Surplus/(Deficit)	\$ (158,261)	\$ (181,427)	\$ 7,648	\$ 268,394	\$ 506,732	\$ 50,029	\$ 4,606	\$ 164,797	\$ 662,518
RECOMMENDED TRANSFERS	\$ 75,000	\$ -	\$ -	\$ -	\$ (75,000)	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/21	\$ (188,770)	\$ (144,630)	\$ (6,270)	\$ 353,026	\$ 505,142	\$ 49,872	\$ 3,853	\$ 256,056	\$ 828,279
NET CHANGE	\$ 30,509	\$ (36,797)	\$ 13,918	\$ (84,632)	\$ 1,590	\$ 157	\$ 753	\$ (91,259)	\$ (165,762)

<b>FUND YEAR 2019</b>	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 39,497	\$ 392,773	\$ 109,308	\$ 662,128	\$ 185,465	\$ -	\$ 15,367	\$ 113,671	\$ 1,518,208
Net Current Surplus/(Deficit)	\$ (53,147)	\$ (5,724)	\$ 68,177	\$ (437,633)	\$ 185,465	\$ -	\$ 15,367	\$ 113,671	\$ (113,825)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/21	\$ (32,164)	\$ 20,812	\$ 56,204	\$ (543,588)	\$ 184,507	\$ -	\$ 15,319	\$ 113,489	\$ (185,422)
NET CHANGE	\$ (20,983)	\$ (26,536)	\$ 11,973	\$ 105,955	\$ 958	\$ -	\$ 48	\$ 182	\$ 71,597

<b>FUND YEAR 2018</b>	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 34,505	\$ (12,940)	\$ 65,941	\$ (29,507)	\$ 103,277	\$ -	\$ 41,379	\$ 146,719	\$ 349,374
Net Current Surplus/(Deficit)	\$ 34,505	\$ (680,960)	\$ 9,092	\$ (490,454)	\$ 103,277	\$ -	\$ 41,379	\$ 146,719	\$ (836,442)
RECOMMENDED TRANSFERS	\$ -	\$ 53,277	\$ -	\$ 50,000	\$ (103,277)	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/21	\$ 34,396	\$ (1,077,390)	\$ 8,876	\$ (534,797)	\$ 431,918	\$ -	\$ 41,249	\$ 146,256	\$ (949,492)
NET CHANGE	\$ 108	\$ 396,430	\$ 216	\$ 44,343	\$ (328,641)	\$ -	\$ 130	\$ 463	\$ 113,049

<b>FUND YEAR 2017</b>	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 64,860	\$ 80,818	\$ 111,056	\$ 1,047,699	\$ 563,726	\$ 114,346	\$ 182,804	\$ 212,398	\$ 2,377,707
Net Current Surplus/(Deficit)	\$ 64,860	\$ (24,364)	\$ 111,056	\$ 743,413	\$ 563,726	\$ 114,346	\$ 182,804	\$ 212,398	\$ 1,968,239
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/21	\$ 64,656	\$ (55,477)	\$ 110,708	\$ 738,191	\$ 561,958	\$ 113,987	\$ 182,230	\$ 211,732	\$ 1,927,986
NET CHANGE	\$ 203	\$ 31,113	\$ 348	\$ 5,222	\$ 1,768	\$ 359	\$ 573	\$ 666	\$ 40,254



**To:** BURLCO JIF Finance Committee  
**FROM:** Paul Forlenza, MGA, RMC, Executive Director  
**DATE:** August 24, 2021  
**SUBJECT:** Fiduciary Disclosure

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The **Municipal Excess Liability Joint Insurance Fund** is not an insurance entity subject to financial rating by A.M. Best's & Co. The ratings by A.M. Best's & Co. are the basis upon which Arthur J. Gallagher Risk Management Services, Inc. evaluates the financial strength of insurers used by Arthur J. Gallagher Risk Management Services, Inc. clients. Accordingly, we are not able to offer a similar comparative analysis regarding the financial strength of the **Municipal Excess Liability Joint Insurance Fund**. However, the financial statements produced by the **Municipal Excess Liability Joint Insurance Fund** are shared with the membership on a regular basis. Additionally, other information on the **Municipal Excess Liability Joint Insurance Fund** is shared with the membership through reports given by the Fund's representative to the **Municipal Excess Liability Joint Insurance Fund**, Meghan Jack. We, of course, will advise you should we become aware of any significant financial information concerning the **Municipal Excess Liability Joint Insurance Fund**. All members are encouraged to monitor the financial position of the **Municipal Excess Liability Joint Insurance Fund**. Although the State Department of Banking and Insurance and the Department of Community Affairs closely monitor pools such as the **Municipal Excess Liability Joint Insurance Fund** these entities are not subject to any Guaranty Fund protection in the event of insolvency. As a result, you should be aware of any potential additional assessments should the **Municipal Excess Liability Joint Insurance Fund** become insolvent.

**CC:** Fund Commissioners *via 08/24/2021 Finance Committee Meeting Minutes*  
Risk Management Consultants *via 08/24/2021 Finance Committee Meeting Minutes*

## **RESOLUTION NO. 2021 -**

### **RESOLUTION OF THE EXECUTIVE COMMITTEE OF THE BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND AUTHORIZING REFUND OF CLOSED YEAR ACCOUNTS (2008-2016) SURPLUS**

**WHEREAS**, N.J.A.C. 11:15-2.21 provides that a municipal joint insurance fund may seek approval from the Commissioner of Banking and Insurance for a refund of excess monies from any fund year upon compliance with certain requirements; and

**WHEREAS**, the Burlington County Municipal Joint Insurance Fund, hereinafter referred to as "FUND" has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations and the financial integrity of the FUND; and

**WHEREAS**, the Executive Committee of the FUND has determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

**NOW, THEREFORE, BE IT RESOLVED** by the Executive Committee of the FUND, as follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund that has been completed for not less than twenty-four months. Based upon this requirement, and the closure of Fund years **2008 through 2016**, surplus monies in Closed Year Accounts are eligible for refunds at the discretion of the FUND, the Department of Banking and Insurance and the Department of Community Affairs.
2. The Executive Committee has balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. Because the reserve figures and the IBNR figures utilized by the FUND's actuary are conservative, and because the Department of Banking and Insurance and the state regulations require a thirty-five percent margin of error, and since the Fund transferred its liabilities to the Residual Claims Fund, it is the conclusion of the Executive Committee that **\$850,000** representing closed years surplus can be refunded at this time.
3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Departments of Banking and Insurance and Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the Fund's annual certified audit as of **December 31, 2020**. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.
5. The FUND's Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, upon receipt of written documentation of approval or acquiescence of these refunds from the Departments of Banking and Insurance and Community Affairs. Said refunds shall be made to the municipalities that were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question.

**BURLINGTON COUNTY  
MUNICIPAL JOINT INSURANCE FUND**

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Glenn McMahon, Fund Chair

ATTEST:

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John Gural, Fund Secretary

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Date

## TRANSFER OF FUNDS

### RESOLUTION NO. 2021-

WHEREAS, the Fund's interim review of financial statements as of June 30, 2021 indicates the 2020 and 2018 Fund Year(s) require an intra-fund transfer as follows:

Amount	From	To
\$53,277	2018 Deductible	2018 GL
\$50,000	2018 Deductible	2018 WC
\$75,000	2020 Deductible	2020 PR

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.

Secretary

Date \_\_\_\_\_

VOTE	Yes	No	Abstain
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As of the            day of            , 2021, no objection has been received.

BY: \_\_\_\_\_



## Municipal Excess Liability Joint Insurance Fund

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

**Date:** September 1, 2021  
**To:** Burlington County Municipal Joint Insurance Fund  
**From:** Commissioner Jack  
**Subject:** MEL September Report

- ☐ **Moment of Silence:** The Board began the meeting with a Moment of Silence for Russell F. Bent, the MEL's first Lobbyist, who passed away on June 15, 2021 at the age of 90. During his long tenure, he was instrumental in securing legislative approval to create the Utility Authorities JIF and the E-JIF.
- ☐ **Joseph Zanga, Borough of South River:** Oath of Office administered to the newest member of the MEL Board of Fund Commissioners, representing the Middlesex JIF.
- ☐ **2022 Budget:** Executive Director reviewed attached preliminary 2022 budget, projecting a 9.9% increase based on 2021 exposures. Memorandum outlined the various factors impacting property, liability and workers' compensation claims and insurance premiums.
- ☐ **Retrospective Premium:** In 2016, the MEL implemented a retrospective premium program where each member's liability and workers' compensation claims fund assessment is discounted, but subject to an additional assessment if a members claims exceed the amount collected. The problem is that the MEL's claims often take years (or longer) to develop, requiring local JIFs to maintain a substantial contingency. The Management Committee will meet to consider the recommendation to eliminate the MEL's retrospective premium program be eliminated.
- ☐ **Middlesex County JIF:** On August 4, 2021, the Management Committee accepted the Ad-hoc Committee's recommendation to appoint Landolfi & Associates as a Monitor on the JIF's compliance with the MEL's 13 membership conditions for an hourly rate of \$150 not to exceed \$44,000. Mr. Landolfi has met several times with the Assistant Administrator for the Middlesex County JIF to review compliance requirements and set forth deadlines.

Two of MEL's condition for Middlesex JIF membership is an independent claims audit and a second actuarial opinion; the current MEL contracts allows Baker Tilly (Internal Auditor) to be compensated for additional services requested by the board. The Board accepted the recommendation that Baker Tilly be asked to provide both the claims audit and second actuarial review through the MEL's contract and bill back the Middlesex JIF.

- ☐ **Special Counsel COVID-19 Related WC Matters:** Last year, at the onset of Covid, the MEL formed a sub-committee to handle COVID-19 matters & awarded a professional service agreement not to exceed \$5,000 to Jim Pietras, Esq. to provide guidance to the MEL and the TPAs on handling these claims. The board agreed to renew these services, not to exceed \$5,000 for 2021.
- ☐ **Covid-19 Vaccinations:** In January, a bulletin was issued to provide guidance on legal considerations relating to vaccinations ([https://njmel.org/wp-content/uploads/2021/01/MEL-Letter\\_Mandatory-COVID-Vaccinations.pdf](https://njmel.org/wp-content/uploads/2021/01/MEL-Letter_Mandatory-COVID-Vaccinations.pdf)). Enclosed is an updated memorandum issued by the Fund Attorney.

- ❑ **Legislative Committee:** Committee met on May 27<sup>th</sup>; minutes of the meeting are enclosed. The committee also met on August 26<sup>th</sup>; Committee Chairman noted the legislature will not be in session until November
- ❑ **Safety & Education Committee:** Committee met on July 16<sup>th</sup> and submitted minutes of its meeting.
- ❑ **Coverage Committee:** Committee will be scheduling a meeting in October.
- ❑ **Marketing Committee:** Committee is scheduling a meeting for September to review marketing materials (mobile app & website) and discuss potential membership opportunities for 2022.
- ❑ **Excess Property Claims Administrator:** In March, a contract was awarded to Qual-Lynx to serve as Property Claims Administrator for the contract period of July 1, 2021 to December 31, 2023; however, the contract period was amended to August 31, 2021 to allow for an orderly claims data transition from the prior service provider.
- ❑ **Excess Liability Claim Administrator:** The Board expressed its appreciation for Georganne Jussel, who is retiring from CB Claims LLC on October 15, 2021. Georganne has been part of the JIF and MEL team since the 1990's and has been an integral part of its successes. Laura Sable, who has many years of liability adjusting experience with Qual-lynx, will join the firm as of September 27, 2021.
- ❑ **Risk Management Plan:** Based on the recommendation of the Fund Underwriting Manager, the cyber coverage limits should be removed from the Risk Management Plan. This document is posted to the fund's website and could be an incentive for cyber hacker attacks should limits of coverage be known.
- ❑ **RCF:** Enclosed is a copy of Commissioner Clarke's report of the RCF June meeting. The RCF Board also meets on September 1<sup>st</sup> where they will adopt amendments to the 2020 budget and introduce their 2022 budget.
- ❑ **Power of Collaboration:** Enclosed is the latest in the series of "Power of Collaboration" ad that will appear in the League of Municipalities magazine. The ad highlights \$3.4 billion in savings to taxpayers and \$322 million in dividends paid to members since its inception, as well as, the purchase of debt securities.
- ❑ **Membership Renewals:** Atlantic, Burlington, Trico, Mid-Jersey, NJSI and PAIC JIFs are set to renew their three-year memberships with MEL as of January 1, 2022. Membership renewal documents have been sent.
- ❑ **Employment Practices Program:** The deadline for EPL Compliance has been extended to November 1<sup>st</sup> 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/>
- ❑ **Cyber Task Force:** On March 8<sup>th</sup>, the MEL Cyber Task Force released the updated MEL Cyber Risk Management Program. Members in compliance with the 1<sup>st</sup> 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 June 2<sup>nd</sup> and July 7<sup>th</sup>; minutes of these meetings are sent to the full MEL Board separately from the agenda. The Claims Review Committee is scheduled to meet after this meeting.
- ❑ **Meeting Dates and Times:** We will schedule discussion of 2022 meeting dates and times on the Management Committee's next meeting agenda.

- ❑ **Fund Attorney** – The MEL authorized the submission of an Amicus Brief on the matter of Gonzales vs Richter vs Jersey City Board of Education. Fund Attorney said it is the best interest of members of the MEL that New Jersey Law Against Discrimination (LAD) claims be subject to the exclusive remedy provision of Workers' Compensation and whether employees making such LAD claims must prove an intentional wrong pursuant to the Workers' Compensation Claims Act. Supreme Court has decided that the Appellate Court needed to do more fact finding

**OPRA** – Fund Attorney also reported that the MEL team handles more than 100 requests a year. Mr. Stokes noted majority are from the press.



## **Municipal Excess Liability Joint Insurance Fund**

David N. Grubb  
Executive Director  
9 Campus Drive, Suite 216  
Parsippany, New Jersey 07054-4412  
Cell: 201 404 0212  
*daveg@permainc.com*

To: Board of Fund Commissioners

Date: August 25, 2021

Re: Projected 2022 MEL budget

Attached is the preliminary 2022 budget which projects a 9.9% increase in rates before changes in exposures. The market for excess and reinsurance is increasing at a more rapid pace than at any time since the MEL was created. This is compounded by recent court decisions, legislation, and administrative actions from Trenton that are causing a serious increase in claims.

- Property: \$15,786,823<sup>1</sup> – Coverage for fire, flood, and etc. is increasing 17.8% or \$2,385,343 because of the frequency of natural disasters over the past few years. This has caused a serious increase in prices charged by both the national and international property insurance markets.
- Liability: \$15,207,239<sup>2</sup> - Liability claims are increasing at a rate of 5% to 10% per year because of the erosion of Title 59 in New Jersey's courts. The recent amendment in the Sexual Molestation statute of limitations will increase total liability costs by an estimated 6%. In some cases, towns are being hit with lawsuits based on allegations going back 40 years. However, these increases are being offset by the MEL's decision last fall to self-insure the \$3 million ex \$2 million layer saving \$1,432,378 (46.2%). As a result, the total liability appropriation is a reduction of \$91,780 (0.6%).
- Workers' Compensation: \$11,820,762<sup>3</sup> - A recent Department of Labor decision will increase workers' compensation by 11% by directing governmental entities to pay workers' compensation on many accidental disability claims that were paid by the pension plans before the change. This is on top of continuing increases in Worker's Compensation medical costs and indemnity rates. As a result, the MEL's budget for Workers' Compensation is increasing \$1,317,871 (12.5%).

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<sup>1</sup> Property includes budget lines 5 and 17

<sup>2</sup> Liability includes budget lines 1, 2, 3, 6, 13 and 14

<sup>3</sup> Workers' Compensation includes budget lines 4 and 16

- Cyber: \$2,815,798<sup>4</sup> - Claims and excess premiums are increasing \$1,342,671 (91.1%) in response to increased cyberattacks on municipal government. The MEL Cyber Task Force is currently studying additional measures to control this cost.
- Other Coverages: \$525,285<sup>5</sup> - The budgets for the Faithful Performance bonds, surety bonds and the aggregate loss fund account are unchanged.
- Loss Fund Contingency: \$216,126<sup>6</sup> - This is reduced \$368,381 to keep the overall budget increase under 10%.
- Expenses and MEL Safety Institute: 5,407,676<sup>7</sup> – These items are budgeted at a 2% increase and will be reviewed by the MEL Management and Budget Committee before the budget is introduced in October.

Fortunately, the MEL has been able to contain budget increases because several years ago the Commissioners approved an automatic surplus contribution plan that maintains the MEL's surplus in the event claims prove higher than expected. Currently, the MEL and the member JIFs have a combined surplus of almost \$200 million to help smooth increases. This will also allow the MEL to eliminate the retrospective rating plan for the 2022 budget.

The next step is for the Management and Budget Committee to review the draft budget and recommend a budget for introduction at the October 20 meeting.

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<sup>4</sup> Cyber includes budget lines 7 and 15

<sup>5</sup> Other coverages include budget lines 8, 9, and 10.

<sup>6</sup> Loss Fund Contingency is budget line 19

<sup>7</sup> Expenses and the MEL Safety Institute are budget lines 24 through 46





## Municipal Excess Liability Joint Insurance Fund

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

### BULLETIN – URGENT

**TO: All Members**

**FROM: Fred Semrau, Fund Attorney**

**DATED: August 25, 2021**

**RE: Important Information on Vaccination Policy for Employers**

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Recently in the news there have been several public agencies and private employers that have adopted a form of mandatory vaccination policy. Adopting such policy involves a myriad of legal issues. Some of those issues were set forth in the legal memorandum we circulated in January of 2021. Our labor expert, Matthew Giacobbe, Esquire, has reviewed the memorandum and has informed us that the analysis remains the same. [Here is a link to the memorandum.](#) None of the recent decisions you may have seen in the news impact the analysis in the memorandum. In fact, the opinions that have been in the news recently are preliminary and subject to a final decision, which may include exceptions or modifications to those policies that have been challenged.

As has been commonly reported in the press, employers are taking a variety of steps in lieu of mandatory vaccination policies to protect its workforce and the public from the spread of COVID-19 which include (1) adoption of safety protocols in the workforce that require unvaccinated employees to wear masks at all times; and/or (2) adoption of regular testing protocols of unvaccinated employees. If you consider the latter, you should consult with your benefits consultant as a health plan may not cover surveillance testing.

We recognize that these are challenging times, so to assist you, the NJ MEL continues to post all COVID-19 helpful tools at <https://njmel.org/covid-19-updates/>.

**Accordingly, from the perspective of our members, it is important that as you consider whether or not to adopt a mandatory vaccination policy and/or or take employment action against an employee for violation of such policy, we strongly urge you to consult with your labor counsel at every step of the way.**

The MEL will continue to monitor legislative and legal developments and provide you with updated information as it becomes available.

**RESOLUTION NO. 2021 -**

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
RESOLUTION TO RENEW MEMBERSHIP IN THE  
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

**WHEREAS**, the **Burlington County Municipal Joint Insurance Fund**, a nonprofit public entity in the State of New Jersey, was formed pursuant to N.J.S.A. 40A:10-36 et seq. to provide risk management to its member municipalities in the form of General Liability, Auto Liability, Property and Workers' Compensation coverage; and

**WHEREAS**, it has been determined that excess coverage is available from the Municipal Excess Liability Joint Insurance Fund, hereinafter referred to as MEL, as established pursuant to N.J.S.A. 40A:10-36 et seq., provided in accordance with N.J.S.A. 40A:10-42; and

**WHEREAS**, the purchase of such coverage by the MEL is exempt from public advertising and bidding requirements pursuant to N.J.S.A. 40A:11-5(1)(a)(ii) and 40A:11-5(1)(m) as an extraordinary unspecifiable service ("EUS") so long as the contract entered into is awarded in accordance with the requirements for EUSs; and

**WHEREAS**, pursuant to N.J.S.A. 40A:65-14, the governing bodies of two or more Local Units may enter into an agreement to provide for the formation of the joint operation of any public services, public improvements, works, facilities, or undertakings which the local units are empowered to operate; and

**WHEREAS**, pursuant to N.J.S.A. 40A:65-9 et seq. the MEL shall obtain coverage on behalf of its members JIFs in accordance with the Local Public Contracts Law; and

**WHEREAS**, in accordance with N.J.S.A. 40A:10-36 et seq., a JIF wishing to join the MEL to obtain the benefits of joint public entity membership may do so by adopting a resolution; and

**WHEREAS**, the Board of Fund Commissioners of the **Burlington County Municipal Joint Insurance Fund** has determined that membership in the MEL is in the best interests of the member municipalities:

**NOW THEREFORE BE IT RESOLVED** that the Board of Fund Commissioners of the **Burlington County Municipal Joint Insurance Fund** does hereby resolve and agree to renew membership in the MEL for a period of three (3) years, the commencement of which shall be January 1, 2022 and

**BE IT FURTHER RESOLVED** that the application for membership is for the purpose of obtaining the following types of coverages:

- 1) Excess Workers' Compensation and Employers' Liability Insurance and,
- 2) Excess Liability Insurance excess of the Primary Liability provided by the above mentioned Joint Insurance Fund as indicated on the application previously submitted and,
- 3) Excess Property, including Crime.

**BE IT FURTHER RESOLVED** that the **Burlington County Municipal Joint Insurance Fund** hereby adopts the Bylaws of the MEL and in accordance therewith, it is understood that coverage is not effective until membership is approved by the MEL Commissioners/Executive Committee, State Department of Banking & Insurance and State Department of Community Affairs and that coverage is subject to the terms, conditions and limitations as contained in the MEL's Coverage Manual and its Commercial Excess Insurance, if any; and,

**BE IT FURTHER RESOLVED** that the Board of Fund Commissioners, or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the MEL including, but not limited to, the Indemnity and Trust Agreement in order to implement membership by the **Burlington County Municipal Joint Insurance Fund** in the MEL according to its Bylaws, N.J.S.A. 40A:10-36 et seq., N.J.A.C. 11:15-2 and any other statutes or regulations pertaining thereto.

This resolution was duly adopted by the Burlington County Municipal  
Joint Insurance Fund at a public meeting held on September 21, 2021

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BY:** \_\_\_\_\_ **ATTEST:** \_\_\_\_\_  
CHAIRPERSON SECRETARY

**DATED:** *September 21, 2021*

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND  
INDEMNITY AND TRUST AGREEMENT**

**THIS AGREEMENT** made this 21st day of September between: The **Municipal Excess Liability Joint Insurance Fund**, hereinafter referred to as MEL, and the **Burlington County Municipal Joint Insurance Fund**, hereinafter referred to as the FUND.

**WITNESSETH:**

**WHEREAS**, several local governmental units have collectively formed an Excess Liability Joint Insurance Fund as such entity is authorized and described in N.J.S.A. 40A:10-36 et seq. and the administrative regulations promulgated pursuant thereto and;

**WHEREAS**, the FUND has agreed to become a member of the MEL and to share in the obligations and benefits flowing from such membership with other members of the MEL in accordance with and to the extent provided for in the bylaws of the MEL and in consideration of such obligations and benefits to be shared by the membership of the MEL.

**NOW THEREFORE**, be it agreed as follows:

1. The FUND accepts the MEL's bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said bylaws, the pertinent Statutes and Administrative Regulations pertaining to same and as set forth in the Risk Management Plan.
2. The FUND agrees to participate in the MEL with respect to the types of insurance listed in the FUND's resolution.
3. The FUND agrees to renew its membership in the MEL for a period of three (3) years, the commencement of which shall be January 1, 2022.
4. The FUND certifies that it has not defaulted on any claims if self-insured and has not been canceled for non-payment of insurance premiums for a period of at least two (2) years prior to the date hereof.
5. In consideration of membership in the MEL, the FUND agrees that it shall jointly and severally assume and discharge the liability of each and every member of the MEL, all of whom as a condition of membership in the MEL shall execute a verbatim counterpart of this Agreement and by execution hereof the full faith and credit of the FUND is pledged to the punctual payment of any sums which shall become due to the MEL in accordance with the bylaws thereof, this Agreement, the MEL's Risk Management Plan or any applicable statute.
6. If the MEL in the enforcement of any part of this Agreement shall incur necessary expense or become obligated to pay attorney's fees and/or court costs, the FUND agrees to reimburse the MEL for all such reasonable expenses, fees and costs on demand.
7. The FUND and the MEL agree that the MEL shall hold all monies paid by the FUND to the MEL as fiduciaries for the benefit of MEL claimants, all in accordance with N.J.A.C 11:15-2.1 et seq.

8. The MEL shall establish separate Trust Accounts for each of the following categories of risk and liability, if applicable:
- a) Workers Compensation and Employers Liability
  - b) Liability, other than motor vehicle
  - c) Property Damage, other than motor vehicle
  - d) Motor Vehicle
  - e) Primary Statutory Bonds & Excess Public Officials Bonds

The MEL shall maintain Trust Accounts aforementioned in accordance with N.J.S.A. 40A:10-36, N.J.A.C. 11:15-2 et seq., N.J.S.A. 40A:5-1 and such other Statutes as may be applicable. More specifically, each of the aforementioned separate Trust Accounts shall be utilized solely for the payment of claims, allocated claim expense and excess insurance or reinsurance premiums for each such risk or liability or as "surplus" as such term is defined by N.J.A.C. 11:15-2.2 et seq.

9. Each FUND who shall become a member of the MEL shall be obligated to execute this Agreement.

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

**BY:**\_\_\_\_\_

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BY:**\_\_\_\_\_ **ATTEST:**\_\_\_\_\_

CHAIRPERSON SECRETARY

**DATED:**\_\_\_\_\_



## **Municipal Excess Liability Residual Claims Fund**

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

September 1, 2021

Memo to: Burlington County Municipal Joint Insurance Fund

From: Commissioner Matchett

Re: RCF September Meeting

**2020 Budget Amendment:** Following the public hearing, the Board of Commissioners reviewed and adopted the amended Fund Year 2020 Budget, which reflected the transfer of the Fund Year 2016 claims from the local JIFs as of 12/31/20. Enclosed as part of this report is the Amended 2020 Budget.

**2022 Budget:** The Board of Fund Commissioners reviewed the proposed 2022 Budget. Under the conditions of the Fund, the 2022 expenses cannot be directly charged to an expense line established in the 2021 budget. Executive Director recommended a dividend be released from Closed Year Account in the amount of \$671,000. The Board of Fund Commissioners adopted a resolution returning surplus from the Closed Year Account. In addition, the Board of Fund Commissioners voted to introduce on first reading of the 2022 Budget and to schedule the Public Hearing on October 20, 2021, 10:30 a.m., meeting to be held either at Forsgate Country Club or telephonically. Enclosed as part of this report is the Proposed 2022 Budget.

**Membership Renewals:** Executive Director reported that membership renewal documents have been reviewed by the Fund Attorney and are being distributed to the local JIFs to renew their membership with the RCF on January 1, 2022. Enclosed as part of this report are the renewal Resolution and Indemnity & Trust Agreement.

**2021 Fiscal Management Plan Amendment:** The Fund Office has been notified that Georganne Jussel will be retiring from CB Claims LLC on October 15, 2021; Laura Sable will join the firm and serve the RCF as of September 27, 2021. The Board of Fund Commissioners accepted the recommendation to amend the Fiscal Management Plan to reflect these changes to the authorized signatory list.

**2020 Audit Filing.** The RCF 2020 audit was filed with the New Jersey Department of Banking and Insurance (DOBI) and the New Jersey Department of Community Affairs (DCA) on June 30, 2021.

**Claims Committee:** The Claims Review Committee met on June 2 and July 7, 2021 and also met the morning of the Commissioner's meeting. Minutes of the meetings were enclosed under separate cover.

**Next Meeting:** The next meeting of the RCF is scheduled for October 20, 2021 at 10:30AM, to be determined if this meeting will be held via teleconference or at the Forsgate Country Club.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2020 AMENDED 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 AMENDED 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

<b>MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND</b>				
<b>2022 PROPOSED BUDGET</b>				
	<b>2021 ANNUALIZED</b>	<b>2022 PROPOSED</b>	<b>\$</b>	<b>%</b>
	<b>BUDGET</b>	<b>BUDGET</b>	<b>CHANGE</b>	<b>CHANGE</b>
<b>APPROPRIATIONS</b>				
CLAIMS	0	0	0	
Run-in Claim Receivable	15,000	15,000	0	0%
LOSS FUND CONTINGENCY	0	0		
<b>SUBTOTAL LOSS FUND</b>	<b>15,000</b>	<b>15,000</b>	<b>0</b>	<b>0%</b>
<b>EXPENSES</b>				
ADMINISTRATOR	209,959	214,158	4,199	2%
DEPUTY ADMINISTRATOR	71,421	72,849	1,428	2%
ATTORNEY	43,467	44,336	869	2%
CLAIMS SUPERVISION & AUDIT	62,835	64,092	1,257	2%
TREASURER	40,810	41,626	816	2%
AUDITOR	24,107	24,589	482	2%
ACTUARY	43,038	43,899	861	2%
MISCELLANEOUS	25,294	25,800	506	2%
<b>SUBTOTAL</b>	<b>520,931</b>	<b>531,349</b>	<b>10,418</b>	<b>2%</b>
EXPENSE CONTINGENCY	136,639	139,651	3,012	2%
<b>TOTAL BUDGET</b>	<b>657,570</b>	<b>671,000</b>	<b>13,430</b>	<b>2%</b>

RESOLUTION NO. 2021 - \_\_\_\_\_

**RESOLUTION TO RENEW MEMBERSHIP IN THE  
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

**WHEREAS**, the Municipal Excess Liability Residual Claims Fund (“RCF”), a nonprofit public entity in the State of New Jersey, was formed pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk management to its member Joint Insurance Funds (“JIF”); and

**WHEREAS**, in accordance with N.J.S.A. 40A:10-42, the RCF may provide coverage to its member JIFs by self-insurance, the purchase of commercial insurance or reinsurance, or any combination thereof; and

**WHEREAS**, the purchase of such coverage by the RCF is exempt from public advertising and bidding requirements pursuant to N.J.S.A. 40A:11-5(1)(a)(ii) and 40A:11-5(1)(m) as an extraordinary unspecifiable service (“EUS”) so long as the contract entered into is awarded in accordance with the requirements for EUSs; and

**WHEREAS**, pursuant to N.J.S.A. 40A:65-14, the governing bodies of two or more Local Units may enter into an agreement to provide for the formation of the joint operation of any public services, public improvements, works, facilities, or undertakings which the local units are empowered to operate; and

**WHEREAS**, pursuant to N.J.S.A. 40A:65-9 et seq. the RCF, if necessary, shall obtain coverage and fund approved claims on behalf of its members JIFs in accordance with the Local Public Contracts Law; and

**WHEREAS**, in accordance with N.J.S.A. 40A:10-36 et seq., a JIF wishing to join the RCF to obtain the benefits of joint public entity membership may do so by adopting a resolution; and

**WHEREAS**, the Executive Committee of the **Burlington County Municipal Joint Insurance Fund** has determined that renewing their membership in the Residual Claims Fund is in the best interests of the member local units.

**NOW, THEREFORE, BE IT RESOLVED** that the Fund Commissioners of the **Burlington County Municipal Joint Insurance Fund** does hereby resolve and agree to renew its membership in the Residual Claims Fund for a period of three (3) years, the commencement of which shall be January 1, 2022. For the purpose of determining the term, any portion of the Fund year shall be considered a full year; and

**BE IT FURTHER RESOLVED** that the **Burlington County Municipal Joint Insurance Fund** hereby adopted the Bylaws of the Residual Claims Fund. Coverage will be provided in accordance with the terms, conditions and limitations as contained in the Residual Claim Fund's Commercial Excess Insurance or Reinsurance, and Bylaws; and,

**BE IT FURTHER RESOLVED** that the Chairman of the **Burlington County Municipal Joint Insurance Fund**, or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the Residual Claims Fund including, but not limited to, the Indemnity and Trust Agreement in order to implement membership

by the **Burlington County Municipal Joint Insurance Fund** in the Residual Claims Fund according to its Bylaws, N.J.S.A. 40A:10-36 et seq.), administrative regulations, and any other statutes or regulations pertaining thereto.

**MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS JOINT INSURANCE FUND**

\_\_\_\_\_ Date: \_\_\_\_\_  
Chairperson

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

\_\_\_\_\_ Secretary  
Chairperson

Date: \_\_\_\_\_

**MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND  
INDEMNITY and TRUST AGREEMENT**

**THIS AGREEMENT** made this 21<sup>st</sup> day of September, 2021, between the Municipal Excess Liability Residual Claims Fund, hereinafter referred to as the "Residual Claims Fund", and the **Burlington County Municipal Joint Insurance Fund**, hereinafter referred to as the "FUND".

**WITNESSETH:**

**WHEREAS**, several local governmental units have formed a residual claims joint insurance fund as authorized and described in N.J.S.A. 40A:10-36 et seq., and the administrative regulations promulgated pursuant thereto; and,

**WHEREAS**, the FUND has agreed to become a member of the Residual Claims Fund and to share in the obligations and benefits flowing from such membership with other members of the Residual Claims Fund in accordance with and to the extent provided for in the Bylaws of the Residual Claims Fund, and in consideration of such obligations and benefits to be shared by the membership of the Residual Claims Fund.

**NOW, THEREFORE**, be it agreed as follows:

- 1.) The FUND accepts the Residual Claims Fund's Bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said Bylaws, the pertinent statutes and administrative regulations pertaining to same and as set forth in the Risk Management Plan.
- 2.) The FUND agrees to participate in the Residual Claims Fund with respect to the Fund years and types of insurance listed in the FUND's Resolution to Join.
- 3.) The FUND agrees to become a member of the Residual Claims Fund for an initial period not to exceed three (3) years, the commencement of which shall commence effective January 1, 2022.
- 4.) The FUND certifies that it has not defaulted on any claims if self-insured and has not been cancelled for non-payment of insurance premiums for a period of at least two (2) years prior to the date hereof.

- 5.) In consideration of membership in the Residual Claims Fund, the FUND agrees that it shall jointly and severally assume and discharge the liability of each and every member of the Residual Claims Fund, all of whom as a condition of membership in the Residual Claims Fund shall execute a verbatim counterpart of this agreement, and by execution hereof the full faith and credit of the FUND is pledged to the punctual payment of any sum which shall become due to the Residual Claims Fund in accordance with the Bylaws thereof, this agreement, the Residual Claims Fund's Risk Management Plan, or any applicable statute.
- 6.) If the Residual Claims Fund in the enforcement of any part of this agreement shall incur necessary expense, or become obligated to pay attorney's fees and/or court costs, the FUND agrees to reimburse the Residual Claims Fund for all such reasonable expenses, fees, and costs on demand.
- 7.) The FUND and the Residual Claims Fund agree that the Residual Claims Fund shall hold all monies paid by the FUND to the Residual Claims Fund as fiduciaries for the benefit of Residual Claims Fund claimants, all in accordance with administrative regulations.
- 8.) The Residual Claims Fund shall establish a Trust Account entitled "Claims or Loss Retention Fund". The Residual Claims Fund shall maintain the Trust Account in accordance with N.J.S.A. 40A:10-36 et seq., N.J.S.A. 40A:5-1, and such other regulations or statutes as may be applicable. More specifically, the Trust Account shall be utilized solely for the payment of claims, allocated claim expense, and excess insurance or reinsurance premiums for such risk or liability or as "surplus" as such term is defined by the administrative regulations.
- 9.) Each FUND who shall become a member of the Residual Claims Fund shall be obligated to execute this agreement.

## **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

\_\_\_\_\_ Dated: \_\_\_\_\_  
Chairperson

Attest:

\_\_\_\_\_ Dated: \_\_\_\_\_  
Secretary



**New Jersey Municipal Environmental  
Risk Management Fund**

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

DATE: September 1, 2021  
TO: Burlington County Municipal Joint Insurance Fund  
FROM: Commissioner Jack  
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

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**REGULATORY AFFAIRS** - PERMA filed the 2020 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund's newspaper.

**2022 BUDGET PROCESS** – Attached to this report, is the 2022 draft budget. The Finance Committee met on August 20, 2021 and recommended the 2022 budget as presented. The budget was introduced and will be adopted at the Public Hearing scheduled for October 20, 2021.

**2021 DIVIDEND** - The Finance Committee is recommending a 2021 dividend of \$3,100,000. Resolution #26-21 authorizing a total return dividend of \$3,100,000 was adopted by the Executive Board.

**NOVEMBER MEETING** - An informal vote was taken of the Fund Commissioners to move the meeting to November 10<sup>th</sup> at 9:30 am via zoom. The tally of the votes was 6-5 in favor of moving the meeting with 2 commissioners not voting. The Executive Board passed a motion approving the rescheduling of the November 17, 2021 meeting to be held on November 10<sup>th</sup> at 9:30 am via Zoom.

**NEXT MEETING-** The next meeting of the EJIF is scheduled for October 20, 2021- *Time and Location to be Determined.*

<b>NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND</b>					
<b>2022 PROPOSED BUDGET BASED ON 2010 CENSUS</b>					
	8/16/2021 15:41	<b>2021</b>	<b>2,022</b>		
		<b>TOTAL</b>	<b>TOTAL</b>	<b>CHANGE</b>	<b>CHANGE</b>
	I. Claims and Excess Insurance			<b>\$</b>	<b>%</b>
	Claims				
1	Third Party (Non-Site Specific)	418,373	417,023	(1,350)	-0.3%
2	On Site Cleanup (Site Specific)	236,857	229,926	(6,931)	-2.9%
3	PO Pollution Liability	159,379	153,284	(6,095)	-3.8%
4	Tank Systems	214,719	214,146	(573)	-0.3%
5	DMA Waste Sites (Superfund Buyout)	1,184,281	1,205,116	20,835	1.8%
6	LFC	29,002	20,739	(8,263)	-28.5%
7	<b>Total Loss Fund</b>	<b>2,242,611</b>	<b>2,240,234</b>	<b>(2,377)</b>	<b>-0.1%</b>
8					
9	II. Expenses, Fees & Contingency				
10	Professional Services				
11	Actuary	62,500	62,500	-	0.0%
12	Attorney	87,974	89,733	1,759	2.0%
13	Auditor	16,936	17,275	339	2.0%
14	Executive Director	324,812	331,308	6,496	2.0%
15	Treasurer	20,887	21,305	418	2.0%
16	Legislative Agent	45,000	45,000	-	0.0%
17	Underwriting Managers	257,265	262,410	5,145	2.0%
18	Environmental Services	460,098	469,300	9,202	2.0%
19	Claims Administration	30,407	31,015	608	2.0%
20					
21	<b>Subtotal - Contracted Prof Svcs</b>	<b>1,305,879</b>	<b>1,329,846</b>	<b>23,967</b>	<b>1.8%</b>
22					
23	Non-Contracted Services				
24	Expenses contingency	27,989	27,989	-	0.0%
25	Member Testing	8,326	8,326	-	0.0%
26					
27	<b>Subtotal - Non-contracted svcs</b>	<b>36,315</b>	<b>36,315</b>	<b>-</b>	<b>0.0%</b>
28					
29	<b>Subtotal-Contracted/Non-contracted s</b>	<b>1,342,194</b>	<b>1,366,161</b>	<b>23,967</b>	<b>1.8%</b>
30					
31	Excess Aggregate Insurance	508,143	533,550	25,407	5.0%
32					
33	General Contingency	225,137	225,137	-	0.0%
34					
35	<b>Total Exp, Fees &amp; Contingency</b>	<b>2,075,474</b>	<b>2,124,848</b>	<b>49,374</b>	<b>2.4%</b>
36					
37	<b>TOTAL JIF APPROPRIATIONS</b>	<b>4,318,085</b>	<b>4,365,082</b>	<b>46,997</b>	<b>1.1%</b>



# 2022 PRE-RENEWAL PRESENTATION

September 10, 2021

CONNER  
STRONG &  
BUCKLEW



# Marketplace Overview

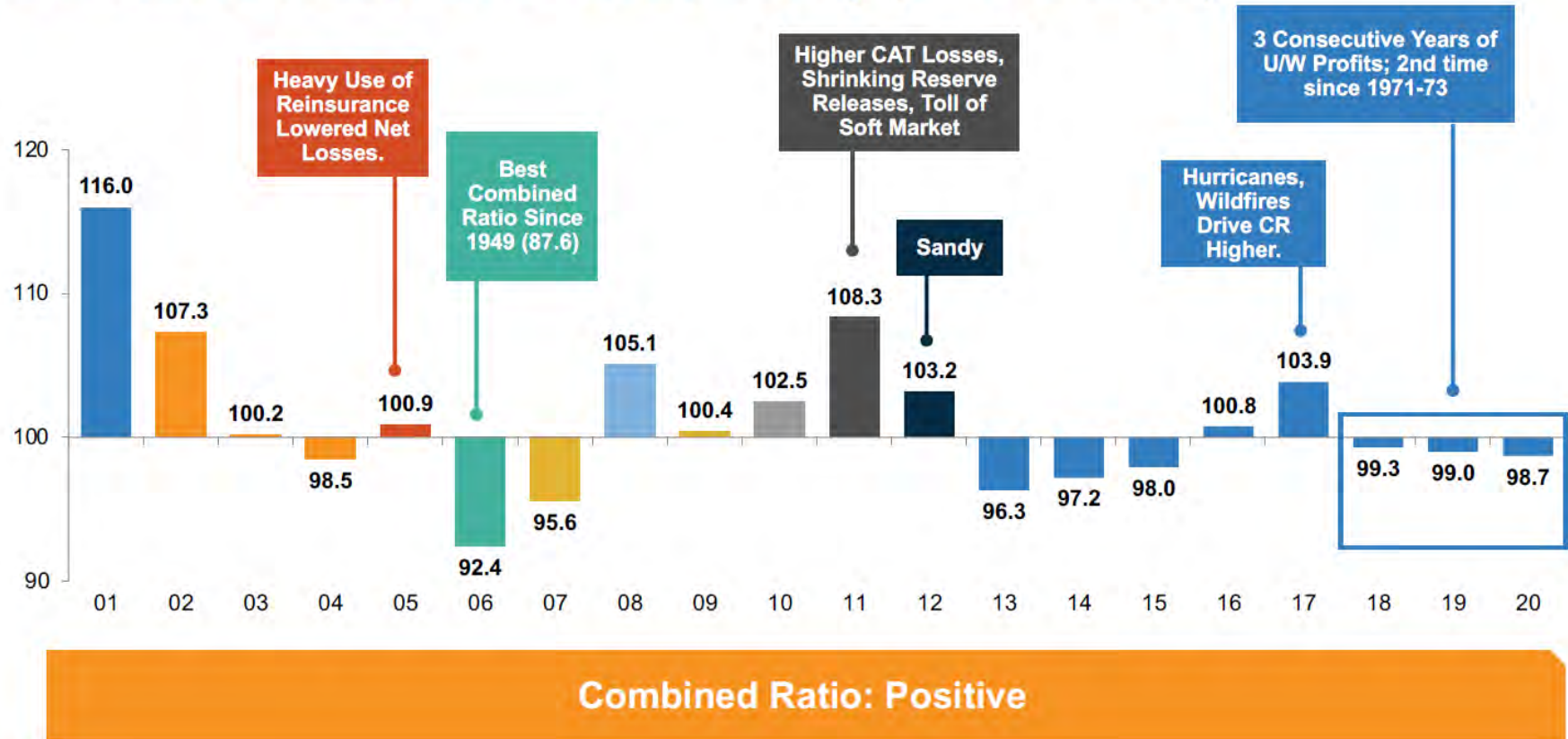


# What?

*What is happening?*

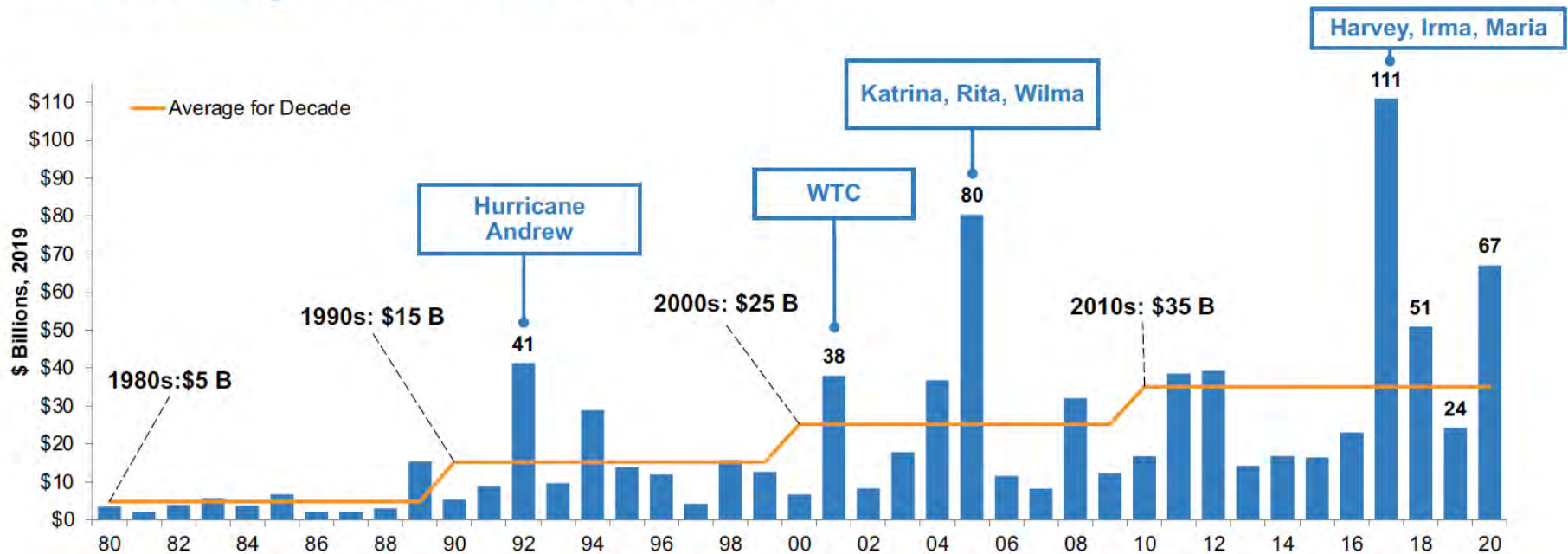
# Marketplace Overview

Combined Ratio: 2001-2020 Yearly (all P/C lines)



# Marketplace Overview

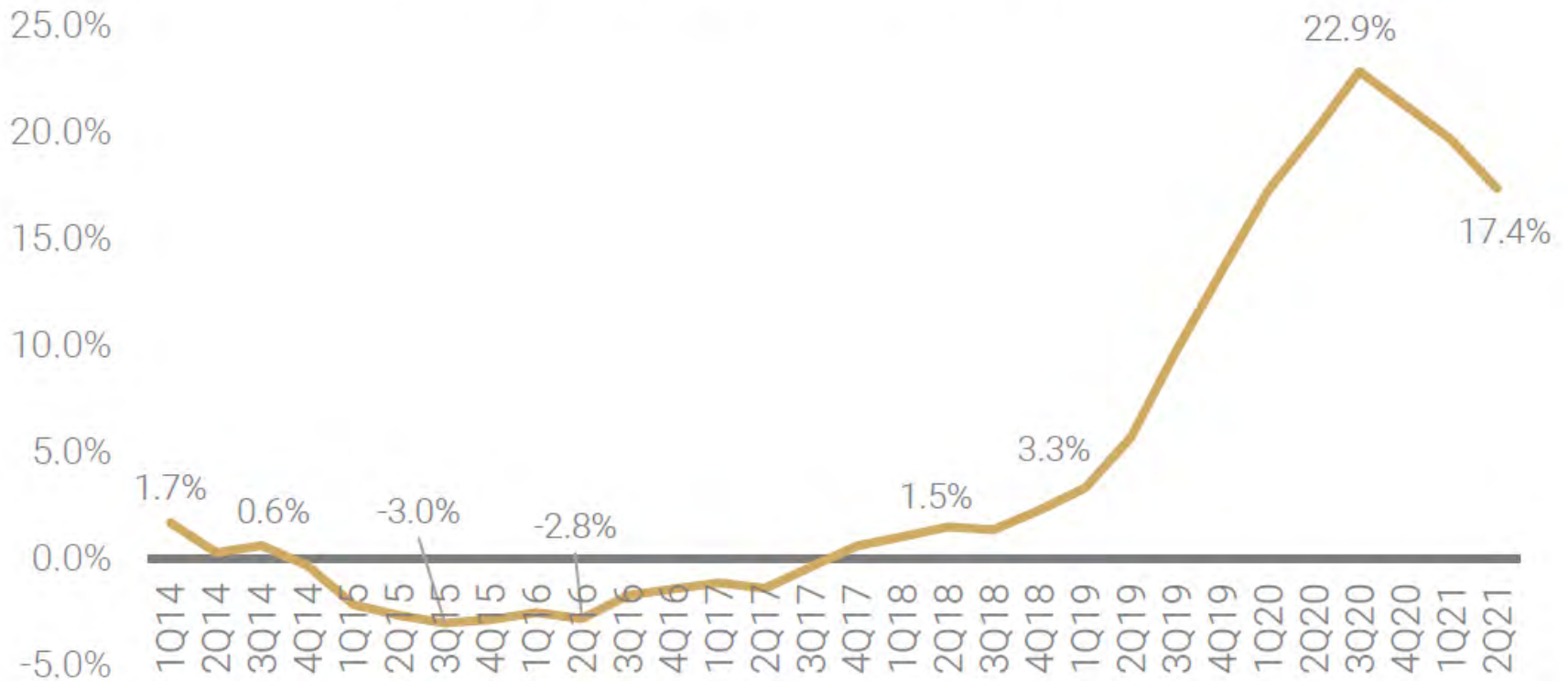
## Inflation-Adjusted Insured Cat Losses



Insured Cat Losses Are Increasing At An Alarming Rate –Nearly 700% Since 80's

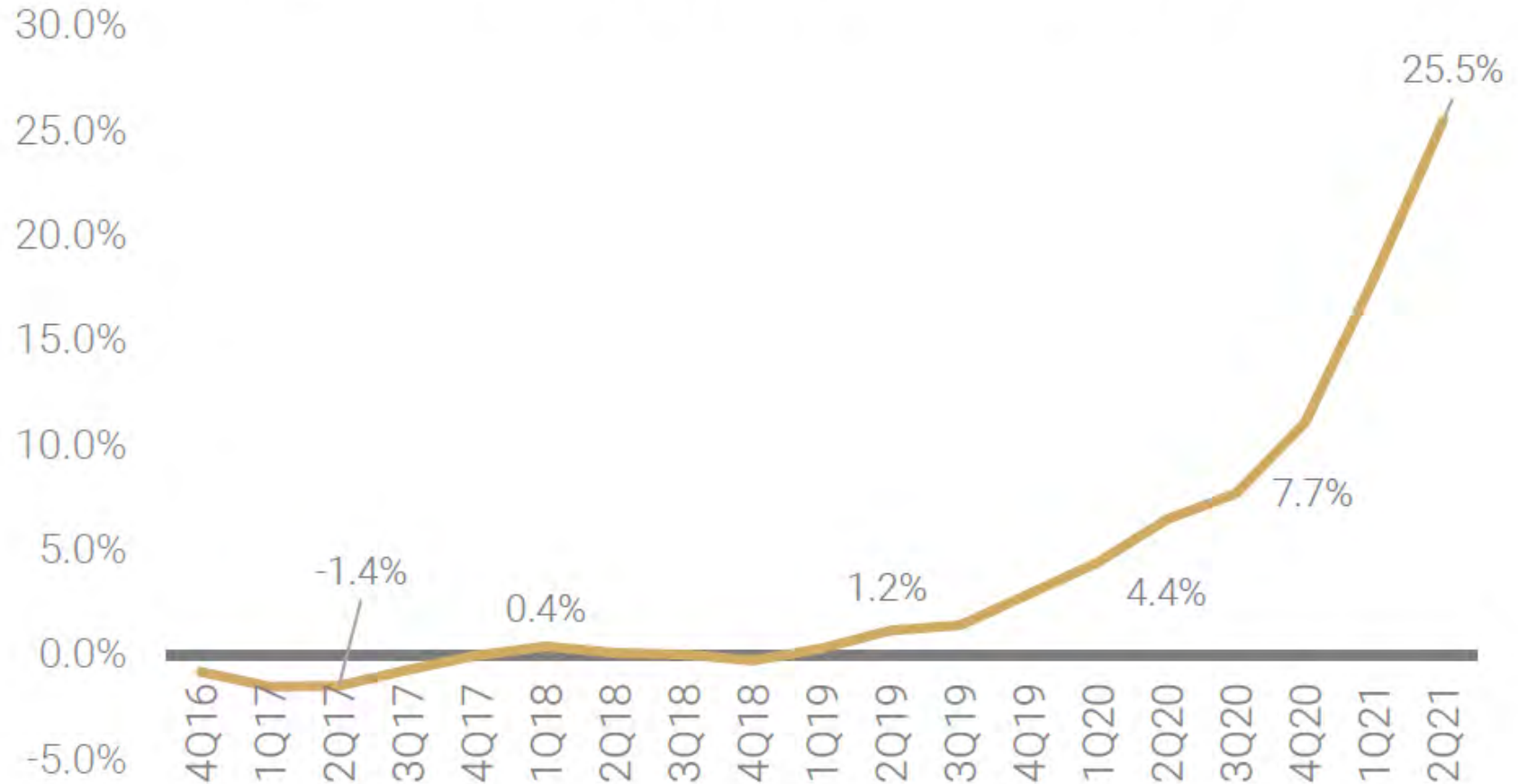
# Marketplace Overview

Premium Change for Umbrella, 2014 - Q2 2021

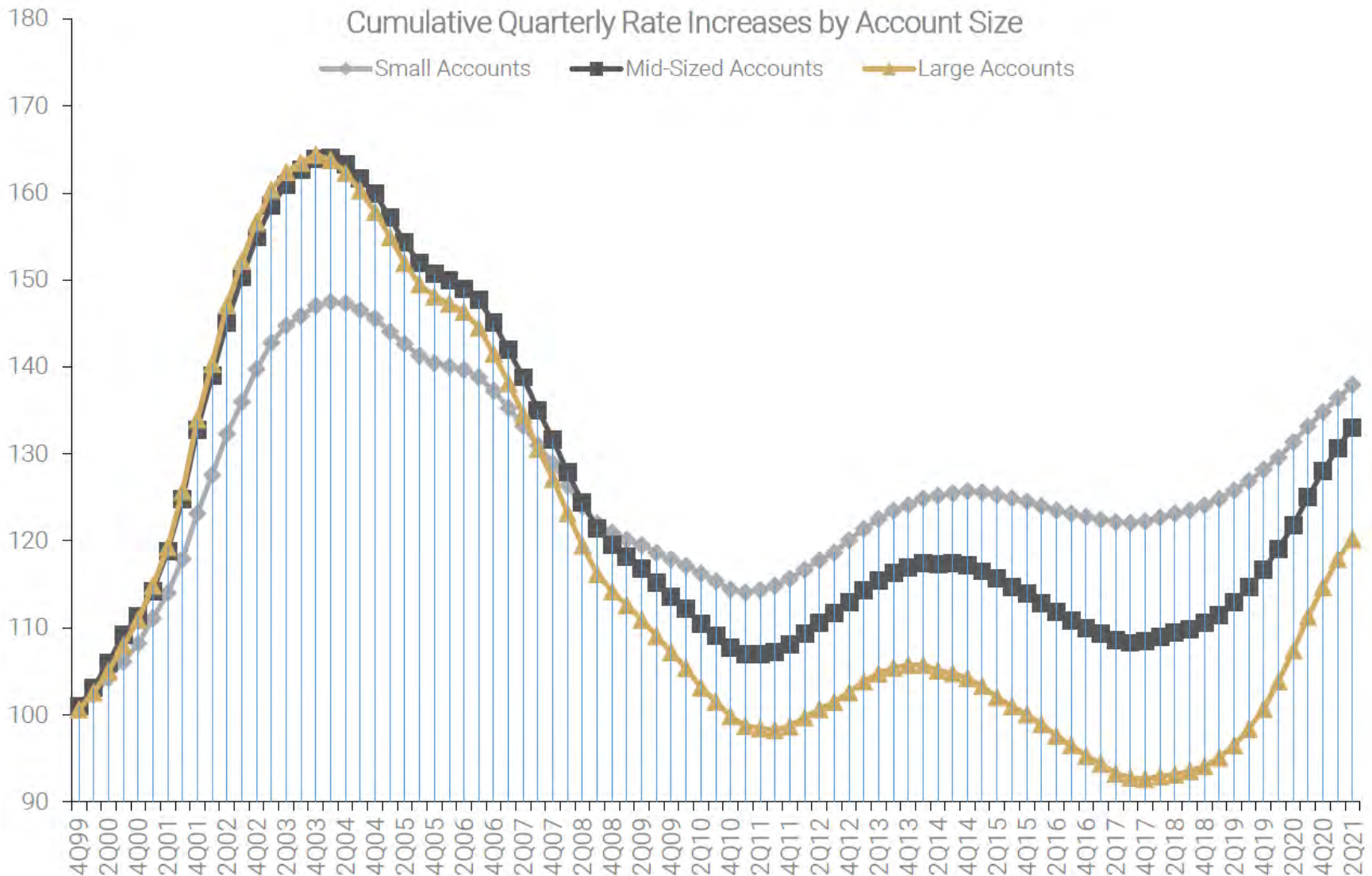


# ■ Marketplace Overview

Premium Change for Cyber, Q4 2016 - Q2 2021



# Marketplace Overview



# Marketplace Overview

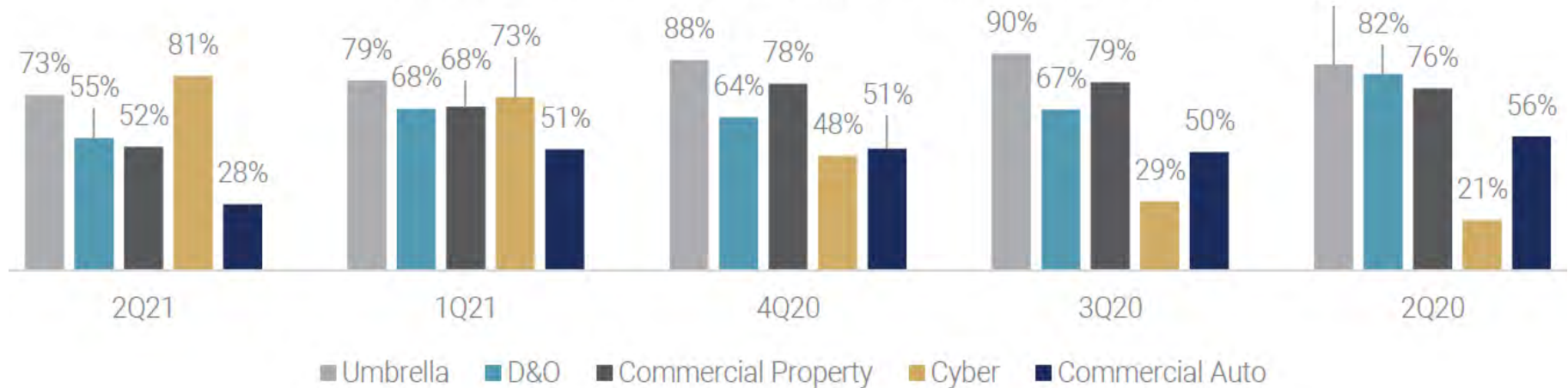
## 04| US composite insurance pricing change



Source: Marsh Specialty and Global Placement

# Marketplace Overview

Respondents Reporting a Decrease in Underwriting Capacity





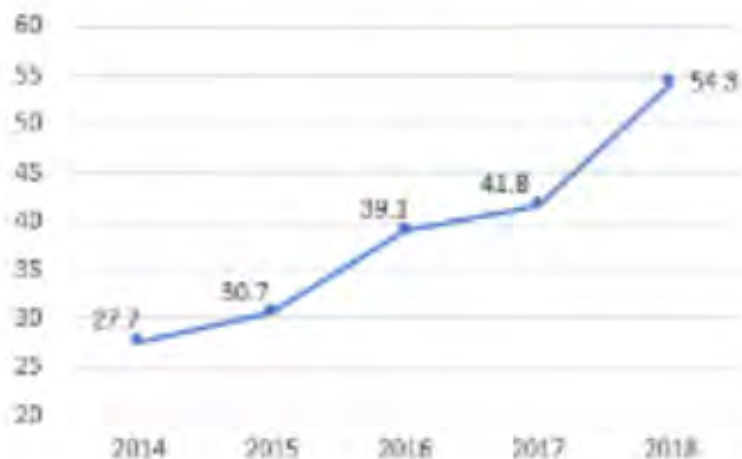
# Why?

*Why is it happening?*

# Marketplace Overview

## Social Inflation

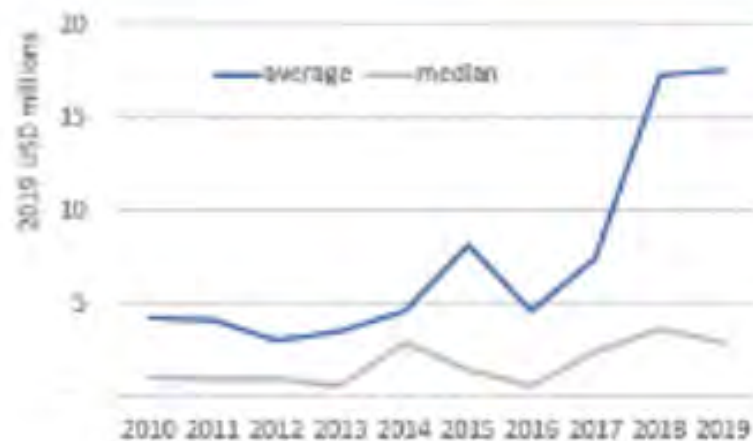
Top 50 US single plaintiff bodily injury verdicts in USD millions, median 2014-2018



Source: Shook, Hardy, Alton & Smith, Swiss Re Institute

Swiss Re  
Coverable Claims

Median and average verdicts for motor vehicle accidents with corporate or trucking defendants in seven south eastern states



Source: Cassette

# Marketplace Overview

Social Inflation



# Marketplace Overview

Social Inflation

## Upward Creep in Loss Development

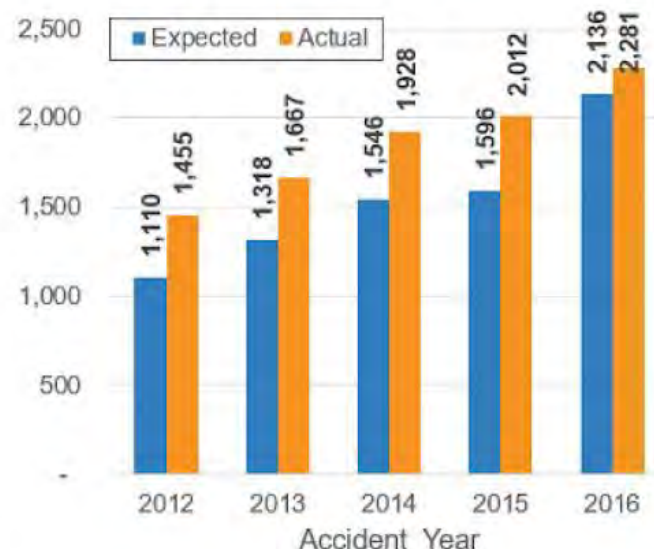
Key Assumption: LDF is RV about mean + inflation

### Comm Auto LDFs

	12	24	36	48
2009	1.34	1.14	1.08	1.03
2010	1.36	1.16	1.08	1.04
2011	1.40	1.16	1.08	1.04
2012	1.40	1.16	1.09	1.04
2013	1.41	1.18	1.10	1.04
2014	1.42	1.19	1.10	1.05
2015	1.45	1.18	1.11	
2016	1.43	1.20		
2017	1.44			

### 2-Year Expected vs. Actual

12-36 Development (\$ Millions)

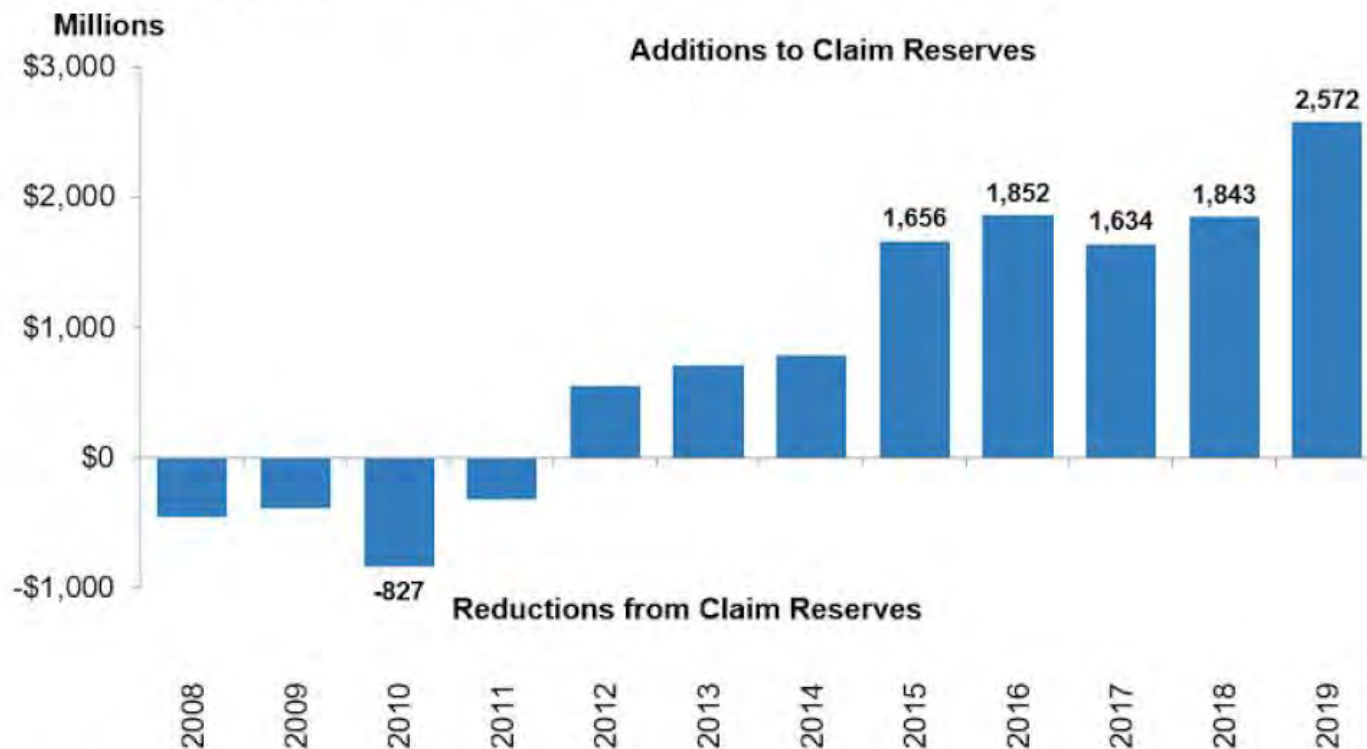


# Marketplace Overview

Social Inflation

## Social Inflation: The Toll

Reserve Development, Commercial Auto Liability

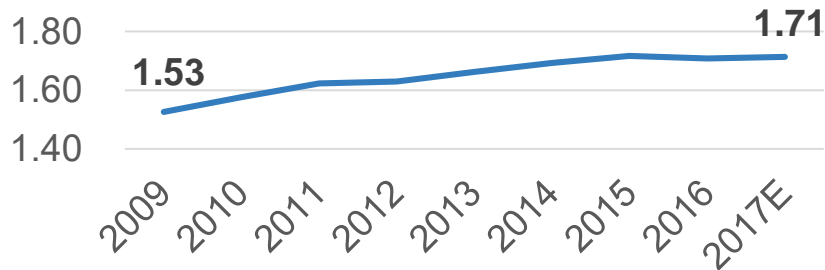


Sources: NAIC data sourced from S&P Market Intelligence; Insurance Information Institute.

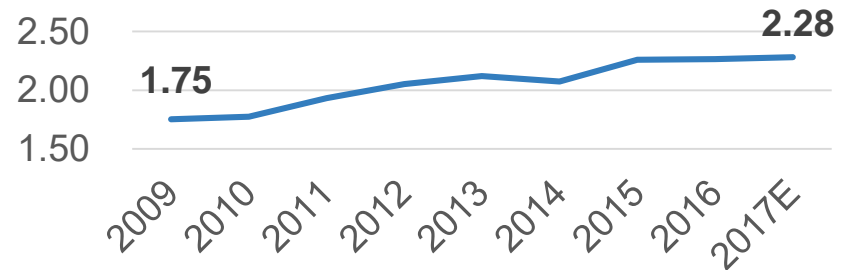
# ■ It's Not Just Auto

## 12:36 Loss Development Factors by Year, Long-Tailed Lines

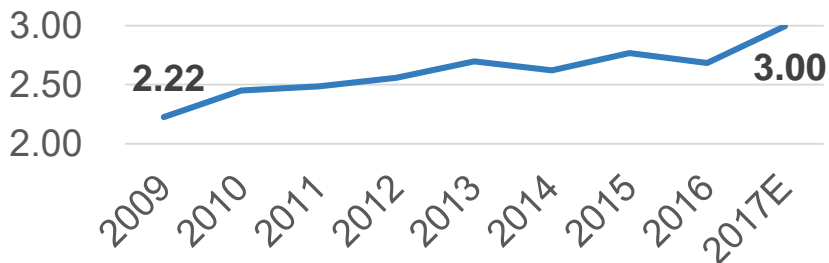
### Commercial Auto



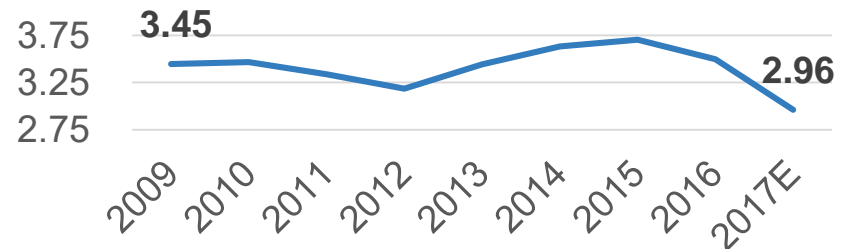
### MedMal Claims-Made



### Other Liability Occurrence



### Other Long-Tailed Lines\*



Medical Malpractice Occurrence, Other Liability Claims-Made, Products Liability Occurrence, Products Liability Claims-Made.  
Estimate assumes 24:36 Factor is straight average of previous three years.  
Source: NAIC data, sourced from S&P Global Market Intelligence; Insurance Information Institute.

# ■ Loss Triangle – Casualty (GL, LEL, AL)

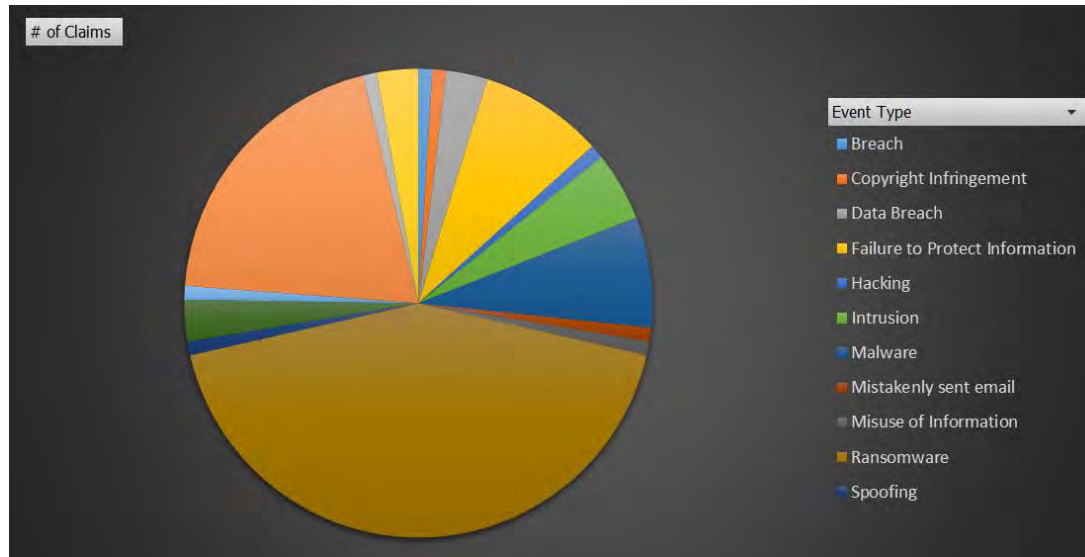
MEL Social Inflation

Periods	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months
2010	0.00000	1.13780	1.11219	1.02746	0.91319	0.98333	1.01849	0.99108	0.99103	1.00132
2011	0.00000	1.36123	1.25182	1.14434	1.03126	1.01112	1.00174	0.98479	1.00885	
2012	0.00000	1.44473	1.43415	1.13501	1.24090	1.01582	1.00879	1.01139		
2013	0.00000	1.34765	1.40192	1.22095	1.28895	1.11341	1.04103			
2014	0.00000	1.84575	1.66130	1.43813	1.06501	1.12903				
2015	0.00000	1.64865	1.64527	1.35753	1.09476					
2016	0.00000	2.42395	1.51306	1.12617						
2017	0.00000	1.73054	1.56209							
2018	0.00000	1.74066								
2019	0.00000									



~40% Increase in  
LDF

# Marketplace Overview



## By Event Type

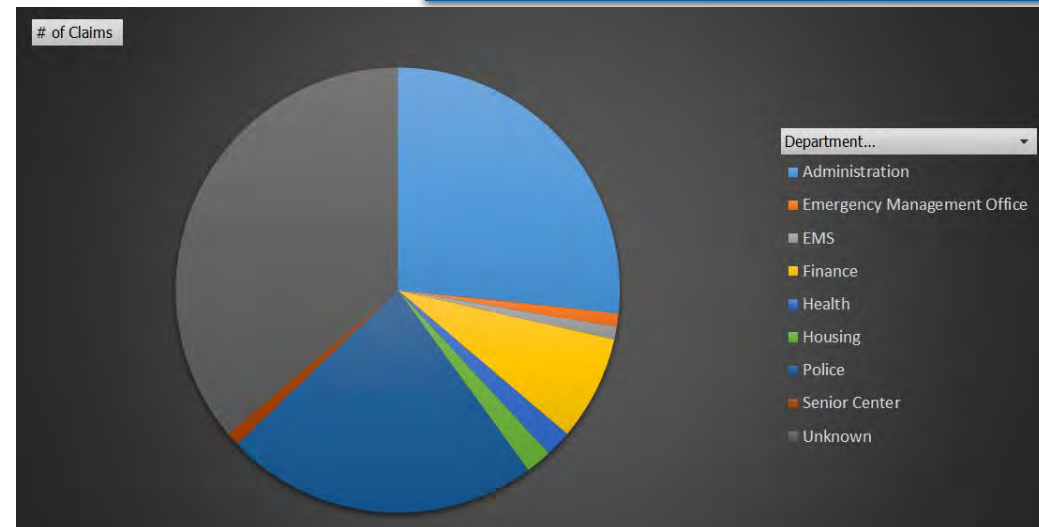
**48%** of data breaches were caused by human error or system glitch (**57% for Public Sector**)

2020 Ponemon Institute

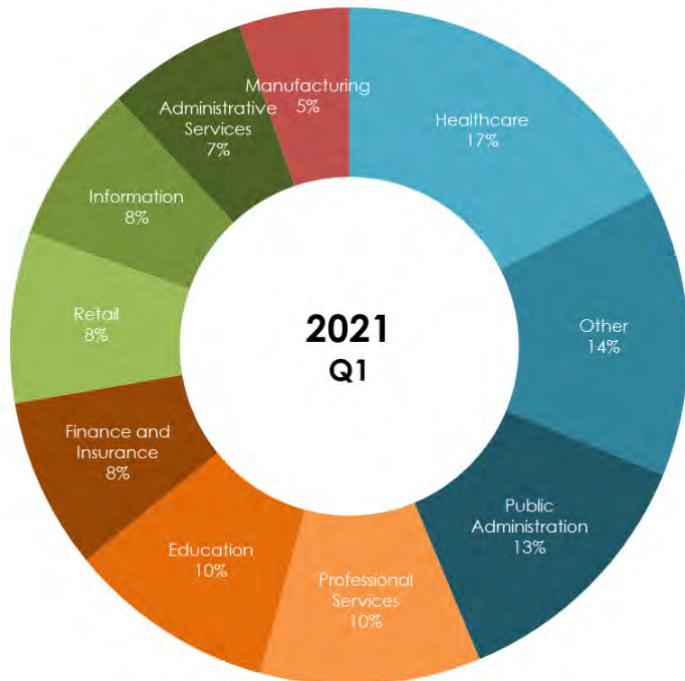
**19%** of breaches due to compromised credentials and **16%** due to third-party vulnerabilities

2020 Ponemon Institute

## By Department



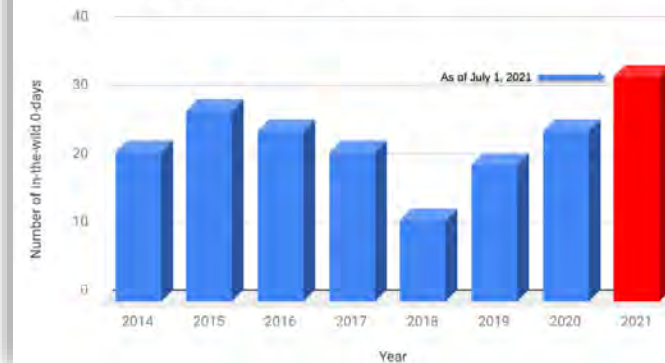
# Marketplace Overview



## Phishing

- 74% of organizations in the US experienced a successful phishing attack
- 94% of malware is delivered by email
- Phishing attacks account for more than 80% of reported security incidents

Annual 0-days Detected In The Wild



Total cost

\$4.25  
\$4.00  
\$3.75

Social engineering

Malicious insider (employee)

Physical security compromise

Phishing

Vulnerability in third-party software

Compromised credentials

Cloud misconfiguration

Business email compromise

Other technical misconfiguration or system error

## Ransomware

- Ransomware attack every 11 seconds
- Global cost associated with ransomware recovery will exceed \$20 billion

8

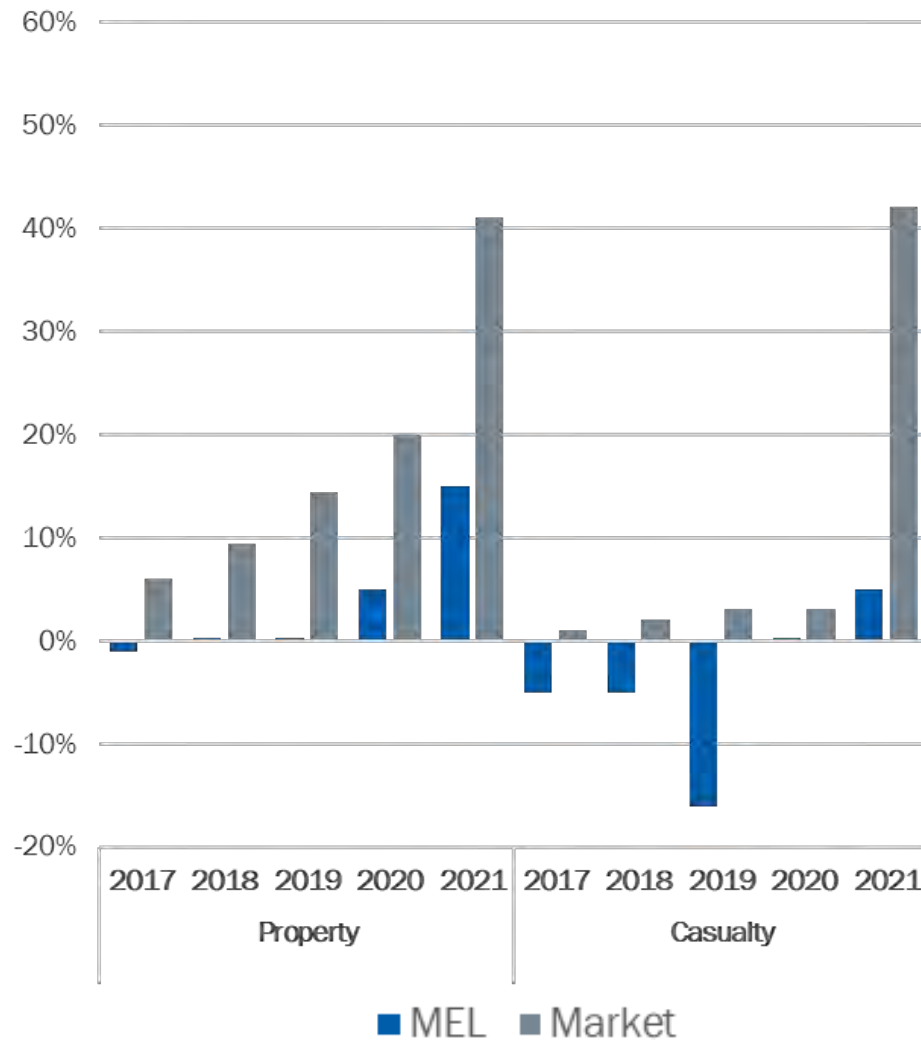
Sep

The Number of Daily Ransomware Attacks Increase Nearly 1000% in 2021

Stu Sjouwerman

# Marketplace Overview

MEL Historical Rate Performance versus Market



# ■ Our World of Risks

- Social Inflation
- Pandemic Risk
- Sexual Abuse and Molestation Claims
- Statutory Presumptions
- Post Covid-19
- Aging Infrastructure
- Non CAT Property Loss
- Immunity Erosion
- Nanotechnology
- Marijuana Legalization

- Climate & Weather
  - Storm Surge Risk;
  - Shortening and Intensifying Winters
  - Increased Precipitation and Resulting Inland Flooding
  - Intensifying Droughts
- Internet of Things (IoT)
  - Telematics and Connected Vehicles
  - Connected Buildings/Cities
- Cybersecurity
  - Cyber-attacks are now seen as one of the most serious economic and national security challenges now facing governments around the world.
- Autonomous Vehicles

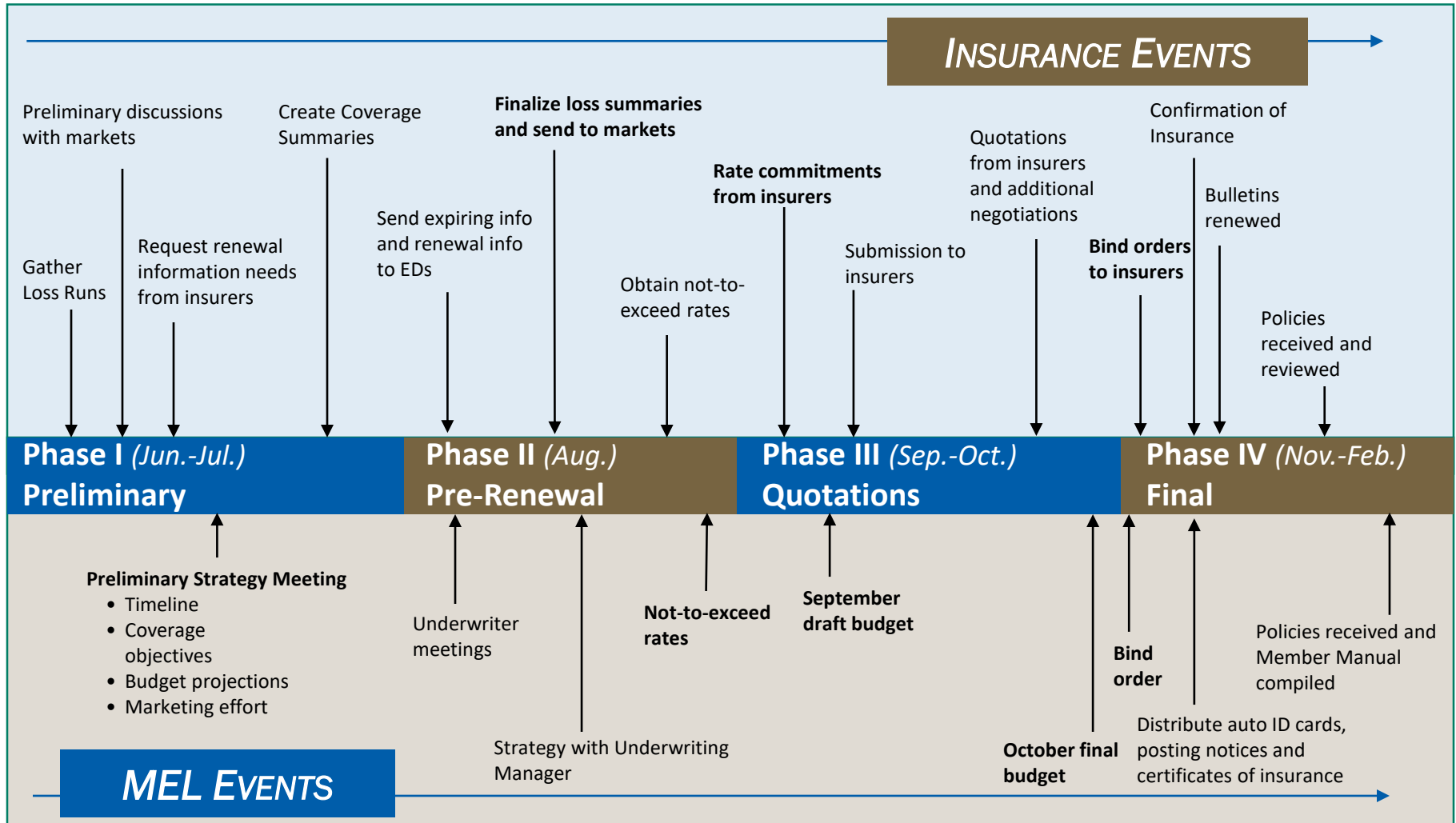


# Renewal Strategy

# ■ Renewal Strategy for Hard Market



# 2022 Renewal Timeline



# ■ Additional Coverage Considerations

- Casualty \$10m x \$30m, or Beyond
- POL / EPL \$10m x \$10m, or Beyond
- Cyber Physical Damage
- Active Shooter / Active Assailant
- Fiduciary Liability
- Additional Limits of Insurance

## Additional Risk Transfer Tools

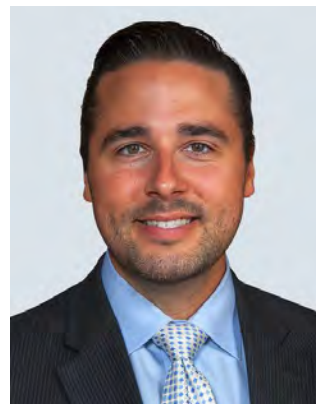
- Captive
- Parametric
- Alternative Risk Supplemental



# THANK YOU

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Questions? Comments?



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