

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 2nd 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 8th, and June 23rd 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. 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 14th, 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 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:

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<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:

<i>PPO Penetration Rate</i>	<i>June</i>
<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

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.

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

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.

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

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 McMahan 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 1st and 2nd 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***

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.

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.

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.

APPROVAL OF CLAIMS PAYMENTS

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

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

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:

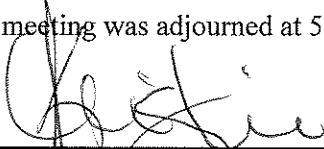
MLT-2020182640
2020205873
2020196688

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.



Kris Kristie,
Recording Secretary for



John Gural, **SECRETARY**