

AGENDA PACKET



Tuesday, October 19, 2021 at 3:30 PM

Via Zoom Conferencing

<https://us06web.zoom.us/j/88251276767>

Telephone Access: 646 876 9923 US (New York)

Meeting ID:88251276767

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, October 19, 2021 – 3:30 PM

Via Zoom Conferencing

<https://us.06web.zoom.us/j/88251276767>

Telephone Access: 646 876 9923 US (New York)

Meeting ID:88251276767

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 **September 21, 2021** Meeting Minutes.....Pages 1-17
 - B. Adoption of the **September 21, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 18-50
 - A. Lost Time Accident Frequency.....Pages 22-23
 - B. Certificates of Insurance.....Pages 24-25
 - C. Financial Fast Track Report.....Page 26
 - D. Regulatory Filing Checklists.....Pages 27-28
 - E. 2020 Safety Incentive Program Awards.....Page 29
 - F. 2021 Optional Safety Budget.....Page 30
 - G. 2021 EPL/Cyber Risk Management Budget.....Page 31
 - H. 2021 Wellness Incentive.....Page 32
 - I. EPL Compliance StatusPage 33
 - J. Statutory Bond Status.....Pages 34-35
 - K. Skateboard Park Approval Status.....Page 36
 - L. Capehart Scatchard Updates.....Pages 37-41
 - 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 42-47
 - Q. Protection & Safe Treatment of Minors Training – Additional Dates Announcement....Page 48
 - R. Elected Officials Training

S.	Land Use Training Certification.....	Page 49
T.	Model RFQ for Risk Management Services	
U.	2022 RMC Resolutions & Agreements	
V.	3 rd Qtr. Attendance.....	Page 50
W.	Website	
X.	New Member Activity	
VIII.	Solicitor's Report	
A.	Closed Cases.....	Pages 51-52
B.	MEL Helpline and Contact List.....	Pages 53-54
IX.	Safety Director's Report	
A.	Activity Report	Pages 56-57
X.	Claims Administrator's Report	
A.	Lessons Learned from Losses	Page 58
XI.	Wellness Director Report	
A.	Monthly Activity Report.....	Page 59
B.	Targeting Wellness Newsletter	Pages 60-67
C.	Fall into Wellness Bingo.....	Page 68
XII.	Managed Health Care Report	
A.	Summary Report	Page 69
B.	Average Days to Report.....	Page 70
C.	COVID-19/Claims Reports.....	Page 71
D.	Transitional Duty Report.....	Pages 72-73
E.	PPO Savings & Penetration Reports.....	Pages 74-75
F.	Top 10 Provider/Paid Provider by Specialty.....	Page 76
G.	Nurse Case Management Report.....	Page 77
H.	Comorbidity Report.....	Page 78
I.	Prescription Benefit Program Report.....	Page 79
XIII.	Technology Risk Services	
A.	Report.....	Pages 80-87
B.	Cyber Compliance Report.....	Page 88
C.	Pivot Point Newsletters.....	Page 89
XIV.	Treasurer's Report as of September 30, 2021	Pages 90- 131
A.	Investment Report	
B.	Investment JCMI	
C.	Loss Run Payment Registers	
D.	Fund Status	
E.	Disbursements	
F.	E-JIF Allocation	
G.	September Bill List.....	Page 132
	Motion to approve the Payment Register & Bill List– Motion – Roll Call	
XV.	Committee Report	
A.	Strategic Planning Committee Meeting – October 19, 2021.....	Verbal
XVI.	MEL/RCF/E-JIF Reports	
A.	MEL Cyber Task Force Bulletin.....	Page 133

XVII. Miscellaneous Business

- A. AGRiP Attendee Report – David Matchett, Shamong.....Pages 134-135

<p style="text-align: center;">The next meeting will be held on Tuesday, November 23, 2021 at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ or via Zoom</p>
--

XVIII. Meeting Open to Public Comment

- A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
B. Motion to Close Meeting to Public Comment – **Motion - All in Favor**

XIX. Closed Session – Resolution 2021-_____Authorizing a Closed Session of the Burlington County Municipal Joint Insurance Fund to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations – **Motion -Roll Call**

- A. Professionals' Reports
1. Claims Administrator's Report
 a. Review of PARs over \$10,000
2. Executive Director's Report
3. Safety Director's Report
4. Solicitor's Report
B. Reopen Public Portion of Meeting – **Motion – All in Favor**

XX Approval of Claims Payments – **Motion – Roll Call**

XXI Authorization to Abandon Subrogation (if necessary) – **Motion – Roll Call**

XXII. Motion to Adjourn Meeting – **Motion – All in Favor**

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

**September 21, 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, September 21, 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**
Erin Provenzano, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park**
Patrice Hansell, **Fieldsboro Boro.**
Steve Fazekas, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Ed Dellorco, **Lumberton Twp.**
Jay Springer, *Alternate*, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Kyle Tuliano, **New Hanover Twp.**
Susan Jackson, *Alternate*, **New Hanover Twp.**
Debbie Vallari, *Alternate*, **Pemberton Boro.**
Dan Hornickel, **Pemberton Twp.**
Mike Mansdoerfer, **Riverside Twp.**
David Matchett, **Shamong Twp.**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Boro.**

Absent Fund Commissioners were:

John Gural, **Palmyra Boro.**
Mary Picariello, **North Hanover Twp**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

Paul Forlenza, MGA, Executive Director, *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:

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

Absent Risk Management Consultant agencies and Fund Professionals:

Paul Miola, CPCU, ARM, *AJG Risk Management Services, Inc.*
CBIZ Benefits & Insurance Services

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

Motion to move up Grace Archer, Bordentown City to Acting Secretary and to the Executive Committee in the absence of John Gural, Palmyra. Motion by Mr. Ingling, seconded by Mr. Wolbert. All in Favor. Motion carried by unanimous vote.

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

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

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

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

The Closed Session minutes of the July 20, 2021 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza reviewed the Executive Director's Report found in the agenda packet with the membership. He then highlighted the following items from his report:

Mr. Forlenza referenced the most recent Lost Time Accident Frequency Report noting a .61 rate for 2021 to date. This puts the BURLCOJIF as the best in the State for its Lost Time Accident Frequency for the MEL affiliated JIFs.

Mr. Forlenza asked for members to review their SIP, OSB, Wellness, and EPL/Cyber Risk Management Budget balances included in the agenda. He noted all funds need 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 stated there are still quite a few towns who have not utilized their funds yet, and reiterated to them not to lose it.

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/July 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 and noted most members seem to be close to completion.

Mr. Forlenza reminded everyone that completion of the Police Command Staff 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. It seems there was some concern with having officer's signatures on the website, and giving people the ability to possibly copy those signatures. The sign in sheets are available upon request from his office.

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. All Renewal Resolutions & Agreements have been received by his office. He also noted that all Renewal Presentations 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, have been completed and all went very well, whether in person or virtually

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 received 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 were urged to carefully review this information prior to starting the renewal process. Mr. Forlenza noted he was happy to see that 90% of schedules have been completed across the membership.

Lastly, Mr. Forlenza stated the Loss Ratio Snapshots, inclusive of the JIF, MEL and EPL and valued as of 6/30/21 were loaded into Origami on August 31, 2021, so if you have not logged into the system and reviewed them, please do so.

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

SOLICITOR'S REPORT

Closed Claims Report

Mr. DeWeese stated that there was one (1) closed case(s) since the last meeting:

K Johnson Urban Renewal, LLC v. Township of Bordentown

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.

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, and to review your Hierarchy reports to be sure all training requirements are up to date.

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 his *Lessons Learned from Losses* which reviewed how to lift correctly. Mr. Roselli noted to use the SMART 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.

He then discussed examples of claims that may not have occurred if the employee had used the SMART technique when lifting.

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

NOC Department Listing

Mr. Roselli stated that the Adjustors have had limited options when categorizing the department where a claim occurred. Mr. Roselli noted that approximately 10 new departmental choices have been added to their system allowing for better coding of the departments where claims are occurring. With that said, Mr. Roselli presented two reports included in the agenda packet; one for June and one for August. Each report depicted the total number of claims from 2018 to 2021, by line of coverage, categorized as NOC (Not Otherwise Classified). When comparing the reports for liability claims, the % of claims with the NOC classification had dropped significant in August as compared to June. Mr. Roselli stated that Ms. Langsdorf would also be reviewing her outstanding claims with an NOC designation over the next month to better qualify the departments where workers compensation claims are occurring.

Accident Investigation Report

Lastly, Mr. Roselli reviewed a report also included in the agenda packet from Qual-Lynx depicting those towns that are/not completing a *Supervisors Incident Report* when reporting claims, as he stated these reports are a valuable tool when investigating accidents. He noted this will be a monthly report going to Mr. Forlenza and the Safety Director's office who will be reviewing it and discussing it with member towns during loss control visits.

WELLNESS DIRECTOR'S REPORT

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

She stated that the deadline to use or encumber your Wellness Funds is approaching, so if you are struggling with appropriate ways to utilize your remaining balances, please contact her and she will help you brainstorm. Water challenges are a great idea, and some town have ordered water coolers for their employees, which makes this challenge super easy. She then reviewed some other 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 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:

Ms. Schiffer noted, this month's Targeting Wellness Newsletter focused on Good News for Good Health, explained 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.

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

- 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.

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>July</i>	<i>August</i>	<i>YTD</i>
<i>Lost Time</i>	3	3	43
<i>Medical Only</i>	7	21	84
<i>Report Only</i>	8	15	141
<i># of New Claims Reported</i>	18	39	268
<i>Report Only % of Total</i>	44%		53%
<i>Medical Only/Lost Time Ratio</i>	70:30	88:12	66:34
<i>Average Days to Report</i>	4.6	3.2	4.2

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 August 2021 and Year to Date 2021. Ms. Beatty noted there were no COVID related claims for the month of August. She noted the number of COVID claims is starting to slowly rise again.

August 2021 COVID Related Average Days to Report: 4.3

August 2021 Non COVID Related Average Days to Report: 2.4

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>	<i>1,878</i>
<i>Transitional Duty Days Worked</i>	<i>1,413</i>
<i>% of Transitional Duty Days Worked</i>	<i>75%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>465</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>25%</i>
<i>\$ Saved by Accommodating</i>	<i>\$123,222</i>
<i>\$ Lost by Not Accommodating</i>	<i>\$53,009</i>

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>July</i>	<i>August</i>
<i>Bill Count</i>	<i>164</i>	<i>156</i>
<i>Original Provider Charges</i>	<i>\$247,614</i>	<i>\$186,787</i>
<i>Re-priced Bill Amount</i>	<i>\$99,035</i>	<i>82,338</i>
<i>Savings</i>	<i>\$148,579</i>	<i>104,449</i>
<i>% of Savings</i>	<i>60%</i>	<i>56%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>98%</i>	<i>94%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>99%</i>	<i>85%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>98%</i>	<i>98%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>97%</i>	<i>84%</i>

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero reported, in regards to training, everyone should have received an email from him this morning regarding the launch of the new cyber awareness training starting next Monday. He ask to please inform all your employees and elected official to be on the lookout for the coming email as some may want to delete the email thinking it is a phishing email or scam.

Mr. Romero noted the training course is approximately 25-30 minutes long and the FCs or clerks have been designated as the Point of Contact who will receive weekly status reports and stated you are responsible for ensuring compliance within your municipality. If changes need to be made, please send them to him and he will forward to the vendor.

In regards to Phishing and Vulnerability Scanning, as of now, there is no phishing or vulnerability scanning report. The contract with Pivot Point Security who provided these services has expired and as you all know the JIF has publicized a Technology Risk Management Service RFP that includes training, phishing, and monthly network vulnerability scanning, which includes yearly penetration testing.

In regards to the MEL's Cyber Risk Management program, Mr. Romero has sent out a security questionnaire to all the IT contacts to start assessing where you are in the program. The next step is to review the findings with you and your IT professional and develop a roadmap towards certification. He noted many members are very close to Tier 1 & Tier 2 but are missing the Government Cyber Security membership piece which is simple and free to join and an email was sent out about this on September 8th.

As a quick reminder, Mr. Romero noted to be on the lookout for fraudulent hurricane and disaster recovery emails as there have been several cyber incidents this summer that included ransomware. Make sure you report any cyber incident quickly and to the appropriate parties and follow the JIF's Incident Report Roadmap.

Also, another scam to be aware of is if you get an email from an employee requesting a change to their payroll, bank information, or benefits, ask them to call you and validate the person over the phone, never make any financial or medical changes request submitted by email.

Lastly, Mr. Romero referenced a memorandum in the agenda in regards to Cyber Awareness Month. He noted this year's theme from the MEL Cyber Task Force is "Do Your Part, Be Cyber Smart". The MEL will be putting out weekly content and is a great opportunity for all members to promote cyber security within their town and include such segments that promote increasing cyber security skills, identifying phishing emails and making cyber security a priority and building it into your regular process.

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

	Monthly	YTD
Subrogation Receipts	\$2,084.73	\$33,639.78
Salvage Receipts	\$3,625.00	
Overpayment Reimbursements	\$762.50	
FY 2021 Premium Receipts	\$3,402,759.00	
FY 2020 Audit Refund Receipt	713.00	

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

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

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.

Loss Run Payment Register – July and August 2021

Mr. Tontarski stated that the report included in the agenda packet shows net claim activity during the reporting period for claims paid by the Fund and claims payable by the Fund at period end in the amount of \$527,959.24. The claim detail shows 734 claim payments issued.

Bill List – Ratification of August 2021

For the Executive Committee's consideration, Mr. Tontarski presented the August 2021 Bill List in the amount of \$701,193.32 which was included in the agenda.

Bill List - September 2021

For the Executive Committee's consideration, Mr. Tontarski presented the September 2021 Bill List in the amount of \$95,113.57 which was included in the agenda packet.

Chair McMahon entertained a motion to approve the July and August 2021 Loss Run Payment Register and the August and September 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 *July and August 2021 Loss Run Payment Register the August 2021 and September 2021 Bill Lists* 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**
Grace Archer, *Acting Secretary*, **Bordentown City**
Glenn McMahon, *Chair*, **Chesterfield**

Nays: None
Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Safety Committee Meeting Minutes – July 20, 2021

Mr. Cramer noted the Safety Committee met on July 20, 2021 and a verbal report was given at the July meeting where he reminded everyone discussions included 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. He also noted the detailed minutes were self-explanatory and included in the agenda packet. If anyone had any questions, they could reach out to him at any time.

Finance Committee Meeting Minutes – August 24, 2021

Mr. Mansdoerfer noted the committee met on August 24, 2021 in Delran and referenced the minutes that were emailed out to all members earlier today, stating they were self-explanatory, and highlighting the following:

He noted discussions included 2021 changes in Premiums and with an unfunded liability of approximately \$2,000,000 at the MEL level it will affect our 2022 Premiums at approximately a \$3,015 increase per member.

Also discussed was hiring a Police Consultant at a cost of approximately \$1,000 per member with a Police Department as the Defense Panel feels a Police Consultant will be a valuable tool in assisting with Police Departments adhering to Policies and hoping to lessen the severity of some claims.

It was decided to take the name of the line item Cyber Risk Services and rename it to Cyber Online Training to clarify the allocation of those funds.

Mr. Mansdoerfer stated one of the more important discussions was the additional perils resulting from recent legislative & regulatory changes that were not funded in the Actuaries initial Loss Funding projections. The Committee decided to add 25% of the Actuary's additional funding recommendations for these perils to the 2022 Loss Funding Budget, to be sure we have adequately funded the 2022 Budget.

He stated the Committee reviewed the Interim Financial Summary valued as of June 30, 2021 and referenced those reports in the agenda as well, noting the Fund continues to be in good financial condition. Mr. Mansdoerfer also noted included in the agenda was the yearly MEL Fiduciary Disclosure Statement memo put out each year for the members to review simply stating the MEL is financially sound; however, is not subject to any Guaranty Fund protection in the event of insolvency. As a result, be aware of any potential additional assessments should the MEL become insolvent.

Lastly Mr. Mansdoerfer stated there are two (2) Resolutions presented for consideration. One authoring the release of Surplus in the amount of \$850,000 from closed year accounts 2008-2016, and the other recommending IntraFund transfers.

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

Resolution 2021-33 – Authorizing Refund of Closed Year Account (2008-2016) Surplus Release of Surplus

Chair McMahon entertained a motion to approve Resolution 2021-33, *Authorizing Refund of Closed Year Accounts (2008-2016) Surplus Release as presented*

Motion by Mr. Ingling, seconded by Ms. Archer, to approve *Resolution 2021-33* 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**
Grace Archer, *Acting Secretary*, **Bordentown City**
Glenn McMahon, *Chair*, **Chesterfield**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Resolution 2021-34 – Authorizing Intra-Fund Transfers

Chair McMahon entertained a motion to approve Resolution 2021-34, *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 Deductibles Line to the 2020 Property Line* as presented

Motion by Ms. Kosko, seconded by Mr. Wolbert, to approve *Resolution 2021-34* 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**
Grace Archer, *Acting Secretary*, **Bordentown City**
Glenn McMahon, *Chair*, **Chesterfield**

Nays: None
Abstain: None

Motion carried by unanimous vote.

MEL/RCF/EJIF REPORTS

Ms. Jack reported the MEL met on September 1, 2021 and the report was included in the agenda and was self-explanatory. She then highlighted the MEL Budget has an increase of 9.9% and there is a very thorough outline on the Budget included in the agenda from the MEL Chair and asked everyone to please take the time to review it. The other item to note is there is a Resolution being presented seeking authority to renew membership in MEL for another 3 years commencing on January 1, 2022.

Resolution 2021-35

Chair McMahon entertained a motion to approve **Resolution 2021-35**, *Authorizing to Renew Membership in the Municipal Excess Liability Joint Insurance Fund for a Period of 3 Years commencing on January 1, 2022* as presented

Motion by Mr. Ingling, seconded by Mr. Wolbert, to approve *Resolution 2021-35* 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**
Grace Archer, *Acting Secretary*, **Bordentown City**
Glenn McMahon, *Chair*, **Chesterfield**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Mr. Matchett reported the RCF also met on September 1, 2021 and the report was included in the agenda packet as well and was self-explanatory. He highlighted there is also a Resolution being presented seeking authority to renew membership in RCF for another 3 years commencing on January 1, 2022.

Resolution 2021-36

Chair McMahon entertained a motion to approve **Resolution 2021-36, Authorizing to Renew Membership in the Municipal Excess Liability Residual Claims Fund for a Period of 3 Years commencing on January 1, 2022** as presented

Motion by Mr. Cramer, seconded by Ms. Archer, to approve *Resolution 2021-36* 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**
Grace Archer, *Acting Secretary*, **Bordentown City**
Glenn McMahon, *Chair*, **Chesterfield**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Lastly, Ms. Jack noted the EJIF met on September 1, 2021 and the report was included in the agenda packet as well and was self-explanatory. She stated that include in the report was the EJIF Budget that was presented at that meeting for adoption.

Both Ms. Jack and Mr. Matchett asked if there were any questions. No questions were entertained.

MISCELLANEOUS BUSINESS

MEL – 2022 Pre-Renewal Presentation

Mr. Cooney, Fund Underwriter with Conner Strong, presented the 2022 Pre-Renewal presentation to the Fund, and noted his presentation was also included in the agenda packet.

Mr. Cooney provided a general overview of coverage and pricing for the JIF members. He noted that over the past four (4) years, the MEL has seen sporadic warning signs of a hard market, especially considering the long soft market the MEL enjoyed for nearly a decade. The property market led the charge a few years back and the increases have been steady and are linked to increasing frequency and severity of losses.

Mr. Cooney first noted the ratio of dollars paid in terms of premiums versus losses, and noted as an industry, the property market has been losing money for quite some time and the trend is continuing. He further explained that the losses in the property market are impacting other markets as well. Mr. Cooney then specifically highlighted the fourth quarter of 2019 which marks the beginning of the worst insurance market since the mid-1980s; the same type of market that created the JIFs. The frequency and severity of catastrophic losses across the world is a big issue, as well as the cost associated with these claims. This includes some things we are not used to seeing, such as hurricane Ida in New Jersey as an example.

Mr. Cooney then discussed the umbrella, or Excess Liability Coverage, which is the most severely hit coverage across the entire market place. He then referenced his presentation depicting annual increases in liability renewal premiums including the compounding effect of the quarterly changes on top of each other. This is why some of public entities, whether in pools or not, are seeing increases, with a good loss ratio of 30%, to increases of 200-500% for entities with a bad loss ratio.

Next, Mr. Cooney reviewed what is causing the liability rates to increase so drastically. He noted a huge decrease in underwriting capacity, which means there are less limits available to all the insurers. Due to supply and demand, the insurance companies are charging more money to cover less risk. This is a big factor in why the Liability Insurance Market is increasing. Mr. Cooney then reviewed what the true underlying trends are affecting all of these changes.

On the Liability side, the biggest trend is the impact of Social Inflation, which means settlements and defense costs are increasing dramatically. For example, an auto liability claim in 2014-2015, may have been forecast to cost \$200,000 at the time of the loss; however, when it settled out in 2018, the cost was \$600,000. This is a documented trend that has gone on for many years. He then referenced his presentation depicting this trend, noting claims from 7-8 years ago are coming in at 2-3x higher than originally anticipated. He also noted that the MEL loss development trends have gone up 40% in the last six years. Mr. Cooney then explained the underlying trends that we are facing. He noted that from 2013-2015 the insurance industry had an underwriting profit; however, that trend has changed dramatically. Mr. Cooney noted that the 50 largest jury verdicts per year from 2014-2017 have increased dramatically, almost doubling.

Next, Mr. Cooney reviewed the Cyber market reiterating that ransomware is the number one culprit for these increases. These losses are coming from administration departments and police departments. He noted that half of these claims are caused by human error or a system glitch, which are both preventable. He noted some important stats that are developing, and are rather new, including: 19% of breaches are due to compromised credentials (email addresses and passwords), and 16% due to third party vulnerabilities. Again, these losses are trending upward at an alarming rate and all of the third party entities that municipalities work with; accounting firms, IT firms, etc., are a major security threat for all of us.

Mr. Cooney then discussed the MEL Budget increase which is projected at 9.9% for 2022, which is the highest increase in almost 30 years. He noted; however, that the MEL is in a much better position than other insurers around the country, which is due to strong risk control and claims management.

Mr. Cooney indicated that each year the MEL compiles a list of emerging risks that are trending that may have an impact on its operations. As of today, many of the emerging risks that are being monitored are out of the MEL's control, including:

- Social Inflation
- Pandemic Risk

- Sexual Abuse and Molestation Claims
- Statutory Presumption Acts
- Post Covid-19
- Aging Infrastructure
- Non CAT Property Loss
- Climate & Weather
- Internet of Things (IoT)
- Autonomous Vehicles
- Nanotechnology
- Marijuana Legalization & Workers Compensation

Finally, Mr. Cooney discussed the MEL's renewal strategy for the continuing hard market. He plans on strengthening the underwriting information by collecting more detailed data that may be required by underwriters on exposures such as dams. He will also examine alternative program structures, conduct widespread marketing, and rely on the value of carrier loyalty and relationships. Our efforts will be helped by identifying and addressing critical risk factors and by strengthening safety programs

Mr. Cooney concluded his presentation by thanking the Fund for their time today. He asked if there were any questions. No questions were entertained.

Next Meeting

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, October 19, 2021 at 3:30 PM** via TBD.

PUBLIC COMMENT

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

Chair McMahon opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING – Resolution #2021-37

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

Motion by Ms. Archer, seconded by Mr. Ingling to Adopt ***Resolution #2021-37***

ROLL CALL	<i>Yeas</i>	Doug Cramer, Tabernacle Twp. James Ingling, Wrightstown Boro Jerry Mascia, Mt. Laurel Twp. Rich Wolbert, Beverly City Grace Archer, <i>Acting Secretary</i> , Bordentown City Glenn McMahon, <i>Chair</i> , Chesterfield
------------------	--------------------	---

<i>Nays:</i>	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. Ingling, seconded by Mr. Cramer to reopen the public portion of the meeting. All in favor. Motion carried.

APPROVAL OF CLAIMS PAYMENTS

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

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>	<i>Auto</i>
2018128624	2017091126	2020190107	2020179991
MLT-2020179427		2022242383	
2021237818		2021233610	
2022242605		2022243878	
2021238464		2022242885	
2022242864			

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

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

ROLL CALL ***Yeas*** Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Boro**
Jerry Mascia, **Mt. Laurel Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, *Acting Secretary*, **Bordentown City**
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:

2020190627
2020207085
MLT-2020189575

MOTION TO ADJOURN

Chair McMahon entertained a motion to adjourn the September 21, 2021 meeting of the BURLCO JIF.

Motion by Ms. Archer, seconded by Mr. Mascia to adjourn the September 21, 2021 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 5:27 PM.

Kris Kristie,
Recording Secretary for

Grace Archer, Acting SECRETARY



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: October 20, 2021
Re: Executive Director's Report

.....

A. Lost Time Accident Frequency Report – (pgs. 22-23)

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

B. Certificates of Insurance (pgs. 24-25)

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

C. Financial Fast Track Report (pg. 26)

The Financial Fast Track Report as of September 30, 2021 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of September 30, 2021 was \$10,600,939

D. Regulatory Filing Checklists (pgs. 27-28)

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. 29)

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. A letter depicting your available remaining balances was sent out to all members on October 6, 2021 and a report detailing those remaining balances is included in the agenda. 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. 30)

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 letter depicting your available remaining balances was sent out to all members on October 6, 2021 and 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. 31)

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 letter depicting your available remaining balances was sent out to all members on October 6, 2021 and a report detailing those remaining balances 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. 32)

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 letter depicting your available remaining balances was sent out to all members on October 6, 2021 and a report detailing those remaining balances 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 – (pg. 33)

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. 34-35)

The latest listing of Statutory Bonds issued by the MEL for JIF members is included for your review. This list should be reviewed for accuracy. Any questions on the status of an application or a bond listed on the report should be directed to Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

K. Skateboard Park Approval Status (pg. 36)

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. 37-41)

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. Please contact the Executive Director's office if you have any questions.

P. Non-Supervisory EPL Employee Training (pgs. 42-47)

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. 48)

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. 2021-2022 Elected Officials Training

Again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2022 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2022 MEL Assessment. Information on the training is pending due to the social distancing guidelines in place due to the pandemic. Once information is available regarding the training, a notice will be sent out to all members.

S. Land Use Training Certification (pg. 49)

Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that they have completed the Land Use Training process for at least some of their Board Members. Land Use Board members that complete the training process will be eligible for enhanced coverage should they be personally named in a Land Use claim. Please note that only these Board members that have completed the training are eligible for the enhanced coverage. If you would like

additional copies of the Land Use Liability Training Booklets, please contact the Executive Director's office. If you have any questions regarding the individuals that have completed the training, please do not hesitate to contact Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

T. Model RFQ for Risk Management Services

On or about October 8, 2021, a model RFQ for Risk Management Services was sent to all Fund Commissioners, Municipal Clerks, and Risk Managers. This model RFQ was developed by the Strategic Planning Committee to assist members in prioritizing the securing of necessary risk management services from an insurance professional for their municipality instead of the price for these services. Any members with questions regarding these documents can contact Tracy Forlenza at Tracy_Forlenza@riskprogramadministrators.com.

U. 2022 RMC Resolutions & Agreements

On or about October 11, 2021, a memo and sample copies of the JIF RMC Resolution and Agreement for the 2022 Fund Year were e-mailed to all Risk Management Consultants. If an RMC represents more than one municipality, we request that the form be copied and one set executed for each municipality represented. Once our office receives this documentation, payment can be issued for the 2022 fees at the February 2022 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. Also, all RMC's are required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee. If you have any questions in this regard, please contact Tracy Forlenza at 856-446-9143 or Tracy_Forlenza@riskprogramadministrators.com.

V. 3rd Quarter Attendance (pg. 50)

A report detailing attendance records through the 3rd quarter of the 2021 Fund year is attached for your review. As the attendance is taken directly from the minutes, please contact Kris Kristie at Kristi_Kristie@riskprogramadministrators.com with any questions or concerns.

W. Website (WWW.BURLCOJIF.ORG)

In 2019, the new BURLCO JIF website was launched. Please take a moment to explore the new site, which contains a plethora of information in an easy to read and navigate format. If you have any questions, comments, or feedback, please contact Megan Matro at 856-446-9141 or Megan_Matro@riskprogramadministrators.com.

X. 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										1,595.00				1,595.00	0.00	
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	09/28/21
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	\$1,595.00	\$0.00	\$0.00	\$0.00	17,949.37	34,095.63	

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										500.00				500.00	-	
Medford	500.00														0.00	500.00	
Mt. Laurel	500.00														0.00	500.00	10/4/2021
New Hanover	500.00														0.00	500.00	
North Hanover	500.00														0.00	500.00	
Palmyra	500.00														0.00	500.00	9/28/2021
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	\$500.00	\$0.00	\$0.00	\$0.00	\$2,500.00	\$11,500.00	

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

**Burlington County Municipal Joint Insurance Fund
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					330.50				737.79	12.21	
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										150.00				150.00	850.00	
Mansfield	750.00														0.00	750.00	
Medford	1,500.00														0.00	1,500.00	
Mount Laurel	1,500.00										459.96				459.96	1,040.04	
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										387.98				387.98	362.02	
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	\$1,328.44	\$0.00	\$0.00	\$0.00	4,460.64	17,289.36	

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

2021 BURLCO Meeting Attendance																			
Municipality	Name	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y	Y		Y						8			
Bass River	Renwick/Capriglio	N/A	N/A	N/A	FC	FC	FC	FC		FC				5	0	8	63%	0%	63%
Beverly City	Wolbert/Midgett	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Bordentown City	Archer/Peak	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Bordentown Twp.	Theokas/Carrington	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Chesterfield Township	McMahon/Sahol	FC	FC	FC	Alt	FC	FC	FC		FC				7	1	8	88%	13%	100%
Delanco Township	Provanzano/Browne	FC	FC	FC	FC	FC	FC	Rep		FC				7	0	8	88%	0%	88%
Delran Township	Hatcher/Eggers	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Edgewater Park Twp.	Pullion/Cahall	N/A	N/A	N/A	FC	N/A	N/A	N/A		FC				2	0	8	25%	0%	25%
Fieldsboro	Hansell, P./Lewis.C	FC	FC	FC	FC	N/A	FC	FC		FC				7	0	8	88%	0%	88%
Florence Township	Fazekas/Elrton	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Hainesport Township	Kosko/Kilburn	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Lumberton Township	Dellorco	FC	FC	FC	FC	FC	FC	FC		Alt				7	1	8	88%	13%	100%
Mansfield Township	Fitzpatrick/Magee	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Medford Township	Burger/Meder	FC	FC	FC	FC	FC	FC	Alt		FC				7	1	8	88%	13%	100%
Mt. Laurel	Mascia/Shillingford	FC	FC	FC	Alt	FC	FC	FC		FC				7	1	8	88%	13%	100%
New Hanover	Tuliano/Gianaris	FC	FC	FC	FC	N/A	N/A	FC		Alt				5	1	8	63%	13%	75%
North Hanover	Picariello/Wells	FC	FC	FC	FC	N/A	FC	N/A		N/A				5	0	8	63%	0%	63%
Palmyra Borough	Gural	FC	FC	FC	FC	FC	FC	FC		N/A				7	0	8	88%	0%	88%
Pemberton Borough	Mull/Vallari	Alt	FC	FC	N/A	FC	FC	Alt		Alt				4	3	8	50%	38%	88%
Pemberton Twp.	Hornickel/Brown	FC	FC	FC	FC	FC	FC	Alt		FC				7	1	8	88%	13%	100%
Riverside Township	Mansdoerfer/Jack	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Shamong Township	Matchett	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Southampton Township	Hoffman	FC	FC	N/A	FC	N/A	FC	FC		N/A				5	0	8	63%	0%	63%
Springfield Township	Keller/Sobotka	FC	FC	FC	N/A	N/A	N/A	FC		FC				5	0	8	63%	0%	63%
Tabernacle Township	Cramer/Sunbury	FC	FC	FC	Alt	FC	FC	FC		FC				7	1	8	88%	13%	100%
Westampton Township	Ent/Farnsworth	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Woodland Township	Brown/Seeland	N/A	N/A	N/A	FC	N/A	N/A	N/A		N/A				1	0	8	13%	0%	13%
Wrightstown	Ingling/Gorman	FC	FC	FC	FC	N/A	N/A	FC		FC				6	0	8	75%	0%	75%
28		25	25	24	26	20	23	25	28	24	28	28	28	181	10	224	81%	4%	85%
		89%	89%	86%	93%	71%	82%	89%	100%	86%	100%	100%	100%						

N/A	No representation for this municipality
FC	Fund Commissioner in attendance
ALT	Alt. Fund Commissioner in attendance

BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND

OCTOBER 2021
CLOSED CASES

1.) **Worrell v. Township of Florence**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on December 15, 2016. The Plaintiff, Paul Worrell, alleged that he was lawfully on the property of the Florence Township Recycling Center located at 875 Summer Street, in the Township of Florence, when he was violently struck by a trailer door of the recycling shipping container, knocking him into his motor vehicle and to the ground. The Complaint alleged that the recycling trailer door had been held open by a rope which had snapped by a sudden gust of wind. The Plaintiff alleged that he sustained a tear in his right hamstring muscle/tendon with an avulsion fracture, a tear of his rotator cuff and an aggravation of a prior hip injury and headaches as a result of the incident. The Plaintiff further alleged that the Township of Florence was negligent in allowing the dangerous condition of the recycling center to exist. The case was assigned to Douglas Heinold, Esquire on December 7, 2018. Defense Counsel accepted the Assignment and he filed an Answer to the Complaint on behalf of the insured. Defense Counsel subsequently proceeded with the exchange of Discovery and he retained an expert in intermodal containers. The Plaintiff did not issue a formal demand for the settlement of this matter. Defense Counsel filed a Motion to Extend the January 3, 2020 Discovery End Date which was granted extending the Discovery End Date to April 2, 2020. Defense Counsel filed a subsequent Motion to Extend the Discovery End Date which was denied on May 27, 2020 subject to a Case Management Conference to be scheduled by the Court at a later date. On July 7, 2020, the Court conducted a telephonic Case Management Conference and the following dates were given for the remainder of the discovery period: 1.) Plaintiff's liability and damages report was due by July 31, 2020; 2.) a subsequent telephonic Case Management Conference was scheduled for August 5, 2020 (Plaintiff to provide demand in advance of Case Management Conference); 3.) Defense liability and damages reports were due by September 11, 2020; 4.) Any rebuttal reports from Plaintiff were due by September 25, 2020; 5.) an extended Discovery End Date of September 25, 2020 was established. Defense Counsel proceeded with the filing of our Motion for Summary Judgment on November 13, 2020 which was ultimately denied on January 22, 2021. Based upon the facts of this case, the Court found that there were questions of fact which needed to be resolved by a jury. An Arbitration Hearing was conducted on July 15, 2021 and the Arbitrators found 100% liability against the insured and awarded to the Plaintiff damages in the amount of \$128,319.00. On August 31, 2021, Plaintiff's Counsel filed a Motion to Confirm the Arbitration Award and Enter Judgment, and on September 27, 2021, the Motion was granted and the Order entering the Judgment was filed.

2.) Brinn v. Township of Mount Laurel-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on August 22, 2018. The Plaintiff, Ashley Brinn, alleged that she was walking along the sidewalk in the vicinity of 53 Saddle Drive, located in the Township of Mount Laurel, when she was caused to trip and fall as a result of an alleged dangerous and/or hazardous condition, specifically, a deviation in the sidewalk panels. The Plaintiff alleged that as a result of the fall, she has suffered trauma, sprains and strains to the hands and knees, concussion and other conditions. The Plaintiff further alleged that the Township of Mount Laurel was negligent in allowing the dangerous condition of the sidewalk to exist. The case was assigned to Douglas Heinold, Esquire on August 24, 2020. Defense Counsel accepted the Assignment and he filed an Answer to the Complaint on behalf of the insured. Defense Counsel proceeded with the exchange of Discovery. The current Discovery End Date was July 18, 2021. The Fund Solicitor instructed Defense Counsel to attempt to settle the matter for a "nuisance" payment to the Plaintiff in the amount of \$2,500.00. An Arbitration Hearing was scheduled to be conducted on September 2, 2021; however, Defense Counsel was ultimately able to negotiate the settlement of this matter for a payment to the Plaintiff in the amount of \$2,500.00. A Stipulation of Dismissal with Prejudice was filed with the Court on August 3, 2021.

3.) Miles v. Township of Riverside-This matter involved the pre-suit assignment of Defense Counsel arising from an incident which occurred on September 17, 2019. The Plaintiff, Kaleasha Miles, alleged that members of the Township of Riverside Police Department effectuated the improper and false arrest of the Plaintiff in the parking lot of the Walgreens located on Route 130, in the Township of Riverside. The Plaintiff was ultimately charged with Disorderly Conduct, Obstruction, Resisting Arrest, Aggravated Assault on a Law Enforcement Officer, Reckless Driving, Improper Passing, and Failure to Keep Right. The Plaintiff alleged that as a result of the incident, she has sustained monetary damages and violations of her civil rights. The Plaintiff further alleged that the Township of Riverside was negligent in its duty to properly train and supervise the members of the Township of Riverside Police Department. The case was assigned to Matthew Behr, Esquire on June 12, 2020. Defense Counsel accepted the Assignment and he was advised that a Notice of Tort Claim was served upon the City on December 18, 2019. Defense Counsel continued to investigate and monitor the matter on behalf of the Township; however, the Statute of Limitations expired on September 17, 2021 without the filing of a formal Complaint against the Township of Riverside.

SAFETY DIRECTOR REPORT

Burlington County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: October 4, 2021

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

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

LOSS CONTROL SURVEYS

- Township of Pemberton on September 14, 2021
- Township of Lumberton on September 21, 2021

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- There were no Law Enforcement visits in September.

MEETINGS ATTENDED

- Claims Meeting on September 21, 2021
- Executive Committee Meeting on September 21, 2021

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
October 19, 2021	Claims Meeting	ZOOM - Virtual
October 19, 2021	Executive Committee Meeting	ZOOM - Virtual

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.

- September 1 – LE Suicide Awareness Day – MSI LE Bulletin
- September 7 – Designated Employer Representative – MSI Training Announcement
- September 8 – MSI Law Enforcement Message – 9/11 – 20th Anniversary
- September 9 – Recall Notice: Fall Protection Self-Retracting Lifelines – MSI SD Message
- September 21 – COVID-19 Guidance as of September 17, 2021– MSI SD Bulletin
- September 22 – MSI – Did You Know?
- September 23 – Safety Recall Notice - Ford Police Interceptor UTL – MSI LE Alert
- September 24 – Force Recall Notice 2013-2017 Police Interceptor UTL
- September 28 – PEOSH Inspections Resume – MSI SD Message
- September 29 – Recreational Cannabis Regulatory Update – MSI SD Bulletin
- September 30 – Post-Storm Clean-up and Recovery – MSI SD 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.

MSI NOW	
Municipality	Number of Videos
Bordentown Township	1
Lumberton	1

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

MSI DVD	
Municipality	Number of Videos
Wrightstown	1

MSI LIVE

MSI LIVE features real-time, instructor-led classes and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

The MSI LIVE schedule is available for registration through the MEL website at www.NJMEL.org by clicking [**MSI LIVE**](#). Please register early; under-attended classes will be canceled.

To maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the 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.

LESSONS LEARNED FROM LOSSES MONTHLY NEWSLETTER – OCTOBER 2021

INDEMNITY AGREEMENTS



TO PROTECT AGAINST FUTURE LIABILITIES, PLEASE KEEP THE FOLLOWING IN MIND;

- Consult with your town's Solicitor.
- Consult with your RMC as they have an excellent understanding of identifying exposures and the transferring of risk.
- Check current indemnification agreements and contracts to ensure that they clearly indicate where responsibilities lie and that they have been signed by all parties.
- If your town was to be named as an additional insured in a Certificate of Insurance or Contract, confirm that the Insurer has your town named as an additional insured. Do not assume the other party carried through with the promise.
- Confirm receipt of Certificates of Insurance and keep them where they can be easily located.

Example: a private citizen tripped and fell on a wooden plank sticking out from under jersey block placed as a barrier during a political rally. The claimant sustained 3 fractures and had 2 surgeries from the fall. The Hold Harmless Agreement the Member had with the event planner was not signed and the Certificates of Insurance, which would indicate what insurance coverage was in force and what dates and times the event would occur, could not be located.

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: October 17, 2021 Virtual Meeting on Zoom
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

OCTOBER ACTIVITIES AND PLANNED EVENTS

I have reached out to all of my Wellness contacts to get updates on how the wellness funds have been spent, to offer my support in helping if additional ideas were needed for any remaining wellness funds and to remind them of the November encumbrance date.

Here are some things that our JIF towns have recently offered or are planning to offer:

- Prizes for Biggest Loser Challenge winners (Crushing Pitcher and cups for smoothie making, Blender, Air fryer)
- Gift cards to Farmers Markets, Day Spas, Dick's Sporting Goods, Local Pro Shops – note that if these are not given as a challenge or door prize, they must be combined with some wellness education. For example, Pro shop along with information on benefits of hiking and outdoors activities.
- Pre-approved snack boxes (mixed nuts or approved bars only)
- Water bottle re-filling station and Water Coolers suggest supporting these with hydration information or water challenge
- WALKtober challenge
- Chair Massages
- Wellness days with guest vendors, chair massage, team building games, demonstrations
- Yoga "challenge" with a daily yoga stretch offered each day. Participants receive a yoga mat.
- Scavenger hunt with set tasks that employees need to complete. Some are via selfies others are items to be collected (inspirational quote, recipe, etc.)
- Flu/Phenomena/COVID vaccine clinics
- Football challenge related to physical activity
- Pedometers
- Misfit Markets Delivery (contact me if you are interested in getting started)

Transformational Leadership and Crisis Response – Dr. Elias Pilot Program

New Jersey is going through some changes to address policing. Our Chiefs have shared with Keith Hummel the demands and requirements being placed on their officers to attend ABLE, Use of Force and other mandated training programs by the end of the year. It is therefore, recommended at this time, to place this pilot program on hold until the beginning of 2022. I will work with Dr. Elias, to pull together a summary of what has transpired in our first Cohort, which we can use to generate more interest in the new year.

October Targeting Wellness Connection Newsletter:

Autumn is a great time to reset and refocus on your health through getting your immune system "fall ready". The *Targeting Wellness Newsletter* this month is focused on fighting autoimmune disease through simple lifestyle choices. Topics addressed include:

1. What is autoimmune disease?
2. The connection between this and your gut health
3. How to get your immune system Fall ready
4. Main components that support your immune system
5. Starting a "gratitude movement" at work
6. Nutritional Bites: All about Tofu
7. Two Recipes shared: Tofu Power Scramble and Homemade Ranch Dressing

In addition, due to popular demand, I included a *Bingo challenge called "Fall into Wellness"*

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**

Intake	September-21	September-20	2021 September YTD	2020 September YTD
# of New Claims Reported	40	47	309	587
# of Report Only	22	37	164	473
% Report Only	55%	79%	53%	81%
# of Medical Only	17	6	98	75
# of Lost Time	2	4	47	37
Medical Only to Lost Time Ratio	89:11	60:40	68:32	67:33
Claim Petition	0	0	0	2
COVID-19	14	30	163	444
Average # of Days to Report a Claim	4.5	1.9	4.2	2.3

Nurse Case Management	September-21	September-20
# of Cases Assigned to Case Management	18	18
# of Cases >90 days	15	14

Savings	September-21	September-20	2021 September YTD	2020 September YTD
Bill Count	143	88	1420	1168
Provider Charges	\$178,601	\$94,876	\$2,250,424	\$1,899,119
Repriced Amount	\$73,109	\$32,889	\$850,290	\$544,927
Savings \$	\$105,492	\$58,986	\$1,400,134	\$1,354,191
% Savings	59%	64%	62%	71%

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

Exclusive Provider Panel Penetration Rate	September-21	September-20	2021 September YTD	2020 September YTD
Bill Count	96%	95%	96%	97%
Provider Charges	97%	95%	90%	98%

Transitional Duty Summary		2021 September YTD	2020 September YTD
% of Transitional Duty Days Worked		74%	57%
\$ Saved By Accommodating		\$135,799	\$123,969
% of Transitional Duty Days Not Accommodated		26%	43%
Cost Of Days Not Accommodated		\$61,537	\$87,968

Cyber Risk Management

Monthly Executive Report

October 5, 2021

National Cyber Awareness Month

- Password Tips -

- ✓ Passwords – Make them long and you won't have to change them as often. (16 character or longer) sample below is 38 characters.
Think of a phrase – [ilovethepeporonipizzafromJoe'spizzeria](#)
- ✓ Don't use special characters – We are creatures of habits; chances are that you use the same special character across most of your passwords.
- ✓ Don't use the same password across sensitive websites, banks, credit card, medical, benefits, DMV, etc.
- ✓ Use Multi-Factor-Authentication (MFA) whenever possible.
- ✓ Don't open any attachments or hyperlinks unless you are absolutely sure who the sender is. When in doubt call the sender and verify.

Wizer Cyber Awareness Training



JIF	Total Users	Total Completed	% Completed
BURLCO JIF	1035	372	35%
Bass River Township	14	7	50%
Beverly City	22	6	27%
Bordentown City	23	17	73%
Bordentown Township	54	21	38%
Chesterfield Township	14	5	35%
Delanco Township	14	5	35%
Delran Township	64	21	32%
Edgewater Park Township	34	9	26%
Fieldsboro Borough	4	1	25%
Florence Township	60	28	46%
Hainesport Township	9	4	44%
Lumberton Township	56	20	35%
Mansfield Township	79	19	24%
Medford Township	144	45	31%
Mount Laurel Township	83	64	77%
New Hanover Township	8	2	25%
North Hanover Township	31	9	29%
Palmyra Borough	30	5	16%
Pemberton Borough	14	11	78%
Pemberton Township	100	31	31%
Riverside Township	4	1	25%
Shamong Township	9	4	44%
Southampton Township	14	2	14%
Springfield Township	20	3	15%
Tabernacle Township	22	3	13%
Westampton Township	95	26	27%
Woodland Township	10	3	30%
Wrightstown Borough	4	0	0%

Phishing by Municipality

Municipality	# of Emails Sent	# of Emails Clicked	% of Clicks
Bass River Twp	3	0	0.0%
Beverly City	13	0	0.0%
Bordentown City	4	0	0.0%
Bordentown Twp	13	0	0.0%
Chesterfield Twp	5	0	0.0%
Delanco Twp	17	0	0.0%
Delran Twp	47	0	0.0%
Edgewater Park Twp.	17	0	0.0%
Egg Harbor City	1	0	0.0%
Fieldsboro Borough	4	0	0.0%
Florence Twp	33	1	3.0%
Hainesport Twp	7	0	0.0%
Lumberton Twp	17	0	0.0%
Mansfield Twp	51	0	0.0%
Medford Twp	139	2	1.4%
Mount Laurel Twp	70	2	2.9%
North Hanover Twp	7	0	0.0%
Palmyra Borough	44	1	2.3%
Pemberton Twp	43	0	0.0%
Pumberton Borough	4	0	0.0%
Riverside Twp	2	0	0.0%
Shamong Twp	6	0	0.0%
Southampton Twp	15	0	0.0%
Springfield Twp	7	0	0.0%
Tabernacle Twp	12	1	8.3%
Westampton Twp	55	1	1.8%
Woodland Twp	7	0	0.0%
Wrightstown Borough	4	0	0.0%

Grand Total 647 8 1.2%

Phishing Template Utilization

Email Templates	Count of Phishing Template	% of Templates Used	Count of Date Clicked	% of Click
Amex_Income_Verification	25	4%	0	0%
BackgroundReport_Text	36	6%	0	0%
Continual_Municipal_Training	33	5%	0	0%
Facebook Reactivation	35	5%	0	0%
facebook_page_insights	99	15%	1	1%
Microsoft_Office365_Password_Change	59	9%	0	0%
Municipal_Course_Catalog	46	7%	4	9%
Netflix_Account	66	10%	0	0%
Office_File_Deletion_Alert	82	13%	3	4%
UPS Package Redirect	33	5%	2	6%
workstation_updates	75	12%	1	1%
Zendesk_Password_Change	28	4%	0	0%
Zendesk_Ticket_Update	33	5%	0	0%

Grand Total

650

11



MEL's Cyber Risk Management

Security questionnaires have been sent out to all the IT contacts for them to complete and send back to me in effort to start assessing where you are in the program. The next step is to review the findings with you and your IT professional and develop a roadmap towards certification.

Some of you may have submitted the MEL's cyber security questionnaire through Origami. Submitting the questionnaire does not necessarily mean that you are automatically certified and in compliance with the program. The questionnaire needs to be validated by your IT professional to ensure all the requirements are in place.

The best way to ensure compliance is to use the Certification Checklist which requires the signatures from the administration and their IT professional.

Tier 1

Minimum Back-Up Practices

1. Use of standardized system images or virtualized desktops. ✓
2. Backup copy of all application software must be available. ✓
3. Daily incremental back-ups with a minimum of 14 days of versioning on off-network device of all data files. ✓
4. Weekly, off-network, full back-up of all data files. ✓
5. All back-ups are spot-checked monthly. ✓
6. Third-party application data must also be backed-up to the same standards. ✓

Patching Practices

1. The municipality patches all operating an application software with the latest versions. ✓
2. The municipality uses automatic updating where applicable, particularly as related to security patches. ✓
3. All security and critical updates and patches are installed as soon as prudent and practicable following release. ✓
4. The municipality annually reviews all non-standard applications for possible replacement/upgrade. ✓

Defensive Software

1. The municipality's antivirus and firewalls are enabled for all desktops and laptops. ✓
2. The municipality's antispyware and antivirus filters are enabled for the email server. ✓
3. The municipality's firewalls are enabled on all active ports, and unused ports are closed. ✓
4. Firewall rules and policies are reviewed or reassessed at least twice per year. ✓
5. Microsoft Office applications open all downloaded files in "Protected Mode". ✓

Security Awareness Training

1. All computer users receive annual training of at least one hour on at least the following topics: ✓
 - a. Password Construction
 - b. Identifying security incidents
 - c. Social Engineering attacks
 - d. Business email compromise

Tier 1

This document must be signed by the mayor, municipal administrator, or municipal clerk (or director of entity if not a municipality) AND your technology expert.

MEMBER ENTITY

Print Name _____ Title _____

Signature _____ Date _____

TECHNOLOGY EXPERT





Print Name _____ Title _____

Signature _____ Date _____

Vulnerability Scanning

Understanding the vulnerability report

The CVSS Score (**Common Vulnerability Scoring System**) is an industry standard for assessing the severity of computer system security vulnerabilities. CVSS attempts to assign severity scores to vulnerabilities, allowing responders to prioritize responses and resources according to threat. Scores are calculated based on a formula that depends on several metrics that approximate ease of exploit and the impact of exploit. Scores range from 0 to 10, with 10 being the most severe. Below is a table for reference.

Rating	CVSS Score	Color Code
Low	0.1 – 3.9	White 
Medium	4.0 – 6.9	Yellow 
High	7.0 – 8.9	Orange 
Critical	9.0 – 10.0	Red 

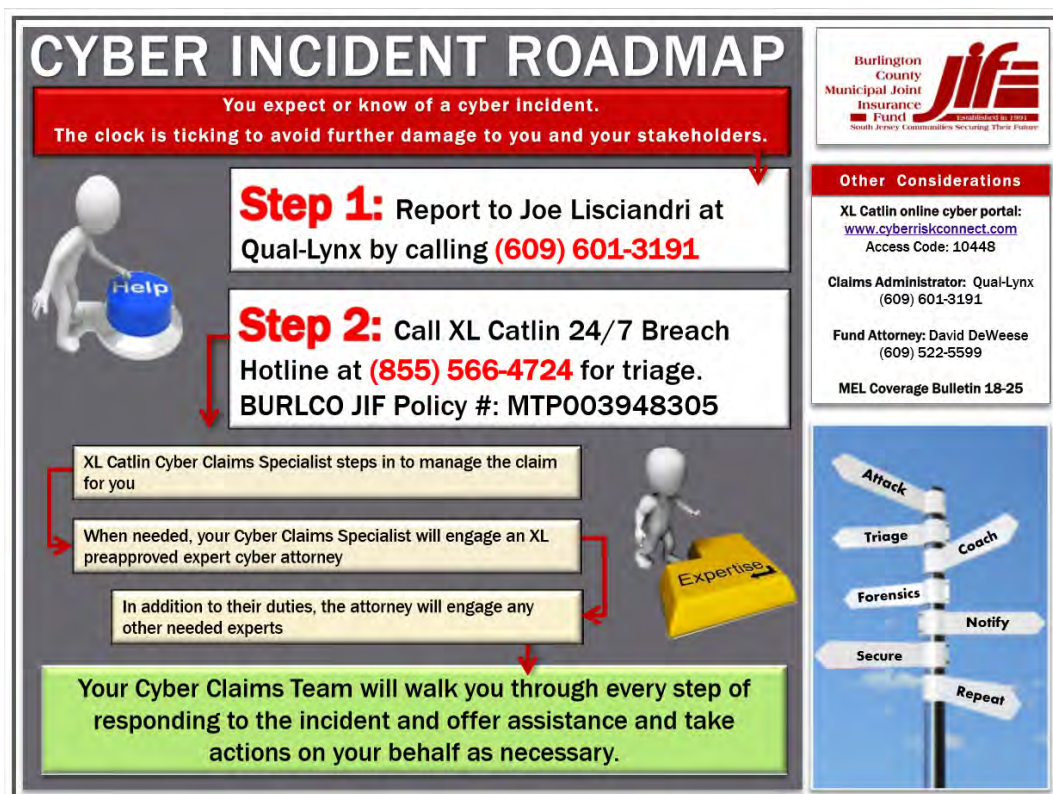
Vulnerability Score by Municipality

AJG-Burlington - Monthly Summary Report

JIF	Municipality	Severity	Contact Name	Contact Email	Last Scan/Email
Burlington	Bass River Township	0.0	Amanda Somes	clerk@bassriver-nj.org	2021-09-11 12:01:18
Burlington	Bordentown City	2.6	Grace Archer	btownch@cityofbordentown.com	2021-09-11 18:01:12
Burlington	Bordentown Township	4.3	Michael Theokas	m.theokas@bordentowntwp.org	2021-09-11 06:01:24
Burlington	Chesterfield Township	5.0	Glenn McMahon	glenn@chesterfieldtwp.com	2021-09-10 06:01:08
Burlington	Delanco Township	2.6	Mike Templeton	42mtempy55@gmail.com	2021-08-11 18:01:08
Burlington	Delran Township	2.6	Jeffrey Hatcher	jhatcher@delrantownship.org	2021-09-12 12:01:21
Burlington	Edgewater Park Township	2.6	Tom Pullion	tpullion@edgewaterpark-nj.com	2021-09-10 06:53:52
Burlington	Florence Township	4.0	Steve Fazekas	sfazekas@florence-nj.gov	2021-09-12 12:01:22
Burlington	Hainesport Township	0.0	Paula Kosko	pkosko@hainesporttownship.com	2021-09-11 12:01:16
Burlington	Lumberton Township	5.0	Brandon Umba	bumba@lumbertontwp.com	2021-09-11 01:01:07
Burlington	Mansfield Township	2.6	Michael Fitzpatrick	administrator@mansfieldtwp-nj.com	2021-09-11 18:01:13
Burlington	Medford Township	0.0	Kathy Burger	kburger@medfordtownship.com	2021-09-12 12:01:11
Burlington	Mount Laurel Township	10.0	Jerry Mascia	jmascia@mountlaurel.com	2021-09-10 06:01:07
Burlington	North Hanover Township	0.0	Mary Picariello	clerk@northhanovertwp.com	2021-09-11 12:01:17
Burlington	Palmyra Borough	0.0	John Gural	jgural@boroughofpalmyra.com	2021-09-10 01:01:12
Burlington	Pemberton Borough	0.0	Donna Mull	dmull@pemberton.comcastbiz.net	2021-09-11 01:01:20
Burlington	Pemberton Township	5.0	Daniel Hornickel	DHornickel@pemberton-twp.com	2021-09-11 12:01:18
Burlington	Riverside Township	0.0	Meghan Jack	mjack@riversidetwp.org	2021-09-10 18:01:09
Burlington	Shamong Township	5.0	David Matchett	dmatchettd@aol.com	2021-09-11 01:01:09
Burlington	Southampton Township	4.8	Kathleen Hoffman	khoffman@southamptonnj.org	2021-08-12 01:01:05
Burlington	Springfield Township	0.0	Paul Keller	mgr@springfieldtownshipnj.org	2021-09-30 10:00:35
Burlington	Tabernacle Township	0.0	Douglas Cramer	dcramer@townshipoftabernacle-nj.gov	2021-09-11 01:01:19
Burlington	Westampton Township	5.8	Steve Ent	ent@wtpd.us	2021-09-10 06:01:06
Burlington	Wrightstown Borough	0.0	James Ingling	wrightstownfirebureau@comcast.net	2021-09-10 12:01:23

CYBER TIPS

- ✓ Be on the lookout for fraudulent hurricane and disaster recovery emails.
- ✓ There have been several municipal cyber incidents this summer that included ransomware.
- ✓ Establish a Personal Information Change Request policy - any change request to employee payroll, banking, benefits, tax withholding, etc. should be done in person. Never make any financial or medical changes that are requested by email.
- ✓ Make sure you report any cyber incident quickly to the appropriate parties & follow the JIF's Incident Report Roadmap.



October 12, 2021

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending September 30, 2021 for Closed Fund Years 1991 to 2016, and Fund Years 2017, 2018, 2019, 2020 and 2021. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 23,645.11. This generated an average annual yield of 1.53%. However, after including an unrealized net loss of \$ 84,669.52 in the asset portfolio, the yield is adjusted to -3.94% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$14,025,048.85. This current market value, however, when considering the total accrued income at month end is \$ 14,032,614.48.

Our asset portfolio with Wilmington/Trust consists of 2 obligations with maturities less than one year.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 114,210.50 w/YTD Total \$ 147,850.28 (detailed in my report)
Salvage Receipts \$ 5,150.00
Overpayment Reimbursements \$ 0.00
FY 2021 Premium Receipts \$ 682,081.00

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 \$ 320,475.05. The claims detail shows 332 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$326. Interest Allocated)

Delran Township	\$ 16,299.00
Chesterfield Township	\$ 1,121.00
Bordentown City	\$ 70,871.00
Bordentown Township	\$ 64,233.00
Westampton Township	\$ 10,493.00
E-JIF Dividends	\$126,834.68

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 18,422,625.89 to a closing balance of \$ 18,746,726.97 showing an increase in the fund of \$ 324,101.08. 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 - October 2021

	Payee	FY2021	JIF Appropriation	Description
1	Arthur J. Gallagher Risk Management Services, Inc.	31,255.00	Prof Services/Administration	Oct 2021 Fee
2	Arthur J. Gallagher Risk Management Services, Inc.	80.64	Misc/Postage/Copies/Faxes	Postage/copies expenses-Sept
3	The DeWeese Law Firm, P.C.	6,164.00	Prof Services/Attorney	Oct 2021 Fees
4	Qual-Lynx	17,957.00	Prof Services/Claims Admin.	Oct 2021 Fees
5	Joyce Media	375.00	Misc/JIF Website	Oct 2021 Fees
6	Kris Kristie	375.00	Misc/Recording Secretary	Oct 2021 Fees
7	J. A. Montgomery Risk Control Services	11,486.00	Prof Services/Safety Director	Oct 2021 Fees
8	Secure Data Consulting Services, LLC	5,544.00	Prof Services/Technology Risk Serv Dir	Oct 2021 Fees
9	Tom Tontarski	968.00	Prof Services/Treasurer	Oct 2021 Fees
10	Tom Tontarski	26.35	Misc/Postage/Copies/Faxes	Priority mail fees-Sept fee
11	Conner Strong & Buckelew	697.00	Prof Services/Underwriting Mgr	Oct 2021 Fees
12	Debby Schiffer	2,533.00	Wellness Program	Oct 2021 Fees
13	Auletto's Caterers	1,164.24	Training/Training	June 23 2021 Police Training (split)
14	Courier Post	58.92	Misc/Legal Notices	Ad#4903247 Sept Mtg Format
15	Courier Times (BCT)	181.68	Misc/Legal Notices	Ad#7402048 Def Panel; #7405538 Sept Mtg; #7406766 Managed Care RFQ; #7406480 Managed Care RFQ 2nd
16	Iron Mountain	78.16	Misc/Record Retention Service	*Inv#DYKP899; Storage 10/1-31/2021; Service 8/25-9/21/21
17	Wizer Inc	3,396.00	EPL/CYBER/Cyber On-Line Employee T	Inv#F4CB3BF3-0003 Contracted fee until 12/31
18	Township of Edgewater Park	330.50	Wellness Program	Namaste November - yoga materials
19	Lumberton Township	150.00	Wellness Program	Massage Chairs
20	Mansfield Township	1,595.00	Optional Safety Budget	Flammable cabinet; lockout station
21	Mansfield Township	500.00	EPL/CYBER/EPL/Cyber Incentive Program	EPL attorney fees
22	Mt Laurel Township	459.96	Wellness Program	Biggest Loser Contest prizes
23	New Hanover Township	175.00	Overpayments-Members Assmts	Overpayment of 2nd installment
24	Springfield Township	1,250.00	Overpayments-Members Assmts	Didn't take EO credit off 2nd installment
25	Westampton Township	387.98	Wellness Program	water coolers
26	Dave Matchett	974.91	Misc/AGRIP/PRIMA	Reimb for AGRIP expenses 10/4-6/21
27	Burlington County Insurance Pool JIF	372.47	Accounts Payable	Subro CK from insurer - Claim#2021218831
	TOTAL	\$88,535.81		

JIF Bill List Total	\$88,535.81
----------------------------	--------------------

MEL CYBER TASK FORCE UPDATE

2021 Cybersecurity Awareness Month

#BeCyberSmart

Week 1: Be Cyber Smart

For week 1, we're focusing on doing the basics... the minimum practices you need to implement to begin protecting yourself from today's cyber threats.

MAKE A LONG, UNIQUE PASSPHRASE

Length trumps complexity. A strong passphrase is a sentence that is at least 12 characters long. Focus on positive sentences or phrases that you like to think about and are easy to remember.

WHEN IN DOUBT, THROW IT OUT

Links in email, tweets, texts, posts, social media messages and online advertising are the easiest way for cyber criminals to get your sensitive information. Be wary of clicking on links or downloading anything that comes from a stranger or that you were not expecting. Essentially, just don't trust links.

OWN YOUR ONLINE PRESENCE

Every time you sign up for a new account, download a new app, or get a new device, immediately configure the privacy and security settings to your comfort level for information sharing. Regularly check these settings (at least once a year) to make sure they are still configured to your comfort.

Get the full story in StaySafeOnline's [bulletin](#) on being cyber smart:

You'll notice all of StaySafeOnline's recommendations are within the [MEL's Cyber Risk Management Program](#), so be sure to work on compliance today:

For details, contact the MEL Underwriting
Manager or your local JIF Executive Director



MEL



SHAMONG TOWNSHIP

Burlington County, NJ

105 Willow Grove Rd.

Shamong, NJ 08088

www.shamong.net

E-mail info@shamong.net

Phone # (609) 268-2377

Fax # (609) 268-2701

Burlco JIF Fund Commissioners

Report from AGRIP meeting

Minneapolis, MN

10/3 to 10/6/2021

The AGRIP meeting was called the “Homecoming” meeting for its return to conferences after almost 2 years of not having conferences due to Covid 19. There were about 150 attendants, who took one of two schooling tracks. About 50 participated in a CEO portion, where they learned how to develop talent to take their place at the time of retirement. This was developed for Executive Directors. The remaining classes were set up for Board members in attendance. Due to the lower than usual attendance only 2 class choices were available for each time slot. Classes were shorter, 30 minutes each, so each speaker had to control how much information they could get out in their timeframe. Due to this, there was not much of a variety of class offerings, and some of the classes were directed towards school board members, others relevant to Board Members who are not covered by laws like those that cover JIFs in NJ.

It was very interesting to note, that AGRIP offered 3 different color lanyards. 97% of guests chose the color which indicated that they were comfortable with personal touch like hand shakes. The remainder were more comfortable with no personal touch.

Breakfasts included the keynote or opening discussion, while the lunches included two improvement talks, to make the conference more productive.

The Importance of strong but fair discipline, and hiring practices in law enforcement, which was directed to law enforcement, but relevant to all organizations. Important notes were: Proper discipline improves the legitimacy of the organization and mitigates risk. Managers should use self analysis and find the root cause of a behavior to help the employee correct the behavior. Always hire the best people, even if you have to wait for one to one. Do quarterly organizational self reflection. Accept and track all types of complaints. Lastly, all supervisors need to supervise, and not be the employees friends. Regarding Police Officers, supervisors should audit body cam footage of all officers on a regular basis.

Navigating the hard market in cyber, which is expected to be here to stay for at least the next 5-7 years. Demands by bad actors have now hit the 7 figure mark, and are expected to hit 8 figures. Key risk management tools: Do a cyber risk assessment, require vendors who access your systems to follow the same standards. Require MFA access to your systems. Have an active

training and patch program. Results of the hard market are higher premiums, reductions in coverage, targeted coverage changes, specific reductions in coverages regarding ransom ware and vendors. Lastly, carriers are cancelling coverage on customers who have had no previous claims.

Investing in Law Enforcement Accreditation, is important because it forces departments to review their policies on a regular basis. It improves community confidence and trust, and promotes professional excellence. Suggestion was to increase the deductibles of non accredited agencies.

Claim management discussed such measurable goals as: time to close, adjuster case loads, claim duration, closing ratio (legal + expenses divided by total paid should be under 10%), expense ratio should be 5-7%, compare the medical ratio to the medical CPI, and lastly the pharmacy ratio.

Our Lunch and learn was privileged to have the eminent Scott Tennant from NJ discuss the MELs activities regarding legislative actions.

Covid as a mental health pandemic , provided several warning concerns regarding children. Due to the pandemic, 20% of students will have a mental health issue in school. Children between 6 and 12 have doubled hospital visits at hospitals since 2016. As per the Violence Project, childhood trauma can lead to major violent trauma in school years.

Evaluating the Health of your pool, basically elaborated upon some of the procedures the BURLCO JIF has in place, and which our JIF is comfortable with.

Breakfast and learn had a Travelers keynote speaker who encouraged pre-loss inspections to help find future losses and correct them. Contents of buildings have been a major issue of late, which can be managed. Proper management of boxing and storage can save 25-35 %. For example, why pack and save an items which has a value less than the packing charge.

Are you smarter than a portfolio manager was the course that was the most interesting. An active portfolio manager described how one develops a portfolio to meet stated goals and objectives, and then we had a game to “beet the portfolio manager” based upon stated goals and objectives along with provided facts.

Lastly we discussed that investment returns are low. Pool yields are low, with declining investment opportunities. They noted that global debt is now providing negative yields.

Thank you Board Members for your support in attending this interesting conference. While the subject matter was not diverse enough to allow for significant growth, there was learning available and the opportunity to meet and talk with other members of the pooling community. If any one has any questions regarding this report, please contact the undersigned via email or phone.

Sincerely,

David Matchett
dmatchettd@aol.com.....10/07/2021