



AGENDA PACKET



Tuesday, December 21, 2021 at 3:30 PM

Hainesport Municipal Building

One Hainesport Centre, Hainesport, NJ

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, December 21, 2021 – 3:30 PM

Hainesport Municipal Building

Hainesport, NJ

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. Allow that this monthly meeting be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissioners – **Motion – All in Favor**
- VI. Approval of Minutes
 - A. Adoption of the **November 23, 2021** Meeting Minutes.....Pages 1-18
 - B. Adoption of the **November 23, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 19-56
 - A. Lost Time Accident Frequency.....Pages 23-24
 - B. Certificates of Insurance.....Pages 25-27
 - C. Financial Fast Track Report.....Page 28
 - D. Regulatory Filing Checklists.....Pages 29-30
 - E. 2020 Safety Incentive Program Awards.....Page 31
 - F. 2021 Optional Safety Budget.....Page 32
 - G. 2021 Wellness Incentive Page.....Page 33
 - H. 2021 EPL/Cyber Risk Management Budget.....Page 34
 - I. EPL Compliance StatusPage 35
 - J. Statutory Bond Status.....Pages 36-37
 - K. Skateboard Park Approval Status.....Page 38
 - L. Capehart Scatchard Updates.....Pages 39-44
 - M. 2022-2023 MEL EPL Risk Management Plan Update
 - N. Police Command Staff Training
 - O. Managerial & Supervisory Training
 - P. Non-Supervisory EPL Employee Training.....Pages 45-50
 - Q. Elected Officials Training – Save the Dates.....Page 51

R.	Land Use Training Certification.....	Page 52
S.	Model RFQ for Risk Management Services	
T.	2022 RMC Resolutions & Agreements	
U.	2022 Committee Volunteers.....	Pages 53-56
V.	2022 Safety & Wellness Calendars	
W.	Inclement Weather Policy	
X.	Website	
Y.	New Member Activity	
VIII.	Solicitor's Report	
A.	Closed Cases.....	Page 57
B.	MEL Helpline and Contact List.....	Pages 58-59
IX.	Safety Director's Report	
A.	Activity Report	Pages 60-62
X.	Claims Administrator's Report	
A.	Lessons Learned from Losses	Page 63
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XI.	Wellness Director Report	
A.	Monthly Activity Report.....	Page 65
B.	Targeting Wellness Newsletter	Pages 66-74
C.	Nutritional Sudoku.....	Page 75
XII.	Managed Health Care Report	
A.	Summary Report	Page 76
B.	Average Days to Report.....	Page 77
C.	COVID-19/Claims Reports.....	Page 78
D.	Transitional Duty Report.....	Page 79
E.	PPO Savings & Penetration Reports.....	Pages 80-81
F.	Top 10 Provider/Paid Provider by Specialty.....	Page 82
G.	Nurse Case Management Report.....	Page 83
XIII.	Technology Risk Services	
A.	Report.....	Pages 84-90
XIV.	Treasurer's Report as of November 30, 2021	Pages 91-132
A.	Investment Report	
B.	Investment JCMI	
C.	Loss Run Payment Registers	
D.	Fund Status	
E.	Disbursements	
F.	December Bill List.....	Pages 133-134
	Motion to approve the Payment Register & Bill List– Motion – Roll Call	
XV.	Committee Report	
A.	Finance Committee report	
	1. 2022 Budget Public Hearing – Motion to Open Public Hearing – All in Favor	
	2. 2022 Budget Public Hearing – Motion to Close Public Hearing – All in Favor	
	3. 2022 Budget Adoption – Motion to Adopt – Roll Call	Page 135
	4. 2022 Assessment Allocation Strategy - Motion to Adopt – Roll Call	Pages 136-150

5.	2022 Assessment Certification - Motion to Adopt – Roll Call	Page 151
B.	Safety Committee Meeting Minutes – November 23, 2021.....	Pages 152-161
C.	2022 Executive Committee Nomination Slate.....	Page 162
XVI.	MEL/RCF/E-JIF Reports	
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XVII.	Miscellaneous Business	
A.	Motion Authorizing the Executive Director to Re-Advertise the January 18, 2022 Reorganization Meeting in consultation with the Fund Chair, Fund Secretary, and Fund Solicitor – Motion – All in Favor	
B.	Motion to Authorize the Executive Director’s Office to bind EPL/POL Insurance Coverage on behalf of the membership for the 2022 Fund Year – Motion – All in Favor	
C.	Motion to Authorize the Executive Director’s Office to bind Volunteers Directors & Officers Insurance Coverage on behalf of the membership for the 2022 Fund Year– Motion – All in Favor	
D.	Motion to Authorize the Executive Director’s Office to bind Cyber Liability Insurance Coverage on behalf of the membership for the 2022 Fund Year – Motion – All in Favor	
E.	Resolution 2021-_____ Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments effective January 1, 2022 at a cost not to exceed \$7,244. Motion – Roll Call	Pages 168-169
F.	Resolution 2021-_____ Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with D2 to provide External Network Vulnerability Testing and External Network Penetration Testing effective January 1, 2022 at a cost not to exceed \$95,060. Motion – Roll Call	Pages 170-171

The 2022 Reorganizational Meeting of the BURLCOJIF will be held on Tuesday, January 18, 2022 at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ or via Zoom

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

November 23, 2021
Hainesport Municipal Building

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at the Hainesport Municipal Building, 1 Hainesport Centre, Hainesport, NJ on Tuesday, November 23, 2021 at 3:30PM, prevailing time. Chair McMahon, **Chesterfield**, presiding. The meeting was called to order at 3:30PM.

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**
Glenn McMahon, **Chesterfield**
Erin Provenzano, **Delanco Twp.**
Patrice Hansell, **Fieldsboro Boro.**
Steve Fazekas, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Jay Springer, *Alternate*, **Lumberton Twp.**
Dawn Bielec, *Alternate*, **Medford Twp.**
Robert Duff, *Representative*, **North Hanover Twp**
Dan Hornickel, **Pemberton 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:

Grace Archer, **Bordentown City**
Mike Theokas, **Bordentown Twp.**
Jeffrey Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park**
Mike Fitzpatrick, **Mansfield Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Kyle Tuliano, **New Hanover Twp.**
John Gural, **Palmyra Boro.**
Donna Mull, **Pemberton Boro.**
Mike Mansdoerfer, **Riverside Twp.**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

Paul Miola, CPCU, ARM, *AJG Risk Management Services, Inc.*
Kamini Patel, MBA, CIC, CPCU, *Pooling Administrator, 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 Forlenza, MGA, Executive Director, *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 Rich Wolbert, Beverly City, to Acting Secretary in the absence of John Gural, Secretary, Palmyra Borough; and Dave Matchett, Shamong Township, and Steve Ent, Westampton Township, to the Executive Committee in the absence of Jerry Mascia, Mt. Laurel. Motion by Mr. Cramer, seconded by Mr. Ingling. 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 October 19, 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 Mr. Matchett to approve the Open & Closed session meeting minutes of the October 19, 2021 meeting. All in Favor. Motion carried by majority vote.

The Closed Session minutes of the October 19, 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. Miola introduced the newest Arthur J. Gallagher employee joining the municipal team, Kamini Patel.

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

Mr. Miola asked 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 or encumbered by November 30, 2021. If you encumber your funds, they must be claimed by February 1, 2022.

Mr. Miola 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/bonds are listed. He reminded the members that the bond is for the individual, not the position, and if you would like to check the status of an application, please contact Ed Cooney, Fund Underwriter.

He referenced the Regulatory Filing Checklists and noted they were up to date.

Mr. Miola referenced the EPL Compliance status and noted those who were not in compliance by November 1st, received a letter recently indicating you will receive a surcharge on their premium going into the new year; however there is a grace period until January 1, 2022 in order to submit your checklist.

Mr. Miola referenced the Capehart & Scatchard Blog in the agenda noting there were some good articles in regards to "What makes a good Workers Compensation Adjuster" as well as an article on Workers Compensation law.

Mr. Miola noted the Police Command Staff training is now complete.

Mr. Miola noted the ACM, BURLCO, & TRICO JIFs sponsored 20 Managers & Supervisor's Employment Liability Training sessions with almost 1,000 participants among all three JIF's.

Mr. Miola stated it has been strongly recommended that all Managers & Supervisors complete the *Protection & Safe Treatment of Minors* webinars. 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.

Mr. Miola noted the Elected Officials Seminars will begin in late January and hopefully be held in person. Again this year 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 will be forthcoming.

Mr. Miola noted there were no new updates in regards to the Land Use Training, however, he reminded the members that the Land Use Board members that complete the training process will be eligible for enhanced coverage should they be named personally in a Land Use claim, reiterating that only the Board members that have completed the training are eligible for the enhanced coverage.

Mr. Miola reminded the members that 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 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.

Regarding the 2022 RMC Resolutions and Agreements, Mr. Miola stated 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. Once his 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. He also noted that 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.

Mr. Miola noted Dividend Notices have gone out and more on that will be discussed during the Finance Committee report.

Mr. Miola referenced the Inclement Weather phone number, noting should we have bad weather and there is any question on the status of a meeting, please call that number or reference the JIF website for any questions and updates.

Lastly, he noted his office had recently sent out an email noting the 9/30/21 Loss Ratio Snapshots are in Origami and ready to view, along with instructions on how to access them.

Mr. Miola asked if there were any 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:

Parfitt v. Liberty Insurance Company v. Township of North Hanover

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 stated calls have diminished significantly, he hopes that means things are going smoothly with employees in the municipalities, but reminded everyone the Helpline is available.

Next, Mr. DeWeese noted that Court Preceding's involving litigated matters have recently been entered into an *Order* by the Supreme Court, noting there is currently no clear guidance yet on the resumption of in-person Civil Trials. The *Order* states that settlement conferences may be in person, but case management conferences and motion arguments will remain virtual, unless there are special circumstances. Further instructions will be coming from the Supreme Court regarding civil arbitrations which currently are all virtual, as they have been for the last 19 months, jury selections, and what Civil Trials may be scheduled in person going forward.

Lastly, Mr. DeWeese noted he had reported last month that of the eight (8) Finance Committee members who were provided Scoresheets, he received completed sheets from five (5) members. He noted he is tallying those scoresheets and will be sending out correspondence next week to the members of the Finance Committee with his analysis of the scoresheets and his recommendations as to those who should be awarded contracts in 2022.

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. He noted if anyone is not receiving these updates, please contact the Safety Directors office.

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, noting that we must abide by the State agency's rules that issued the designation, including that attendees 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. 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.

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 Truck Safety. He highlighted the following to keep in mind when driving or working around trucks:

- Wear bright colored clothing and stay alert
- Workers should communicate and make eye contact with each other before walking in front or behind a vehicle or other mobile equipment.
- Do not walk between vehicles or towed vehicles
- Listen for back up alarms or horns and be sure these warning systems are operational.
- Use the vehicle as intended and not as a ladder.
- Maintain 3 points of contact

Mr. Roselli then discussed examples of costly injuries when workers did not use the vehicle as it was intended to be used.

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

WELLNESS DIRECTOR'S REPORT

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

She thanked everyone for either using or encumbering their Wellness Funds, stating you had until February 1, 2022 to utilize any funds you had encumbered so if you are struggling with appropriate ways to utilize your remaining balances, please contact her and she will help you brainstorm. She then reviewed what some municipalities have done with their wellness funds:

- Reimbursement for wellness (gym membership, sneakers)
- Bottled water, Kind Bars, Mixed Nuts, Fruit per department
- Supplies for Wellness Week
- Chair massages in a few municipalities other than during a wellness day
- Ergonomic chair
- Gym bags
- Bingo and *Walktober* (step) challenge Prizes
- Treadmill
- Gift Card to local farm market along with handout on benefits of more fiber rich foods

- Misfit Market order
- Water bottle refilling station
- Monthly “grocery bag” challenge
- Presentations (no cost)
- Blue light computer glasses
- Insulated water bottles
- Portable exercise equipment
- Flu shots & blood pressure screening (no cost)

Transformational Leadership and Crisis Response – Dr. Elias Pilot Program

Ms. Schiffer noted Dr. Elias and research staff are working on pulling together findings along with recommendations for moving forward and its likely she could have a report as early as mid-December. Ms. Schiffer is hoping to provide a summary at next month’s meeting.

November Targeting Wellness Connection Newsletter:

Ms. Schiffer noted, one of the top comorbidities/chronic diseases challenging millions of people today is diabetes. Prediabetes is of particular interest not only because 1 in 3 adults have it, but also because making simple lifestyle changes now can prevent the future diagnoses of Type 2 diabetes, a diagnoses sure to be received if nothing changes. Since making any changes, let alone lifestyle habits, are particularly challenging, her newsletter discusses the stages of change and how to progress from one to the next. She then she presented a snapshot of the stages:

- Are you ready to make a change?
- What are the Stages of Change?
- Know your ABC's to prevent and/or manage diabetes
- Tips to manage prediabetes
- Nutritional Bites: A deeper dive into Diabetes and Diet
- Recipe Corner: Lentil Soup with Sweet Potato

In addition, due to popular demand, she included a quick self-test to determine if you are at risk for diabetes.

Lastly, Ms. Schiffer referenced a bulletin in her report which reported on how soda is linked to Colorectal Cancer in woman.

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>October</i>	<i>YTD</i>
<i>Lost Time</i>	<i>0</i>	<i>32</i>
<i>Medical Only</i>	<i>11</i>	<i>30</i>
<i>Report Only</i>	<i>18</i>	<i>116</i>
<i># of New Claims Reported</i>	<i>29</i>	<i>178</i>

<i>Report Only % of Total</i>	62%	65%
<i>Medical Only/Lost Time Ratio</i>	100:00	48:52
<i>Average Days to Report</i>	3.3	5.8

Ms. Beatty noted of the 29 claims reported this month, 17 were related to COVID.

Claims Report by Type

Ms. Beatty presented a report which broke out the number of Indemnity, Medical Only, and Report Only Claims for both COVID related and Non COVID related claims for the month of October 2021 and Year to Date 2021. She noted the number of COVID claims is slowly starting to rise again.

October 2021 COVID Related Average Days to Report: 4.6

October 2021 Non COVID Related Average Days to Report: 1.4

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>	2,,197
<i>Transitional Duty Days Worked</i>	1,584
<i>% of Transitional Duty Days Worked</i>	72%
<i>Transitional Duty Days Not Accommodated</i>	613
<i>% of Transitional Duty Days Not Accommodated</i>	28%
<i>\$ Saved by Accommodating</i>	\$142,082

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>October</i>
<i>Bill Count</i>	119
<i>Original Provider Charges</i>	\$179,383
<i>Re-priced Bill Amount</i>	\$60,544
<i>Savings</i>	\$118,840
<i>% of Savings</i>	66%
<i>Participating Provider Penetration Rate - Bill Count</i>	94%
<i>Participating Provider Penetration Rate – Provider Charges</i>	95%
<i>EPO Provider Penetration Rate - Bill Count</i>	97%
<i>EPO Provider Penetration Rate – Provider Charges</i>	92%

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero introduced his new associate, Marta Romero, who will be assisting him with communications to the members, running reports, etc.

Mr. Romero stated in regards to the WIZER Training, 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. He further stated that you are responsible for ensuring compliance within your municipality. If you are not receiving these reports, please contact him. If changes need to be made, please send them to him and he will forward (1,095 Users; 874 completed).

In regards to Phishing and Vulnerability Scanning, 647 total emails have been sent out with 13 clicks, or 2%, which is good.

In regards to the MEL's Cyber Risk Management Program, there are currently two (2) members approved in all three Tiers, and one (1) member approved in Tier's 1 & 2, and one (1) member approved in Tier 1. Mr. Romero noted he will be reaching out to members to see how he can assist.

Mr. Romero referenced a WIZER Training FAQ sheet in the agenda, which depicts some of the most commonly asked questions and their answers as a reference for the members.

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 October 2021, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are valued as of October 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 \$14,695.45. This generated an average annual yield of .95%. However, after including an unrealized net loss of \$82,985.57 in the asset portfolio, the yield is adjusted to -4.43% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$16,453,446.22. This current market value, however, when considering the total accrued income at month end is \$16,463,544.67.

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

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$252.00	\$148,102.28
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$570.00	

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

Delran Township	\$16,312.00
Chesterfield Township	\$1,122.00
Bordentown City	\$40,927.00
Bordentown Township	\$64,284.00
Westampton Township	\$10,501.00

Cash Activity for the Period

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$18,746,726.97 to a closing balance of \$18,285,525.27 showing a decrease in the fund of \$461,201.70.

Loss Run Payment Register – October 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 \$277,221.02. The claim detail shows 232 claim payments issued.

Bill List - November 2021

For the Executive Committee's consideration, Mr. Tontarski presented the November 2021 Bill List in the amount of \$98,743.95 which was sent out to all members prior to the meeting.

Chair McMahon entertained a motion to approve the October 2021 Loss Run Payment Register and the November 2021 Bill List as presented.

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

Motion by Mr. Matchett, seconded by Mr. Cramer to approve the *October 2021 Loss Run Payment Register the November 2021 Bill Lists* as presented.

ROLL CALL	Yeas	Doug Cramer, Tabernacle Twp. James Ingling, Wrightstown Boro Paula Kosko, Hainesport Twp. Rich Wolbert, Beverly City Glenn McMahon, Chesterfield David Matchett, Shamong Twp. Steve Ent, Westampton Twp. James Renwick, Bass River Twp. Erin Provenzano, Delanco Twp. Patrice Hansell, Fieldsboro Boro. Steve Fazekas, Florence Twp. Dan Hornickel, Pemberton Twp. J. Paul Keller, Springfield Twp.
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Nays:	None
Abstain:	None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Strategic Planning Committee Meeting Minutes – October 19, 2021

In the absence of Mr. Gural, Mr. Miola stated the Strategic Planning Committee met on October 19th and the detailed minutes are included in the agenda packet and are self-explanatory. He noted a report was given last month, but wanted to make note there will not be a Holiday Dinner Meeting this year due to concerns of COVID. He stated there were discussions on establishing a Claims Review Committee and he is working on a Charter which will be presented at next month's meeting for adoption.

Other discussions included Fund Commissioner Attendance; Elected Officials training and next year's Planning Retreat. Annual Reports should be ready to go out next month as well as OPRA Policy revisions were discussed and that is on the agenda for approval tonight.

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

Finance Committee Meeting Minutes – November 1, 2021 and November 8, 2021

In the absence of Mr. Hatcher, Mr. Miola stated the Finance Committee met on both November 1st and the 8th and the detailed minutes are included in the agenda packet for your review. He then highlighted the meeting minutes. He noted that the Committee reviewed the financials stating the Closed Years surplus is close to \$8 million dollars. Copies of those are attached to the minutes for your reference. With that said, the Dividend letters have gone out and you can return your selections to our office indicating how you would prefer to received your dividend.

Mr. Miola stated the draft budget was discussed. He noted that there has been a lot of pressure on our budget as the reinsurance market has tightened up significantly. We are also seeing increases in our Loss Funding due to legislative and regulatory changes as well as by the impact of COVID Workers Compensation claims.

Next, Mr. Miola noted the Budget Message included in the agenda, and gave Mr. Forlenza and Mr. Palmeri kudos for a great job explaining the budget. He noted to the members that when your Elected Officials see their assessment this year as it is likely higher than in past years. He strongly recommends showing them the Budget Message as it has a lot of detail as to why the budget and assessments have increased.

In regards to the meeting on November 8th, Mr. Miola noted that due to the increase in the budget, the Finance Committee wanted to release an additional \$200,000 in surplus to the members, which brings the total Dividends released to \$1,050,000.00. The details of that decision are included in the minutes in the agenda.

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

MOTION TO INTRODUCE 2022 BUDGET

Chair McMahon entertained a motion to introduce the 2022 Budget.

Motion by Mr. Ingling, second by Mr. Matchett, to introduce the 2022 Budget as presented.

ROLL CALL	Yeas	Doug Cramer, Tabernacle Twp. James Ingling, Wrightstown Boro Paula Kosko, Hainesport Twp. Rich Wolbert, Beverly City Glenn McMahon, Chesterfield David Matchett, Shamong Twp. Steve Ent, Westampton Twp. James Renwick, Bass River Twp. Erin Provenzano, Delanco Twp. Patrice Hansell, Fieldsboro Boro. Steve Fazekas, Florence Twp. Dan Hornickel, Pemberton Twp. J. Paul Keller, Springfield Twp.
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Nays:	None
Abstain:	None

Motion carried by unanimous vote.

MOTION TO INTRODUCE 2022 ASSESSMENT ALLOCATION STRATEGY

Chair McMahon entertained a motion to introduce the 2022 Assessment Allocation Strategy.

Motion by Mr. Wolbert, second by Mr. Ingling, to introduce the 2022 Assessment Allocation Strategy as presented.

ROLL CALL	<i>Yeas</i>	Doug Cramer, Tabernacle Twp. James Ingling, Wrightstown Boro. Paula Kosko, Hainesport Twp. Rich Wolbert, Beverly City Glenn McMahon, Chesterfield David Matchett, Shamong Twp. Steve Ent, Westampton Twp. James Renwick, Bass River Twp. Erin Provenzano, Delanco Twp. Patrice Hansell, Fieldsboro Boro. Steve Fazekas, Florence Twp. Dan Hornickel, Pemberton Twp. J. Paul Keller, Springfield Twp.
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<i>Nays:</i>	None
<i>Abstain:</i>	None

Motion carried by unanimous vote.

MOTION TO INTRODUCE 2022 ASSESSMENT CERTIFICATION

Chair McMahon entertained a motion to introduce the 2022 Assessment Certification.

Motion by Mr. Cramer, second by Mr. Wolbert, to introduce the 2022 Assessment Certification as presented.

ROLL CALL	<i>Yeas</i>	Doug Cramer, Tabernacle Twp. James Ingling, Wrightstown Boro Paula Kosko, Hainesport Twp. Rich Wolbert, Beverly City Glenn McMahon, Chesterfield David Matchett, Shamong Twp. Steve Ent, Westampton Twp. James Renwick, Bass River Twp. Erin Provenzano, Delanco Twp. Patrice Hansell, Fieldsboro Boro. Steve Fazekas, Florence Twp. Dan Hornickel, Pemberton Twp. J. Paul Keller, Springfield Twp.
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<i>Nays:</i>	None
<i>Abstain:</i>	None

Motion carried by unanimous vote.

Resolution 2021-40 Authorizing Transfer of 2017 to the MEL Residual Claims Fund

Chair McMahon entertained a motion to adopt Resolution 2021-40 Authorizing the Transfer of the 2017 Fund Year to the MEL Residual Claims Fund.

Motion by Mr. Matchett, second by Mr. Wolbert, to adopt Resolution 2021-40 Authorizing the Transfer of the 2017 Fund Year to the MEL Residual Claims Fund as presented.

ROLL CALL Yeas Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Boro**
Paula Kosko, **Hainesport Twp.**
Rich Wolbert, **Beverly City**
Glenn McMahon, **Chesterfield**
David Matchett, **Shamong Twp.**
Steve Ent, **Westampton Twp.**
James Renwick, **Bass River Twp.**
Erin Provenzano, **Delanco Twp.**
Patrice Hansell, **Fieldsboro Boro.**
Steve Fazekas, **Florence Twp.**
Dan Hornickel, **Pemberton Twp.**
J. Paul Keller, **Springfield Twp.**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Resolution 2021-41 Authorizing a Refund of \$200,000 from Closed Year Accounts (2008-2016) Surplus

Chair McMahon entertained a motion to adopt Resolution 2021-41 authorizing a Refund of \$200,000 from Closed Year Accounts (2008-2016) Surplus.

Motion by Mr. Matchett, second by Ms. Kosko, to adopt Resolution 2021-41, as presented.

ROLL CALL Yeas Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Boro**
Paula Kosko, **Hainesport Twp.**
Rich Wolbert, **Beverly City**
Glenn McMahon, **Chesterfield**
David Matchett, **Shamong Twp.**
Steve Ent, **Westampton Twp.**
James Renwick, **Bass River Twp.**
Erin Provenzano, **Delanco Twp.**
Patrice Hansell, **Fieldsboro Boro.**
Steve Fazekas, **Florence Twp.**
Dan Hornickel, **Pemberton Twp.**
J. Paul Keller, **Springfield Twp.**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Resolution 2021-42 Authorizing the Fund Treasurer to Deposit the 2021 Dividends Received from the Environmental Risk Management Joint Insurance Fund into Member AELCF Accounts

Chair Razze entertained a motion to adopt Resolution 2021-42 Authorizing the Fund Treasurer to Deposit the 2021 Dividends Received from the Environmental Risk Management Joint Insurance Fund into Member AELCF Accounts

Motion by Mr. Matchett second by Mr. Ingling, to adopt Resolution 2021-42, as presented.

ROLL CALL	Yeas	Doug Cramer, Tabernacle Twp. James Ingling, Wrightstown Boro Paula Kosko, Hainesport Twp. Rich Wolbert, Beverly City Glenn McMahon, Chesterfield David Matchett, Shamong Twp. Steve Ent, Westampton Twp. James Renwick, Bass River Twp. Erin Provenzano, Delanco Twp. Patrice Hansell, Fieldsboro Boro. Steve Fazekas, Florence Twp. Dan Hornickel, Pemberton Twp. J. Paul Keller, Springfield Twp.
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Nays:	None
Abstain:	None

Motion carried by unanimous vote.

Nominating Committee Meeting Minutes – November 9, 2021

Mr. Hornickel asked the members to review the minutes from the November 9, 2021 meeting which are included in the agenda packet and thanked the Committee for their time and participation. He noted they discussed the Committee Charter, eligible Fund Commissioners for the Nomination slate, noting both the history and the attendance records, in preparation for the 2022 Executive Committee draft slate. He then noted the 2022 Nomination Slate is as follows, and will be presented for adoption in January:

Chair: **Glenn McMahon**, Chesterfield Township

Secretary: **John Gural**, Palmyra Borough

Executive Committee: **Rich Wolbert**, Beverly City
James Ingling, Wrightstown Borough
Jerry Mascia, Mount Laurel Township
Paula Kosko, Hainesport Township
Grace Archer, Bordentown City

Alternates:

#1	Mike Theokas , Bordentown Township
#2	David Matchett , Shamong Township
#3	Steve Ent , Westampton Township
#4	Daniel Hornickel , Pemberton Township
#5	Erin Provenzano , Delanco Township
#6	Mike Mansdoerfer , Riverside Township
#7	Mary Picariello , North Hanover Township

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

Safety Committee Meeting – November 23, 2021

Mr. Cramer noted the Safety Committee met earlier today and the detailed minutes will be included in next month's agenda. He then highlighted the following:

He noted discussions in regards to the 3rd Qtr. Loss Control report; Regional Trainings that have occurred in 2021, as well as trainings for 2022; MSI Safety Institute and the changes that have been made due to COVID and how the usage has been through the year. PEOSHA updates were reviewed as well as discussions about the Safety Kickoff Breakfast next year and the Claims Coordinator and Safety Coordinators Roundtable

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

MEL/RCF/EJIF REPORTS

Resolution 2021-43 Appointing Meghan Jack, Riverside as the Fund's Representative to the MEL and E-JIF for 2022, and Appointing David Matchett, Shamong as the Fund's Representative to the RCF for 2022

Chair McMahon entertained a motion to adopt Resolution 2021-43 Appointing Meghan Jack, Riverside, as the Fund's Representative to the MEL and E-JIF for 2022, and Appointing David Matchett, Shamong, as the Fund's Representative to the RCF for 2022.

Motion by Mr. Ingling, second by Mr. Wolbert, to adopt Resolution 2021-43, as presented.

ROLL CALL	Yeas	Doug Cramer, Tabernacle Twp. James Ingling, Wrightstown Boro Paula Kosko, Hainesport Twp. Rich Wolbert, Beverly City Glenn McMahon, Chesterfield David Matchett, Shamong Twp. Steve Ent, Westampton Twp. James Renwick, Bass River Twp. Erin Provenzano, Delanco Twp. Patrice Hansell, Fieldsboro Boro. Steve Fazekas, Florence Twp. Dan Hornickel, Pemberton Twp. J. Paul Keller, Springfield Twp.
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Nays:	None
Abstain:	None

Motion carried by unanimous vote.

In the absence of Ms. Jack, Mr. Matchett reported that starting in February 2022 the MEL will host a Safety Institute Leadership Academy that will consist of 4 courses including Risk Management, Work Place Challenges, Ethics, and Basic Leadership Skills. These four courses will be a bit more thorough and you will become certified and receive a plaque upon completion, so please be sure to keep a look out for this program.

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

MISCELLANEOUS BUSINESS

Resolution 2021-43 Authorizing Christopher Winter - Law Enforcement Consulting Services

Chair McMahon entertained a motion to adopt Resolution 2021-44 Authorizing the Fund Chair and Fund Secretary to Execute a Contract with Christopher Winter, Sr. to provide law enforcement risk management consulting services to the members of the BURLCOJIF for the period of December 1, 2021 to December 31, 2021 at a cost Not to Exceed \$1,834.

Motion by Mr. Cramer, second by Mr. Matchett, to adopt resolution 2021-44 Authorizing the Fund Chair and Fund Secretary to execute a contract with Christopher Winter, Sr. to provide law enforcement risk management consulting services to the members of the ACM JIF for the period of December 1, 2021 to December 31, 2021 at a cost Not to Exceed \$1,834 as presented.

ROLL CALL	Yeas	Doug Cramer, Tabernacle Twp. James Ingling, Wrightstown Boro Paula Kosko, Hainesport Twp. Rich Wolbert, Beverly City Glenn McMahon, Chesterfield David Matchett, Shamong Twp. Steve Ent, Westampton Twp. James Renwick, Bass River Twp. Erin Provenzano, Delanco Twp. Patrice Hansell, Fieldsboro Boro. Steve Fazekas, Florence Twp. Dan Hornickel, Pemberton Twp. J. Paul Keller, Springfield Twp.
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Nays: None

Abstain: None

Motion carried by unanimous vote.

Chair McMahon entertained a motion to Adopt the Revised OPRA Policy as presented in the agenda and discussed in detail at last month's meeting.

Motion by Mr. Wolbert, seconded by Ms. Kosko, to approve the motion as presented. All In Favor.
Motion carried by unanimous vote.

Resolution 2021-46 Honoring and Recognizing the Service of Doug Cramer to the BURLCOJIF

Chair McMahon read and then entertained a motion to adopt Resolution 2021-46 Honoring and Recognizing the Service of Doug Cramer for the BURLCOJIF

Motion by Mr. Ingling, second by Mr. Matchett, to adopt resolution 2021-46 honoring Doug Cramer, as presented

ROLL CALL	Yeas	Doug Cramer, Tabernacle Twp. James Ingling, Wrightstown Boro Paula Kosko, Hainesport Twp. Rich Wolbert, Beverly City Glenn McMahon, Chesterfield David Matchett, Shamong Twp. Steve Ent, Westampton Twp. James Renwick, Bass River Twp. Erin Provenzano, Delanco Twp. Patrice Hansell, Fieldsboro Boro. Steve Fazekas, Florence Twp. Dan Hornickel, Pemberton Twp. J. Paul Keller, Springfield Twp.
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Nays:	None
Abstain:	None

Motion carried by unanimous vote.

Next Meeting

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, December 21, 2021 at 3:30 PM** either in-person in Hainesport, or via Zoom. More information to follow.

PUBLIC COMMENT

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

Chair McMahon opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING – Resolution #2021-45

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

Motion by Mr. Matchett, seconded by Mr. Ingling to Adopt **Resolution #2021-45**

ROLL CALL	Yeas	Doug Cramer, Tabernacle Twp. James Ingling, Wrightstown Boro Paula Kosko, Hainesport Twp. Rich Wolbert, Beverly City Glenn McMahon, Chesterfield
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David Matchett, **Shamong Twp.**
Steve Ent, **Westampton Twp.**
James Renwick, **Bass River Twp.**
Erin Provenzano, **Delanco Twp.**
Patrice Hansell, **Fieldsboro Boro.**
Steve Fazekas, **Florence Twp.**
Dan Hornickel, **Pemberton Twp.**
J. Paul Keller, **Springfield Twp.**

Nays: None
Abstain: None

Motion carried by unanimous vote.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

Motion by Mr. Matchett, seconded by Ms. Kosko 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>
<i>2022249791</i>	<i>2020180405</i>	<i>2021224501</i>	<i>2019164472</i>
<i>2021234855</i>		<i>2021233637</i>	

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

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

ROLL CALL *Yeas* Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Boro**
Paula Kosko, **Hainesport Twp.**
Rich Wolbert, **Beverly City**
Glenn McMahon, **Chesterfield**
David Matchett, **Shamong Twp.**
Steve Ent, **Westampton Twp.**
James Renwick, **Bass River Twp.**
Erin Provenzano, **Delanco Twp.**
Patrice Hansell, **Fieldsboro Boro.**
Steve Fazekas, **Florence Twp.**
J. Paul Keller, **Springfield Twp.**

Nays: None
Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There was one (1) claim(s) presented for abandon subrogation:

2020190631

Motion by Mr. Kosko, seconded by Mr. Cramer, to approve Abandon Subrogation on the file as presented

ROLL CALL	Yeas	Doug Cramer, Tabernacle Twp. James Ingling, Wrightstown Boro Paula Kosko, Hainesport Twp. Rich Wolbert, Beverly City Glenn McMahon, Chesterfield David Matchett, Shamong Twp. Steve Ent, Westampton Twp. James Renwick, Bass River Twp. Erin Provenzano, Delanco Twp. Patrice Hansell, Fieldsboro Boro. Steve Fazekas, Florence Twp. J. Paul Keller, Springfield Twp.
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Nays:	None
Abstain:	None

Motion carried by unanimous vote.

Chair McMahon noted in regards to the conversation on the settlement of the MediaPro in closed session, and as recommended by Mr. DeWeese, asked for a motion to settle the MediaPro case as presented by Mr. DeWeese.

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

MOTION TO ADJOURN

Chair McMahon entertained a motion to adjourn the November 23, 2021 meeting of the BURLCO JIF.

Motion by Mr. Matchett, seconded by Mr. Mr. Wolbert to adjourn the November 23, 2021 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:50 PM.

Kris Kristie,
Recording Secretary for

John Gural, SECRETARY



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

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A. Lost Time Accident Frequency Report – (pgs. 23-24)

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

B. Certificates of Insurance (pgs. 25-27)

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

C. Financial Fast Track Report (pg. 28)

The Financial Fast Track Report as of October 31, 2021 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of October 31, 2021 was **\$10,328,510**

D. Regulatory Filing Checklists (pgs. 29-30)

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. 31)

A report detailing available balances for each member is included in the agenda. A letter depicting your available remaining balances was sent out to all members on October 8, 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. 32)

A report detailing available balances for each member is included in the agenda. A letter depicting your available remaining balances was sent out to all members on October 8, 2021 and a report detailing those remaining balances is included in the agenda. If you have any questions on how to collect your 2021 Optional Safety Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2021. All encumbered funds have to be claimed by February 1, 2022.**

G. 2021 Wellness Incentive Program Allowance (pg. 33)

A report detailing available balances for each member is included in the agenda. A letter depicting your available remaining balances was sent out to all members on October 8, 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.**

H. 2021 EPL/Cyber Risk Management Budget (pg. 34)

A report detailing available balances for each member is included in the agenda. A letter depicting your available remaining balances was sent out to all members on October 8, 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.**

I. Employment Practices Liability Compliance – (pg. 35)

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. 36-37)

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. 38)

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. 39-44)

John Geaney, Esq. of the law firm of Capehart & Scatchard periodically provides updates on court cases dealing with workers' compensation, ADA and FMLA issues. Copies of his latest updates are included for your information.

M. 2022-2023 MEL EPL Risk Management Plan Update

In July 2020, the revised Model Employment Practice Policies and Employee Handbook were placed on the NJ MEL's website (NJMEL.org). Adopting the revised policies and handbook are one of steps required by all members to become/remain in compliance with the MEL EPL Risk Management Plan. The date for completing the necessary steps for compliance with the MEL EPL Risk Management Plan was 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. 45-50)

On November 23, 2020 and April 14, 2021, a memorandum was sent to all members notifying them of the availability of non-supervisory employee training through the MEL Safety Institute (MSI). A required element of compliance with the MEL's 2022-2023 Employment Practices Liability (EPL) Risk Management Plan, all members are required to notify their non-supervisory employees of the availability of this training. The training module is entitled *Building a Safe Workplace: Anti-Harassment and Discrimination* and is approximately 20 minutes in length. The memorandum provides specific directions on how to access the training module in the MSI. All members should document the notification of the availability of this training to their employees. The notification should go out as soon as possible. The deadline to comply with this aspect of the EPL Risk Management plan was November 1, 2021.

Q. Elected Officials Training – Save the Date (pg. 51)

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. It is anticipated that this training will take place beginning in January 2022 following CDC guidelines. Additional information will be forthcoming.

R. Land Use Training Certification (pg. 52)

Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that they have completed the Land Use Training process for at least some of their Board Members. Land Use Board members that complete the training process will be eligible for enhanced coverage should they be personally named in a Land Use claim. Please note that only these Board members that have completed the training are eligible for the enhanced coverage. If you would like additional copies of the Land Use Liability Training Booklets, please contact the Executive Director's office. If you have any questions regarding the individuals that have completed the training, please do not hesitate to contact Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

S. 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.

T. 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.

U. 2022 Committee Volunteers (pgs. 53-56)

On or about December 6, 2021, Committee Volunteer Request Forms were e-mailed to all Fund Commissioners and Risk Management Consultants. All those who received the form were asked to reply by December 17, 2021. The 2022 Committee Chairs will be meeting in early January via conference call to determine the membership of the Standing Committees. Please be sure to return this form as soon as possible. If you have any questions, please contact Kris Kristie at Kristi_Kristie@riskprogramadministrators.com.

V 2022 Safety & Wellness Calendars

A supply of 2022 Safety & Wellness calendars are available today to take with you. We ask that you please distribute the calendars around your municipal facilities and place them in locations for your employees to see. The calendars act as a daily reminder of the importance that your municipality and the JIF places on employee safety and wellness.

W. Inclement Weather

Please note that the Fund has adopted an Inclement Weather Policy, a copy of which is available on the JIF website www.burlcojif.org. Should it become necessary to cancel a meeting, pursuant to the policy, the Executive Director's office will attempt to contact the Fund Commissioners via e-mail, direct telephone contact or posting a message to the Fund's website (www.burlcojif.org). In addition, members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting

X. 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.

Y. 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
Bass River	S	2,100.00				2,100.00										2,100.00	0.00	
Beverly	M	2,900.00														0.00	2,900.00	10/20/21
Bordentown City	M	3,150.00														0.00	3,150.00	11/29/21
Bordentown Twp	L	3,200.00												3,200.00		3,200.00	0.00	11/30/21
Chesterfield	S	2,600.00												646.25		646.25	1,953.75	11/29/21
Delanco	S	2,850.00														0.00	2,850.00	11/08/21
Delran	L	3,450.00												3,450.00		3,450.00	0.00	11/29/21
Edgewater	M	2,400.00												1,197.00		1,197.00	1,203.00	11/23/21
Fieldsboro Boro	S	2,850.00					2,850.00									2,850.00	0.00	
Florence	L	3,450.00				3,450.00										3,450.00	0.00	
Hainesport	S	2,850.00				2,850.00										2,850.00	0.00	
Lumberton	M	3,450.00					3,450.00									3,450.00	0.00	
Mansfield	M	3,150.00				3,150.00										3,150.00	0.00	
Medford	XL	3,750.00														0.00	3,750.00	11/09/21
Mount Laurel	XL	3,750.00				3,750.00										3,750.00	0.00	
New Hanover	S	2,350.00														0.00	2,350.00	11/22/21
North Hanover	M	2,900.00					2,900.00									2,900.00	0.00	
Palmyra	M	2,400.00														0.00	2,400.00	11/08/21
Pemberton Boro.	S	2,100.00				2,100.00										2,100.00	0.00	
Pemberton Twp.	XL	3,750.00									1,212.42		2,537.58			3,750.00	0.00	
Riverside	M	3,150.00							3,150.00							3,150.00	0.00	
Shamong	S	2,850.00				2,850.00										2,850.00	0.00	
Southampton	M	2,900.00				2,900.00										2,900.00	0.00	
Springfield	S	2,600.00														0.00	2,600.00	11/05/21
Tabernacle	S	2,850.00				2,850.00										2,850.00	0.00	
Westampton	M	3,150.00												2,975.82		2,975.82	174.18	11/17/21
Woodland	S	2,100.00									2,100.00					2,100.00	0.00	
Wrightstown	S	2,850.00												2,142.18		2,142.18	707.82	11/29/21
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	\$2,537.58	\$13,611.25	\$0.00	\$57,811.25	\$24,038.75	

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

<p align="center">Burlington County Municipal Joint Insurance Fund 2021 Optional Safety Budget</p>	
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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												941.76		941.76	653.24	10/20/21
Bordentown City	1,595.00														0.00	1,595.00	11/29/21
Bordentown Twp.	2,660.00												2,660.00		2,660.00	0.00	11/30/21
Chesterfield	995.00												995.00		995.00	0.00	11/29/21
Delanco	1,595.00							289.90							289.90	1,305.10	11/08/21
Delran	2,660.00												2,216.18		2,216.18	443.82	11/29/21
Edgewater Park	1,595.00											1,433.00			1,433.00	162.00	11/23/21
Fieldsboro	750.00														0.00	750.00	11/23/21
Florence	2,660.00														0.00	2,660.00	11/15/21
Hainesport	995.00											995.00			995.00	0.00	
Lumberton	2,660.00												2,660.00		2,660.00	0.00	11/16/21
Mansfield	1,595.00										1,595.00				1,595.00	0.00	
Medford	4,645.00											4,645.00			4,645.00	0.00	11/09/21
Mount Laurel	4,645.00									4,615.09		29.91			4,645.00	0.00	
New Hanover	750.00														0.00	750.00	11/22/21
North Hanover	1,595.00											1,595.00			1,595.00	0.00	
Palmyra	1,595.00														0.00	1,595.00	09/28/21
Pemberton Boro	995.00				559.38										559.38	435.62	11/22/21
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	11/05/21
Tabernacle	995.00												995.00		995.00	0.00	11/15/21
Westampton	1,595.00												1,595.00		1,595.00	0.00	11/17/21
Woodland	995.00														0.00	995.00	11/15/21
Wrightstown	995.00														0.00	995.00	11/29/21
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	\$8,697.91	\$12,062.94	\$0.00	38,710.22	13,334.78	

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

<p align="center">Burlington County Municipal Joint Insurance Fund 2021 Wellness Incentive Program</p>	
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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											500.00			500.00	0.00	
Beverly	750.00												732.90		732.90	17.10	10/20/21
Bordentown City	750.00												750.00		750.00	0.00	11/29/21
Bordentown Twp.	1,000.00				203.36	770.65									974.01	25.99	
Chesterfield	500.00												500.00		500.00	0.00	11/29/21
Delanco	750.00							305.93				219.11			525.04	224.96	11/08/21
Delran	1,000.00												1,000.00		1,000.00	0.00	11/29/21
Edgewater Park	750.00					407.29					330.50				737.79	12.21	11/23/21
Fieldsboro	500.00												111.20		111.20	388.80	11/23/21
Florence	1,000.00														0.00	1,000.00	11/15/21
Hainesport	500.00												499.75		499.75	0.25	
Lumberton	1,000.00										150.00				150.00	850.00	11/16/21
Mansfield	750.00											750.00			750.00	0.00	
Medford	1,500.00											1,500.00			1,500.00	0.00	10/28/21
Mount Laurel	1,500.00										459.96	536.46			996.42	503.58	11/04/21
New Hanover	500.00														0.00	500.00	11/22/21
North Hanover	750.00							509.97							509.97	240.03	11/30/21
Palmyra	750.00				750.00										750.00	0.00	
Pemberton Boro	500.00								185.00				187.50		372.50	127.50	11/17/21
Pemberton Twp.	1,500.00											1,500.00			1,500.00	0.00	
Riverside	1,000.00														0.00	1,000.00	11/16/21
Shamong	500.00											498.96			498.96	1.04	
Southampton	750.00														0.00	750.00	
Springfield	500.00														0.00	500.00	11/05/21
Tabernacle	500.00												300.00		300.00	200.00	11/15/21
Westampton	750.00										387.98				387.98	362.02	11/17/21
Woodland	500.00														0.00	500.00	11/15/21
Wrightstown	500.00														0.00	500.00	11/29/21
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	\$5,504.53	\$4,081.35	\$0.00	14,046.52	7,703.48	

Must be Claimed or Encumbered by November 30, 2021. All Encumbered Claims Must be Claimed by February 1, 2022	
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**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												500.00		500.00	-	10/20/2021
Bordentown City	500.00														0.00	500.00	11/29/2021
Bordentown Twp.	500.00												500.00		500.00	-	11/30/2021
Chesterfield	500.00												500.00		500.00	-	11/29/2021
Delanco	500.00														0.00	500.00	11/8/2021
Delran	500.00														0.00	500.00	11/29/2021
Edgewater Park	500.00														0.00	500.00	11/23/2021
Fieldsboro	500.00												177.94		177.94	322.06	11/23/2021
Florence	500.00												500.00		500.00	-	
Hainesport	500.00					500.00									500.00	-	
Lumberton	500.00												500.00		500.00	-	
Mansfield	500.00										500.00				500.00	-	
Medford	500.00											500.00			500.00	-	11/9/2021
Mt. Laurel	500.00											500.00			500.00	-	10/4/2021
New Hanover	500.00														0.00	500.00	11/22/2021
North Hanover	500.00												500.00		500.00	-	
Palmyra	500.00											500.00			500.00	-	9/28/2021
Pemberton Boro	500.00														0.00	500.00	11/22/2021
Pemberton Twp.	500.00									500.00					500.00	-	
Riverside	500.00											500.00			500.00	-	
Shamong	500.00									500.00					500.00	-	
Southampton	500.00											500.00			500.00	-	
Springfield	500.00														0.00	500.00	11/5/2021
Tabernacle	500.00												500.00		500.00	-	
Westampton	500.00														0.00	500.00	11/17/2021
Woodland	500.00														0.00	500.00	11/15/21
Wrightstown	500.00														0.00	500.00	11/29/2021
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	\$2,500.00	\$3,677.94	\$0.00	\$8,677.94	\$5,322.06	

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

Attention: Fund Commissioners & Municipal Clerks

Please share this information with your Elected Officials



**SAVE THE
DATE**

Elected Officials In-Person Liability Seminar

Wednesday, January 26, 2022 – Merighi’s Savoy Inn, Vineland

Tuesday, February 8, 2022 – Aulettos Caterers, Deptford

Thursday, March 24, 2022 – Indian Springs Country Club, Marlton

Wednesday, April 6, 2022 – Merighi’s Savoy Inn, Vineland

Registration 5:30 PM

Dinner 6:00 PM

**This is an opportunity to qualify for the \$250 credit
per Elected Official/Municipal Manager towards your
municipality’s 2022 MEL Assessment.***

***Subject to a 5% MEL Assessment cap set by the MEL**

BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND

DECEMBER 2021
CLOSED CASES

THERE HAVE BEEN NO CASES CLOSED
SINCE THE NOVEMBER 23, 2021 MEETING.

SAFETY DIRECTOR REPORT

Burlington County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: December 1, 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 Risk Control 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		Melissa Meccariello Administrative Assistant mmeccariello@jamontgomery.com Office: 856-479-2070 Cell: 609-756-7333

LOSS CONTROL SURVEYS

- Township of Springfield on November 1, 2021
- Township of Delanco on November 2, 2021
- Township of Springfield on November 9, 2021
- Township of Mansfield on November 22, 2021
- Township of Shamong on November 24, 2021

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Township of Florence on November 19, 2021
- City of Beverly on November 23, 2021
- Township of Westampton on November 23, 2021

MEETINGS ATTENDED

- Health & Wellness Regional Training on November 10, 2021
- Claims Committee Meeting on November 23, 2021
- Fund Commissioners Meeting on November 23, 2021
- Executive Safety Committee Meeting on November 23, 2021

MEL SAFETY INSTITUTE (MSI)

All MSI communications will be distributed exclusively through the NJ MEL app, and an MSI Newsletter will be emailed to summarize the communications sent through the app.

If you wish to continue to receive communications as soon as they are released, please be sure to download the [NJ MEL App](#) and select "Role Content" to receive communications related only to your operations and responsibilities.

MSI SAFETY DIRECTOR

- Avoiding Deer-Vehicle Collisions
- Hayrides – Best Practices
- Safety Recall Alert – Stihl TS 410 and Stihl TS 420 Cut-off Saw
- Law Enforcement Bulletin
- Winter Ice Activity Best Practices
- Temporary Ice Skating Rink Best Practices

MSI LAW ENFORCEMENT

- After Market Police Vehicle Theft Prevention Devices – MSI LE Message
- Recall 56100 Tactec Plate carriers – MSI LE Alert
- Firefighter Cameras – MSI LE Bulletin

MSI NOW & MSI DVD

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

MSI NOW	
Municipality	Number of Videos
-0-	-0-

[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 you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD.

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

MSI LIVE

[MSI LIVE](#) features real-time, instructor-led in-person, 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. Please register early, under-attended classes will be canceled.

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

For virtual classes, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out. Also, we can track participation, to demonstrate to the State agency the student also participated in polls, quizzes, and question & answer activities during the class. 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 Helpdesk 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 – DECEMBER 2021

WINTER SAFETY



- WINTER WEATHER CAN HAVE A SERIOUS IMPACT ON CLAIMS BUT THIS IMPACT CAN BE MINIMIZED WITH THE RIGHT PREPARATION AND MONITORING OF PROBLEM AREAS
- CONSIDER WHO IS PERFORMING SNOW AND ICE REMOVAL AND WHETHER THEY ARE CAPABLE OF PERFORMING THESE ACTIONS SAFELY. AS AN EXAMPLE, HAVE THEY HAD PREVIOUS INJURIES THAT COULD BE WORSENERD BY SHOVELING?
- PRE-TREAT PARKING LOTS AND SIDEWALKS WHEN SNOW OR ICE IS EXPECTED.
- PLAN WHERE TO PILE SNOW AS SUBSEQUENT MELTING/REFREEZING CYCLES CREATE ICY PATCHES
- DISCUSS FOOTWEAR WITH EMPLOYEES
- PROVIDE CAUTION/WET FLOOR SIGNS AT ALL ENTRANCES.
- MAINTAIN HEAT AND CONSIDER THOSE COLDER AREAS OF THE BUILDING WHERE HEAT MAY NOT EASILY REACH AS THESE AREAS ARE PRONE TO PIPE BREAKS

- ADMINISTRATION BUILDING HAD WATER DAMAGE FROM A PIPE THAT BROKE DUE TO FREEZING TEMPERATURES IN THE PLENUM IN WHICH THE PIPE WAS SITUATED. THIS AREA WAS SITUATED ON AN EXTERIOR WALL OF THE BUILDING. THE PIPE BREAK COULD LIKELY HAVE BEEN PREVENTED HAD THEY OPENED THE DOOR TO THE ROOM UNDER THE AREA OF THE PIPE BREAK AND MOVED A FEW CEILING TILES TO ALLOW AMBIENT AIR TO CIRCULATE IN TO THAT SPACE. TOTAL DAMAGES WERE \$148,000

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

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Debby Schiffer, JIF Wellness Director
DATE: December 21, 2021 Hainesport Municipal Building
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

DECEMBER ACTIVITIES AND A LOOK AHEAD

As we wrap up another year, I want to express my gratitude to all the municipalities who put forth an effort to implement wellness initiatives using their Wellness Funds! I know some of towns have remaining funds, which they are putting to good use by offering:

- Holiday de-stress and Employee Appreciation Chair Massages
- Prizes for participating in Themed Bingo Challenges
- Door Prizes for attending presentations (Hot topic right now is Mental Fitness!)
- Fresh fruit and pre-approved snack bars
- Gratitude Boards

If you have remaining funds and would like to do any of the above for January, that would be an awesome way to kick off the New Year. Let's talk. We can explore other ideas as well. I am here to assist in anyway I can!

Some Thoughts As We Look To 2022:

Consider formulating a small Wellness Committee or include and discuss wellness as part of the Safety committee's agenda if a Wellness Committee is not possible.

Wellness Initiative Brainstorming Sessions - virtual group support for all municipal Wellness Coordinators enabling collaboration efforts to identify wellness initiatives that motivate colleague engagement.

- Who: Wellness Coordinator from each municipality (ACM, BURLCO, TRICO JIFs)
- What: To plan, generate and share wellness ideas to help maintain a culture of wellness throughout the year
- When: March (or at Safety Breakfast Roundtable), June and October
- Where: Virtual

December Targeting Wellness Newsletter

In this month's [Targeting Wellness Newsletter](#), I cover a lot around the holiday stress and temptations. Topics you will find addressed include:

- Maintaining not gaining over the holiday
- Ways to avoid getting sick this winter
- Managing holiday stress is possible keeping in mind a few of the shared tips
- Consider trying meditation as a way to build your resiliency and manage the challenges of the season
- Walking in the cold can actually have some added benefits
- Nutritional Bites: I share some ways to navigate the holidays when you are plant-based
- Recipe Corner: Delicata squash bake

For some enjoyment and brain-power, you'll also find a [Nutrition Sudoku](#) to share with all your employees!





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

Intake	November-21	November-20	2021 November YTD	2020 November YTD
# of New Claims Reported	30	112	368	763
# of Report Only	20	50	202	564
% Report Only	67%	45%	55%	74%
# of Medical Only	5	60	106	153
# of Lost Time	5	2	60	44
Medical Only to Lost Time Ratio	50:50	97:03	64:36	77:23
Claim Petition	0	0	0	2
COVID-19	14	94	195	590
Average # of Days to Report a Claim	3.5	3.2	4.1	2.8

Nurse Case Management	November-21	November-20
# of Cases Assigned to Case Management	16	19
# of Cases >90 days	14	15

Savings	November-21	November-20	2021 November YTD	2020 November YTD
Bill Count	112	214	1651	1482
Provider Charges	\$269,228	\$332,127	\$2,699,036	\$2,299,783
Repriced Amount	\$81,432	\$147,012	\$992,266	\$721,494
Savings \$	\$187,796	\$185,115	\$1,706,770	\$1,578,289
% Savings	70%	56%	63%	69%

Participating Provider Penetration Rate	November-21	November-20	2021 November YTD	2020 November YTD
Bill Count	93%	97%	95%	97%
Provider Charges	98%	94%	95%	97%

Exclusive Provider Panel Penetration Rate	November-21	November-20	2021 November YTD	2020 November YTD
Bill Count	96%	97%	96%	97%
Provider Charges	99%	85%	91%	97%

Transitional Duty Summary		2021 November YTD	2020 November YTD
% of Transitional Duty Days Worked		71%	57%
\$ Saved By Accommodating		\$154,212	\$139,993
% of Transitional Duty Days Not Accommodated		29%	43%
Cost Of Days Not Accommodated		\$76,443	\$98,103



Cyber Risk Management

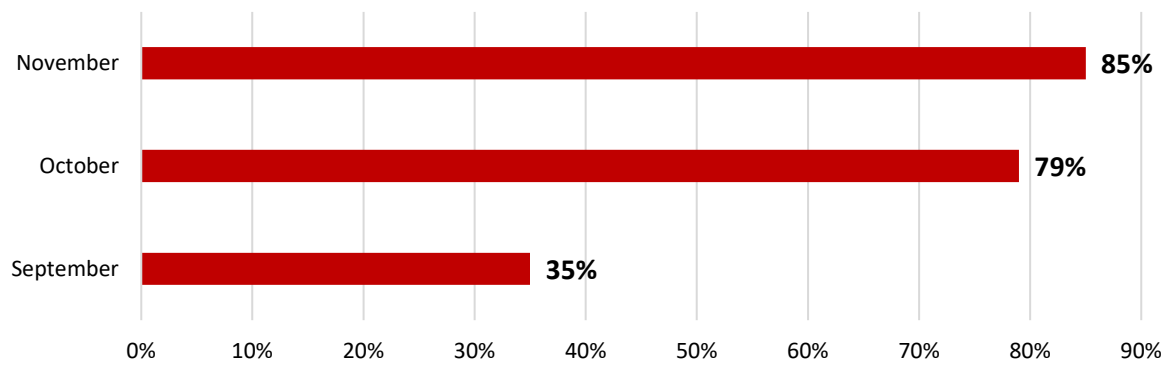
Monthly Executive Report

December 3, 2021

Wizer Training

Name	Total Users	Total Completed	% Completed	Not Completed
BURLCO JIF	1093	937	85%	156
Bass River Township	14	14	100%	0
Beverly City	22	12	54%	10
Bordentown City	23	23	100%	0
Bordentown Township	51	49	96%	2
Chesterfield Township	14	14	100%	0
Delanco Township	27	25	92%	2
Delran Township	64	58	90%	6
Edgewater Park Township	34	30	88%	4
Fieldsboro Borough	4	4	100%	0
Florence Township	60	49	81%	11
Hainesport Township	10	10	100%	0
Lumberton Township	56	43	76%	13
Mansfield Township	77	74	96%	3
Medford Township	138	104	75%	34
Mount Laurel Township	148	130	87%	18
New Hanover Township	8	6	75%	2
North Hanover Township	30	27	90%	3
Palmyra Borough	30	17	56%	13
Pemberton Borough	13	13	100%	0
Pemberton Township	95	90	94%	5
Riverside Township	4	2	50%	2
Shamong Township	10	9	90%	1
Southampton Township	14	10	71%	4
Springfield Township	20	6	30%	14
Tabernacle Township	22	18	81%	4
Westampton Township	91	88	96%	3
Woodland Township	10	8	80%	2
Wrightstown Borough	4	4	100%	0

BURLCO Training Progress



Phishing by Municipality

Municipality	Total Emails	# Clicks	% of Clicks
Bass River Twp	3	0	0%
Beverly City	13	0	0%
Bordentown City	4	0	0%
Bordentown Twp	13	0	0%
Chesterfield Twp	5	2	40%
Delanco Twp	17	0	0%
Delran Twp	47	0	0%
Edgewater Park Twp.	17	1	6%
Egg Harbor City	1	0	0%
Fieldsboro Borough	5	0	0%
Florence Twp	33	2	6%
Hainesport Twp	7	0	0%
Lumberton Twp	17	0	0%
Mansfield Twp	51	0	0%
Medford Twp	139	2	1%
Mount Laurel Twp	70	1	1%
North Hanover Twp	7	0	0%
Palmyra Borough	44	2	5%
Pemberton Twp	43	0	0%
Pumberton Borough	4	0	0%
Riverside Twp	2	0	0%
Shamong Twp	6	0	0%
Southampton Twp	15	0	0%
Springfield Twp	7	0	0%
Tabernacle Twp	12	0	0%
Westampton Twp	55	2	4%
Woodland Twp	7	0	0%
Wrightstown Borough	4	0	0%

Grand Total 647 12 1.8%

Phishing Template Utilization

Phishing Templates	Count of Phishing Template	% of Templates Used	Count of Date Clicked	% of Click
Amex_Income_Verification	60	9%	0	0%
BackgroundReport_Text	46	7%	0	0%
Continual_Municipal_Training	79	12%	1	1%
Facebook Reactivation	41	6%	0	0%
facebook_page_insights	25	4%	0	0%
Microsoft_Office365_Password_Change	68	11%	0	0%
Municipal_Course_Catalog	65	10%	5	8%
Netflix_Account	53	8%	2	4%
Office_File_Deletion_Alert	18	3%	0	0%
UPS Package Redirect	50	8%	2	4%
workstation_updates	27	4%	0	0%
Zendesk_Password_Change	58	9%	1	2%
Zendesk_Ticket_Update	57	9%	1	2%

Grand Total

647

12

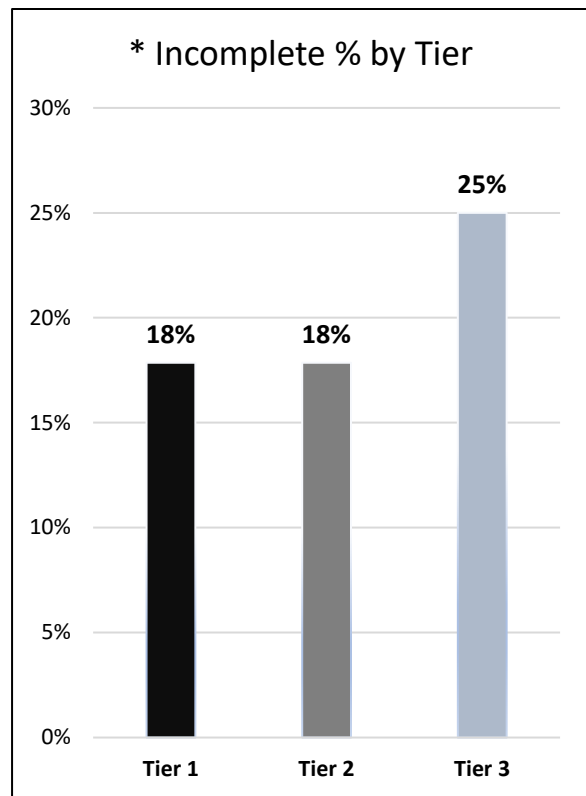
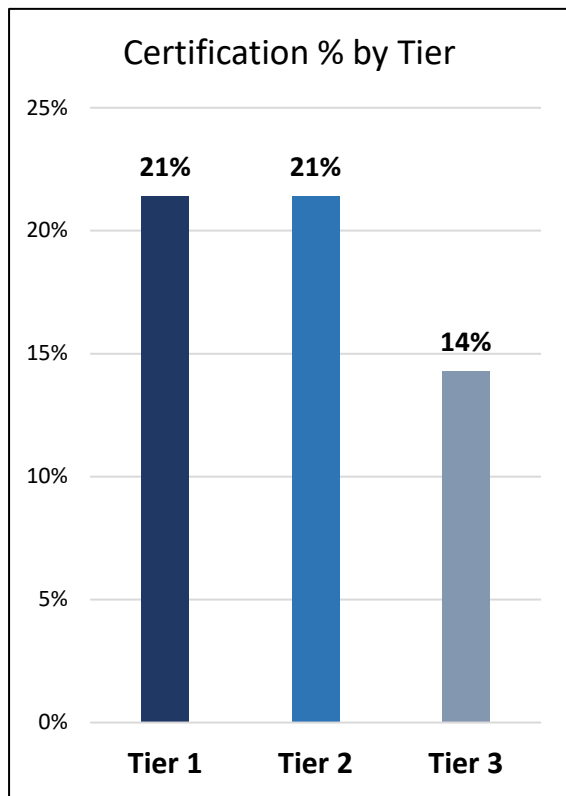


MEL's Cyber Risk Management

BURLCO JIF	Status	Tier 1	Tier 2	Tier 3
Bass River Twp	Waiting for Certification Checklist			
Beverly City	Waiting for Risk Questionnaire			
Bordentown City	Waiting for Certification Checklist			
Bordentown Twp	Waiting for Certification Checklist	Incomplete	Incomplete	Incomplete
Chesterfield Twp	Waiting for Risk Questionnaire			
Delanco Twp	Waiting for Risk Questionnaire			
Delran Twp	Waiting for Certification Checklist	Incomplete	Incomplete	Incomplete
Edgewater Park Twp	Waiting for Certification Checklist	Incomplete	Incomplete	Incomplete
Fieldsboro Twp	Waiting for Risk Questionnaire			
Florence Twp	Waiting for Certification Checklist			
Hainesport Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
Lumberton Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
Mansfield Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
Medford Twp	Waiting for Risk Questionnaire			
Mount Laurel Twp	Waiting for Risk Questionnaire			
New Hanover Twp	Waiting for Risk Questionnaire			
North Hanover Twp	Waiting for Certification Checklist			
Palmyra Borough	Waiting for Certification Checklist			
Pemberton Borough	Waiting for Certification Checklist			
Pemberton Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
Riverside Twp	Checklist Submitted to the MEL	Approved	Approved	Incomplete
Shamong Twp	Waiting for Risk Questionnaire	Incomplete	Incomplete	Incomplete
Southampton Twp	Checklist Submitted to the MEL	Approved	Approved	Incomplete
Springfield Twp	Waiting for Certification Checklist			
Tabernacle Twp	Waiting for Certification Checklist	Incomplete	Incomplete	Incomplete
Westampton Twp	Waiting for Risk Questionnaire			
Woodland Twp	Waiting for Risk Questionnaire			
Wrightstown Borough	Waiting for Certification Checklist			

BURLCO
Waiting for Risk Questionnaire 10
Waiting for Certification Checklist 12
Checklist Submitted to the MEL 6

	Tier 1	Tier 2	Tier 3
Number Approved	6	6	4
% Approved	21%	21%	14%
Number Incomplete	5	5	7
% Incomplete	18%	18%	25%



- **Waiting for Questionnaire** – The Technology Risk Questionnaire has been sent to the municipality and their IT service provider, and currently waiting for return.
- **Waiting for Certification Checklist** – Technology Gap Assessment has been sent to the municipality and IT service provider with findings and remediation recommendation, and now waiting for Certification Checklist too submit to the MEL for confirmation.
- **Checklist Submitted to the MEL** – The Certification Checklist has been submitted to the MEL for confirmation.
- **Incomplete** – A certification checklist that was submitted to the MEL through Origami that was never completed
- **Approved (yellow)** A completed certification checklist that was submitted to the MEL through Origami that was not validated by Lou Romero.
- **Approved (blue)** A completed certification checklist that was submitted to the MEL that was validated by Lou Romero.

Email that was sent out to those who returned the Technology Risk Questionnaire

Please note that this is for program that became effective in 2021 and will go into 2022. Let's schedule some time to do a quick review as the insurance claim deductibles change in 2022.

The Cyber Risk Management Certification Process may seem like a major undertaking but it's really not when you break it down - To simplify the process I have put together a list of items that need to be completed along with their functional owner. (Admin refers to Municipal Administration)

Step 1 – IT/Admin

Review the attached Security Gap Assessment – The **Information Security Controls** tab identifies finding and recommendations.

At a bare minimum try to remediate outstanding items in Tier 1, the more the better.

Step 2 – IT/Admin

Once recommendations have been remediated and addressed, complete the **Certification Checklist** for that particular Tier (see attached MEL Certification Checklist)

Note - Just place a checkmark on the corresponding line of each requirement that has been successfully met. To successfully comply for each tier, **all** the requirements for that particular tier must be checked.

IMPORTANT – The Certification Checklist must be executed by the municipal representative and the IT service provider; checklists will not be accepted without signatures.

Step 3 - Admin

Send the completed and executed checklist to me, I will review to ensure completeness and will forward to the MEL's underwriter. I will notify the municipality when approved and certified.

Step 4 - Admin

Resolutions – The municipality needs to adopt the Technology Practice Policy (see attached Tier 1, 2, and 3 resolution templates)

Step 5 - Admin

Cyber Incident Response Plan – Page 6 of the attached Incident Response Plan has a table for critical contact information that should be completed.

Step 6 - IT

Business Continuity – At a bare minimum, the IT Service provider should have some element of action plan to restore function and service in the event of an outage or major cyber incident.

Use the *Business Continuity Planning Guidelines* as a reference.

Step 7 - Admin

Third-Party Security Questionnaire – Use this questionnaire with vendors that have access to municipal personnel information. (PII - Personally Identifiable Information, PHI - Protected Health Information, etc.)

This will provide some element of security rating or assessment of their security controls to protect sensitive information.

I have also included the current *MEL Master Technology Policy* – This is a comprehensive list of required controls to satisfy and achieve Tier 1, 2, and 3 certifications. This is also the MEL's Cyber Risk Management Program's governing document.

Network Segregation – We understand that network segregation is not always feasible in small environments, if this is the case, please let me know and we can make an exception.

Please complete the certification checklists as soon as possible as I'm trying to help many of the JIF members achieve certification status by year end.

Please reach out to me with any questions or if you need clarification on any of the items described.

Stay Safe !!

Lou Romero, CGCIO

Certified Government Chief Information Officer

Technology Risk Services Director



(732) 690-4057

lromero@SecureDataCS.com

www.SecureDataCS.com

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Happy and Safe Holidays

December 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 November 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 \$ 16,078.83. This generated an average annual yield of 1.06%. However, after including an unrealized net gain of \$ 1,557.33 in the asset portfolio, the yield is adjusted to 1.16% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$15,468,077.42. This current market value, however, when considering the total accrued income at month end is \$ 15,473,085.99.

Our asset portfolio with Wilmington/Trust consists of 1 obligation with a maturity of less than one year.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 1,635.90 w/YTD Total \$ 149,738.18 (detailed in my report)
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 1,230.96
E-JIF Closed Year Dividend \$ 57,267.00

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 \$ 202,909.29. The claims detail shows 267 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$102. Interest Allocated)

Delran Township	\$ 16,325.00
Chesterfield Township	\$ 1,123.00
Bordentown City	\$ 40,960.00
Bordentown Township	\$ 57,151.00
Westampton Township	\$ 10,510.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 18,285,525.27 to a closing balance of \$ 18,066,732.14 showing a decrease in the fund of \$ 218,793.13. 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 - December 2021

	Payee	FY2022	FY2021	FY2020	Clsd Yrs	JIF Appropriation	Description
1	PERMA		7,266.75			Prof Services/Admin. Consultant	Oct, Nov, Dec 2021 Fees
2	Arthur J. Gallagher Risk Management Services		31,251.00			Prof Services/Administration	Dec 2021 Fee
3	Arthur J. Gallagher Risk Management Services		57.93			Misc/Postage/Copies/Faxes	Postage/copies expenses-Nov
4	Arthur J. Gallagher Risk Management Services	250.00				Training/Training	Deposit for Marco's 3/24/22 EO training
5	The DeWeese Law Firm, P.C.		6,158.00			Prof Services/Attorney	Dec 2021 Fees
6	The DeWeese Law Firm, P.C.		500.00			Contingency	Legal fees for Media Pro suit (split)
7	Qual-Lynx		17,954.00			Prof Services/Claims Admin.	Dec 2021 Fees
8	Joyce Media		375.00			Misc/JIF Website	Dec 2021 Fees
9	Kris Kristie		375.00			Misc/Recording Secretary	Dec 2021 Fees
10	J. A. Montgomery Risk Control Services		11,480.00			Prof Services/Safety Director	Dec 2021 Fees
11	Secure Data Consulting Services, LLC		5,544.00			Prof Services/Technology Risk Serv Dir	Dec 2021 Fees
12	Tom Tontarski		966.00			Prof Services/Treasurer	Dec 2021 Fees
13	Conner Strong & Buckelew		693.00			Prof Services/Underwriting Mgr	Dec 2021 Fees
14	Debby Schiffer		2,534.00			Wellness Program	Dec 2021 Fees
15	Christopher J. Winter Sr.		1,834.00			Training/Police On-Line Training	Law Enforcement Consultant-Dec fee
16	MEL JIF		295,222.00			MEL	MEL 2021 WC & Excess Liability - 4th installment
17	MEL JIF		1,801.25			Faithful Performance/Fidelity Bond	MEL 2021 Fidelity Bond - 4th installment
18	MEL JIF		148,238.75			Property Claims and Premium	MEL 2021 Property claims & prem. -4th installment
19	MEL JIF		83,916.00			EPL/POL Policy - Excess Insurance	Excess Cyber payment minus money to APEX in April
20	Courier Post		128.56			Misc/Legal Notices	Ad#10591954 Dec budget hearing
21	Courier Times (BCT)		160.74			Misc/Legal Notices	Past affidavit fees; #7415267-01 Dec budget hearing
22	Iron Mountain		72.19			Misc/Record Retention Service	"Inv#GCLL885; Storage 12/1-31/2021; Service 10/27/21-11/22/21
23	Office Depot		55.00			Misc/Office Supplies	Env for calendars #211182871
24	City of Beverly		941.76			Optional Safety Budget	various supplies
25	City of Beverly		732.90			Wellness Program	water and items
26	City of Beverly		500.00			EPL/CYBER/EPL/Cyber Incentive Progi	Cyber security
27	City of Bordentown		750.00			Wellness Program	Flex chairs, wobble cushion and Kind Bars
28	Township of Bordentown		2,660.00			Optional Safety Budget	Mulch, locks, safety blanket and items
29	Township of Bordentown			3,200.00		Safety Incentive Program	CPR, traffic items, safety items

30	Township of Bordentown		500.00			EPL/CYBER/EPL/Cyber Incentive Progi	Cyber security
31	Chesterfield Township		500.00			EPL/CYBER/EPL/Cyber Incentive Progi	Cyber security
32	Chesterfield Township		500.00			Wellness Program	cooler bag, headbands, scarf for challenge
33	Chesterfield Township			646.25		Safety Incentive Program	balance of above
34	Chesterfield Township		995.00			Optional Safety Budget	Misc safety items
35	Delran Township		1,000.00			Wellness Program	Planners, coolers, snack packs
36	Delran Township			3,450.00		Safety Incentive Program	party, safety items
37	Delran Township		2,216.18			Optional Safety Budget	safety items
38	Edgewater Township			1,197.00		Safety Incentive Program	GCs for employees
39	Borough of Fieldsboro		111.20			Wellness Program	athletic shoes
40	Borough of Fieldsboro		177.94			EPL/CYBER/EPL/Cyber Incentive Progi	antivirus software
41	Florence Township		500.00			EPL/CYBER/EPL/Cyber Incentive Program	Cyber security
42	Hainesport Township				14,724.00	Closed Years-Return of Surplus	Dividend check
43	Hainesport Township		499.75			Wellness Program	fruit, massages, challenge items
44	Lumberton Township		500.00			EPL/CYBER/EPL/Cyber Incentive Program	solicitor fees for updating manual
45	Lumberton Township		2,660.00			Optional Safety Budget	crossing guard vest and rain wear; AED
46	Mansfield Township				27,603.00	Closed Years-Return of Surplus	Dividend check
47	North Hanover Township		500.00			EPL/CYBER/EPL/Cyber Incentive Program	solicitor fees for updating manual
48	Palmyra Borough				13,523.00	Closed Years-Return of Surplus	Dividend check
49	Pemberton Borough		187.50			Wellness Program	chair massages
50	Tabernacle Township		300.00			Wellness Program	Stress training
51	Tabernacle Township		500.00			EPL/CYBER/EPL/Cyber Incentive Program	Ransomware incident
52	Tabernacle Township		995.00			Optional Safety Budget	Fire dept items
53	Westampton Township		1,595.00			Optional Safety Budget	hi viz items and gun safes for patrol cars
54	Westampton Township			2,975.82		Safety Incentive Program	gun safes for patrol car; breakaway fire vests
55	Woodland Township				4,677.00	Closed Years-Return of Surplus	Dividend check
56	Wrightstown Borough			2,142.18		Safety Incentive Program	Items for employees/township
	Subtotals	\$250.00	\$636,405.40	\$13,611.25	\$60,527.00		

JIF Bill List Total	\$710,793.65
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BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
FUND YEAR 2022 BUDGET
\$300K SIR (WC/GL/AL) - \$100K SIR (PR)

	ANNUALIZED 2021	DRAFT BUDGET 2022	CHANGE \$	CHANGE %
PROPERTY	303,471	337,804	34,333	11.31%
GENERAL LIABILITY	499,041	495,558	(3,483)	-0.70%
AUTO LIABILITY	123,743	123,875	132	0.11%
WORKERS' COMPENSATION	1,943,407	1,953,027	9,620	0.50%
DEDUCTIBLE	506,412	513,576	7,164	1.41%
LOSS FUND CONTINGENCY	-	106,500	106,500	100.00%
TOTAL CLAIM LOSS FUNDS	3,376,074	3,530,340	154,266	4.57%
CLAIMS ADMINISTRATION	217,481	221,790	4,309	1.98%
PROFESSIONAL SERVICES	308,257	314,421	6,164	2.00%
- Actuary	26,105	26,627	522	2.00%
- Administrative Consultant	29,067	29,648	581	2.00%
- Attorney	73,962	75,441	1,479	2.00%
- Auditor	19,632	20,025	393	2.00%
- Safety Director	139,517	142,307	2,790	2.00%
- Treasurer	11,614	11,846	232	2.00%
- Underwriting Manager	8,360	8,527	167	0.00%
ADMINISTRATION	375,056	382,557	7,501	2.00%
CLAIMS AUDITOR	5,470	5,470	-	0.00%
MISCELLANEOUS OPERATING EXPENSES	39,700	40,040	340	0.86%
- Fidelity Bond (Admin/TPA/Treasurer)	1,200	1,200	-	0.00%
- JIF Website	5,250	5,500	250	4.76%
- Legal Notices	1,800	1,800	-	0.00%
- Meeting Expense/Dinner Meeting	3,000	3,000	-	0.00%
- Office Supplies	2,300	2,300	-	0.00%
- Other	10,000	10,000	-	0.00%
- Performance Bond (TPA)	250	250	-	0.00%
- Postage/Copies/Fax	3,200	3,200	-	0.00%
- Printing	7,000	7,000	-	0.00%
- Record Retention Service	1,200	1,200	-	0.00%
- Recording Secretary	4,500	4,590	90	2.00%
TOTAL OPERATING EXPENSES	945,964	964,278	18,314	1.94%
SAFETY PROGRAMS	196,066	214,211	18,145	9.25%
- Optional Safety Budget	52,045	52,045	-	0.00%
- Safety Incentive Program	87,725	87,725	-	0.00%
- Training	56,296	74,441	18,145	32.23%
- Police Risk Services	9,500	22,000	12,500	131.58%
- Right to Know	38,000	43,645	5,645	14.86%
- Training	8,796	8,796	-	0.00%
EPL / CYBER	28,212	114,000	85,788	304.08%
- Cyber Risk Services	5,428	100,000	94,572	1742.30%
- EPL/Cyber Incentive Program	14,000	14,000	-	0.00%
- Technology Risk Management Services	8,784	-	(8,784)	-100.00%
PAYROLL AUDITOR	11,881	12,119	238	2.00%
PROPERTY APPRAISER	25,680	25,680	-	0.00%
RISK CONTROL CONTINGENCY	20,000	20,000	-	0.00%
TECHNOLOGY RISK SERVICES DIRECTOR	66,528	66,528	-	0.00%
WELLNESS/WELLNESS INCENTIVE	60,670	60,670	-	0.00%
CONTINGENCY	25,000	15,000	(10,000)	-40.00%
MISCELLANEOUS MEMBER BENEFITS	18,500	18,500	-	0.00%
- AGRIP/ PRIMA	12,000	12,000	-	0.00%
- Annual Planning Retreat	6,500	6,500	-	0.00%
TOTAL MEMBER BENEFITS	452,537	546,708	94,171	20.81%
SUB TOTAL JIF BUDGET	4,774,575	5,041,326	266,751	5.59%
MUNICIPAL EXCESS LIABILITY JIF	2,052,414	2,279,491	227,077	11.06%
- MEL Excess WC & Liability	1,490,445	1,551,004	60,559	4.06%
- MEL Excess Property	561,969	728,487	166,518	29.63%
- Property	551,708	718,226	166,518	30.18%
- Fidelity	10,261	10,261	-	0.00%
EPL/POL/CYBER PREMIUM	762,754	933,770	171,016	22.42%
EPL/POL/CYBER COMMISSION - AJG	23,689	26,430	2,741	11.57%
EPL/POL/CYBER COMMISSION - CONNER STRONG	23,689	26,430	2,741	11.57%
EPL/POL SURCHARGE	297	357	60	20.20%
ENVIRONMENTAL JIF	246,464	248,979	2,515	1.02%
SUB TOTAL PREMIUMS	3,109,307	3,515,457	406,150	13.06%
SUB TOTAL JIF & EXCESS BUDGET	7,883,882	8,556,783	672,901	8.54%
RISK MANAGEMENT CONSULTANTS	307,602	329,812	22,210	7.22%
TOTAL JIF BUDGET	8,191,484	8,886,595	695,111	8.49%

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

ASSESSMENT ALLOCATION STRATEGY

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

Revised: December 2021

BUDGET DEVELOPMENT

BUDGET PROCESS

The BURLCO JIF Budget Process begins in July each year when the Risk Management Consultants (RMCs) are asked to update their member **exposures** (e.g. insurable property values, vehicle lists, appropriations, payrolls, etc.). This data is required by the Actuary in order to calculate the **loss fund** demands for the new budget year. Beginning with the 2013 Renewal process, the Fund implemented an on-line exposure data management system that provides members and their Risk Management Consultants with real time direct access to their exposure data. The system allows members to update their exposure data throughout the year and complete the Annual Renewal Process in a fraction of the time compared to prior years. The system also allows Fund Professionals direct access to the exposure information and will increase the accuracy of the Fund's Underwriting data.

In July, all vendors are invited to submit renewal proposals for the coming Fund Year. The Finance Committee reviews these proposals for acceptance, negotiation, and/or other action. The Finance Committee then makes their recommendation regarding contract renewal to the Executive Committee. Finally, it is important to note that the Fund continues to appoint its Fund Professionals utilizing a non-fair and open process in accordance with NJSA 19:44A-20.1. The membership continues to believe that forbidding Fund Professionals from making political contributions to elected officials in member towns is appropriate.

BUDGET COMPONENTS

The budget consists of Six (6) major categories that are described below:

- A. **Loss Funds** - Portion of budget developed by an actuarial review based upon the JIF's aggregate exposures, claims history, and risk factors. It takes into account all costs associated with the payment of members' claims on an accrual basis. The JIF fully funds losses to "Ultimate" expected payout.
- B. **Operating Expenses** - Pays all expenses associated with operating the Fund (fund professionals, meeting expenses, printing expenses, etc.), member benefits (payroll audits, property appraisals, various training programs, etc.), and member reimbursement programs (Wellness, Safety Incentive Program, etc.).
- C. **EPL/POL Premiums** – In recognition of the ongoing statewide poor loss experience for members in the Employment Practices Liability line of coverage, in the Fall of 2010, the MEL, who had

previously provided this coverage, decided to place this coverage in the commercial market. While the MEL acts as the lead negotiator with the commercial market to provide uniform coverage terms on behalf of the MEL affiliated JIF's, the Fund Administrator will bind the coverage on behalf of the Fund. The premium for this coverage will be collected as part of each member's assessment and will be paid directly to the commercial insurer by the JIF.

D. MEL Assessment – The JIF belongs to the Municipal Excess Liability Joint Insurance Fund (MEL). The MEL provides excess property, liability and workers' compensation coverage beyond the JIF SIR. This budget item is developed by the MEL and transmitted to the JIF in October. The 2021 Fund Year was the first year the MEL added a layer of loss funding for Cyber Liability coverage.

E. E-JIF Assessment – The JIF is a member of the Environmental Risk Management Joint Insurance Fund (E-JIF). The E-JIF provides first and third party liability coverage to its members. The E-JIF provides training and strong risk management programs in the area of environmental hazards. E-JIF assessments are based upon a per capita rate.

F. Stand Alone Policies – The JIF group purchases Cyber coverage through the commercial market. The premium for this coverage is a per member premium for both the standard and excess policies purchased on behalf of the members. Each member is able to purchase Volunteers, Directors, & Officers (VDO) policies at a per policy premium which varies based upon the policy limits and deductibles chosen by the member.

ASSESSMENT ALLOCATION STRATEGY

Once the JIF budget is developed, a formula for allocating individual members' shares must be developed. For an assessment allocation formula to be successful it must be easily understood, easy to administer, and perceived as fair and equitable by the members. The Finance Committee meets each year and establishes the formula that will be used.

The JIF currently uses a loss ratio methodology to allocate the annual budget. Each member's expiring assessment is adjusted by a set percentage that correlates to a range of loss ratios. Loss ratio is defined as the ratio that loss dollars incurred bears to the member loss fund contributions. During the Fall of 2010, the Fund Administrator and Actuary recommended utilizing a six-year average loss ratio rather than the three-year average loss ratio used in prior years to depict a better overall

picture of a member's Loss Ratio performance. The six-year loss ratio (excluding the current year), valued as of June 30th of the current year, is used in the formula for determining a member's percentage increase in loss funds for the upcoming year. Members with lower loss ratios will receive a lower percentage increase than members with higher loss ratios. This percentage will vary each year based upon the percentage increase in the JIF budget. Members with less than three years' experience may receive an increase equivalent to the overall JIF budget increase. An anomaly loss, which is one loss that accounts for more than 50% of a member's total losses for the six-year period would have their proposed assessment dropped by one category. Members with anomaly losses are usually small members and the reduction of a single category does not have an impact on the assessment strategy.

Beginning with Fund Year 2011, the Fund implemented a Reward/Revaluation Program for Renewing Members who over the past six years (excluding the current year) have been a net giver to the Fund. This concept is more fully discussed on **pages 6 and 7**.

Also beginning with Fund Year 2011, the Finance Committee opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract. This concept is more fully discussed on **pages 7 and 8**.

The following table is indicative of the current strategy:

6 Year Average Loss Ratio				Increase in Loss Funds	Members Affected
RETRO ASSESSMENT PROGRAM				9.00%	2
ABOVE	150%			9.00%	1
BETWEEN	125%	and	150%	8.00%	2
BETWEEN	100%	and	125%	6.00%	3
NEW MEMBERS LESS THAN 3 YEARS				4.57%	0
BETWEEN	60%	and	100%	4.50%	8
BETWEEN	40%	and	60%	3.50%	1
BETWEEN	20%	and	40%	2.25%	4
BELOW			20%	1.00%	4
RENEWING MEMBERS WITH LR BETWEEN 40% & 60%				0.00%	1
RENEWING MEMBERS WITH LR BETWEEN 20% & 40%				-1.00%	1
RENEWING MEMBERS BELOW 20%				-2.00%	1
					28

Risk Management Consulting Fees are negotiated individually by each member and are added to the member's assessment after the above factors are applied.

The following pages present a history of past Assessment Allocation Strategies.

THE EARLY YEARS - EQUALIZATION

During its early years, the JIF allocated assessments using a simple formula called "**equalization**". Under this scenario each member's renewal assessment rose by approximately the same amount as the JIF budget regardless of changes in their operations or their claims experience. Many pools use this approach during their formative years and the BURLCO JIF was no exception.

EXPOSURES - In comparing the JIF's membership data over time, however, it became apparent that some members' exposures were changing at a different rate than others. For example, a growing municipality may have had to build a new municipal building, while another member eliminated their entire police department. The result was that growing members received subsidies at the expense of the other members. This concept is more fully discussed on **pages 12 and 13**.

EXPERIENCE - A review of the members' claims histories also revealed the potential for inequities. One member, for example, may have incurred a relatively low ratio of claims compared to their budgeted assessment while others incurred higher claims ratios. Clearly, the "**Equalization**" strategy offered no inducement to control losses and, in fact, may have rewarded members with poor experience. **Pages 13 and 14** more fully discusses this topic.

After several years of "**Equalization**" the Finance Committee realized that if this strategy continued, inequities would develop and the JIF could lose members. Unfortunately, the first to leave the JIF would be those members whose good experience was subsidizing the JIF.

1993 - COMBINED ALLOCATION STRATEGY

In 1992, after reviewing all of the above facts, the Finance Committee recommended that an Assessment Allocation Strategy be adopted which incorporated both an Exposure Allocation and Experience Rating strategy taking all of the above factors into consideration. This strategy took effect with the 1993 Fund Year.

1997 - EXPERIENCE BASED ALLOCATION STRATEGY

In the Fall of 1996, the Finance Committee again examined the relationship between members' assessments and their claims experience. The Committee agreed that the Combined Allocation strategy did not place enough weight upon a members' claims history. The Committee therefore recommended that a more simplified assessment allocation method be adopted in which members' renewal assessments are modified based upon their preceding three full years' claims experience. The Finance

Committee recommended that the chart, which appears on **pages 13 and 14**, be simplified and that members' **overall** three-year claims experience be used in lieu of individual lines of coverage. That is the strategy in effect today.

2006 – MODEL OPERATING EXPENSES

In the fall of 2005, the Finance Committee examined the way JIF Operating Expenses were allocated to the members. While the above "Experience Based Allocation Strategy" appeared equitable, it was recognized that members' share of JIF Operating Expenses should not be affected by their loss ratio. Therefore, in consultation with the Fund Administrator, The Finance Committee adopted an Assessment Allocation Strategy that applies the above "Experience Based Allocation Formula to **LOSS FUNDS ONLY** and proposes that a members' Operating Expenses be allocated more in line with their actual cost to the Fund. Therefore, those expenses that are directly attributable to a member (Direct Expenses) e.g. Optional Safety Budget, EPL Consulting Service, Loss Control Service, etc. will be charged to a member's assessment. Those expenses that cannot be directly attributable to a member (Indirect Expenses) such as Actuarial Fees, Claims Audit Fees, Financial Audit Fees, etc. shall be charged to a member's assessment in the same proportion that their Loss Fund Contributions, Property Values, or Payroll figures, whichever bases is most appropriate, bear to the entire JIF. Thus, if a member contributes 5% to the JIF Loss Fund budget, they will receive a 5% share of a specified JIF indirect Operating Expense.

2011 – SIX-YEAR LOSS RATIO, REWARD / REVALUATION PROGRAM & RETRO ASSESSMENT PROGRAM

In the fall of 2010, the Finance Committee undertook an in depth analysis to determine whether the Three Year Average loss ratio was still a good indicator of a member's exposure to the Fund. The Fund Actuary reviewed the current process utilized to decide member loss funding assessments and rendered an opinion that even though the Three Year loss ratio was a good indicator of a member's overall performance the utilization of a longer time period, six or nine years, would be a more accurate indicator of a member's long term performance in the Fund. Based upon this analysis, the Finance Committee decided to utilize a six year average loss ratio when determining the Fund's Assessment Allocation Strategy and adjustments to member's assessments on an annual basis.

In conjunction with this change, the Finance Committee also decide to implement a program that allows the Fund to reduce a good performing member's loss funding budget if they have been a "net giver" to the Fund over the same six year period. Beginning with the 2011 Fund Year, the Finance Committee examined each member during their Renewing Year to make sure that their assessment accurately reflects their exposure to the Fund. In cases where a good performing member is a net giver

to the Fund over the preceding six year period (not inclusive of the current year), the Finance Committee will consider reducing the member's loss funding assessment to better reflect their exposure to the Fund. The Finance Committee recognizes that failure to provide financial relief to the good performing members will cause them to become over assessed and an attractive member to a competing Fund. The Fund recognizes that if good members leave the Fund a greater financial burden will be placed on the remaining members. This process continues to repeat itself until all the good members have left the Fund leaving the Fund with only poor performing members resulting in "adverse selection." This program allows for the Fund to remain competitive in the pricing of the good performing members.

Beginning in Fund Year 2011, the Finance Committee also opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract.

Each year the Fund performs an analysis of the each member's performance over the prior three and six year periods to determine those members that are having the greatest negative impact on the Fund's surplus position. Once these members are identified, the Fund Actuary re-prices these members as if they were stand-alone members in the Fund. The Fund can then reduce the amount of the Loss Funding Budget by the difference between the member's loss funding assessment and the Actuary's loss funding assessment or a percentage amount as determined by the Finance Committee. Each remaining member of the Fund is then slotted into their appropriate assessment increase/decrease category based upon their performance.

Those members in the *Retrospective Assessment Program* are then given an increase equal to the increase in the loss funding budget had they remained in the original loss funding formula. The difference between the Actuary's stand-alone pricing, or a percentage amount as determined by the Committee, and the poor performer(s) pricing with the standard increase becomes the obligation of the poor performing member(s) should the funding be needed to offset losses incurred by this member. Members participating in the *Retrospective Assessment Program* are required to adopt a resolution and accompanying Policy Endorsement that outlines the member's minimum and maximum loss funding allocation under the program.

Those members in the *Retrospective Assessment Program* have their incurred losses evaluated at 18, 30, and 42 months after the inception of the Fund Year to determine if they are obligated to pay any of the additional loss funding between the amount the originally contributed to the Fund and their maximum loss funding assessment as determined by the Finance Committee. Any additional loss funding due from a member enrolled in this program can be billed to the member at any time following the conclusion of the Fund Year. All additional loss funds due and owing under this

program must be paid to the Fund at the time the Fund transfers the obligations of the Fund Year to the Residual Claims Fund or the member leaves the Fund.

The *Retrospective Assessment Program* benefits both the good and poor performing members of the Fund. Poor performing members benefit in that they are able to spread potentially large increases in loss funding over a number of years easing a potential burden on their local budget, providing them time to address claims and loss issues, and providing a financial incentive to improve their performance. Good performing members of the Fund also benefit in that they are no longer supplementing the poor performing members since the Actuary reduces the loss funding budget by the total amount between the minimum and maximum obligations of those members in the *Retrospective Assessment Program*. As a result, the assessment allocation strategy for the good performing members is lower than it would be if the poor performing members were included in the strategy.

2011 – 2019 - EPL/POL PREMIUM ALLOCATION

Due to the deteriorating performance in this line of coverage over the prior years, the MEL, on behalf of its member JIF's, negotiated EPL/POL coverage with a private insurer.

In prior years, the MEL allocated member premiums strictly as a rate (police vs. non-police) multiplied by employee counts. In addition, members that were poor performers in this line of coverage were surcharged by the MEL. These surcharges carried through to the specific members during the 2011-2012 JIF Premium assessment with the private insurer.

For the 2013 Fund Year, in an effort to transition to a process that emphasized recent claims experience, the Finance Committee decided to allocate fifty percent (50%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining fifty percent (50%) allocated based on the member's six year loss experience for these lines of coverage. For the 2014 Fund Year, the Finance Committee allocated twenty-five percent (25%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining seventy-five percent (75%) allocated based on the member's six year loss experience. For the 2015 Fund Year, the Finance Committee fully transitioned to an allocation based on the member's five year loss experience.

Finally, it should be noted that beginning in 2013, Volunteer, Directors and Officers Liability (optional) was transitioned from the MEL coverage to a commercial carrier. Also in 2013, Cyber Liability Coverage was added also through a commercial carrier.

2012 – EXCESS PROPERTY PREMIUM ALLOCATION

The Finance Committee undertook an in depth analysis of the allocation of Excess Property Premiums. Excess Property Premiums have been included in the JIF Loss Funding portion of the budget; so therefore, members receive a proportionate share of the Excess Property Premiums based on their proportionate share of the JIF Loss Funding Budget. During the analysis, significant variances arose when comparing the Excess Property Premiums to those determined by the MEL (rate times exposure based). In preparation for the 2012 Budget, the Finance Committee opted to remove the Excess Property from the Loss Funding portion of the Budget and include it with the Excess Coverage. In doing so, the Finance Committee elected to transition from the proportionate share allocation to the MEL allocation by utilizing one fourth of the MEL Premium and allocating the remaining funds based on a proportionate share of Loss Funds (as done in years past). It took four years to transition to the MEL's allocation process.

2013 – EXCESS PREMIUM ALLOCATION

Beginning in 2013, the MEL implemented several changes to how excess premiums are calculated. Population is used by the MEL as the basis for the allocation of Liability premiums. Beginning in 2013, the MEL phased in changes in population from the 2000 census to the 2010 census data over a three year period (1/3 each year for 3 years). The BURLCO JIF members experienced an increase in population of 5.54% which had an impact on member assessments. Also, beginning in 2013, the MEL began experience rating member JIFs based upon the JIF's performance over the prior five years at the MEL level. As the BURLCO JIF has been a net giver to the MEL over the prior five years, the JIF will see a reduction in their MEL Assessment prior to the impact of the 2014 rate changes. The implementation of an experience factor is subject to review on an annual basis.

2016 – EXCESS PREMIUM ALLOCATION

Beginning in 2016, the MEL implemented a *Retrospective Program* on all JIFs in the MEL System in addition to continuing to experience rate JIFs based on the prior ten years' MEL experience for WC and Liability claims funding. As the BURLCO JIF has been a net giver to the MEL over the prior ten years, the JIF will see an experience rating decrease in their WC and Liability claims funding. Under the Retrospective Program, each JIF will be invoiced 85% of WC and Liability claims funding while being contractually bound to a value (100% to 125%) based on the prior ten years' MEL experience. Each JIF will be contractually bound to the *Retrospective Program* for the respective Fund Year for ten (10) years.

2020 – EPL/POL/LAND USE PREMIUM ALLOCATION

In the Fall of 2019, an EPL/POL Task Force was created at the MEL level consisting of Executive Directors of the MEL affiliated JIFs. As noted for Fund Years 2011-2019, the MEL affiliated JIFs premiums were increased or decreased based on the JIF's performance in the MEL program. The goal of the Task Force is to ensure the EPL/POL premium is allocated on a JIF by JIF basis in a fair and equitable manner. The Task Force recognizes that the current structure for allocating JIF premiums was not fair and equitable. As a result, good performing members in poor performing JIFs were paying more premium than necessary while poor performing members in good performing JIFs were not paying enough premium to cover their exposures. To combat this trend, the Task Force removed the JIF performance factor and created a process that allows each member to be priced individually based upon their exposures and performance. Member premiums are now created by determining a base premium for all members based on their individual exposures (population for POL, and FTE, PTE, Seasonal, and Volunteers for EPL) times applicable rates per the attached rate table. Each individual member will have an experience rating factor per the attached utilizing five years' experience with claims capped at \$400,000 gross incurred, valued as of June 30th. Another experience-rating factor of the Statewide increase is also applied to each member's premium. The JIF total premium is determined by the sum of the individual member premiums. In an effort to phase in the new allocation process over five (5) years, there are several smoothing factors applied: such as capping individual member decreases, capping overall JIF premium decreases, and preventing poor performing members with an average loss ratio of 75% or higher from having a premium decrease.

2020 – SURPLUS STRENGTHENING MEL & RCF

Due to recent changes in State Law, public entities now have a potential exposure to claims that might have occurred many years ago. The first statutory change enacted, in July 2019, indicates that fire fighters that meet certain service criteria, and develop one of a number of cancers that are prevalent in fire fighters, will have a presumption that the cancer developed as a result of their fire fighter activities and will be eligible for workers compensation benefits.

The second statutory change that went into effect in December 2019, increases a public entities potential exposure to liability resulting from sexual abuse and molestation claims. This new State law allows claimants to file liability claims for incidents previously barred by the statute of limitations, clarifies that public entities are responsible for claims resulting from negligent hiring, and emphasizes that Title 59 immunities cannot be applied in the defense of these claims.

In recognition of the potential financial impact these statutory changes could have on the MEL & RCF, the MEL and the RCF have developed a mechanism to ensure the overall financial stability of the two Funds. The claims generated by the Cancer Presumption law will be paid through the RCF and billed back to MEL affiliated JIFs for all expenses incurred based on established rates for Fire Fighters: full time, part time, and volunteers. However, depending on the Sexual Abuse and Molestation claims loss date, these claims will either be paid as a standard GL claim for occurrences in open Fund Years or they will be handled by the RCF if the Fund Year where the incident occurred has been transferred to the RCF. The difference between these two types of claims is that there was never WC coverage for the cancer presumption claims whereas claims of sexual abuse and molestation have always been covered under the JIF's GL policy. As a result, sexual abuse claims will go through the JIF & MEL retention, or will be handled directly by the RCF depending on the loss date.

To guarantee the ongoing financial viability of these two Funds, the MEL and RCF, with the assistance of the Fund Actuary, have developed the Surplus Strengthening Program. This Program includes the implementation of a "Surplus Floor" of 12.5% representing the ratio of surplus to the open reserves. If at any time this ratio drops below 12.5%, the shortfall will be addressed via the issuance of an additional assessment to the member JIFs.

Specific to the RCF, the 12/31/19 valuation did not meet the 12.5% surplus floor ratio; therefore, the RCF issued an additional assessment based upon deficit Fund Years at the same time they issue invoices for the transfer of the 2016 Fund Year into the RCF. The issuance of the additional assessment will guarantee compliance with the surplus floor requirements, address deficit Fund Years in the RCF, bolster the overall surplus position of the RCF, and free up additional cash to be utilized to fund fire fighter cancer presumption claims. An annual analysis and/or assessment is performed to ensure the 12.5% surplus floor ratio is maintained.

Specific to the MEL, the 12/31/20 valuation did not meet the 12.5% surplus floor ratio; therefore, the MEL issued an additional assessment based upon deficit Fund Years. The issuance of the additional assessment will guarantee compliance with the surplus floor requirements, address deficit Fund Years in the MEL, bolster the overall surplus position of the MEL, and free up additional cash. An annual analysis and/or assessment is performed to ensure the 12.5% surplus floor ratio is maintained.

2022 – EXCESS PREMIUM ALLOCATION

Beginning with the 2022 Fund Year, the MEL removed the Retrospective Program. With the implementation of the Surplus Strengthening program referenced above, the MEL did not feel the need for both programs. Thorough analysis was done in regards to the impact of the Retrospective Program and it was determined that had

the MEL invoiced the full 100% of premium rather than the 85% there would not have been a need to invoice for the 12/31/20 Surplus Strengthening Assessment. The experience rating process will continue to reward good performing JIFs and penalize poor performing JIFs and the Surplus Strengthening Program will ensure the financial stability of the MEL.

EXPOSURE ALLOCATION STRATEGY

An "exposure" unit is a measure of the magnitude of a loss exposure. For example property values are a measure of the risk of fire. The greater a member's property values, the greater the potential loss.

Appropriations, on the other hand, are traditionally viewed as the measure of liability risk for municipalities. The greater the appropriations, the more activities there are and the higher the likelihood of injury and thus the more likely a law suit to develop.

The exposure unit, therefore, serves as a yardstick to measure the cost of risk and can be easily measured and utilized used to allocate assessment contributions.

The JIF self-insures four areas of risk:

1. Property
2. Liability
3. Automobile
4. Workers' Compensation

Each of these areas of risk is easily measured through the use of exposure units.

PROPERTY

The Finance Committee recommended that total insurable values be used to allocate property insurance costs. Neither the actuary nor the excess carriers differentiate between buildings, contents, equipment, etc. and we have seen no trend in our losses to weight any one item more heavily than the other. The following example describes how the formula actually works.

Example: If the JIF members have a total of \$100,000,000 in insurable property values and member "A" has \$10,000,000 in insurable values then Member "A" will be allocated 10% of the property loss funds.

LIABILITY

In allocating liability costs, the Finance Committee elected to use appropriations. Both the actuary and other JIFs rate on this basis. Neither the actuary nor other JIFs charge for any special exposures such as Police, Fire, etc. Our review of liability claims supports this approach.

Example: If the JIF members have total appropriations of \$100,000,000 and member "A" has appropriations of \$5,000,000 then member "A" will be allocated 5% of the liability loss funds.

AUTOMOBILE

In this area, vehicle counts were used. Again, neither the actuary nor the excess carriers differentiate between types of vehicles. Our instinct tells us that police cars should have a greater potential for loss, however, further analyses indicates that this affects the potential *value* of the loss not the *frequency*, and is therefore more of an issue for the excess carrier than it is for us.

Example: If the JIF members own 500 vehicles and member "A" owns 25 vehicles then member "A" will be allocated 5% of the automobile loss funds.

WORKERS' COMPENSATION

Traditionally, workers' compensation payrolls have been separated into categories of employment with different rates for each; "police", "Clerical, etc. Our analyses and recommendation was to support this more traditional approach. The Committee, therefore decided to accept the Workers' Compensation Rating bureau "relativities" and assign these weights to the workers' compensation assessment allocation formula.

Example: If the "Manual" Workers' Compensation premium for the JIF as a whole is \$2,000,000 and member "A" has a "Manual" Workers' Compensation premium of \$200,000 then member "A" will be allocated 10% of the workers' compensation loss funds.

EXPERIENCE RATING

For any assessment allocation to be successful it must recognize the potential for some members to incur more claims than others relative to their assessments. Addressing this issue can eliminate the problems associated with the perception that the Fund is subsidizing some members' claims experience at the expense of others.

One method, studied by the Fund, is a simplified experience-rating program that does not impose harsh penalties on members but recognizes adverse claims experience over time. This is accomplished through the application of an experience adjustment factor. The experience adjustment factor is determined from a chart that lists the appropriate factor for a given loss ratio in each line of coverage offered by the JIF. The experience adjustment factor is applied to the member's assessment by line of coverage. The chart below illustrates this concept:

Line of Coverage	Assessment	Experience Factor	Modified Assessment
Property	\$ 2,500.00	.90	\$ 2,250.00

Liability	\$15,000.00	.95	\$14,250.00
Automobile	\$12,000.00	.94	\$11,280.00
Workers' Comp.	\$20,000.00	1.02	\$20,400.00
Total	\$49,500.00	N/A	\$48,180.00

Since it takes several years for claims to develop to their full potential the committee may decide to defer experience rating on members until they have been in the JIF for three full years.

OPERATING EXPENSE ALLOCATION

The JIF's operating expenses are broken down into two categories:

- A. Allocated - These expenses can be directly attributed to a specific member's participation in the JIF. An example of this type of expense is the Safety Director who charges a fee based upon the size of the member.
- B. Unallocated - These expenses that cannot be directly attributable to a member (Indirect Expenses) shall be charged to a member's assessment in the same proportion that a member's individual exposure relates to the Fund total. Examples of exposure data that are used to distribute unallocated operating expenses across the membership include Loss Fund Contributions, Property Values, and Payroll figures, whichever basis is most appropriate. Thus, if a member has 5% of the total property values for the Fund, this member will pay 5% of the total property appraisal costs for that year.

Under this assessment strategy, the JIF charges allocated operating expenses directly to the members. Unallocated expenses are spread across the membership based upon the individual member's share of the exposure to the total for the Fund.

Risk Management Consulting Fees

Risk Management Consulting Fees are negotiated individually by each member and are added to the members' assessment after all of the above factors and the Cap Strategy (described below) are applied.

CAP STRATEGY

The Finance Committee realized that one of the major reasons member municipalities formed a JIF was to avoid the harsh cycles associated with the traditional insurance market. Without some type of capping mechanism in place,

members' assessments could swing wildly from one year to the next. That is why a capping strategy was developed.

A capping strategy begins with a decision to set an upward percentage limit on the amount of any individual member's assessment increase. Naturally, the imposition of a cap on individual members' assessments will create some compression within the overall assessment allocation strategy. This must be addressed in order for the sum of the members' assessments to equal the budget figure for the JIF. In some cases this could mean that a member whose assessment formula results in a decrease could actually receive a modest increase in their assessment. The trade-off in this scenario is that all members know that they are being protected from large increases should their experience turn sour in a particular year.

**BURLCO JIF - 2022 Budget
Assessment Certification**

Bass River Township	67,363
Beverly City	209,053
Bordentown City	373,722
Bordentown Township	450,026
Chesterfield Township	168,638
Delanco Township	183,198
Delran Township	618,232
Edgewater Park Township	279,008
Fieldsboro Borough	39,046
Florence Township	486,709
Hainesport Township	130,688
Lumberton Township	347,074
Mansfield Township	294,685
Medford Township	869,570
Mount Laurel Township	1,130,136
New Hanover Township	126,356
North Hanover Township	199,362
Palmyra Borough	326,197
Pemberton Borough	130,647
Pemberton Township	1,093,697
Riverside Township	282,987
Shamong Township	87,515
Southampton Township	210,621
Springfield Township	116,705
Tabernacle Township	147,028
Westampton Township	391,225
Woodland Township	76,856
Wrightstown Borough	50,253
28	8,886,595

***Safety Committee Meeting Minutes
November 23, 2021 @ 1:30pm
Hainesport Municipal Building, Hainesport, NJ***

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund (“BURLCO”) was held at Hainesport Municipal Building, Hainesport, New Jersey November 23, 2021 at 1:30pm.

The meeting was called to order at 1:32pm.

Those in attendance were:

Doug Cramer, Chair, **Tabernacle Township**
Casey English, **Tabernacle Township**
Richard Wolbert, **Beverly City**
Erin Provenzano, **Delanco Township**
Patrice Hansell, **Fieldsboro Borough**
Steve Fazekas, **Florence Township**
Mary Picariello, **North Hanover Township**
Steve Ent, **Westampton Township**
James Ingling, **Wrightstown Borough**
Katie Walters, **Conner Strong & Buckelew**
Steve Walsh, **EJA / Capacity Insurance**
Joe Henry, **Hardenbergh Insurance**
Keith Hummel, Public Sector Assistant Director, **J. A. Montgomery Risk Control**
Rob Garish, Consultant, **J. A. Montgomery Risk Control**
John Saville, Consultant, **J. A. Montgomery Risk Control**
Paul A. Forlenza, Executive Director, **Arthur J Gallagher**
Paul J. Miola, Deputy Executive Director, **Arthur J Gallagher**
Sheila Ortiz, Account Representative, **Arthur J Gallagher**
Kamini Patel, Pooling Administrator, **Arthur J Gallagher**
Debby Schiffer, Wellness Coordinator

Those not in attendance were:

Grace Archer, **Bordentown City**
Tom Pullion, **Edgewater Park Township**
Kyle Tuliano, **New Hanover Township**
Michael Fitzpatrick, **Mansfield Township**
Maryalice Brown, **Woodland Township**
Brian Monaghan, **Insurance Agency Management**

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

I. MINUTES OF JULY 20, 2021 SAFETY MEETING (E-mailed 11/09/2021)

Mr. Miola indicated that a copy of the July 20, 2021 Executive Safety Committee Meeting minutes were e-mailed to all the Committee members along with the meeting notice for today’s meeting. Mr. Miola asked if there were any questions. No questions were entertained.

II. THIRD QUARTER SAFETY DIRECTOR'S LOSS CONTROL REPORT

Mr. Garish referred the Committee to the handout of the 3rd Quarter Safety Director's Loss Control Report. He briefly reviewed the abridged version of the report that covers service activities from July through September of 2021 with the Committee.

He mentioned that the MEL Safety Institute has three (3) main training platforms that are available to the Membership.

- MSI Live – Members have participated in 780 learning events from 1/1/21 through 9/30/21
- MSI Now – Members have participated in a combined 861 courses
 - MSI Online – 798 courses (01/01/2021 through 09/30/2021)
 - MSI Streaming – 63 courses (01/01/2021 through 09/30/2021)
- MSI DVD – (3) Members have rented a total of (11) videos – from 01/01/2021 - 09/30/2021

Mr. Miola suggested to Mr. Garish to have his Safety Director's report to be prepared on a "tri-annual" basis since we now meet three (3) times per year. The Committee agreed with Mr. Miola.

(The Third Quarter Safety Director's Loss Control Report is attached to the minutes of today's meeting.)

III. SAFETY INTERVENTION/MONITORING

Safety Intervention / Monitoring

Mr. Miola asked if there were any candidates for Safety Intervention or Monitoring at this time. Mr. Saville responded that there are no member at this time.

Mr. Miola then asked if there were any other members of concern. Mr. Saville stated that all members have been cooperating, despite the pandemic.

IV. MEMBERSHIP RENEWALS

Mr. Miola reported that all renewals have been submitted to our office. They have been filed with the *Department of Banking and Insurance* on October 15, 2021.

V. BURLCO JIF LOSS RATIO REPORTS – September 30, 2021

Mr. Miola directed the Committee to a copy of the JIF Six Year Average Loss Ratio reports valued as of September 30, 2021, which were included in the agenda packet. The report reflects a six-year period for Fund Years 2015-2020. Mr. Miola noted that the six-year average loss ratio for the BURLCO JIF is 82.4%. He noted that the loss ratios reflect incurred losses, which is money paid on the known claims and the reserve to be paid on the known claims within the JIFs self-insured retention versus the members' JIF loss funding budget. Mr. Miola then briefly reviewed the reports included in the agenda packet with the Committee.

Mr. Miola mentioned that the Safety Director's office refers to the reports when they conduct their member visits.

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

VI. MEL LOSS RATIO REPORTS – September 30, 2021

Mr. Miola directed the Committee to a copy of the September 30, 2021, MEL Six-Year Average Loss Ratio reports that were included in the agenda packet. The report reflects a six-year period for Fund Years 2015-2020. He indicated that this report includes incurred losses vs. loss funding for Excess Liability, Property & Workers Compensation losses within the MEL's self-insured retention. Mr. Miola noted that overall the six-year average loss ratio is 87.2%. He then briefly reviewed the reports with the Committee.

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

VII. REGIONAL TRAINING SCHEDULE

2021 Regional Training Schedule:

- **Designated Employee Representative Training:**
 - An additional training was held on October 28, 2021.
- **Health & Wellness – Stress Management:**
 - The November 4, 2021 presentation was cancelled due to low registration
 - The November 9, 2021 virtual presentation was cancelled due to Comcast outage and has been rescheduled for December 15, 2021
 - The November 10, 2021 presentation was held in person at Merighi's.

This was a collaborative effort by Ms. Schiffer and Lt. Walsh.

2022 Regional Training Schedule

Mr. Garish mentioned that the goal is to have (3) Regional Trainings for the BURLCO JIF in 2022; however, they are open to any suggested topics the members bring to their attention.

The following 2022 Regional Training Schedule was developed:

- Safety / Claims / Wellness Coordinator Roundtable
- Implicit Bias
- PEOSH Visit – What to Expect / Role of the Right to Know Coordinator
- EJIF Stormwater –This is a new item to be added, should the schedule allow it.

VIII. SAFETY DIRECTOR'S BULLETIN

Mr. Miola referred the Committee to the latest Safety Bulletins:

- Summer Safety Tips for Pets
- New Jersey's Daniel's Law; Requirements and Challenges
- Chainsaw Safety
- Tornado Preparation and Safety
- COVID-19 Updated Guidance for New Jersey Public Employers
- Post-Storm Cleanup and Recovery Operations
- Recreational Cannabis in New Jersey Regulatory Update

Mr. Garish stated that at the last MEL Safety & Education Committee meeting there was a discussion to cut down the frequency of emailed bulletins. They suggested consolidating the bulletins into a batch to be sent via email twice a month to the membership vs. sending out safety bulletins as they are released. Mr. Garish noted that a special announcement was sent to the BURLCO JIF members on October 1st, noting this change. Mr. Garish stated that a newsletter will be sent to the members twice a month delivering all the Bulletins, Safety Director Messages, and other pertinent information without burdening the Members with so many emails.

Mr. Garish stated that his office will be placing a large emphasis next year on downloading the MEL Mobile App as the bulletins will be posted there as they are released. Mr. Miola asked Mr. Garish to remind the Safety Coordinators about the MEL Mobile App during their loss control visits. Mr. Garish replied that his office will encourage towns to download the MEL Mobile App to retrieve the Safety Bulletins and any additional pertinent information. He noted that his office will continue to send the Safety Bulletins to the Executive Director's so they can be placed on the JIF website.

IX. SAFETY DIRECTOR'S MESSAGES

Mr. Miola noted that the following correspondence was e-mailed to members since the Committee's last meeting:

- *New CDC Mask Recommendation*
- *Crown Act*
- *PEOSH Inspection Resume*

Mr. Garish mentioned that the Safety Director's Messages will also be released via the MEL Mobile App as well.

X. MONITORING REPORTS

Supervisory Investigation Reports

Mr. Miola noted that he reviews the PARS (Payment Authorization Requests) on a monthly basis and has noticed that the Supervisor Investigation Reports are not always being completed. As a result, he asked Qual-Lynx to prepare a monthly report that lists workers compensation claims for the month and identify whether reports have been submitted. He shares these with J.A. Montgomery to use as a coaching opportunity during their visits. Mr. Miola commented that the results appear to be improving.

Mr. Wolbert mentioned that he used to receive notification from Qual-Lynx when there was a Claims Adjuster change; however, he no longer receives notification changes. Mr. Miola commented that he was not aware that members were no longer receive notifications of the change in Claims Adjuster. He indicated that he will follow-up with Qual-Lynx.

Miscellaneous / NOC (Not Otherwise Classified)

Mr. Miola stated that it can be difficult for the Safety Director to conduct an analysis of where our claims are generated if claims are not properly assigned to a department or for type of injury. As a result, Mr. Miola started a campaign earlier this year with Qual-Lynx for them to provide him with a report of all the claims that have been classified as "Miscellaneous" or "NOC" (Not Otherwise Classified). He noted those claims have now been reduced down to zero in the Liability Unit and only a few remain in the WC Unit. Mr. Miola stated that this will allow the Safety Director's office to better drill down on trends within departments.

Co-Morbidities vs. Workers Compensation

Mr. Miola stated that two years ago he asked Qual-Lynx to identify worker's compensation claims in which injured employees have comorbidities such as smoking, obesity, diabetes, hypertension, etc. in order to track whether there is a difference in outcomes between employees with comorbidities vs. non-comorbidities. He noted that he received the second report from Qual-Lynx containing data through the 3rd Quarter. Mr. Miola completed his analysis and the total worker's compensation claim total cost on average is 88% higher for those employees with comorbidities vs. healthy employees. He then briefly reviewed his report with the Committee beginning on page 39 of the agenda packet.

XI. MEL SAFETY INSTITUTE

Mr. Garish provided a brief review of the activity within the MEL Safety Institute during his report earlier in the meeting:

- MSI Live – have participated in 780 learning events from 1/1/21 through 9/30/21
- MSI Now – Members have participated in a combined 861 courses
 - MSI Online – 798 courses (01/01/2021 through 09/30/2021)
 - MSI Streaming – 63 courses (01/01/2021 through 09/30/2021)
- MSI DVD – (3) Members have rented a total of (11) videos – from 01/01/2021 - 09/30/2021

MSI Training Announcement

Mr. Garish stated that they have added a few courses to the MSI:

- *Work Zone Refresher – Specific to Law Enforcement*
- *Understanding and Preventing Microaggressions*
- *Cultural Conservations*
- *First Amendment Audit*
- *Implicit Bias*

Mr. Garish indicated that in 2022, the Safety Director's office will continue to conduct 90 to 95 percentage of the trainings virtually. The virtual trainings have reflected higher attendance rates.

Leadership Skills Training

Mr. Garish announced that the MEL Safety Institute will be rolling out "MSI Leadership Academy" for Managers, Administrators, Department Heads and Supervisors in 2022. The program will consist of four (4) mandatory courses and four (4) elective courses for a total of eight (8) courses to be completed in the course of two (2) years. He then referred the Committee to a handout listing the mandatory and elective courses for this program. Open enrollment will take place on the following dates:

- December 1st through 22nd in 2021
- June 1st through 22nd in 2022
- December 1st through 22nd in 2022

Safety Expos

Mr. Garish reported that the MEL will be holding seven (7) Safety Expos throughout the State. Those locations closest to our members will be Cumberland County, Camden County, and Atlantic County. These Expos are a one-day event that consists of four (4) Safety Tracks; each track is a 4-hour course in person. He indicated that CEU's are available for the Safety Expo and the Leadership Training. Information will be released in the near future.

XII. S:ERVE

Mr. Garish discussed the S:ERVE program which is geared toward Police, Fire, Public Works, and EMS personnel. He noted that our WC reinsurance partner, Safety National, developed the program, which included Attentive & Distracting driving due to the relationship between vehicle accidents and WC injuries. This course is designated for drivers of all municipal agencies including CDL and non-CDL drivers. The course includes interactive graphics that will engage the adult learner. He will continue to promote the program during our member visits.

Mr. Miola reported that he has asked Qual-Lynx to identify Police workers compensation claims arising out of the vehicle accidents. He wants to start to gather statistic on the correlation between automobile vs. workers compensation claims in the law enforcement communities. Mr. Miola will keep the Committee informed on his findings.

XIII. POLICE TOPICS

Law Enforcement Bulletins

- LE Bulletin 2021-06 | COVID-19 Variant Considerations for Law Enforcement
- LE Bulletin 2021-07 | New Jersey Safe Passing Bill
- LE Bulletin 2021-08 | Suicide Prevention Month
- Safety Recall Notice 21S32 / NHTSA Recall 21V537 | Ford 2017 Police Interceptor UTL
- Video Briefs for Law Enforcement (4 ½ Video on the MSI)

Law Enforcement Message

- Domestic Violence Involving Police Officers

Mr. Hummel made the Committee aware that effective in 2022 the 988 number will become the “National Suicide Prevention Hotline”. He noted that the caller will then be redirected to your local 911 center.

Police Ad Hoc Committee Meeting

Mr. Hummel noted that the April 27, 2021 Police Ad Hoc Committee Meeting minutes are included in the agenda packet. The next Police Ad Hoc Committee meeting is scheduled for December 14, 2021 and will be held virtually.

SLEO & Supervisor Refresher Training

Mr. Hummel mentioned that retired Police Chief Denis Connell annually conducts SLEO Training Sessions in Southern New Jersey. This training will be focused on interaction with people.

Police Risk Management Director

Mr. Miola reported that the Finance Committee added funds into the budget for the Police Risk Management Director. This Committee authorized our office to develop a contract that will be adopted during today’s Executive Committee Meeting. We are looking to address claims trending from our Police Department. Mr. Miola commented that policies have the greatest impact to defend allegations against our police officers. He noted that the Police Risk Management Director has a start date of December 1, 2021 in the BURLCO JIF; in the TRICO JIF he began visiting member towns on November 1st. Mr. Miola anticipates that the Police Director will attend future Safety Committee Meeting to provide his progress.

Mr. Hummel mentioned that in the TRICO JIF the Police Director has coordinated appointments with seven (7) agencies. The goal of the Police Director is to ensure the agencies have the policies and training in place.

XIV. MEL SAFETY & EDUCATION COMMITTEE MEETINGS

Mr. Miola referred the Committee to the April 30th, July 16th and the October 1st meeting minutes beginning on page 58 of the MEL Safety & Education minutes. He noted that the Committee is comprised of the chairs of the local JIF Safety Committees and is designed to develop programs on a statewide basis. These minutes are included so the members are aware of the statewide initiatives.

Mr. Miola noted that the next MEL Safety & Education Meeting is scheduled for December 3, 2021 at 10:30am.

XV. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Saville referred the Committee to pages 71-80 of the agenda packet and highlighted the *15 most Frequent Citations for period of April 1, 2021, through June 30, 2021*. He noted that he sits on the Advisory Committee. A meeting was scheduled to take place on October 27th; however, it was cancelled. He briefly reviewed his notes from the July 22, 2021 Advisory notes with the Committee.

The 5 most frequently cited violations during this period during local inspections were as follow:

- Electrical General Requirements
- Portable Fire Extinguishers
- Walking/Working Surfaces
- Machine Guarding
- Compressed Gas

Mr. Saville indicated that the focus for the next five years should be announced by January 2022 since the October meeting was canceled. He noted that PEOSH is calling members letting them know they will be visiting; however, they are not giving them a specific day or time. He advised the Members can contact the Safety Director's office for assistance or if they would like the Safety Director to be present during the visit.

XVI. WELLNESS INITIATIVE

Ms. Schiffer shared the Member's accomplishments:

- Many Members worked to implement activities throughout the year; instead of allocating the money into one item that can be handed out to municipal employees at the end of the year.
- There is ongoing communication with the Wellness Coordinators; at least every quarter with either a phone call, email, zoom or an in-person visit.
- Everyone worked hard to get their vouchers in for the Claims Fund prior to or by the deadline of November 1st. Encumbered funds must be claimed by February 1st for those who have not already done so.
- There have been some great ideas generated this year, all while keeping the approval guidelines in mind that were shared at the beginning of the year.

Wellness Activities

Ms. Schiffer shared with the Committee how the members have been spending their wellness funds:

- Gift cards to Farmers Markets, Day spas, Dick's Sporting Goods, Local Pro Shops, Salad works. However, the gift cards must be distributed as part of an event or challenge associated with wellness. A few towns have done that with good results.
- Pre-approved snack boxes – limited to nuts and specific bars
- Water bottle re-filling stations
- Water coolers/water tumblers
- WALKtober challenges to encourage movement (pedometers)
- Chair massages – this has been well accepted, however, some municipalities are not allowing outside vendors to enter the building due to the pandemic. This can be planned for the future pending change in the current guidelines outlined by the individual municipalities regarding vendors.
- Wellness Days/Weeks with various teambuilding activities and vendors, blood pressure, chair massages, games, etc.
- Flu/pneumonia/COVID clinics
- Presentations: Conflict Resolution, Eating Well & Diabetes, Menopause, Mental fitness
- Treadmill purchase or exercise equipment for office use
- Fresh fruit for the departments or for a challenge launch

Ms. Schiffer shared other creative ideas:

- Scavenger hunts
- Produce of the month – participants are given a reusable grocery bag with a monthly produce. They receive information on its benefits. In October, they received a small

pumpkin and are encouraged to decorate it, carve it or cook it (recipes are shared and put into a cookbook) Bring bag back next month for new featured produce.

- Misfits Market produce delivery

Ms. Schiffer often refers to the pictures posted to the JIF website to encourage the Members to share pictures of their events. The pictures can serve as potential ideas for other members as well as showcase their creative wellness initiatives. Ms. Schiffer mentioned that she continues to send out the monthly newsletter. Ms. Schiffer indicated that she is working on new ideas for potential workshops that she would like to offer in the New Year.

Poster Idea

Mr. Miola informed the Committee that Ms. Schiffer and her colleague Ms. Simone from the ACM JIF suggested a poster idea focused around comorbidities: *What are they, how we can prevent them with lifestyle changes?* Mr. Miola stated that these would be similar to the “stretching posters” that were provided a few years back. He then asked the Committee for authorization for the expenditure for the posters. The cost of the posters would be approximately \$500-\$600 per JIF, the total cost is being shared amongst the three (3) JIFS. The Committee Approved.

Wellness Budget

Mr. Miola referred the Committee to a copy of the 2021 Wellness Incentive Program Budget Balance spreadsheet included in the agenda packet. He reminded the Committee that the deadline to claim or encumber these funds was November 30, 2021. Mr. Miola noted that all encumbered funds must be claimed by February 1, 2022. He stated that this notice is included in the Executive Committee agenda packet on a monthly basis. Mr. Miola mentioned that reminder letters were emailed on November 5, 2021.

XVII. OPTIONAL SAFETY BUDGET

Mr. Miola directed the Committee to a copy of the 2021 Optional Safety Budget Balance spreadsheet included in the agenda packet. He reminded the Committee that the deadline to claim or encumber these funds was November 30, 2021. Mr. Miola noted that all encumbered funds must be claimed by February 1, 2022. He indicated that this information is included in the Executive Committee agenda packet on a monthly basis. Reminder letters were emailed on November 5, 2021.

XVIII. SAFETY INCENTIVE PROGRAM

2020 Program

Mr. Miola directed the Committee a spreadsheet packet depicting available balances from the 2020 SIP awards. The deadline to encumber or claim funds is November 30, 2021. The final date to claim encumbered funds is February 1, 2022. Reminder letters were e-mailed on November 5, 2021.

2021 Program

Member Status

Mr. Miola asked if all members will qualify for the 2021 Safety Incentive Program. Mr. Garish responded that at the current moment he anticipates all members to qualify for the 2021 SIP. He noted that he will continue to work with those members that have had issues completing training due to COVID.

Mr. Miola mentioned that Mr. Forlenza asked him to discuss with the Committee the impact of meeting attendance on the “Optional Safety Incentive Awards” qualifications. He noted that under the 2021 SIP, members who have at least 75% combined attendance of all meetings, with 50% by the Fund Commissioner, can qualify for an additional monetary award based upon their size category. As a result, he asked if an in-person meeting with no “virtual option” will be considered in this calculation. He noted that one member, in particular, was concerned with COVID for today’s

meeting and their town has not held any in-person meetings since COVID. The Committee agreed to give a little leeway with members participating virtually due to special circumstances. Mr. Miola then asked that Mr. Garish consider these circumstances when they begin to look at the Safety Incentive Program.

Outstanding Suggestions for Improvement

Mr. Miola indicated that Mr. Garish will be working with members to clear up the *Outstanding Suggestion for Improvement* (SFI) that are two years or older. Mr. Garish noted that a few member towns are approaching that two-year mark. He will be asking the Consultants to verify the status with the towns that are showing an OSFI older than two years. Sometimes the OSFI's have been completed; however, his office has not been notified. Mr. Miola mentioned that the Safety Director's office will review the Outstanding Suggestions for Improvement and report back to the Committee.

2022 Program

Member Status

Mr. Miola asked Mr. Garish if there are any significant changes to the SIP for 2022. Mr. Garish responded that there will be no changes to the 2021 Safety Incentive Program. He noted that the "Zero Harm" Theme will continue in 2022. If there are any changes to the program prior to December, he will advise the Committee.

Mr. Miola noted that the proposed 2022 Safety Incentive Program and Size Categories will be sent to the Committee and will highlight any changes for review in December. The Committee approved.

XIX. 2022 SAFETY KICKOFF BREAKFAST

Mr. Miola expressed his wishes that the pandemic will calm down for us to hold the 2022 Safety Kickoff Breakfast in late March or Early Spring. He noted that the Executive Director's office has been searching for locations. The breakfast was previously held at Old York Country Club, but they are no longer available to the JIF. Mr. Miola mentioned that prior to that we held the breakfast at Indian Springs Country Club, but they are not located in a town associated with our JIF, they are associated with a town in the PMM JIF. He then asked the Committee if they had any suggestions for locations. Discussion ensued.

Following a brief discussion, the Committee suggested the following locations:

- Mastori's – Bordentown Twp.
- Deerfield Country Club – Westampton
- Touch of Class – Delran
- Ramblewood Country Club – Mt. Laurel

Mr. Miola stated that the Executive Director's office will look into these facilities and follow up with the Committee. The Committee approved. Mr. Miola stated that if the breakfast is to be held in person, door prizes will be purchased.

Mr. Miola advised the Committee that the Budget, Award, and Size Categories will be sent to the Committee in December for review.

XX. 2022 SAFETY & CLAIMS COORDINATOR ROUNDTABLE

Mr. Miola mentioned that the Safety & Claims Coordinator Roundtable will be held virtually to provide the necessary information to the Safety & Claims Coordinators. This will be scheduled in either late March or early April. He also noted that the Executive Director's office will research a small gift that could be mailed to the Safety & Claims Coordinators for their efforts.

XXI. 2022 SAFETY & WELLNESS CALENDARS

Mr. Miola stated that Executive Director's office received the Safety & Wellness Calendars and will be distributed to the members in December. If the meeting is held virtually, there will be an expense to mail the calendars. He then asked the Committee if they approve the mailing expense for the calendars. The Committee approved this expenditure.

XXII. NEXT MEETING

Mr. Miola mentioned that in the fall, the Committee decided to meet three (3) times per year vs. four (4) times per year. He asked the Committee if they would like to continue this process or move back to four (4) meetings per year.

Following a brief discussion, the Committee would like to continue meeting three (3) times per year in 2021.

There being no further business, the meeting adjourned at 2:26 p.m.

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

Tab: 11/23/2021
Tab: 11/23/2021



2022 NOMINATION SLATE

Chair: **Glenn McMahon**, Chesterfield Township

Secretary: **John Gural**, Palmyra Borough

Executive Committee: **Rich Wolbert**, Beverly City
James Ingling, Wrightstown Borough
Jerry Mascia, Mount Laurel Township
Paula Kosko, Hainesport Township
Grace Archer, Bordentown City

Alternates: #1 **Mike Theokas**, Bordentown Township
#2 **David Matchett**, Shamong Township
#3 **Steve Ent**, Westampton Township
#4 **Daniel Hornickel**, Pemberton Township
#5 **Erin Provenzano**, Delanco Township
#6 **Mike Mansdoerfer**, Riverside Township
#7 **Mary Picariello**, North Hanover Township



Municipal Excess Liability Joint Insurance Fund

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

Date: November 17, 2021

To: Burlington County Municipal Join Insurance Fund

From: Commissioner Jack

Subject: November MEL Report

- ☐ **2022 Rate Table & Budget:** Following a public hearing, the Board of Fund Commissioners adopted the enclosed 2022 Rate Table and Budget.
- ☐ **2022 Excess Renewals:** Underwriting Manager is still marketing and negotiating the 2022 renewals. A meeting of the Reinsurance Committee will be scheduled when negotiations are complete.
- ☐ **Specialized Legal Services:** In 2020, the MEL awarded a professional service contract to Dughi, Hewit & Domalewski, P.C. to provide special legal counsel services in the area of insurance coverage analysis and advice. Board adopted a Resolution to renew that appointment for one year, at a fee of \$195 per hour and \$95 per hour for paralegal.
- ☐ **Fiscal Management Plan Signatories- Excess Property Claims Administrator:** A contract was awarded to Qual-Lynx to serve as Property Claims Administrator for the contract period of August 31, 2021 to December 31, 2023 to allow for an orderly claims data transition from the prior service provider.

Board adopted a resolution amending the 2021 Fiscal Management Plan to remove Sedgewick as authorized signatories.

- ☐ **Coverage Committee:** Committee met on November 12th at 1:00PM; Underwriting Manager said the Committee discussed a number of items and said they will continue on to 2022.
- ☐ **RCF Report:** The RCF met on October 20th to adopt their 2022 budget and confirm transfer of Fund Year 2017 claim liabilities. Commissioner Clarke submitted a report on the meeting. In addition, the board adopted a resolution authorizing the transfer of MEL 2017 liabilities valued as of December 31, 2021.

The RCF will meet next on Thursday January 6, 2022. Board elected Commissioner John Clark as its 2022 representative to the Municipal Excess Liability Residual Claims Fund.



Municipal Excess Liability Joint Insurance Fund

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

To: Board of Fund Commissioners

Date: August 25, 2021

Re: Projected 2022 MEL budget

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

- Property: \$15,786,823¹ – Coverage for fire, flood, and etc. is increasing 17.8% or \$2,385,343 because of the frequency of natural disasters over the past few years. This has caused a serious increase in prices charged by both the national and international property insurance markets.
- Liability: \$15,207,239² - Liability claims are increasing at a rate of 5% to 10% per year because of the erosion of Title 59 in New Jersey's courts. The recent amendment in the Sexual Molestation statute of limitations will increase total liability costs by an estimated 6%. In some cases, towns are being hit with lawsuits based on allegations going back 40 years. However, these increases are being offset by the MEL's decision last fall to self-insure the \$3 million ex \$2 million layer saving \$1,432,378 (46.2%). As a result, the total liability appropriation is a reduction of \$91,780 (0.6%).
- Workers' Compensation: \$11,820,762³ - A recent Department of Labor decision will increase workers' compensation by 11% by directing governmental entities to pay workers' compensation on many accidental disability claims that were paid by the pension plans before the change. This is on top of continuing increases in Worker's Compensation medical costs and indemnity rates. As a result, the MEL's budget for Workers' Compensation is increasing \$1,317,871 (12.5%).
- Cyber: \$2,815,798⁴ - Claims and excess premiums are increasing \$1,342,671 (91.1%) in response to increased cyberattacks on municipal government. The MEL Cyber Task Force is currently studying additional measures to control this cost.

¹ Property includes budget lines 5 and 17

² Liability includes budget lines 1, 2, 3, 6, 13 and 14

³ Workers' Compensation includes budget lines 4 and 16

⁴ Cyber includes budget lines 7 and 15

- Other Coverages: \$525,285⁵ - The budgets for the Faithful Performance bonds, surety bonds and the aggregate loss fund account are unchanged.
- Loss Fund Contingency: \$216,126⁶ - This is reduced \$368,381 to keep the overall budget increase under 10%.
- Expenses and MEL Safety Institute: 5,407,676⁷ – These items are budgeted at a 2% increase and will be reviewed by the MEL Management and Budget Committee before the budget is introduced in October.

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

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

⁵ Other coverages include budget lines 8, 9, and 10.

⁶ Loss Fund Contingency is budget line 19

⁷ Expenses and the MEL Safety Institute are budget lines 24 through 46

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE F		Annualized Retro Option (1 = Retro, 2=No Retro)		2	
2022 BUDGET FOR RATE DEVELOPMENT					
MUNICIPALITIES ONLY - CURRENT DATA					
		A	B	B-A	B-A
		BUDGET	BUDGET		
	APPROPRIATIONS	2021 RATES	2022 RATES	\$	%
	I. CLAIMS AND EXCESS INSURANCE PREMIUMS	MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
		No Retro			
	CLAIMS				
	Excess Liability:				
1	To 500K	2,582,424	2,933,915	351,491	13.6%
2	1.5MIL Ex 500K	4,484,672	5,220,818	736,146	16.4%
3	3MIL ex 2MIL	3,097,744	1,665,366	(1,432,378)	-46.2%
4	Excess WC	7,526,082	8,546,286	1,020,204	13.6%
5	Excess Property Claims	3,097,744	4,193,280	1,095,536	35.4%
6	POL/EPL Land Use	1,052,276	1,052,276	-	0.0%
7	Cyber Liability	417,246	709,365	292,119	70.0%
8	Aggregate Excess LFC	13,957	13,957	-	0.0%
9	JIF Faithful Performance Bond	201,104	201,104	-	0.0%
10	Surety Bond	310,224	310,224	-	0.0%
11	Sub Total	22,783,473	24,846,591	2,063,118	9.1%
12	PREMIUMS				
13	Optional Excess Liability	2,443,521	2,614,563	171,042	7.0%
14	Optional Excess POL/EPL	1,638,382	1,720,301	81,919	5.0%
15	Cyber Excess Liability	1,055,881	2,106,433	1,050,552	99.5%
16	Excess WC	2,976,809	3,274,476	297,667	10.0%
17	Excess Property	10,285,732	11,575,543	1,289,811	12.5%
18					
19	Loss Fund Contingency	584,507	216,126	(368,381)	-63.0%
20	Sub Total	18,984,832	21,507,442	2,522,610	13.3%
21	Total Claims & Premiums	41,768,305	46,354,033	4,585,728	11.0%
22					
23	II. EXPENSES				
24	Claims Adjustment	1,072,065	1,093,506	21,441	2.0%
25	Property Adjustment	173,189	176,653	3,464	2.0%
26	Administration	1,223,772	1,248,247	24,475	2.0%
27	Loss Fund Management	138,319	141,085	2,766	2.0%
28	Actuary	52,140	53,183	1,043	2.0%
29	Attorney	46,925	47,864	939	2.0%
30	Deputy Attorney	1,566	1,597	31	2.0%
31	Attorney-OPRA	17,665	18,018	353	2.0%
32	Auditor	29,902	30,500	598	2.0%
33	Treasurer	26,437	26,966	529	2.0%
34	Underwriting Manager	550,387	561,395	11,008	2.0%
35	Reinsurance Manager	317,826	324,183	6,357	2.0%
36	Safety and Education Committee	106,166	108,289	2,123	2.0%
37	Computer Services	146,457	149,386	2,929	2.0%
38	Legislative Committee	28,026	28,587	561	2.0%
39	Internal Audit Committee	61,397	62,625	1,228	2.0%
40	Strategic Planning Committee	30,699	31,313	614	2.0%
41	Coverage Committee	40,663	41,476	813	2.0%
42	Communications Committee	126,368	128,895	2,527	2.0%
43	Expense Contingency	41,202	41,202	-	0.0%
44	Subtotal	4,231,171	4,314,970	83,799	2.0%
45					
46	MEL Safety Institute	1,176,505	1,200,152	23,647	2.0%
47	Total Appropriations	47,175,981	51,869,155	4,693,174	9.9%
48					
49	RMC FEES	214,062	229,397	15,335	7.2%
50	Grand Total	47,390,043	52,098,553	4,708,510	9.9%

8/25/20219:00 AM

2022								
MEL RATE TABLES								
RATING BASE								
Budget Line	(1) Rate per capita (2010 Census) (2) Rate per employee (3) Rate per \$100 payroll (4) Rate per \$100 value	2021 as Certified	2021 actual (Premiums)	2021 Minimums	2022	2022 Minimums	CHANGE \$	CHANGE%
JIF AttachmentTo 500K								
0 EX 500K	(1)	-			-		-	
100K EX 400K	(1)	0.1959			0.28603		0.0901	46.0%
150K EX 350K	(1)	0.3963			0.46436		0.0661	16.6%
200K EX 300K	(1)	0.5857			0.67539		0.0897	15.3%
250K EX 250K	(1)	0.7739			0.94322		0.1693	21.9%
300K EX 200K	(1)	1.0794			1.29724		0.2178	20.2%
1.5MIL EX 500K	(1)	0.9369			1.10023	1.762	0.1634	17.4%
1.25MIL EX 750K	(1)	0.5587			0.62689		0.0682	12.2%
1MIL EX 1MIL	(1)	0.3534			0.52299		0.1696	48.0%
Loss Fund Contingency	(1)	0.3312			0.04500		(0.2862)	-86.4%
3MIL ex 2MIL	(1)	0.5065			0.36397	\$679	(0.1425)	-28.1%
CYBER								
Loss Fund		3.157			1.805		(1.352)	-42.8%
Premium Primary		1.494			2.988		1.494	100.0%
Premium Excess		1.191			2.382		1.191	100.0%
POLEPL Land Use	(1)	0.219095			0.219095		-	0.0%
Optional Excess Liability	(1)							
2 MIL EX 5 MIL		0.1601	0.1780		0.1648		0.0247	15.4%
5 MIL EX 5 MIL		0.3226	0.3548		0.3725		0.0497	15.4%
10 MIL EX 5 MIL		0.4829	0.6308	\$776	0.5573	\$815	0.0744	15.4%
15 MIL EX 5 MIL		0.5714	0.6281	\$1,294	0.5595	\$1,359	0.0881	15.4%
Shared Aggregate (Requires 15 Optional)	% of base premium	30%	37%		43%		0.1290	43.0%
Optional Excess POLIEPL	(1)							
1MIL EX 2MIL		0.0456	0.1248	\$625	0.1308	\$657.00	0.0852	186.9%
2MIL EX 2MIL		0.0755	0.2063	1,034.81	0.2166	\$1,067.00	0.1411	186.9%
3MIL EX 2MIL		0.0971	0.2854	1,331.26	0.2787	\$1,398.00	0.1816	187.0%
4MIL EX 2MIL		0.1146	0.3132	1,571.63	0.3289	\$1,650.00	0.2143	187.0%
8MIL EX 2MIL		0.2294	0.6000	3,009.63	0.6300	\$3,161.00	0.4006	174.6%
CLAIMS : Excess WC	(3)							
JIF Attachment to								
1800K EX 200K		0.003750			0.004814		0.0011	28.4%
1750K EX 250K		0.003233			0.003816		0.0006	18.0%
1700K x 300K		0.002679			0.003095		0.0004	15.5%
1650K EX 350K		0.002359			0.002561		0.0002	8.6%
1600Kx400		0.002177			0.002157		(0.0000)	-0.9%
1550Kx450		0.001937			0.001841		(0.0001)	-4.9%
1500K EX 500K		0.001676			0.001589		(0.0001)	-5.2%
1400K EX 600K		0.000976			0.001221		0.0003	39.4%
1250K EX 750K		0.001001			0.000902		(0.0001)	-9.9%
1000K EX 1000K								
750K EX 1250K		0.000396			0.000518		0.0001	30.9%
500K EX 1500K								
PREMIUMS : Excess WC	(3)	0.000857	0.000965		0.001094		0.0002	26.5%
CLAIMS : Excess Property Claims	(4)	0			-			
JIF Attachment to								
MEL Retention Option (1=500K, 2=750K, 3=1MIL)		1.0000			1			
Property 150K EX 100K		0.0186			0.0192		0.0006	3.2%
Property 100K EX 150K		0.0086			0.0099		0.0013	15.1%
Property 50K EX 200K		0.0033			0.0041		0.0008	24.2%
Property 250K EX 250K		0.0074			0.0101		0.0027	36.5%
Property 500K EX 500K		0.0050			0.0068		0.0018	35.4%
PREMIUMS : Excess Property	(4)							
Excess Property		0.0729	0.07460		0.0841		0.0112	15.3%
Excess Flood - \$25m x \$50 m		0.0035	0.00399		0.0044		0.0009	27.2%
Excess Flood - \$25m x \$75m		0.0022	0.00210		0.0023		0.0001	5.5%
Faithful Performance Bond	(2)	6.3405			6.3405		-	0.0%
EXPENSES		0.1150			0.0933		(0.0218)	-19.9%
MEL Safety Institute		32.34			32.99		0.6500	2.0%
SPECIAL EXPOSURES:								
WATER UTILITY		0.01120			0.01120		-	0.00%
ELECTRIC UTILITY(1) Payroll to 1MIL		0.01955			0.01955		-	0.00%
ELECTRIC UTILITY(2) Payroll over 1MIL		0.00200			0.00200		-	0.00%
DISTRIBUTION %								
To 500K		67.85%						
1.5MIL EX 500K		32.15%						
		100.00%						
SEASONAL SURCHARGE RATES								
ATL		8.48%			8.48%			
MON		6.20%			6.20%			
CNTRL		6.20%			6.20%			
OCE		3.22%			3.22%			
Aggregate Excess LFC								
SBMU		\$ 13.920			\$ 13.957			
Surety Bond	(1)		Optional Limit			Optional Limit	Stat Bond	Optional Limit R
-		500	125		500	125		
3,001		500	125		500	125		
6,001		500	125		500	125		
10,001		1,000	250		1,000	250		
15,001		1,000	250		1,000	250		
20,001		1,250	313		1,250	313		
30,001		1,500	375		1,500	375		
40,001		2,000	500		2,000	500		
50,001		2,750	688		2,750	688		
Optional Limit	% of Primary	0.25			0.25			

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

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO
EXECUTE A ONE YEAR CONTRACT WITH WIZER TO PROVIDE EMPLOYEE
CYBER HYGIENE TRAINING, SECURITY AWARENESS NOTIFICATIONS, AND
PHISHING ASSESSMENTS TO THE MEMBERS OF THE BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND EFFECTIVE JANUARY 1, 2022 AT A COST
NOT TO EXCEED \$7,244**

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

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

WHEREAS, the FUND members actively manage the risk associated with the use of technology in their day to day operations through a number of techniques including the scanning of external networks for vulnerabilities, external network penetration testing, completion of employee online cyber hygiene training, the circulation of security awareness notifications, and the use of phishing assessments; and

WHEREAS, on July 20, 2021, the FUND authorized the Executive Director to prepare, advertise, and receive Requests for Proposals (RFP) for the delivery of the aforementioned technology related risk management services on behalf of its members ; and

WHEREAS, the RFP was issued on September 8, 2021 with all responses due back by October 8, 2021; and

WHEREAS, responses to the RFP were received from Wizer, D2, and Pivot Point Securities; and

WHEREAS, an Evaluation Committee made up of Fund Commissioners representing the Burlington County, Atlantic County, and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds met on November 10, 2021 to evaluate the responses received based upon the evaluation criteria included in the RFP; and

WHEREAS, after careful consideration, the members of the Evaluation Committee have recommended that the FUND award a contract to Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to the members of the FUND for a period of one year beginning January 1, 2022, at a cost not to exceed \$7,244; and

WHEREAS, funds to pay for these services are included in the FUND's 2022 Budget;

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the FUND Chair and FUND Secretary are hereby authorized to execute a Contract with WIZER, a copy of which is attached hereto, to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to the members of the FUND for a period of one year beginning January 1, 2022, at a cost not to exceed \$7,244.

BE IT FURTHER RESOLVED, that a copy of this Resolution shall be provided to the Executive Director's office and Fund Treasurer, for their information and knowledge.

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

BURLINGTON COUNTY

MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Fund Secretary

By: _____
Fund Chair

Date: December 21, 2021

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

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO
EXECUTE A ONE YEAR CONTRACT WITH D2 TO PROVIDE EXTERNAL NETWORK
VULNERABILITY SCANNING AND EXTERNAL NETWORK PENETRATION
TESTING TO THE MEMBERS OF THE BURLINGTON COUNTY MUNICIPAL JOINT
INSURANCE FUND EFFECTIVE JANUARY 1, 2022 AT A COST NOT TO EXCEED
\$95,060.00**

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

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

WHEREAS, the FUND members actively manage the risk associated with the use of technology in their day to day operations through a number of techniques including the scanning of external networks for vulnerabilities, external network penetration testing, completion of employee online cyber hygiene training, the circulation of security awareness notifications, and the use of phishing assessments; and

WHEREAS, on July 20, 2021, the FUND authorized the Executive Director to prepare, advertise, and receive Requests for Proposals (RFP) for the delivery of the aforementioned technology related risk management services on behalf of its members ; and

WHEREAS, the RFP was issued on September 8, 2021 with all responses due back by October 8, 2021; and

WHEREAS, responses to the RFP were received from Wizer, D2, and Pivot Point Securities; and

WHEREAS, an Evaluation Committee made up of Fund Commissioners representing the Burlington County, Atlantic County, and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds met on November 10, 2021 to evaluate the responses received based upon evaluation criteria included in the RFP; and

WHEREAS, after careful consideration, the members of the Evaluation Committee have recommended that the FUND award a contract to D2 to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one year beginning January 1, 2022, at a cost not to exceed \$95,060.00; and

WHEREAS, funds to pay for these services are included in the FUND's 2022 Budget;

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the FUND Chair and FUND Secretary are hereby authorized to execute a Contract with D2, a copy of which is attached hereto, to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one year beginning January 1, 2022, at a cost not to exceed \$95,060.00; and

BE IT FURTHER RESOLVED that a copy of this Resolution shall be provided to the Executive Director's office and Fund Treasurer, for their information and knowledge.

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

BURLINGTON COUNTY

MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Fund Secretary

By: _____
Fund Chair

Date: December 21, 2021