



AGENDA PACKET



Tuesday, February 15, 2022 at 3:30 PM

Via Zoom Conferencing

<https://us06web.zoom.us/j/83953213803>

Telephone Access: 646-876-9923 US (New York)

Meeting ID: 839 5321 3803

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, February 15, 2022 – 3:30 PM
Via Zoom Conferencing

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 **January 18, 2022** Meeting Minutes.....Pages 1- 19
 - B. Adoption of the **January 18, 2022** 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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. Claims Review Committee Report: Open Session Items- February 15, 2022..... Verbal
- VIII. Executive Director's Report..... Pages 20-47
 - A. Lost Time Accident Frequency.....Pages 24-25
 - B. Certificates of Insurance.....Pages 26-27
 - C. Financial Fast Track Report.....Page 28
 - D. Regulatory Filing Checklists.....Pages 29-30
 - E. 2021 Safety Incentive Program Awards
 - F. 2022 Optional Safety Budget.....Page 31
 - G. 2022 Wellness Incentive Page.....Page 32
 - H. 2022 EPL/Cyber Risk Management Budget.....Page 33
 - I. EPL Compliance StatusPage 34
 - J. Statutory Bond Status.....Pages 35-36
 - K. Skateboard Park Approval Status.....Page 37
 - L. Capehart Scatchard Updates.....Pages 38-42
 - M. Elected Officials Letter.....Pages 43-44

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U.	Financials Disclosure Statements Filing	
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XVII.	Committee Report	

- A. Nothing to Report

XVIII. MEL/RCF/E-JIF Reports

- A. Nothing to Report

XIX. Miscellaneous Business

- A. Resolution 2022-_____ Authorizing the Fund Cahir and Fund Secretary to Execute a Contract with Scibal Associates, Inc, DBA Qual-Lynx to Provide Workers Compensation Managed Care and Bill Repricing Services to the Members of the Burlington County Municipal Joint Insurance Fund. – **Motion – Roll Call**.....Pages 133-134

<p style="text-align: center;">The next meeting of the BURLCOJIF will be held on Tuesday, March 15, 2022 at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ</p>

XX. 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**

XXI. Closed Session – Resolution 2022-_____ 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
 2. Executive Director's Report
 3. Safety Director's Report
 4. Solicitor's Report
- B. Reopen Public Portion of Meeting – **Motion – All in Favor**

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

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

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

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

January 18, 2022
Via Zoom Conferencing

OPEN SESSION MINUTES

The ***Reorganization*** Meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held via Zoom Conferencing on Tuesday, January 18, 2022 at 3:30PM, prevailing time. Chair McMahon, **Chesterfield**, presiding. The meeting was called to order at 3:30PM.

SINE DIE and REORGANIZATION MEETING CALLED TO ORDER BY CHAIRPERSON

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

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL of 2021 FUND COMMISSIONERS

Jay Renwick, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield**
Erin Provenzano, **Delanco Twp.**
Patrice Hansell, **Fieldsboro Boro.**
Steve Fazekas, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Kyle Tuliano, **New Hanover Twp.**
Donna Mull, **Pemberton Boro.**
Mike Mansdoerfer, **Riverside Twp.**
J. Paul Keller, **Springfield Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Boro.**

Absent Fund Commissioners were:

Mike Theokas, **Bordentown Twp.**
Jeffrey Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park**
Ed Dellorco, **Lumberton Twp.**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Boro.**
Dan Hornickel, **Pemberton Twp.**
David Matchett, **Shamong Twp.**
Kathy Hoffman, **Southampton Twp**
Doug Cramer, **Tabernacle Twp.**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

Paul Forlenza, MGA, Executive Director, *AJG Risk Management Services, Inc.*
Paul Miola, CPCU, ARM, *AJG Risk Management Services, Inc.*
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, Account Manager, *Qual-Lynx*
Karen Beatty, Account Manager, *QualCare*
Debby Schiffer, *Wellness Director*
Lou Romero, *Technology Risk Services*
Chris Winter, *Law Enforcement Risk Management Consultant*

Also present were the following Risk Management Consultant agencies:

Conner Strong & Buckelew
EPIC Insurance
Hardenberg Insurance Group
Insurance Agency Mgmt.

Absent Risk Management Consultant agencies and Fund Professionals:

N/A

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

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair McMahon presented the Open & Closed session meeting minutes of the December 21, 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. Ingling, seconded by Mr. Mascia to approve the Open & Closed session meeting minutes of the December 21, 2021 meeting. All in Favor. Motion carried by unanimous vote.

The Closed Session minutes of the December 21, 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.

ADJOURN THE SINE DIE MEETING

Chair McMahon entertained a motion to adjourn the Sine Die Meeting. Motion by Mr. Wolbert, seconded by Ms. Kosko, to adjourn the Sine Die Meeting. All in favor. Motion carried.

Mr. Forlenza welcomed all in attendance to the *2022 Reorganization Meeting of the BURLCO JIF*. He then asked the Recording Secretary for a roll call of the 2022 Fund Commissioners.

ROLL CALL of 2022 FUND COMMISSIONERS

Jay Renwick, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Maria Carrington, **Bordentown Twp.**
Glenn McMahon, **Chesterfield**
Erin Provenzano, **Delanco Twp.**

Patrice Hansell, **Fieldsboro Boro.**
Steve Fazekas, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Jay Springer, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Kyle Tuliano, **New Hanover Twp.**
Mary Picariello, **North Hanover Twp...** arrived after roll call
Rita Jackson, *Alternate*, **Palmyra Boro.**
Donna Mull, **Pemberton Boro.**
Michelle Brown, *Alternate*, **Pemberton Twp.**
Mike Mansdoerfer, **Riverside Twp.**
Susan Onorato, **Shamong Twp.**
Kathy Hoffman, **Southampton Twp.**
J. Paul Keller, **Springfield Twp.**
Casey English, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Boro.**

Absent Fund Commissioners were:

Delran Twp.
Tom Pullion, **Edgewater Park**
Dan Hornickel, **Pemberton Twp.**
Maryalice Brown, **Woodland Twp.**

ELECTION OF 2022 OFFICERS

2022 Nomination Slate

Mr. Forlenza presented for the membership's consideration the 2022 Nomination Slate explaining that since the Nomination Slate was last presented in December 2021, his office has been notified that Mike Theokas, Bordentown Township, was not re-appointed as the Fund Commissioner. As has been the Fund's past practice in similar circumstances, the remaining Alternates were simply moved up one position, resulting in a vacancy in the Alternate Executive Committee position #6 and #7. As a result, the Revised 2022 Nomination Slate is as follows:

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	Steve Ent , Westampton Township
#2	Daniel Hornickel , Pemberton Township
#3	Erin Provenzano , Delanco Township
#4	Mike Mansdoerfer , Riverside Township
#5	Mary Picariello , North Hanover Township
#6	Vacant
#7	Vacant

Mr. Forlenza then asked if there were any nominations from the floor for the position of Fund Chair or Fund Secretary. Hearing none, Mr. Forlenza asked for a Roll Call Vote of the full membership for an Election of a *Fund Chair* and *Secretary* as presented.

Election of a Fund Chair and Secretary

ROLL CALL of 2022 FUND COMMISSIONERS

ROLL CALL	Yeas
	Jay Renwick, Bass River Twp.
	Rich Wolbert, Beverly City
	Grace Archer, Bordentown City
	Maria Carrington, Bordentown Twp.
	Glenn McMahon, Chesterfield
	Erin Provenzano, Delanco Twp.
	Patrice Hansell, Fieldsboro Boro.
	Steve Fazekas, Florence Twp.
	Paula Kosko, Hainesport Twp.
	Jay Springer, Lumberton Twp.
	Mike Fitzpatrick, Mansfield Twp.
	Kathy Burger, Medford Twp.
	Jerry Mascia, Mt. Laurel Twp.
	Kyle Tuliano, New Hanover Twp.
	Donna Mull, Pemberton Boro.
	Mike Mansdoerfer, Riverside Twp.
	Susan Onorato, Shamong Twp.
	Kathy Hoffman, Southampton Twp.
	J. Paul Keller, Springfield Twp.
	Casey English, Tabernacle Twp.
	Steve Ent, Westampton Twp.
	James Ingling, Wrightstown Boro.

Nays: None

Abstain: None

Motion carried by unanimous vote.

Mr. Forlenza then asked if there were any nominations from the floor for a position on the 2022 Executive Committee Slate. Hearing none, Mr. Forlenza then asked for a Roll Call Vote of the full membership for the Election of the *Executive Committee & Alternates* as presented.

Election of Executive Committee & Alternates

ROLL CALL	Yeas
	Jay Renwick, Bass River Twp.
	Rich Wolbert, Beverly City
	Grace Archer, Bordentown City
	Maria Carrington, Bordentown Twp.
	Glenn McMahon, Chesterfield
	Erin Provenzano, Delanco Twp.
	Patrice Hansell, Fieldsboro Boro.
	Steve Fazekas, Florence Twp.
	Paula Kosko, Hainesport Twp.
	Jay Springer, Lumberton Twp.
	Mike Fitzpatrick, Mansfield Twp.
	Kathy Burger, Medford Twp.
	Jerry Mascia, Mt. Laurel Twp.

Kyle Tuliano, **New Hanover Twp.**
Donna Mull, **Pemberton Boro.**
Mike Mansdoerfer, **Riverside Twp.**
Susan Onorato, **Shamong Twp.**
Kathy Hoffman, **Southampton Twp.**
J. Paul Keller, **Springfield Twp.**
Casey English, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Boro.**

Nays: None
Abstain: None

Motion carried by unanimous vote.

OATHS OF OFFICE

Oaths of Office were administered visually and virtually by Mr. DeWeese, Fund Solicitor, to the newly elected Chairperson, Secretary, Executive Committee, and Alternates for the 2022 Fund Year. Mr. DeWeese congratulated the Fund Chair, Secretary, Executive Committee Members, and Alternates on their election.

All *Oaths of Office* were signed and the Executive Committee members were instructed to forward the oaths to the Fund Solicitor for counter-signature.

At this time, Mr. Forlenza congratulated the Fund Chair, Secretary, Executive Committee Members, and Alternates on their elections and asked Fund Chair Glenn McMahon, *Chesterfield* to conduct the 2022 Reorganization Meeting of the Fund.

Chair McMahon asked for a motion to move up Rich Wolbert, Beverly City, to Acting Secretary, in the absence of John Gural, Palmyra, and Steve Ent, Westampton Township, to the Executive Committee for voting purposes. Motion by Mr. Ingling seconded by Ms. Archer. All in Favor. Motion carried by unanimous vote

ORGANIZATIONAL RESOLUTIONS

The following 2022 Organizational Resolutions were presented for adoption by Fund Chair McMahon.

- R2022-01: Confirming the Election of a Chairman and Secretary
- R2022-02: Confirming the Election of an Executive Committee and Alternates
- R2022-03: Appointing Professional Staff
- R2022-04: Awarding Contracts to Assigned Defense Counsel and Approved Associates
- R2022-05: Recommending the Employment Practices Liability and Public Officials Liability Defense Panel
- R2022-06: Appointing Joseph Nardi, III Esq. as Conflict Attorney
- R2022-07: Adopting Procedures in Compliance with the Open Public Meetings Act
- R2022-08: Adopting Fiscal & Administrative Policies and Procedures
- R2022-09: Designating the Executive Director as the Public Agency Compliance Officer
- R2022-10: Cash Management and Investment Policy
- R2022-11: Establishing a Conflict of Interest Policy
- R2022-12: Establishing a Fund Records Program
- R2022-13: Designation for Certifying and Approving Officer for Payment of Claims
- R2022-14: Authorizing Participation in the MEL Named Storm Deductible Risk Sharing Program
- R2022-15: Establishing the 2022 Plan of Risk Management

Chair McMahon asked if there were any questions on the Resolutions presented.

Chair McMahon entertained a motion to adopt the *Organizational Resolutions 2022-01 through 2022-15* as presented.

Motion by Mr. Wolbert, seconded by Ms. Kosko, to adopt *Organizational Resolutions 2022-01 through 2021-15*.

ROLL CALL Yeas James Ingling, **Wrightstown Boro**
Jerry Mascia, **Mt. Laurel Twp**
Paula Kosko, **Hainesport Twp**
Grace Archer, **Bordentown City**
Rich Wolbert, **Beverly City**
Glenn McMahon, *Chair*, **Chesterfield Twp**
Steve Ent, **Westampton Twp**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Chair McMahon presented *Resolution 2022-16 Authorizing Advance Travel Expenses for Authorized Official Travel to PRIMA & AGRIP Conferences*

Motion by Ms Kosko, seconded by Mr. Wolbert, to adopt *Organizational Resolution 2022-16* as presented.

ROLL CALL Yeas James Ingling, **Wrightstown Boro**
Jerry Mascia, **Mt. Laurel Twp**
Paula Kosko, **Hainesport Twp**
Grace Archer, **Bordentown City**
Rich Wolbert, **Beverly City**
Glenn McMahon, *Chair*, **Chesterfield Twp**
Steve Ent, **Westampton Twp**

Nays: None
Abstain: None

Motion carried by unanimous vote.

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza thanked the membership on behalf of his staff and RPA/AJG for the 2022 re-appointment as Administrator. He then highlighted the following items from his report:

Mr. Forlenza stated that the annual Disclosure Statement from Arthur J Gallagher Risk Management Services was included in his report for the members to review as it identifies the sources of income received from the BURLCO JIF resulting from AJG/RPA's roll as the Fund Administrator. He asked that it be made a part of the minutes of today's meeting.

Mr. Forlenza referenced a report showing the Certificates of Insurance issued for December, and asked that members please review for accuracy.

Mr. Forlenza asked members to review their SIP, OSB, Wellness, and EPL/Cyber Risk Management Budget balances included in the agenda. He noted all funds had to either be claimed or encumbered by November 30, 2021. If you encumbered your funds, they must be claimed by February 1, 2022. He reiterated that those towns that encumbered their funds will not receive an additional reminder from his office regarding the claiming of these funds.

Mr. Forlenza referenced the Statutory Bond Status report and asked members to please review the report for accuracy. He noted that December 31st is a popular time for employees to retire and the Statutory Bond is not automatic. He reminded the members that the bond is for the individual, not the position, and if you would like to check the status of an application, please contact Ed Cooney, Fund Underwriter.

Mr. Forlenza referenced the EPL Compliance status and noted those who were not in compliance by November 1, 2021, received a letter indicating they will receive a 20% surcharge on their EPL premium going into the New Year, however, there was a grace period until January 1, 2022 in order to submit your checklist.

Mr. Forlenza noted the first Elected Officials Seminar was scheduled to be in person in late January, COVID restrictions pending, and with the new variant still rampant, it has been decided to hold these trainings again this year virtual. Each session will be limited to 100 participants, and the deadline to complete these trainings is May 1, 2022. He stated 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. More information on the training will be forthcoming.

Mr. Forlenza noted there were no new updates in regards to the Land Use Training, however, he noted that some new Land Use Board members might have been recently appointed during members' reorganization meetings. He reminded the members that the 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, reiterating that only the Board members that have completed the training are eligible for the enhanced coverage. If anyone needed any materials to complete the training, please reach out to his office.

Mr. Forlenza noted in the near future, each member will receive a list that includes all of the names and email addresses for the employees that Wizer has on file that each member has identified as having to complete the cyber hygiene training. All members are asked to review their employee roster and advise as to any additions, deletions or changes. In addition, in the near future each member will receive a notification of IP addresses and domains that must be "whitelisted" by your network administrator or IT professional so that "phishing" exercises can be sent to your employees. Lou Romero will provide additional information during his report.

Mr. Forlenza remind the Committee D2 has been contracted by the JIF to complete external network scanning and external network penetration testing of all members' computer systems. Before beginning this process, each member is required to complete a questionnaire that provides basic information on your network. Each member should review and complete this questionnaire with their network administrator or IT professional. In addition, in the near future, each member will be receiving a service agreement that must be executed by each member before the penetration testing can begin. Lou Romero will provide additional information during his report.

Regarding the 2022 RMC Resolutions and Agreements, Mr. Forlenza reminded the Committee 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. Forlenza stated the first installment bills were emailed to member Municipal Clerks, with a copy to the Fund Commissioner and Risk Management Consultant on or about January 2, 2022. Please note that the first installment is due by February 15, 2022.

Mr. Forlenza stated that a report detailing attendance records through the end of 2021 was included in his report and this information is taken directly from the monthly minutes. He asked that everyone please review this report and should you have any questions, please contact the Executive Directors office.

Lastly, Mr. Forlenza reported at this time, the Executive Director's office and the Safety Director's office are evaluating the ability to hold a traditional Safety Kickoff Breakfast & Claims Coordinator Roundtable due to the ongoing pandemic. Additional information will be forthcoming.

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

SOLICITOR'S REPORT

Mr. DeWeese thanked the membership on behalf of his firm and his team for the 2022 re-appointment as Fund Solicitor.

Closed Claims Report

Mr. DeWeese stated that there were no (0) closed case(s) since the last meeting:

MEL EPL Helpline & Authorized Contact List – Mr. DeWeese reminded the members to please review the attached list of authorized contacts for the *MEL Employment Practices Helpline* and that members can appoint up to **two (2)** municipal representatives who will be permitted to contact the *Helpline* attorneys with their inquiries. The appointment of the municipal representatives must be made by Resolution of the Governing Body. These authorized contacts are the only individuals permitted to access this service, so please review the list and be sure who you would like appointed as the contacts are actually appointed. Mr. DeWeese 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.

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

SAFETY DIRECTOR'S REPORT

Mr. Saville stated on behalf of himself and the J.A. Montgomery team, thank you for the reappointment in 2022.

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 via the NJ MEL App, as well as the MSI Now, MSI Live, and DVD Services. 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 pandemic, however, there will be a limited number of in-person training offered as part of the training expos being conducted this year. Training requirements must still be met while dealing with the pandemic and that PEOSHA is actively conducting compliance visits and they still 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. 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 they need to keep the list of MSI Training Administrators up to date, so if there are any changes, deletions, or a new Training Administrator needs to be appointed, please advise his office.

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

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

Mr. Winter thanked the members for his appointment, which is new for 2022 in which he will be visiting member towns Police Departments to assist with Training, policies and procedures, etc. He then presented his first report.

Mr. Winter noted he has sent an introductory email to all police agencies in an effort to schedule a meeting with them, tour the agencies and identify potential risks, review current policies and procedure manuals, as well as discuss training opportunities. Mr. Winter stated in the month of December he has completed visits with five (5) towns. These towns have discussed and requested assistance with policies and Mr. Winter provided information on current Best Practices, NJAG Guidelines, and L/E Accreditation requirements. He reported his visits have been well received and the agencies seem appreciative of any assistance he can offer.

Mr. Winter also attended four (4) JIF associated meetings in December, including the Police Ad-Hoc meeting and the Health and Wellness Regional Training.

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

CLAIMS ADMINISTRATOR'S REPORT

Mr. Roselli thanked the members for the reappointment of Qual-Lynx on behalf of himself and his staff.

Lessons Learned from Losses

Mr. Roselli presented his *Lessons Learned from Losses* for January which reviewed Transition Duty noting that the cost of Workers' Compensation claims continues to rise steadily. The maximum temporary total disability (TTD) rate in 2022 is \$1,065.00, up from \$969.00 in 2021, which is a 9.9% increase. He noted one way to combat these rising costs is through the use of a Transitional Duty program:

- The longer an employee is out of work due to a work related injury, the more difficult it can be to get that employee back to work.
- A Workers' Compensation Judge will often use the length of time the employee is out of work to measure the significance of an injury.
- A transitional duty assignment is temporary and not designed to create a new position for the employee. This assignment may last as long as 3 to 6 months.
- Transitional Duty boosts morale, saves money and the employee experiences faster recoveries, both physically and psychologically.

Mr. Roselli noted members can utilize the Sample Transitional Duty Job Bank in the Transitional Duty Policy on the JIF website under the Claims tab for great information.

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

Accident Investigation Report

Mr. Roselli reminded the Committee that after noticing on the PARs that Accident Investigation Reports are not being completed by all towns, Mr. Miola requested a report from Qual-Lynx, which will be included quarterly in the Claims Agenda depicting those towns that are/not completing a *Supervisors Incident Report* when reporting claims. He believes that these reports are a valuable tool when investigating accidents and stated Mr. Miola sends this report to J.A. Montgomery, who in turn uses it as a coaching tool when they visit with the member town to discuss the importance of completing the Accident Investigation Report. Mr. Miola asked Mr. Garish if he is finding these reports helpful and what reasons he might have heard from members as to why these reports are not being submitted. Mr. Garish reported it is usually just an oversight on the member's part.

Mr. Roselli referenced the current report included in the agenda packet and stated there was only one incident where the report was not filled out which is a very good result.

NOC Report

Mr. Roselli noted that the Adjustors have been doing a great job identifying the claims on the attached NOC (Not Otherwise Classified) Report. When comparing the reports for liability claims, the % of claims with the NOC classification has dropped significantly, and this helps the Loss Control team do a better job of risk analysis.

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer thanked the Fund for her re-appointment and is looking forward to seeing everyone at some point in 2022.

Ms. Schiffer stated her report is included in the agenda packet and highlighted the following: She expressed her gratitude to all the municipalities who put forth an effort to implement wellness initiatives using their Wellness Funds. She stated she will do one last effort to assist those who have encumbered funds to spend.

Ms. Schiffer then listed the following towns that still have a balance of 2021 Wellness funds. For a few it is nearly, if not, the entire amount *:

- Fieldsboro
- Florence *
- Lumberton *
- Mount Laurel
- New Hanover
- North Hanover
- Pemberton Boro
- Riverside *
- Springfield *
- Tabernacle
- Westampton
- Woodland *
- Wrightstown *

Ms. Schiffer noted she will be starting to reach out to the Wellness Coordinators in February to set up their first wellness-planning meeting for 2022. Please let her know if any changes have taken place in terms of the role of Wellness Coordinator for your municipality. She reiterated the importance that this role be assigned to someone interested in working on wellness initiatives. Although not a lot of time needs to be invested in fulfilling this role, there needs to be a commitment to working with her on the best way to utilize wellness funds. She noted it can be challenging, but the effort needs to be made to try and spread its use throughout the year so you don't have to stress to figure out how to use all your funds at once or lose it come November, and waiting until year end takes away from the true purpose of the Wellness Program, that being to create a culture of wellness all year.

January Targeting Wellness Newsletter

In this month's Targeting Wellness Newsletter, Ms. Schiffer offered some additional insight into discovering and claiming your "Why" in life; that which makes you come alive; that which keeps you motivated to move forward when things get tough.

Here is a snapshot of the topics covered:

1. Finding your "why"
2. The Wheel of Life
3. Questions to ask yourself
4. Make a commitment to yourself
5. Fit fitness in - easy and fun ways!
6. Nutritional Bites: Power up your immune system
7. Poem - Look Back
8. Recipe Corner - Smoky Black Eyed Pea Soup (for good luck)

Additional Items:

Ms. Schiffer noted attached is one of two Observance Calendars: Jan-May, with June-Dec to follow. They contain additional ideas for topics/themes you might want to use when formulating wellness initiatives to share with the municipal employees throughout 2022. These are just ideas to get you started and to please reach out if you don't hear from her first.

Challenge Ideas for 1st Qtr:

1. Touchdown Challenge - the rules and scorecards are attached.
2. Mile-A-Day Challenge - the rules are attached and can be modified based on the needs of your municipality
3. Create your own - Let her know how she can help you succeed

Goals for the year:

- Continue with monthly Targeting Wellness Newsletter – Good News for Good Health. She is always open to feedback and suggestions on improvements.
- Solicit employee feedback and assist with brainstorming ideas at scheduled meetings throughout the year
- Continue to Introduce new workshops, presentations, demonstrations with a mix of recorded virtually and in-person
- Ms. Schiffer continues in seeking new and appropriate resources for your consideration
- The offer continues for confidential individual and/or group virtual coaching sessions for interested municipal employees. Coaching allows for a partnership, an alliance, in helping individuals reach their goals by tapping into their own inner strengths and values.
- Work on building a “library” of tips, tools and techniques that can be posted on the JIF website for convenient access.

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>December</i>	<i>YTD</i>
<i>Lost Time</i>	<i>4</i>	<i>69</i>

<i>Medical Only</i>	<i>12</i>	<i>124</i>
<i>Report Only</i>	<i>49</i>	<i>254</i>
<i># of New Claims Reported</i>	<i>65</i>	<i>447</i>
<i>Report Only % of Total</i>	<i>75%</i>	<i>25%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>75:25</i>	
<i>Average Days to Report</i>	<i>2.0</i>	<i>3.9</i>

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 December 2021 and Year to Date 2021. She noted the number of COVID claims is slowly starting to rise again.

December 2021 COVID Related Average Days to Report: 2.9

December 2021 Non COVID Related Average Days to Report: 0

Transitional Duty Report

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

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	<i>2,547</i>
<i>Transitional Duty Days Worked</i>	<i>1,789</i>
<i>% of Transitional Duty Days Worked</i>	<i>70%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>758</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>30%</i>
<i>\$ Saved by Accommodating</i>	<i>\$182,475</i>
<i>\$ Lost by not Accommodating</i>	<i>\$81,988</i>

Ms. Beatty also included a report this month in the agenda that depicted examples, categorized by profession, of different duties that could be performed by employees who are released to transitional duty and are on a temporary job assignment due to injury. These included such duties as, answering phones, inventory, desk duty, dispatch, light office clean up, etc.

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>December</i>
<i>Bill Count</i>	<i>72</i>
<i>Original Provider Charges</i>	<i>\$127,763</i>
<i>Re-priced Bill Amount</i>	<i>\$42,048</i>
<i>Savings</i>	<i>\$85,715</i>
<i>% of Savings</i>	<i>67%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>89%</i>

<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>94%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>91%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>69%</i>

Prescription Benefit Program:

This report depicts by month the savings incurred by utilizing the Prescription Benefit Program. This report is broken down by Script Count, Billed Amount, U&C Amount, Generic Utilization %, Cost per patient, Cost per Script, Opioid Cost %, and Opioid Script %. The Year to Date savings for the BURLCO JIF total from January 1, 2021 to December 31, 2021 utilizing this program is \$10,123 based on 176 prescriptions filled.

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

TECHNOLOGY RISK SERVICES REPORT

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 to the vendor. He then referenced the report in the agenda stating the BURLCOJIF is to date 90% complete. He then reported WIZER seemed to transition to a new platform in the beginning of January, and it seems they may not have captured the training numbers correctly. If you believe you have completed the training, or are further along than the report in the agenda depicts, please contact him.

In regards to the MEL's Cyber Risk Management Program, there are currently four (4) members approved in all three (3) Tiers, and eight (8) members approved in Tier's 1 & 2. He stated he continues to focus on working with all the members and their IT service providers to achieve Tier 1, 2, or 3 certification and ensure the training roster is accurate and current. If you have an employee who works in multiple municipalities, please let me know so they don't retake the training in the other towns.

He also prevented a more detailed report which depicted where exactly member towns are in the certification process. Waiting for Questionnaire

- Risk Questionnaire to be Reviewed
- Waiting for Certification Checklist
- Checklist submitted to the MEL
- Incomplete
- Submitted to MEL, not by Mr. Romero
- Submitted to MEL and validated by Mr. Romero

Mr. Romero noted the new Cyber Claims Deductible eligibility reimbursements take effect January 1, 2022:

- Tier 1: \$10,000
- Tier 2: \$20,000
- Tier 3: \$25,000

He also noted that in order to receive the deductible reimbursement, you must complete and submit the MEL Cyber Risk Management Deductible Reimbursement Form at the time of the claims and provide proof of compliance, and included a check list in the agenda packet of required documentation needed to be in compliance.

Next, Mr. Romero noted the JIF is already planning a new training course to be launched in the Spring, so make sure all current training is completed as soon as possible.

The Wizer training program will incorporate phishing simulations to gauge the program's effectiveness and knowledge of your employees. You will need to work with your IT service provider to ensure that Wizer's IP address and web domains are white listed from each municipality's network so the phishing emails pass your firewalls. A more detail email communication will follow.

In regards to Network Security, Mr. Romero reported the JIF has contracted D2 Cybersecurity to provide network vulnerability scanning and annual penetration testing with relevant reporting and findings. The penetration testing or "ethical hacking" exercise will use the same tactics as bad actors to test your network's security controls. Reports will be provided with findings via a secure portal that you can review with your IT service provider. A more detail email communication will follow.

Mr. Forlenza noted in the next couple of weeks Mr. Romero will be working with our office, D2, and Wizer to collect quite a bit of information from the members. This information is needed to undertake and complete the phishing exercises and network scanning. As you start to receive these emails and you have any questions, please reach out to his office. He continued you may need the assistance of your IT personnel, unless you know your IP addresses. He reiterated there will be an agreement for each member to sign prior to undertaking the penetration testing, but his office has reviewed these agreements with Mr. DeWeese to be sure it meets the JIF standards and requirements.

Mr. Romero noted he will be sending the email request directly to the IT personnel if he knows who they are, including the Clerk and try to gather the information that way.

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 December 2021, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are valued as of December 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 \$12,533.90. This generated an average annual yield of .86%. However, after including an unrealized net loss of \$31,152.11 in the asset portfolio, the yield is adjusted to -1.27% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$16,455,201.91. This current market value, however, when considering the total accrued income at month end is \$16,461,472.81

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

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$423.00	\$150,170.18
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$0.00	

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

Delran Township	\$16,337.00
Chesterfield Township	\$2,221.00
Bordentown City	\$40,989.00
Bordentown Township	\$57,192.00
Westampton Township	\$10,517.00
E-JIF Dividend	\$104,203.15

Cash Activity for the Period

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$18,066,732.14 to a closing balance of \$17,089,476.21 showing a decrease in the fund of \$977,255.93.

Loss Run Payment Register – December 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 \$247,013.74. The claim detail shows 240 claim payments issued.

Bill List – January 2022

For the Executive Committee's consideration, Mr. Tontarski presented the January 2022 Bill List in the amount of \$821,964.67 which was sent out to all members prior to the meeting.

Chair McMahon entertained a motion to approve the December 2021 Loss Run Payment Register and the January 2022 Bill List as presented.

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

Motion by Mr. Mascia seconded by Mr. Ingling to approve the *December 2021 Loss Run Payment Register the January 2022 Bill List* as presented.

ROLL CALL Yeas James Ingling, **Wrightstown Boro**
Jerry Mascia, **Mt. Laurel Twp**
Paula Kosko, **Hainesport Twp.**
Grace Archer, **Bordentown City**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield**
Steve Ent, **Westampton Twp.**

Nays: None

Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Committee Chairs Meeting Minutes – January 12, 2022

Chair McMahon noted that the minutes from the January 12, 2022 meeting along with the 2022 Committee Appointments were included in the agenda packet for the members to review and are self-explanatory. He stated there were also discussions on the Budget allocated for conference attendance by members, as well as the creation of a Claims Review Committee which should help to streamline the Executive Committee Meetings, as well as a Wellness Ad-Hoc Committee. He then thanked the RMC's for always actively participating in the sub-committee meetings and thanked the current sub-committee chairs who volunteered this year to head up each sub-committee.

Chair McMahon asked that everyone please take note of what Committee they have been assigned to, and to please contact the Executive Director's office if any Fund Commissioner would like to be reassigned to a different committee.

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

MEL/RCF/EJIF REPORTS

Ms. Jack reported that the MEL, RCF, and EJIF met and held their Reorganizational meetings on January 6, 2022 and copies of the meeting minutes, which are self-explanatory, are included in the agenda packet. She did note that the MEL also released the 2022 MEL Bulletins, the list of which was included in the agenda packet, and could be found in their entirety on the MEL website.

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

MISCELLANEOUS BUSINESS

Chair McMahon entertained a motion to accept **Resolution 2022-17** *Authorizing the Creation of the MEL Unencumbered Surplus Account, the Fund Treasurer to Transfer any Remaining Balances from the MEL Retrospective Account to the MEL Unencumbered Surplus Account, and Authorizing the Fund Treasurer to Transfer \$144,742 from the Fund Year 2021 MEL Liability & Workers Compensation Budget Line Item and \$10,562 from the MEL Excess Property Line Item to the MEL Unencumbered Surplus Account and Close the MEL Retrospective Account*

Motion by Mr. Wolbert, seconded by Mr. Mascia, to approve **Resolution 2022-17** as presented.

ROLL CALL	Yeas	James Ingling, Wrightstown Boro Jerry Mascia, Mt. Laurel Twp Paula Kosko, Hainesport Twp. Grace Archer, Bordentown City John Gural, Palmyra Borough Glenn McMahon, Chesterfield Steve Ent, Westampton Twp.
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Nays: None

Abstain: None

Motion carried by unanimous vote.

Chair McMahon entertained a motion to accept **Resolution 2022-18** Honoring David Matchett, ShamongTownship. Chair McMahon then referenced a copy of the Resolution to the membership and publically thanked Mr. Matchett for his time served.

Motion by Mr. Ingling, seconded by Ms. Archer to accept **Resolution 2022-18**. All in Favor. Motion carries.

Mr. Forlenza noted a Plaque and executed Resolution will be delivered to Mr. Matchett with a copy mailed to his Governing Body.

Next Meeting

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, January 18, 2022 at 3:30 PM** via Zoom.

PUBLIC COMMENT

Motion by Mr. Wolbert, 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.

At this time, Mr. Forlenza stated his office has received questions in regards to the increase in their 2022 Assessments. Mr. Forlenza has noted before there are many items outside the control of our local members that are having a significant impact on our 2022 Budget. As a result, his office will be sending correspondence to the Clerks that highlights what is impacting the JIF Budget and member assessments and will emphasize the need to control what we can at the local level. Also included will be a copy of the Budget Message which goes into greater detail into what drives the JIF Budget. We want to be sure the Elected Officials understand what is driving the JIF Budget. Mr. Forlenza noted one example is the 10% increase in the TTD rate for 2022, noting the impact on the 2022 WC loss funding budget.

Mr. Forlenza noted that once you receive the correspondence, please share it with your Elected Officials and if you have any questions, do not hesitate to reach out to his office.

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

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

EXECUTIVE SESSION MEETING – Resolution #2022-19

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. Ingling, seconded by Mr. Wolbert to Adopt ***Resolution #2022-19***

ROLL CALL	<i>Yeas</i>	James Ingling, Wrightstown Boro Jerry Mascia, Mt. Laurel Twp Paula Kosko, Hainesport Twp. Grace Archer, Bordentown City John Gural, Palmyra Borough Glenn McMahon, Chesterfield Steve Ent, Westampton Twp
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Nays: None

Abstain: None

All in Favor. Motion carried by unanimous vote.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

Motion by Mr. Ingling, seconded by Mr. Gural 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>General Liability</i>	<i>Property</i>
<i>2018142478</i>	<i>2022242899</i>
<i>001256269</i>	

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

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

ROLL CALL Yeas James Ingling, **Wrightstown Boro**
Jerry Mascia, **Mt. Laurel Twp**
Paula Kosko, **Hainesport Twp.**
Grace Archer, **Bordentown City**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield**
Steve Ent, **Westampton Twp**

Nays: None
Abstain: None

All in Favor. Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were three (3) claim(s) presented for abandon subrogation since the last meeting.

2021222201

2020190226

2021217043

Chair McMahon asked for a Motion to Abandon Subrogation on the claims as presented.

Motion by Mr. Wolbert, seconded by Mr. Ingling, to authorize abandonment of subrogation on the claims presented.

ROLL CALL Yeas James Ingling, **Wrightstown Boro**
Jerry Mascia, **Mt. Laurel Twp**
Grace Archer, **Bordentown City**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield**
Steve Ent, **Westampton Twp**

Nays: None
Abstain: Paula Kosko, **Hainesport Twp.**

All in Favor. Motion carried by majority vote.

MOTION TO ADJOURN

Chair McMahon entertained a motion to adjourn the January 18, 2022 meeting of the BURLCO JIF.

Motion by Mr. Ingling, seconded by Mr. Wolbert to adjourn the January 18, 2022 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 5:20 PM.

Kris Kristie,
Recording Secretary for

Rich Wolbert, Acting SECRETARY



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: February 15, 2022
Re: Executive Director's Report

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A. Lost Time Accident Frequency Report – (pgs. 24-25)

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

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

A summary of the Certificates of Insurance issued for the period 12/22/21-1/22/22 are attached for your review.

C. Financial Fast Track Report (pg. 28)

The Financial Fast Track Report as of November 30, 2021 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of November 30, 2021 was **\$9,500,750**

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. 2021 Safety Incentive Program Awards

A letter from our office describing on how to collect your 2021 Safety Award Money will be emailed out to all members in the next few weeks. If you have any questions on how to collect your 2021 Safety Incentive Program Awards, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2022. All encumbered funds have to be claimed by February 1, 2023.**

F. 2022 Optional Safety Budget (pg. 31)

A consolidated announcement letter including instructions on how to collect your 2022 Optional Safety Money was emailed to all members on or about February 7, 2022. If you have any questions on how to collect your 2022 Optional Safety Budget allowance, please contact our office **Please note that the deadline to claim or encumber these funds is November 30, 2022. All encumbered funds have to be claimed by February 1, 2023.**

G. 2022 Wellness Incentive Program Allowance (pg. 32)

A consolidated announcement letter including instructions on how to collect your 2022 Wellness Incentive Program Allowance was emailed to all members on or about February 7, 2022. If you have any questions on how to collect your 2022 Wellness Incentive Program allowance, please contact our office. **Please**

note that the deadline to claim or encumber these funds is November 30, 2022. All encumbered funds have to be claimed by February 1, 2023.

H. 2022 EPL/Cyber Risk Management Budget (pg. 33)

A consolidated announcement letter including instructions on how to collect your 2022 EPL/Cyber Risk Management monies was emailed to all members on or about February 7, 2022. If you have any questions on how to collect your 2022 EPL/Cyber Risk Management allowance, please contact our office **Please note that the deadline to claim or encumber these funds is November 30, 2022. All encumbered funds have to be claimed by February 1, 2023.**

I. Employment Practices Liability Compliance – (pg. 34)

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. 35-36)

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. 37)

The MEL has established a process, outlined in MEL Coverage Bulletin **2022-06**, 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. 38-42)

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. Elected Officials Letter (43-44)

Included please find correspondence that was sent to all Municipal clerks on or about February 7, 2022. The Municipal Clerks were asked to share this letter as well as a copy of the 2022 JIF Budget Message and Assessment Allocation Policy with all of their Elected Officials. Any Elected Officials or Administrative Staff that has a question regarding their individual assessment are invited to contact the Executive Directors Office.

N. Elected Officials Training

Again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2022 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2022 MEL Assessment. The Executive Director's office is currently planning to hold this training virtually. It is anticipated that this training will take place beginning in March 2022. Additional information including a "Save the Date" will be forthcoming.

O. Land Use Training Certification (pg. 45)

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.

P. Payroll Audits

On or about February 11, 2022 a letter was e-mailed to all Municipal Clerks, with a copy to Fund Commissioners, advising that Bowman & Company will be performing workers' compensation exposure verification audits of members' 2021 payrolls. These payroll figures will serve as the basis for your 2023 workers compensation excess premiums. Attached to the e-mail was a spreadsheet that included employee counts by payroll classification as reported during last year's payroll audit. As employee counts have a tendency to be the most time consuming part of the payroll audit process, members were asked to review and update this spreadsheet upon receipt. Members are asked to send the required payroll data to the auditors for processing either via mail or electronically no later than **March 11, 2022**. Details on how the data can be sent were included in the February 11, 2022 correspondence. Once the information is processed, the auditor will contact each town to discuss the results of the audit and clarify any questions. Members who still have questions following the audit can contact a representative from Bowman to set up a mutually convenient date and time to meet and discuss the audit results

Q. Property Appraisals

On or about February 14, 2022, each member and their RMC's received a notification from our office asking that they review and update their property schedule located in the Origami Exposure Data Management System. Once a member responds, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSETWORKS. Those that are not receiving a physical inspection in 2022 will have their building & contents values trended accordingly. All members are asked to complete the review and update process no later than **March 21, 2022**.

R. Police Accreditation Announcement (pgs. 46-47)

On or about February 10, 2022, an email with an attached memorandum regarding reimbursement for the Police Accreditation Program Fees was sent to all Fund Commissioners and RMC's. It was requested that if the town or city had an operating Police Department, to please forward to the Police Chief. If you have any questions regarding the Reimbursement, please contact Denise Plavchak at Denise_Plavchak@riskprogramadministrators.com.

S. Safety Breakfast Kickoff/Safety and Claims Coordinator Roundtable

At this time, the Executive Director's office and the Safety Director's office are evaluating the ability to hold a traditional Safety Kickoff Breakfast & Claims Coordinator Roundtable due to the ongoing pandemic. Additional information will be forthcoming.

T. AGRiP/PRIMA 2022 Conferences

This year BURLCO JIF members will be eligible to attend two AGRIP Conferences and the Annual PRIMA Conference. The 2022 Budget includes funding for four (4) attendees in total. The BURLCO

JIF has adopted an Attendance Conference Policy that establishes clear guidelines and preferences for Commissioner Attendance. Those Fund Commissioners who have first priority for attendance at these conferences received information on the AGRiP Conferences from our office on December 9, 2021. Information on the PRIMA Conference was emailed on or about February 14, 2022.

U. Financial Disclosure Statement

The Division of Local Government Services utilizes an “on line” process for completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN # for which to file as their position of Fund Commissioner with the JIF. Newly assigned Fund Commissioners receive their Filing PIN # from our office once we are notified of their assignment. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director’s office, or has any questions, should contact Kris Kristie at 856-446-9136. Additional information will be forthcoming.

V. 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

W. Website (WWW.BURLCOJIF.ORG)

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

X. New Member Activity

Nothing to Report

**Burlington County Municipal Joint Insurance Fund
2022 Optional Safety Budget**

Member Municipality	Opening Balance	January 2022	February 2022	March 2022	April 2022	May 2022	June 2022	July 2022	August 2022	September 2022	October 2022	November 2022	December 2022	Paid 2023	Total Paid	Remaining Balance	Date Encumbered
Bass River	995.00														0.00	995.00	
Beverly Ctiy	1,595.00														0.00	1,595.00	
Bordentown City	1,595.00														0.00	1,595.00	
Bordentown Twp.	2,660.00														0.00	2,660.00	
Chesterfield	995.00														0.00	995.00	
Delanco	1,595.00														0.00	1,595.00	
Delran	2,660.00														0.00	2,660.00	
Edgewater Park	1,595.00														0.00	1,595.00	
Fieldsboro	750.00														0.00	750.00	
Florence	2,660.00														0.00	2,660.00	
Hainesport	995.00														0.00	995.00	
Lumberton	2,660.00														0.00	2,660.00	
Mansfield	1,595.00														0.00	1,595.00	
Medford	4,645.00														0.00	4,645.00	
Mount Laurel	4,645.00														0.00	4,645.00	
New Hanover	750.00														0.00	750.00	
North Hanover	1,595.00														0.00	1,595.00	
Palmyra	1,595.00														0.00	1,595.00	
Pemberton Boro	995.00														0.00	995.00	
Pemberton Twp.	4,645.00														0.00	4,645.00	
Riverside	2,660.00														0.00	2,660.00	
Shamong	995.00														0.00	995.00	
Southampton	1,595.00														0.00	1,595.00	
Springfield	995.00														0.00	995.00	
Tabernacle	995.00														0.00	995.00	
Westampton	1,595.00														0.00	1,595.00	
Woodland	995.00														0.00	995.00	
Wrightstown	995.00														0.00	995.00	
Total By Line	52,045	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00	52,045.00	
Must be Claimed or Encumbered by November 30, 2022. All Encumbered Claims Must be Claimed by February 1, 2023																	

F:\DATA\Risk\EXCEL\BURLCO\2022\Safety\BURLCO 2022 REIMBURSE.xlsx]OSB

Burlington County Municipal Joint Insurance Fund 2022 Wellness Incentive Program																	
Member Municipality	Opening Balance	January 2022	February 2022	March 2022	April 2022	May 2022	June 2022	July 2022	August 2022	September 2022	October 2022	November 2022	December 2022	Paid 2023	Total Paid	Remaining Balance	Date of Encumber
Bass River	500.00														0.00	500.00	
Beverly	750.00														0.00	750.00	
Bordentown City	750.00														0.00	750.00	
Bordentown Twp.	1,000.00														0.00	1,000.00	
Chesterfield	500.00														0.00	500.00	
Delanco	750.00														0.00	750.00	
Delran	1,000.00														0.00	1,000.00	
Edgewater Park	750.00														0.00	750.00	
Fieldsboro	500.00														0.00	500.00	
Florence	1,000.00														0.00	1,000.00	
Hainesport	500.00														0.00	500.00	
Lumberton	1,000.00														0.00	1,000.00	
Mansfield	750.00														0.00	750.00	
Medford	1,500.00														0.00	1,500.00	
Mount Laurel	1,500.00														0.00	1,500.00	
New Hanover	500.00														0.00	500.00	
North Hanover	750.00														0.00	750.00	
Palmyra	750.00														0.00	750.00	
Pemberton Boro	500.00														0.00	500.00	
Pemberton Twp.	1,500.00														0.00	1,500.00	
Riverside	1,000.00														0.00	1,000.00	
Shamong	500.00														0.00	500.00	
Southampton	750.00														0.00	750.00	
Springfield	500.00														0.00	500.00	
Tabernacle	500.00														0.00	500.00	
Westampton	750.00														0.00	750.00	
Woodland	500.00														0.00	500.00	
Wrightstown	500.00														0.00	500.00	
Total By Line	\$21,750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00	21,750.00	
Must be Claimed or Encumbered by November 30, 2022. All Encumbered Claims Must be Claimed by February 1, 2023																	

F:\DATA\Risk\EXCEL\BURLCO\2022\Safety\BURLCO 2022 REIMBURSE.xlsx\WELLNESS

**Burlington County Municipal Joint Insurance Fund
2022 EPL/CYBER Risk Management Budget**

Member Municipality	Opening Balance	January 2022	Feb 2022	March 2022	April 2022	May 2022	June 2022	July 2022	August 2022	September 2022	October 2022	November 2022	December 2022	Paid in 2023	Total Paid	Remaining Balance	Date Encumbered
Bass River	500.00														0.00	500.00	
Beverly	500.00														0.00	500.00	
Bordentown City	500.00														0.00	500.00	
Bordentown Twp.	500.00														0.00	500.00	
Chesterfield	500.00														0.00	500.00	
Delanco	500.00														0.00	500.00	
Delran	500.00														0.00	500.00	
Edgewater Park	500.00														0.00	500.00	
Fieldsboro	500.00														0.00	500.00	
Florence	500.00														0.00	500.00	
Hainesport	500.00														0.00	500.00	
Lumberton	500.00														0.00	500.00	
Mansfield	500.00														0.00	500.00	
Medford	500.00														0.00	500.00	
Mt. Laurel	500.00														0.00	500.00	
New Hanover	500.00														0.00	500.00	
North Hanover	500.00														0.00	500.00	
Palmyra	500.00														0.00	500.00	
Pemberton Boro	500.00														0.00	500.00	
Pemberton Twp.	500.00														0.00	500.00	
Riverside	500.00														0.00	500.00	
Shamong	500.00														0.00	500.00	
Southampton	500.00														0.00	500.00	
Springfield	500.00														0.00	500.00	
Tabernacle	500.00														0.00	500.00	
Westampton	500.00														0.00	500.00	
Woodland	500.00														0.00	500.00	
Wrightstown	500.00														0.00	500.00	
Total By Line	14,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$14,000.00	

Must be Claimed or Encumbered by November 30, 2022. All Encumbered Claims Must be Claimed by February 1, 2023

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Dear BURLCO JIF Member Elected Official:

By now you have started to formulate your municipality's 2022 Budget. And, what you may have noticed is a larger than normal increase in your 2022 JIF Assessment based upon factors specific to your municipality. For more than 30 years, the BURLCO JIF has been proud to deliver consistent coverage and relevant safety and risk management programs to our members while controlling costs. Unfortunately, 2022 has challenged the ability of the JIF to meet this standard.

While the attached "Budget Message" and "Assessment Allocation Policy" details different aspects of the JIF Budget and Assessment Strategies, the following summary may help to explain the key factors impacting the 2022 JIF Budget. In addition, these issues will be addressed in greater detail at the upcoming Elected Official's Seminars.

LEGISLATION & REGULATORY CHANGES

In response to four (4) recent statutory and regulatory changes implemented by the State of New Jersey, as noted below, the BURLCO JIF increased its local loss funding budget by 4.57% as recommended by the Fund Actuary:

1. Sexual Abuse & Molestation legislation was passed late in 2019 that allows individuals to claim damages as a result of alleged sexual molestation without regard to the Statute of Limitations. This has opened the door to lawsuits claiming damages from incidents that may have occurred many years ago where records, witnesses, and the accused may no longer be available, making these cases very costly to investigate and defend. This has put pressure on our liability budget.
2. An amendment to the Workers' Compensation statute makes certain types of cancers in fire fighters compensable if they meet specific criteria. The firefighter no longer has to draw a causality between the cancer and their firefighting activities. Under the new law, firefighters are PRESUMED to have contracted cancer as a result of their firefighting duties. We have already experienced an uptick in Workers' Compensation claims from this statute amendment and expect further pressures on our budget.
3. The NJ Division of Pensions issued a directive requiring all pending claim petitions for injured employees who are eligible for an accidental disability pension must be settled prior to the employee receiving their pension benefits. It is anticipated that this change alone will increase JIF Workers' Compensation costs by more than 10%. Recent Workers' Compensation claims activity demonstrates that our claims costs are increasing in this area.
4. The NJ Workers' Compensation Bureau has increased the Temporary Total Disability rate (wage replacement for injured employees) by 9.9% for 2022. This means all Workers' Compensation wage claims will lead to higher payouts and impact our claims expenses.

WORLDWIDE REINSURANCE PRESSURES

The JIF is also facing a "hard" worldwide insurance market. The second largest component of the JIF Budget is the cost of excess insurance policies that protect the JIF from very large claims. This includes coverage for catastrophic Workers' Compensation, Law Enforcement, Cyber, Employment Practices/Public Officials, and Property losses. The BURLCO JIF is a member of the NJ Municipal Excess

Liability Joint Insurance Fund (NJ MEL) that provides excess insurance coverage to more than 500 public entities across the State. While the NJ MEL has tremendous buying power in the worldwide insurance market, it is still experiencing the following increases:

1. Excess liability insurance costs are being driven by the increasing number of law enforcement liability claims including claims of excessive force. Overall statewide reinsurance rates are up 6%.
2. Statutory Workers' Compensation insurance costs are being driven by the pandemic, statutory & regulatory changes, and "re-openers" of Workers' Compensation claims from many years ago. Overall statewide reinsurance rate increase is 12.5%
3. Excess property costs are being driven by climate change and increased costs of building materials and labor. Overall statewide renewal rates rose by 17.8%. The BURLCO JIF increase is 29.68%.
4. The cost of Cyber insurance is being driven by the increasing number of cyber-attacks on municipalities country-wide including Southern New Jersey. Overall statewide increase in cyber premium is 91.1%.

SOCIAL INFLATION

There is an overall deterioration in the N. J. Title 59 immunities as courts fail to uphold the immunities intended by the New Jersey Legislature when the Act was passed in 1972. The purpose of Title 59 was to re-establish immunity of all public entities in New Jersey, based on the legislative balance of interests of the individual claimant and the taxpayers of the State. *Social inflation*, on the other hand, is a general feeling that when someone is injured or hurt, they deserve to be compensated even if there is no obvious liable party. People are more inclined to sue municipal governments these days regardless of negligence, leading to higher costs to defend our members. This is exacerbated by the amount of attorney advertising urging people to sue over the slightest injuries.

THE BOTTOM LINE

Many factors driving the JIF Budget are outside the control of our members. It has never been more important for members to practice effective Safety, Claims, and Risk Management techniques within our control. That is why we will continue to emphasize the need to control your risks and exposures by taking advantage of employee training and the implementation of other risk management programs. While the increases described above are challenging, it could have been much worse without your continuing commitment to the JIF risk control programs.

As has been past practice, member municipalities with disproportionate claims history will experience higher increases than members with good performance. However, increases are tempered by the overall good performance by all members.

On a final note, it is important to emphasize that the JIFs are in a strong financial position. The local JIFs have released a record amount of surplus in 2021, in excess of \$6.9 million. This helps blunt the impact of the issues outlined above, and allows the JIFs to have the resources to face future challenges.

The BURLCO JIF is an open book. I invite you to visit our website, www.burlcojif.org, and explore the many resources available to our members. If you have any questions as to what is driving your town's assessment, or any of the JIF Programs, please feel free to contact any of the Undersigned.

Thank you.

Paul Forlenza
Paul_Forlenza@ajg.com
856-446-9135

Kamini Patel
Kamini_Patel@ajg.com
856-446-9112

Paul Miola
Paul_Miola@ajg.com
856-446-9130



TO: Member Police Chiefs
FROM: Denise C. Plavchak, Office Services Manager
DATE: February 10, 2022
RE: JIF Reimbursement - Police Accreditation Program

In 2003, the Municipal Excess Liability Joint Insurance Fund (MEL), in conjunction with the NJ State Association of Chiefs of Police announced a new Accreditation process for municipal police departments. To date, more than 150 agencies have achieved Accreditation. Nationally, it is well documented that Accredited police departments have fewer claims.

The JIF recognizes the value that formal Police Accreditation programs have in reducing claims against members. To that end, the JIF offers the following incentives:

- The JIF will reimburse 50% of the Accreditation Fee charged by the NJ State Association of Chiefs of Police to those JIF Police agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as 50% of your Re-Accreditation fees*.
- The MEL will provide a \$1,000 Grant to member agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as Re-Accreditation.
- Qualifying agencies are eligible for premium discounts from the MEL JIF.

The schedule of Fees eligible for reimbursement to date are outlined below:

Number of Sworn Personnel	Accreditation Fee	JIF Reimbursement	MEL Reimbursement
01-09	\$3,000	\$1,500	\$1,000
10-24	\$4,000	\$2,000	\$1,000
25-99	\$5,000	\$2,500	\$1,000
100-299	\$6,000	\$3,000	\$1,000
300-499	\$7,000	\$3,500	\$1,000
500 +	\$8,000	\$4,000	\$1,000

***Re-Accreditation occurs three years after Accreditation. Re-Accreditation fees are paid annually and are one-third the regular accreditation fee. Re-Accreditation fees are also eligible for reimbursement after re-accreditation is achieved.**

The program fees eligible for reimbursement do not include personnel costs, the costs of training, or the costs associated with the Mock or Actual On-Site Assessment as described in the NJ State Association of Chiefs of Police program.

In order to qualify for reimbursement under the program, participating agencies must notify this office at three points in time throughout the accreditation process:

1. When you apply, forward a copy of your NJSACOP Law Enforcement Accreditation Program application and your letter of acceptance into the program. This notifies us that you are working on the program.
2. When you schedule your NJSACOP Law Enforcement Accreditation Program On-Site Assessment.
3. When you receive your final report and approval from the NJSACOP Law Enforcement Accreditation Commission.

Send your notifications to:

Municipal Joint Insurance Fund
Police Accreditation Coordinator
PO Box 530
Marlton, New Jersey 08053

NEW: Because many police agencies do not have adequate resources to dedicate to the accreditation process, and due to the fact that a large portion of the work is administrative in nature, the JIF has authorized a program to reimburse qualifying agencies for the cost of a college intern to assist in the administrative work of maintaining accreditation records and typing policies for review and modification by the chief or his/her designee. Contact our office if you are interested in taking advantage of this program.

If you have any questions about the MEL/JIF reimbursement program please call Denise Plavchak at (856) 446-9131. If you have any questions about the Police Accreditation Program, please contact Harry J. Delgado, Accreditation Program Manager, N.J.S.A.C.O.P., at (856) 988-5880, hdelgado@njsacop.org or check out the N.J.S.A.C.O.P. website at www.NJSACOP.org.

cc: Risk Management Consultants

File: Subject/Police Accreditation Reimbursement Program Tab: 2021 Announcement



MEL EPL Helpline Authorized Contact Person(s)

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON
Bass River Township	Elizabeth Godfrey	James Renwick
Beverly City	Caitlin Midgett, Clerk	Rich Wolbert
Bordentown City	Grace I. Archer, City Clerk	Margaret Peak
Bordentown Township	Mike Theokas	Maria Carrington
Chesterfield Township	Glenn McMahon	Tom Sahol
Delanco Township	Richard Schwab, Administrator	Janice M. Lohr, Clerk
Delran Township	N/A	Jamey Eggers, Clerk
Edgewater Park Township	Tom Pullion, Administrator	Brandon Garcia, Clerk
Fieldsboro Township	Patrice Hansell	N/A
Florence Township	Stephen Fazekas	Nancy Erlston
Hainesport Township	Paula Kosko	Donna Kilburn
Lumberton Township	Jay Springer, Admin	Carrie Gregory, Deputy Treas/HR Officer
Mansfield Township	Linda Semus, Clerk	Bonnie Grouser, Treasurer
Medford Township	Dawn Bielec	Kathy Burger
Mount Laurel Township	Meredith Tomczyk	Jerry Mascia
New Hanover Township	Adel Gianaris	Kyle Tuliano
North Hanover Township	Mary Picariello	N/A
Palmyra Borough	John Gural, Administrator	Megan Campbell
Pemberton Borough	Donna Mull, Clerk	Kathy Smick, Deputy Clerk
Pemberton Township	Daniel Hornickel, BA	Michele Brown
Riverside Township	Meghan Jack, Administrator	Susan Dydek
Shamong Township	Susan Onorato, Clerk	Joanne Robertson
Southampton Township	Kathy Hoffman	Donna Fascenda
Springfield Township	Paul Keller, Administrator	Patricia Clayton, Clerk
Tabernacle Township	N/A	LaShawn Barber
Westampton Township	Wendy Gibson, Admin	Stephen Ent
Woodland Township	Maryalice Brown	Nancy Seeland
Wrightstown Borough	Freda Gorman	James Ingling, Fire Official

Burlington County Municipal Joint Insurance Fund

P.O. Box 489, Marlton, New Jersey 08053 · P: 856-446-9100 · F: 856-446-9149 · www.burlcojif.org

SAFETY DIRECTOR REPORT

Burlington County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: February 2, 2022

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 Mount Laurel Safety Committee Meeting on January 13, 2022
- Township of Delran Renewal on January 25, 2022
- Township of Lumberton Renewal on January 26, 2022

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Surveys were completed in January

MEETINGS ATTENDED

- Claims Committee Meeting on January 18, 2022
- Fund Commissioners / Reorganizational Meeting on January 18, 2022

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

- 2022 MSI Expo
- Training Announcement: Designated Employee Representative Training
- Best Practices for Snow Emergencies
- Fitness Room Best Practices
- Virtual Leadership Skills Training
- Law Enforcement Bulletin
- Motor Vehicle Record Check CDL Drivers Best Practices
- Motor Vehicle Records Check: Non-CDL Best Practices
- New CDL Entry-Level Driver Training Regulation
- Covid 19: Executive Order No. 280 & No. 281
- Reporting & Recording Covid-Related Illnesses
- Space Heater Safety
- NJ PEOSH Recordkeeping Annual Reminder
- MSI LIVE Schedule

MSI LAW ENFORCEMENT MESSAGES

- Resource Considerations for Reducing Officer-Involved Motor Vehicle Crashes
- Winter Weather Considerations for the Law Enforcement Leader – MSI LE Message
- Roll Call Training Video for Law Enforcement on Flammable Liquids and the use of CEDs
- Facility Self-Assessment Tool
- Vehicle Fire Safety

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
Shamong	1

[MSI DVD](#) includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for MEL members and held for up to 2 weeks so 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 – FEBRUARY 2022

REPAIR SHOP PROGRAM

UPDATE



THE PROGRAM'S BENEFITS

- Proper stewardship of taxpayer dollars. Money is being saved.
- Safety is prioritized as upfit equipment is removed and replaced properly.
- Minimized delays in the return of repaired vehicle.
- Manufacturer warranties remain in place.

EXAMPLE : 2021 FORD EXPLORER WAS INVOLVED IN A MOTOR VEHICLE ACCIDENT. THE FIRST INSPECTION WAS BY 1ST ALERT APPRAISALS AT THE INSURED'S SHOP OF CHOICE, WHICH IS A PARTICIPATING SHOP IN THE PROGRAM. 1ST ALERT IDENTIFIED WHAT WAS NEEDED TO BE DONE TO THE VEHICLE. THE TOWN ADVISED WHO THEIR UPFIT (RADAR/RADIOS/CAMERAS/LIGHT BAR, ETC.) EQUIPMENT COMPANY WAS AND THEY WERE DIRECTED TO HAVE THE VEHICLE TOWED TO THE UPFIT COMPANY FOR REMOVAL OF CERTAIN PIECES OF EQUIPMENT TO ACCESS THE DAMAGE TO REPAIR. THE VEHICLE IS THEN TOWED BACK TO THE REPAIR FACILITY WHERE REPAIRS TAKE PLACE. THE VEHICLE IS THEN TOWED BACK TO THE UPFIT COMPANY FOR REINSTALLATION OF THE PREVIOUSLY REMOVED EQUIPMENT. COST SAVINGS ON THIS VEHICLE ALONE ARE ALMOST **\$2,000**. THE OFTEN SENSITIVE EQUIPMENT REMOVED BY THE UPFIT COMPANY IS HELD SAFELY AT THEIR LOCATION AND REINSTALLED IN ACCORDANCE WITH MANUFACTURER'S RECOMMENDATIONS.



DATE: February 01, 2022

To: The Members of the Executive Board of the Burlington County Municipal JIF

FROM: Christopher Winter, L/E Risk Management Consultant

RE: BURLCO Activities (January)

During the month of January I visited the following police agencies:

Agency	Contact	Purpose
New Hanover Twp.PD	Chief K. Tuliano	Meet / Greet Discuss Program Tour agency.
Chesterfield PD	Chief K. Wilson Sgt. Davison	Meet / Greet Discuss Program Tour agency.
Edgewater Park PD	Chief Robert Hess	Meet / Greet Discuss Program Tour agency.
North Hanover PD	SFC. Robert Duff	Meet / Greet Discuss Program Tour agency.
Westhampton PD	Chief S. Ent	Meet / Greet Discuss Program Tour agency.
Delanco PD	Chief A.Tilger	Meet / Greet Discuss Program Tour agency.



Lumberton PD	Chief N. Peditto	Meet / Greet Discuss Program Tour agency.
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Comments: An introductory email was sent to all BURLCO police agencies in an effort to meet with them, tour the agency to identify potential risks, review current policy and procedure documents. Training was discussed as to what is available to them from the JIF. As a result, the above-mentioned agencies were completed. There are two (2) additional agencies scheduled for February to date

Policy/Procedures: Policy and Procedure requests have been received and have been forwarded to requesting agencies that will contain current L/E best practices, NJ AG Guideline and L/E Accreditation requirements. Some agencies have requested assistance with policy manual revisions which are ongoing.

Training: All of the above agencies have completed the Cyber Security Training. Instructor training was completed by myself pertaining to Managing Aggressive Behavior. Classes will commence on later dates this year.

Law Enforcement Bulletins / Newsletters:

L/E Bulletin 22-01 pertaining to Polling Places was distributed to all BURLCO Police Agencies which is attached to this report.

Meetings Attended:

Claims Committee Meeting	11/18/2022
Fund Commissioners Meeting	11/18/2022



Respectfully Submitted,

Christopher J. Winter Sr. CPM
Law Enforcement Risk Management Consultant
ACM, BURLCO, and TRICO JIF
609-780-4769
chriswinter1429@gmail.com

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
WELLNESS DIRECTOR'S REPORT

To: Municipal Joint Insurance Fund Members and Professionals
From: Debby Schiffer, Targeting Wellness, LLC, JIF Wellness Director
Date of meeting: February 15, 2022
Email address: debby_schiffer@targetingwellness.com 856-322-1220

February Well-being Initiatives & Activities

Wear Red Day (Feb 4th) – municipalities could show their support of heart health by wearing red on this day. Cardiovascular disease is the number 1 killer of women and overall, the leading cause of death in the US. In addition, throughout the month, towns are encouraged to promote continuing to support heart health through our food choices. Shared photos will be posted on the JIF website.

Wellness Block Pool – as employees complete the wellness tasks within the blocks, they earn a chance to win should the numbers corresponding with that box match an ending score for any of the 4 quarters of the Super Bowl.

Step Challenge – employees are encouraged to track their steps (step counter provided if needed)

7-Day Sleep Challenge - promoting healthy sleep hygiene, which is also very important for a healthy heart (and mind).

Hydration Challenge for the Month – employees are encouraged to keep track of how many glasses of water they drink

Weight Loss Challenge- based on percentage of weight loss by individual and overall department. Emphasis needs to be on making lifestyle changes not merely the number on the scale.

Discussion has started in planning the best use of 2022 Wellness Funds. Using the funds throughout the year will be much more beneficial for creating a culture of wellness and supporting employees on this life long journey of well-being....not just in receiving one item at the end of the year.

New Avenues for Promoting Well-being

Wellness Ad Hoc Committee – proposed and approved by all three JIFs. Will be comprised of members from each JIF in addition to the Wellness Directors. One primary focus of the committee will be to identify ways to expand participation in wellness activities. Charter is being prepared for final approval. Date of first meeting will be announced once members are appointed.

Wellness Coordinator Brainstorming Sessions – all the wellness coordinators from the three JIFs will be invited to participate in this brainstorming session to share ideas and challenges while gaining peer support. Frequency – 3x in 2022 held virtually. Dates to be announced.

List of Approved Wellness Items for Fund Coverage – a revised version of the 2021 Wellness Approved Items and Activities should have been received along with your 2022 Fund balances.

Ideas for Wellness Challenges Prize (by price ranges) – check out the website for periodic updates on ideas for prizes when you are planning your activities and challenges.

Participation in Safety Committee Meetings – if appropriate and schedule permits, I would welcome the opportunity to attend at least one of your Safety Committee Meetings this year.

Qtr 1 – Virtual Workshops

New Approach to “Weight” Loss – Wednesday, February 16th, 2:30pm-3pm

Sustainable Habit Change Using Mental Fitness – Wednesday, March 2nd, 2:30pm-3pm

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
WELLNESS DIRECTOR'S REPORT

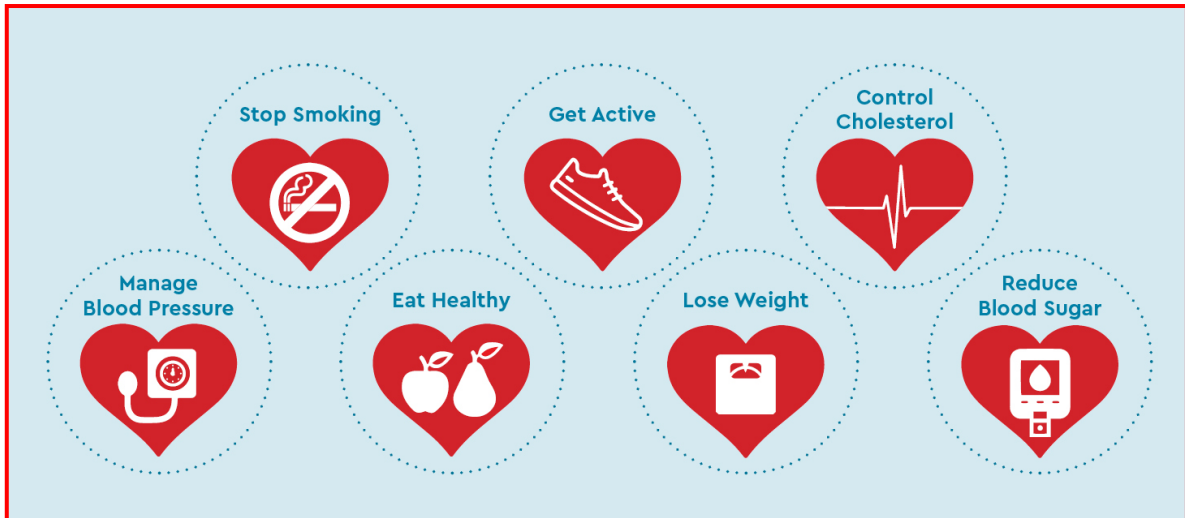
February Targeting Wellness Newsletter

February is Heart Month! Did you know that in the US, every 40 seconds someone has a heart attack? Every year over 800,000 Americans have a heart attack and over 300,000 have out-of-hospital cardiac arrest.

Even though many heart conditions can be avoided by making some lifestyle changes, according to the CDC, it is still the leading cause of death in the US.

Here is a snapshot of the topics covered:

- The difference between Heart Attack & Cardiac Arrest
- Change your lifestyle and change your life - we'll look at exactly what that means
- Where to start in making lifestyle changes
- Sleep and heart health - how it plays a role for maintaining a healthy heart
- Improve your health with random acts of kindness
- Habit Tracker form that you can print out and use
- Nutritional Bites - some helpful tips on batch cooking (to save time and improve health)
- Recipe Corner - 15-minute Miso soup





**Burlington County Municipal JIF
Managed Care Summary Report
2022**

Intake	January-22	January-21	2022 January YTD	2021 January YTD
# of New Claims Reported	72	46	72	46
# of Report Only	51	35	51	35
% Report Only	71%	76%	71%	76%
# of Medical Only	17	9	17	9
# of Lost Time	4	2	4	2
Medical Only to Lost Time Ratio	81:19	82:18	81:19	82:18
Claim Petition	0	0	0	0
COVID-19	52	42	52	42
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	6.9	3.4	6.9	3.4
Average Days Reported To Employer (Indemnity, Medical Only, Report Only)	1.3	0.7	1.3	0.7

Nurse Case Management	January-22	January-21
# of Cases Assigned to Case Management	19	20
# of Cases >90 days	16	18

Savings	January-22	January-21	2022 January YTD	2021 January YTD
Bill Count	105	120	105	120
Provider Charges	\$99,420	\$86,817	\$99,420	\$86,817
Repriced Amount	\$48,699	\$34,188	\$48,699	\$34,188
Savings \$	\$50,721	\$52,629	\$50,721	\$52,629
% Savings	51%	61%	51%	61%

QualCare Provider Network Penetration Rate	January-22	January-21	2022 January YTD	2021 January YTD
Bill Count	90%	96%	90%	96%
Provider Charges	92%	95%	92%	95%

Exclusive Provider Panel Penetration Rate	January-22	January-21	2022 January YTD	2021 January YTD
Bill Count	87%	99%	87%	99%
Provider Charges	92%	100%	92%	100%

Transitional Duty Summary		2022 January YTD	2021 January YTD
% of Transitional Duty Days Worked		81%	85%
\$ Saved By Accommodating		\$11,867	\$10,426
% of Transitional Duty Days Not Accommodated		19%	15%
Cost Of Days Not Accommodated		\$1,391	\$1,856

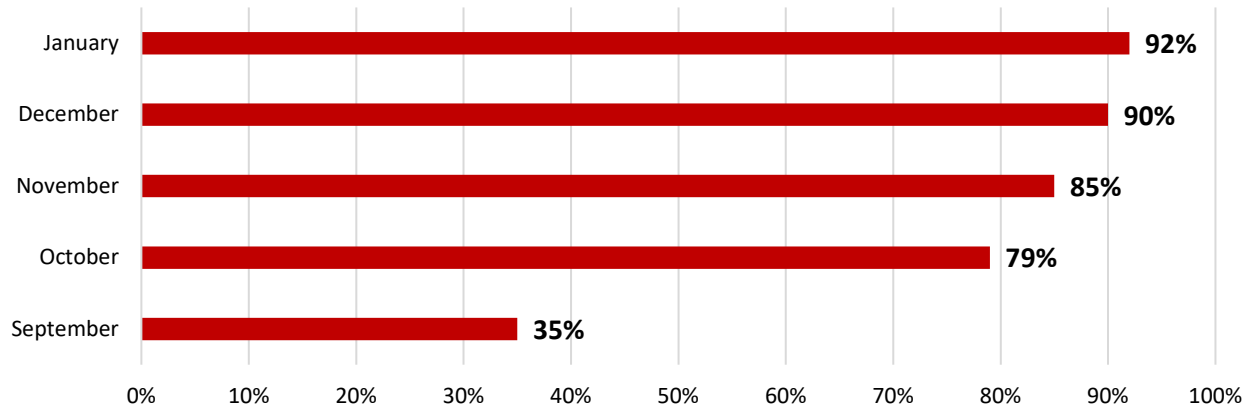


Cyber Risk Management Monthly Executive Report February 8, 2022

Wizer Training

BURLCO JIF Municipalities	Total Users 1055	Training 92%
Bass River Township	14	100%
Bordentown Township	48	100%
Chesterfield Township	14	100%
Delanco Township	28	100%
Hainesport Township	10	100%
Mansfield Township	75	100%
Pemberton Borough	13	100%
Pemberton Township	94	100%
Shamong Township	9	100%
Wrightstown Borough	4	100%
No Department	1	100%
Westampton Township	91	99%
Delran Township	59	98%
Florence Township	60	98%
North Hanover Township	29	97%
Bordentown City	23	96%
Lumberton Township	46	95%
Beverly City	19	89%
Edgewater Park Township	34	88%
Mount Laurel Township	147	88%
Southampton Township	14	86%
Medford Township	129	84%
Tabernacle Township	22	82%
Fieldsboro Borough	4	75%
New Hanover Township	8	75%
Springfield Township	20	70%
Woodland Township	11	64%
Palmyra Borough	30	57%
Riverside Township	4	50%

BURLCO Training Progress

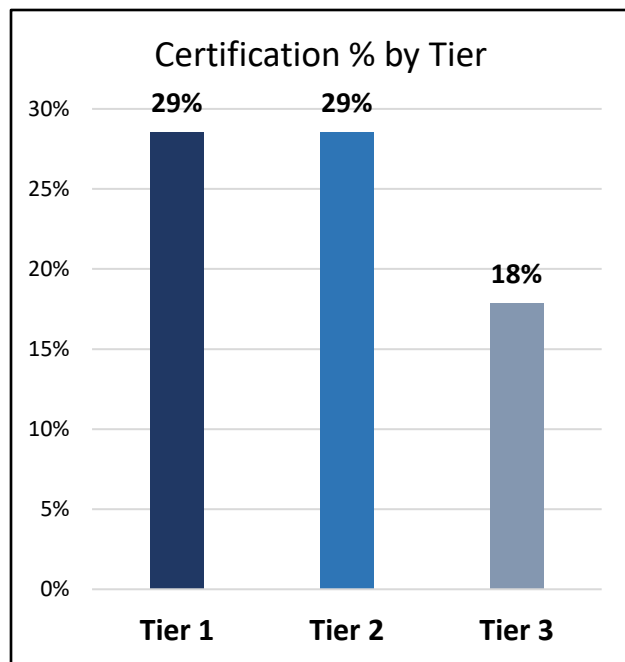




MEL's Cyber Risk Management

BURLCO JIF	Status	Tier 1	Tier 2	Tier 3
Bass River Twp	Checklist Submitted to the MEL	Approved	Approved	Incomplete
Beverly City	Waiting for Risk Questionnaire			
Bordentown City	Risk Questionnaire to be reviewed			
Bordentown Twp	Waiting for Certification Checklist	Incomplete	Incomplete	Incomplete
Chesterfield Twp	Waiting for Risk Questionnaire			
Delanco Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
Delran Twp	Waiting for Certification Checklist	Incomplete	Incomplete	Incomplete
Edgewater Park Twp	Checklist Submitted to the MEL	Approved	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 Certification Checklist			
Mount Laurel Twp	Waiting for Risk Questionnaire			
New Hanover Twp	Waiting for Risk Questionnaire			
North Hanover Twp	Waiting for Certification Checklist			
Palmyra Borough	Checklist Submitted to the MEL	Approved	Approved	Approved
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	Risk Questionnaire to be reviewed			

	Tier 1	Tier 2	Tier 3
Number Approved	10	9	6
% Approved	36%	32%	21%
Number Incomplete	4	5	8
% Incomplete	14%	18%	29%



- **Waiting for Questionnaire** – The Technology Risk Questionnaire has been sent to the municipality and their IT service provider, and currently waiting for return.
- **Risk Questionnaire to be reviewed** – Technical Questionnaire was received from the IT service provider and need to be reviewed to ensure compliancy and completeness.
- **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 to 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 and validated by Lou Romero.

New cyber claim deductible reimbursements take effect

January 1, 2022

Tier 1	Tier 2	Tier 3
\$10, 000	\$20,000	\$25,000

Note – You must complete and submit the MEL Cyber Risk Management Deductible Reimbursement Form at the time of a claim and provide proof of compliance.



MEL Cyber Risk Management Deductible Reimbursement

Required Documentation

All supporting documentation noted below are discussed in detail in the Minimum Technological Proficiency Standards.

1. Cyber training completion certificates or signed attendance
2. Screen shots of antivirus coverage
3. Screen shots of patches
4. Backup reports showing offsite backups
5. Copies of adopted Incident Response Plan and Technology Practices Policy
6. Email warning label screenshot
7. List of staff or contractors that support technology
8. Copies of adopted policies
 - a. Access, use, & control policy
 - b. PII & PHI encryption policy
 - c. Password policy
 - d. Banking Control policy
 - e. Remote Access policy
 - f. IT Business Continuity policy

Up Coming Events

Training

The JIF is already planning a new training course to be launched in the Spring, lets make sure all current training is completed as soon as possible.

The Wizer training program will incorporate phishing simulations to gauge the program's effectiveness and knowledge of your employees. You will need to work with your IT service provider to ensure that Wizer's IP address and web domains are white listed from each municipality's network so the phishing emails can pass your firewalls.

A more detail email communication will follow.

Network Security

The JIF has contracted D2 Cybersecurity to provide network vulnerability scanning and annual penetration testing with relavent reporting and findings. The penetration testing or "ethical hacking" excersise will use the same tactics as bad actors to test your network's security controls. Reports will be provided with findings via a secure portal that you can review with your IT service provider.

In order to conduct the testing exercises described above, we will need the Know Your Client (KYC) questionnaire and Vendor Service Agreement (VSA) completed, signed and returned to the JIF's office. The VSA has been reviewed and approved for signature by the Fund Attorney, David DeWeese. Please note that these testing exercises cannot begin until we have received completed forms from your municipality.

Around Town

We continue to focus on working with all the members and their IT service providers to achieve Tier 1, 2, and/or 3 certification and ensure the training roster is accurate and current. If you have an employee who works in multiple municipalities, please let me know so they don't retake the training in the other towns.

Don't forget to register with NJCCIC & MS-ISAC

<https://www.cyber.nj.gov/members/>

Membership

An NJCCIC membership enables you to increase your knowledge and awareness, becoming the strongest defense against cyber-attacks. Join today at no cost and we'll deliver the latest cyber alerts and advisories to your inbox, along with our bulletins, training notifications and other important updates.

CONTACT INFORMATION

* Your Affiliation

* E-mail Address

* First Name

Middle Initial

* Last Name

Suffix

Organization/Agency

Title

Address

City

* Zip/Postal Code

* State

Phone

Extension

Mobile

* Subscription Preferences

- ☐ Weekly Bulletin
- ☐ Alerts/Advisories
- ☐ Events/Training

Review



Join MS-ISAC® – Free for U.S. State, Local, Tribal & Territorial Government Entities

Membership in the Multi-State ISAC is open to employees or representatives from all 50 states, the District of Columbia, U.S. Territories, local and tribal governments, public K-12 education entities, public institutions of higher education, authorities, and any other non-federal public entity in the United States of America. This is always a free and voluntary membership for all these eligible organizations.

If you are affiliated with an eligible organization, please fill out this form and an MS-ISAC representative will reach out to you as soon as possible to complete the membership enrollment process.



[MS-ISAC Services Guide \(PDF\)](#)

MS-ISAC Services and Benefits Provided to Members:

- 24/7 Security Operations Center
- Incident response and digital forensics services
- Monitoring of your public IP ranges and domains for possible compromises
- Access to our Malicious Code Analysis Platform (MCAP)
- Weekly top-malicious domains and IPs report
- Block ransomware with Malicious Domain Blocking and Reporting (MDBR)
- Access to cybersecurity table-top exercises
- CIS SecureSuite Membership including access to CIS Benchmarks, CIS-CAT Pro, CIS WorkBench, remediation content, and more

Employees of for-profit companies or non-profits, consultants, or private citizens that are unaffiliated with an eligible entity are all strongly encouraged to take advantage of our free advisories on known vulnerabilities, national webcasts, and end-user focused cybersecurity newsletters by enrolling here: <https://learn.cisecurity.org/ms-isac-subscription>.

MEMBERSHIP APPLICATION

First Name *

Last Name *

Business Email *

Job Title *

Public Organization Name *

Sector *

Phone Number *

Mobile Phone

Street Address *

Address Line 2

City *

State/Region *

Postal Code *

How Did You Hear About Us? *

☐ I want information about Elections Infrastructure Security.

☐ I agree to the MS-ISAC terms & conditions. **

☐ I have reviewed the CIS Privacy Policy. ***

Register

COVID-19 Scams Continue



Excerpts from the Weekly Bulletin
published by the NJ Cybersecurity &
Communications Cell (NJCCIC)

Threat actors continue to exploit and capitalize on COVID-19 pandemic related products and services. The recent demand for COVID-19 tests has created various scam tactics. The number of COVID-19 test-related scams increased by 521 percent between October 2021 and January 2022.

As the US government stepped up testing efforts and introduced new websites for free COVID-19 test kits in January 2022, there was an increase in similar newly registered domain names that could be used in phishing attacks and other scams.

The NJCCIC continues to observe multiple COVID-19-themed malspam and phishing campaigns attempting to be delivered to New Jersey state employees, with the potential to obtain personal, financial, or medical information. In the example above, threat actors are sending emails from US and non-US domain names and trying to convey a sense of urgency to convince their targets to respond back quickly for the purchase of highly demanded COVID-19 rapid test kits. There is also a sense of authority and legitimacy with claims of certified markings (such as Emergency Use Authorization, Food and Drug Administration, among others). Upon further inspection, the emails contain grammatical errors, incomplete greetings, and insufficient signatures.

Additionally, in open-source reporting, threat actors are offering COVID-19 tests and other medical supplies, which may be counterfeit or unauthorized products. One phishing example purports to offer COVID-19 rapid test kits with competitive pricing and fast delivery dates and adds a sense of legitimacy with claims of certification. Other scams include impersonating trusted sources, such as labs, testing providers, or individual employees sharing fraudulent COVID-19 test results. Threat actors are also sending notifications claiming to be unpaid orders for COVID-19 tests and providing a fraudulent PayPal account for unsuspecting victims to send payments. In addition to phishing campaigns, threat actors are also using SMS text messaging for COVID-19 test-related scams.

February 9, 2022

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 January 31, 2022 for Closed Fund Years 1991 to 2017, and Fund Years 2018, 2019, 2020, 2021 and 2022. 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 \$ 16,286.91. This generated an average annual yield of .86%. However, after including an unrealized net loss of \$ 191,961.78 in the asset portfolio, the yield is adjusted to -1.27% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$14,779,221.38.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 0.00 w/YTD Total \$ 0.00
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00
FY 2022 Premium Assessments \$ 1,801,429.00

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 \$ 186,186.22. The claims detail shows 403 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$ 119. Interest Allocated)

Delran Township	\$ 0.00
Chesterfield Township	\$ 2,223.00
Bordentown City	\$ 41,028.00
Bordentown Township	\$ 57,246.00
Westampton Township	\$ 10,527.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 17,089,476.21 to a closing balance of \$ 17,713,350.39 showing an increase in the fund of \$ 623,874.18. 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 - February 2022

	Payee	FY2022	FY2021	FY2020	JIF Appropriation	Description
1	Actuarial Advantage	4,459.00			Prof Services/Actuary	Jan 2022 Fees
2	Arthur J. Gallagher Risk Management Services	31,880.00			Prof Services/Administration	Feb 2022 Fee
3	Arthur J. Gallagher Risk Management Services	109.98			Misc/Postage/Copies/Faxes	Postage/copies expenses-Jan
4	The DeWeese Law Firm, P.C.	6,287.00			Prof Services/Attorney	Feb 2022 Fees
5	Qual-Lynx	18,316.00			Prof Services/Claims Admin.	Feb 2022 Fees
6	Qual-Lynx		400.00		Prof Services/Claims Admin.	2021 EPL/POL Claims Advocacy Fees
7	Joyce Media	390.00			Misc/JIF Website	Feb 2022 Fees
8	Christopher J. Winter Sr.	1,833.00			Training/Police Risk Services	Law Enforcement Consultant-Feb 2022 fees
9	Kris Kristie	383.00			Misc/Recording Secretary	Feb 2022 Fees
10	J. A. Montgomery Risk Control Services	11,715.00			Prof Services/Safety Director	Feb 2022 Fees
11	Secure Data Consulting Services, LLC	5,544.00			Prof Services/Technology Risk Serv Dir	Feb 2022 Fees
12	Tom Tontarski	987.00			Prof Services/Treasurer	Feb 2022 Fees
13	Tom Tontarski	13.17			Misc/Postage/Copies/Faxes	overnighting checks (split)- Jan
14	Conner Strong & Buckelew	711.00			Prof Services/Underwriting Mgr	Feb 2022 Fees
15	Debby Schiffer	2,558.00			Wellness Program	Feb 2022 Fees
16	Insight Public Sector SLED	7,244.00			EPL/CYBER/Cyber Risk Services	Contracted (Wizer) Annual Cyber Training
17	Apex Insurance Services c/o QBE Insurance	387,186.50			EPL/POL Policy - Excess Insurance	EPL Coverage; P#QJC01005-06; 1/1/22-1/1/23; Inv#749759 1st installment
18	Apex Insurance Services c/o QBE Insurance	5,678.50			EPL/POL Policy - Excess Insurance	VDO Coverage; P#QVC01005-06; 1/1/22-1/1/23; Inv#749779; 1st installment
19	ARC Reprographics	193.87			Misc/Printing	Inv#279637, 279654 JIF envelopes split
20	Courier Post	58.48			Misc/Legal Notices	Ad#5079283 Jan mtg change
21	Courier Times (BCT)	48.52			Misc/Legal Notices	Ad#7419016 Jan mtg change
22	Iron Mountain	72.19			Misc/Record Retention Service	"Inv#GHML975; Storage 2/1-28/22; Service 12/22-1/25/22
23	Office Depot	520.81			Misc/Office Supplies	Inv#225273208001 storage boxes; #226972701-001 file folders
24	Paul's Custom Awards & Trophies Inc		90.00		Misc/Meeting Expense/Dinner Mtg	Inv#48157; D Matchett-retirement award
25	City of Beverly		201.89		Optional Safety Budget	gloves, spray, masks
26	Township of Chesterfield			1,953.75	Safety Incentive Program	Safety items, life vests

27	Delanco Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	Personnel Manual Update
28	Delanco Township		991.26		Optional Safety Budget	AED and safety items
29	Township of Edgewater Park			1,197.00	Safety Incentive Program	Safety dinner for employees; Gcs
30	Township of Edgewater Park		500.00		EPL/CYBER/EPL/Cyber Incentive Program	Personnel Manual Update
31	Township of Edgewater Park		162.00		Optional Safety Budget	Hearing and eye protection, gun light
32	Florence Township		2,660.00		Optional Safety Budget	Active shooter (2) sessions; cones
33	Florence Township		1,000.00		Wellness Program	Healthy scavenger hunt, snacks, bingo
34	Lumberton Township		150.00		Wellness Program	Chair massages
35	New Hanover Township		500.00		Wellness Program	Water
36	New Hanover Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	IT service
37	New Hanover Township		750.00		Optional Safety Budget	PW raincoats, BLS kits, tourniquets, PD gloves
38	New Hanover Township			2,350.00	Safety Incentive Program	AED pkgs, gloves, NJ hdbk, flashlights, signs, chairs
39	Borough of Palmyra		1,595.00		Optional Safety Budget	Safety items
40	Borough of Palmyra			2,273.23	Safety Incentive Program	Safety items and employee treats
41	Pemberton Borough		435.62		Optional Safety Budget	Defib pads
42	Springfield Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	back up, antivirus, monitoring
43	Springfield Township		995.00		Optional Safety Budget	airpack safety tests, PD online training
44	Springfield Township			2,600.00	Safety Incentive Program	airpack safety tests, PD online training
45	Springfield Township		500.00		Wellness Program	Water cooler and water
46	Riverside Township		1,000.00		Wellness Program	Water cooler with bottle fill
47	Westampton Township		494.97		EPL/CYBER/EPL/Cyber Incentive Program	back up, antivirus, monitoring
48	Woodland Township		500.00		Wellness Program	sneakers, massages
49	Wrightstown Borough		500.00		EPL/CYBER/EPL/Cyber Incentive Program	Server with locks, battery back up
	Subtotals	\$486,189.02	\$14,925.74	\$10,373.98		

JIF Bill List Total	\$511,488.74
RMC Bill List Total	\$113,349.00
Grand Total	\$624,837.74

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**RMC BILL LIST (1st installments) - February 2022**

	Payable to:	FY 2022	Appropriation	Description
1	Connor Strong & Buckelew	18,250.00	Risk Management Consultants	1st installment payment -Mt Laurel
2	EPIC Insurance Brokers	42,113.00	Risk Management Consultants	1st installment payment - Bordentown City, Delanco, Fieldsboro, Florence, North Hanover, Pemberton Boro, Springfield, Woodland, Wrightstown
3	Hardenbergh Insurance Group	45,003.00	Risk Management Consultants	1st installment payment -Beverly, Bordentown Twp, Medford(Jan only), New Hanover, Pemberton Twp, Southampton
4	Insurance Agency Management	7,983.00	Risk Management Consultants	1st installment payment - Chesterfield, Hainesport, Shamong
	RMC BILL LIST TOTAL	\$ 113,349.00		

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2022-___**

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO
EXECUTE A CONTRACT WITH SCIBAL ASSOCIATES, INC. DBA QUAL LYNX TO
PROVIDE WORKERS' COMPENSATION MANAGED CARE AND BILL REPRICING
SERVICES TO THE MEMBERS OF THE BURLINGTON COUNTY MUNICIPAL JOINT
INSURANCE FUND**

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 workers compensation insurance coverage to its member municipalities; and

WHEREAS, the FUND actively manages the cost of employee Workers' Compensation claims through the use of a managed care and bill repricing company; and

WHEREAS, on July 21, 2021, the FUND authorized the Executive Director to prepare, advertise, and receive Requests for Proposals (RFP) for Managed Care Services for a period of up to five (5) years; and

WHEREAS, the RFP was issued on September 20, 2021 with all responses due back by October 22, 2021; and

WHEREAS, responses to the RFP were received from Scibal Associates, Inc. DBA Qual Lynx, MedLogix, and Innovative Claims Strategies; and

WHEREAS, an Evaluation Committee made up of Fund Commissioners representing the Atlantic County, Burlington County, and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds met on December 10, 2021 and January 26, 2022 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 Scibal Associates, Inc. DBA Qual Lynx to provide Workers' Compensation Managed Care and Bill Repricing services to the FUND members beginning March 1, 2022 through January 1, 2022, at a per claim cost of \$550; and

WHEREAS, funds to pay for these services are included in the FUND's 2022 Loss Funding 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 Scibal Associates, Inc. DBA Qual Lynx, a copy of which is attached hereto, to provide Workers' Compensation Managed Care and Bill Repricing services to the members of the FUND beginning March 1, 2022 through January 1, 2023 at a per claim cost of \$550; and

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

This Resolution was duly adopted by the Burlington County
Municipal Joint Insurance Fund at a public meeting held on February 15, 2022.

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

Attest: _____
Fund Secretary

By: _____
Fund Chair

Date: February 15, 2022