



## AGENDA PACKET



**Tuesday, March 15, 2022 at 3:30 PM**

*Hainesport Municipal Building  
Hainesport, NJ*

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

## BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

**Tuesday, March 15, 2022 – 3:30 PM**  
**Hainesport Municipal Building**  
**Hainesport, NJ**

### **AGENDA**

- I. Meeting called to order by Chairman
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
  - A. Notice of this meeting was given by:
    1. Sending sufficient notice herewith to the ***Burlington County Times***, Mount Holly, and ***Courier Post***, Cherry Hill NJ;
    2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
    3. Posting notice on the public bulletin boards of all member municipalities of the BURLCO JIF.
- IV. Roll Call
  - A. Fund Commissioners
  - B. Fund Professionals
  - C. Risk Management Consultants
  - D. Move up Alternates (*if necessary*)
- V. Allow that this monthly meeting be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissioners – **Motion – All in Favor**
- VI. Approval of Minutes
  - A. Adoption of the **February 15, 2022** Meeting Minutes.....Pages 1-13
  - B. Adoption of the **February 15, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 – March 15, 2022.....Verbal
- VIII. Executive Director's Report..... Pages 14-37
  - A. Lost Time Accident Frequency.....Pages 18-19
  - B. Certificates of Insurance.....Pages 20-21
  - C. Financial Fast Track Report.....Handout
  - D. Regulatory Filing Checklists.....Pages 22-23
  - E. 2021 Safety Incentive Program Awards
  - F. 2022 Optional Safety Budget.....Page 24
  - G. 2022 Wellness Incentive Page.....Page 25
  - H. 2022 EPL/Cyber Risk Management Budget.....Page 26
  - I. EPL Compliance Status .....Page 27
  - J. Statutory Bond Status.....Pages 28-29
  - K. Skateboard Park Approval Status.....Page 30
  - L. Capehart Scatchard Updates.....Pages 31-35
  - M. Elected Officials Training.....Page 36
  - N. Land Use Training Certification.....Page 37

O.	Payroll Audits	
P.	Property Appraisals	
Q.	Annual Planning Retreat	
R.	Safety Breakfast Kickoff/Safety and Claims Coordinator Roundtable	
S.	Financials Disclosure Statements Filing	
T.	New Fund Commissioner Orientation	
U.	RMC Roundtable	
V.	Website	
W.	New Member Activity	
IX.	Solicitor's Report	
A.	MEL Helpline and Contact List.....	Pages 38-39
X.	Safety Director's Report	
A.	Activity Report .....	Pages 40-42
XI.	Claims Administrator's Report	
A.	Lessons Learned from Losses .....	Page 43
XII.	Law Enforcement Risk Management	
A.	Report.....	Pages 44-45
B.	Bulletin: K-9 Units.....	Pages 46-49
XIII.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 50-51
B.	Targeting Wellness Newsletter .....	Pages 52-59
XIV.	Managed Health Care Report	
A.	Summary.....	Page 60
B.	Average Days to Report.....	Page 61
C.	Claims Report by Type.....	Page 62
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E.	Transitional Duty Reports.....	Page 64
F.	PPO Savings and Penetration Reports.....	Pages 65-66
G.	Top 10 Providers & Paid Provider by Specialty.....	Page 67
H.	Nurse Case Management Report.....	Page 68
XV.	Technology Risk Services	
A.	Report.....	Pages 69-81
XVI.	Treasurer's Report as of February 28, 2022 .....	Pages 82-110
A.	Investment Report	
B.	Investment JCMI	
C.	Loss Run Payment Registers	
D.	Fund Status	
E.	Disbursements	
F.	March Bill List.....	Page 111
	Motion to approve the Payment Register & Bill List– <b>Motion – Roll Call</b>	
XVII.	Committee Report	
A.	Strategic Planning Committee Meeting Minutes – March 8, 2022.....	Handout

- XVIII. MEL/RCF/E-JIF Reports
- A. MEL/HIF Educational Seminar Announcement.....Page 112
  - B. MEL: Cyber Liability Insurance.....Page 113

XIX. Miscellaneous Business

<p style="text-align: center;"><b>The next meeting of the BURLCOJIF will be held on <b>Tuesday, April 26, 2022</b> at 3:30 PM at Café Madison, Riverside following the Annual Retreat</b></p>
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- 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**

**February 15, 2022**  
**Via Zoom Conferencing**

## ***OPEN SESSION MINUTES***

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held via Zoom on Tuesday, February 15, 2022. Chair McMahon, **Chesterfield**, presiding. The meeting was called to order at 3:30PM.

### ***FLAG SALUTE***

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

### ***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***

Amanda Somes, *Alternate*, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Maria Carrington, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield**  
Erin Provenzano, **Delanco Twp.**  
Tom Pullion, **Edgewater Park**  
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.**  
Mary Picariello, **North Hanover Twp**  
John Gural, **Palmyra Boro.**  
Dan Hornickel, **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:

Joe Bellina, **Delran Twp.**  
Patrice Hansell, **Fieldsboro Boro.**  
Kyle Tuliano, **New Hanover Twp.**  
Donna Mull, **Pemberton Boro.**  
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 RMS*

Also present were the following Risk Management Consultant agencies:

EPIC Insurance  
Hardenberg Insurance Group  
Insurance Agency Mgmt.

Absent Risk Management Consultant agencies and Fund Professionals:

Conner Strong & Buckelew

*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 January 18, 2022 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 Ms. Kosko, seconded by Ms. Archer to approve the Open & Closed session meeting minutes of the January 18, 2022 meeting. All in Favor. Motion carried by unanimous vote.

The Closed Session minutes of the January 18, 2022 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.

### ***CLAIMS REVIEW COMMITTEE MEETING REPORT – February 15, 2022***

Ms. Burger reported that a Claims Committee meeting met for the first time earlier today, Tuesday, February 15, 2022 via Zoom conference call.

The Committee reviewed eight (8) claims. Of the claims reviewed, there were four (4) Workers' Compensation, three (3) General Liability, and one (1) Property PARs recommended for approval of settlement or continuing defense.

She stated also stated that the Committee reviewed the Claim Committee Charter and the Managed Care Report. There were no Closed Cases or New Open claims to report on this month and she reminded everyone to please fill out your Supervisor Accident Investigation Report when an accident occurs as these reports are a valuable tool when investigating accidents. These reports get sent to J.A. Montgomery, who in turn uses it as a coaching tool when they visit with the member town to discuss the incident.

Lastly, Ms. Burger stated the minutes will be a handout at next month's meeting.

Questions will be addressed during Closed Session if necessary.

### ***EXECUTIVE DIRECTOR'S REPORT***

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

Mr. Forlenza referenced a report showing the Certificates of Insurance issued for December 22, 2021 – January 22, 2022, and asked that members please review for accuracy.

Mr. Forlenza noted for the OSB, Wellness, and EPL/Cyber Risk Management Budget balances, a consolidated announcement letter, including instructions on how to collect your 2022 funds was emailed out to all members on February 7, 2022. He then referenced the allowance reports included in the agenda. He noted all funds need to either be claimed or encumbered by November 30, 2022, with encumbered funds needing to be claimed by February 1, 2023. In regards to the SIP funds, a letter from his office will be emailed out in the next few weeks.

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

Mr. Forlenza referenced a copy of correspondence included in the agenda 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.

Mr. Forlenza noted that 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 shortly.

Regarding Payroll Audits, on 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, and 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.

Regarding Property Appraisals, Mr. Forlenza stated on or about February 14, 2022, each member and their RMC's received a notification from his 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.

Mr. Forlenza note on 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 in his office.

Mr. Forlenza stated 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. Due to the fact we still aren't real comfortable holding an event with over 100 participants in an enclosed venue, the Safety Kickoff and Claims Coordinator Roundtable may be virtual again this year. Additional information will be forthcoming.

Mr. Forlenza noted some years ago the Division of Local Government Services began using 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. As the filing cycle runs April to April, additional information will be forthcoming once the 2022 Financial Disclosure forms are available on the site to file.

Lastly, Mr. Forlenza stated earlier today an email went out from his office to all Fund Commissioners, Alternates, and Risk Management Consultants asking anyone that was interested in participating in a New Fund Commissioner Orientation to please respond to the email no later than February 25, 2022. Once we have an idea of how many participants are interested, we will send out further information in regards to a date and time. The training will be virtual, run approximately 90 minutes and is open to all members who would like to learn more about the JIF and how it operates. If you, or anyone in your municipality is interested in participating, please contact Kris Kristie and she will set you up to receive the training information.

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

### ***SOLICITOR'S REPORT***

#### ***Open/Closed Claims Reports***

Mr. DeWeese noted the Clams Committee met earlier today, and stated that there were no (0) closed case(s) since the last meeting.

Mr. DeWeese stated that there were no (0) new 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 be sure that who you want to have access to the Helpline are listed on this report, as calls can only be fielded from those on the list. He reminded the members that they 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.

### ***SAFETY DIRECTOR'S REPORT***

Mr. Saville stated that the Safety Director's Report is included in the agenda and is self-explanatory. He then highlighted the following:

Mr. Saville noted his report included a list of the Safety Director Bulletins and Safety Announcements issued during the month via the NJ MEL App, as well as the MSI Now, MSI Live, and DVD Services. He reminded the members the 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 training continues to be provided through the Zoom Webinar Format due to the restrictions brought about from the pandemic. Training requirements must still be met while dealing with the pandemic and that PEOSHA is actively conducting compliance visits and they seem to still be calling ahead for now. It is recommended that you review the hierarchy reports for your town in the learning management system to be sure your trainings are up to date. Mr. Saville noted to take advantage of the MSI Live Virtual classes or the videos offered through MSI Now, noting that we must abide by the State agency's rules that issued the designation, including that attendees of the class must attend the whole session. Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion. Group registrations are available for those with limited internet capabilities, and remember that PEOSH considers any training more than three years old to be outdated.

Lastly, Mr. Saville reminded everyone to please fill out the Supervisors Incident Report whenever an incident occurs as this helps him to understand exactly what happened and to help get to the root cause of the incident. Mr. Garish noted this is also beneficial for the new Safety Coordinators to read.

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

### ***CLAIMS ADMINISTRATOR'S REPORT***

#### ***Lessons Learned from Losses***

Mr. Roselli presented his *Lessons Learned from Losses* for February, which reviewed the *Auto Repair Shop Program* and its benefits.

- Proper stewardship of taxpayer dollars.
- Safety is prioritized as "up fit" equipment is being removed and replaced properly.
- Minimized delays in the return of repaired vehicles.
- Manufacturer warranties remain in place.

Mr. Roselli then discussed an example where significant savings were realized using the program. He noted the program has been running very smoothly and is a win-win for both the shops and the JIF.

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

### ***LAW ENFORCEMENT LIABILITY CONSULTANT REPORT***

Mr. Winter stated in the month of January he has completed visits with seven (7) towns, with an additional two (2) more scheduled for the month. 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. He has also been collecting contact information for newly assigned Chiefs and passing the information along to J.A. Montgomery for their records.

Mr. Winter noted the 7 agencies he has visited have completed the Cyber Security Training, and he himself has completed instructor training pertaining to Managing Aggressive Behavior and classes will commence later this year.

Lastly, Mr. Winter noted also included in the agenda was a Bulletin pertaining to Polling Place Restrictions and was distributed to all BURLCO Police agencies.

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

### ***WELLNESS DIRECTOR'S REPORT***

Ms. Schiffer stated her report is included in the agenda packet and highlighted the following and referenced some well-being initiatives and activities:

**Wear Red Day (Feb 4<sup>th</sup>)** – 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.

Ms. Schiffer than noted some new avenues for promoting wellness, including:

**Wellness Ad Hoc Committee** –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. A Charter is being prepared for approval. The 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, she would welcome the opportunity to attend at least one of your Safety Committee Meetings this year.

Ms. Schiffer noted two (2) virtual workshops

**New Approach to “Weight” Loss** – Wednesday, February 16<sup>th</sup>, 2:30pm-3pm

**Sustainable Habit Change Using Mental Fitness** – Wednesday, March 2<sup>nd</sup>, 2:30pm-3pm

### **February Targeting Wellness Newsletter**

In regards to the Targeting Wellness Newsletter included in the agenda, Ms. Schiffer stated February is Heart Health Month and 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. Ms. Schiffer than reviewed some of the other topics covered in her newsletter.

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)*:

	<b><i>January</i></b>	<b><i>YTD</i></b>
<i>Lost Time</i>	4	4
<i>Medical Only</i>	17	17
<i>Report Only</i>	51	51
<i># of New Claims Reported</i>	72	72
<i>Report Only % of Total</i>	71%	%
<i>Medical Only/Lost Time Ratio</i>	81:19	81:19
<i>Average Days to Report</i>	6.9	6.9

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

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

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	151
<i>Transitional Duty Days Worked</i>	122

<i>% of Transitional Duty Days Worked</i>	<i>81%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>29</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>19%</i>
<i>\$ Saved by Accommodating</i>	<i>\$11,867</i>
<i>\$ Lost by not Accommodating</i>	<i>\$1,391</i>

***PPO Penetration Report:***

Ms. Beatty presented the PPO Penetration Report:

<b><i>PPO Penetration Rate</i></b>	<b><i>January</i></b>
<i>Bill Count</i>	<i>105</i>
<i>Original Provider Charges</i>	<i>\$99,420</i>
<i>Re-priced Bill Amount</i>	<i>\$48,699</i>
<i>Savings</i>	<i>\$50,721</i>
<i>% of Savings</i>	<i>51%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>90%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>92%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>87%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>92%</i>

**Top 10 Providers by Specialty:** This report breaks down our top 10 providers by specialty e.g. Anesthesia/Pain Management, Facility, and MRI/Radiology as these are the heaviest expenses the Fund incurs.

**Nurse Case Assignment Report:** The final page of this report depicts the number of open cases each Nurse Case Manager carried for each month to date, along with how many cases were closed for the current month, and how many cases were opened for the current month. The attached report depicts the information through January 2022.

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 and 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. 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 through your firewalls.

He then referenced the report in the agenda stating the BURLCOJIF is to date 92% complete (1,055 Users).

In regards to the MEL's Cyber Risk Management Program, there are currently six (6) members approved in all three Tiers, and nine (9) members approved in Tier's 1 & 2. Mr. Romero noted he will be reaching out to members to see how he can assist. He noted this is moving in the right direction, but very slowly coming along.

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 him know so they don't have to retake the training in the other towns where they work.

He also presented 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 that the following new Cyber Claims Deductible eligibility reimbursements took effect January 1, 2022:

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

Mr. Romero reminded the members that the Fund 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.

In order to conduct the testing exercises described, 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.

Mr. Romero is working with the Executive Directors 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. 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.

Lastly Mr. Romero stated that all members should register with NJCCIC and MS-ISAC which has many free benefits for your municipality including, but not limited to:

- Weekly top malicious domains and IPs report
- Access to Cybersecurity table top exercises

- Incident response and digital forensics services
- Cyber alerts, bulletins, and training notifications
- And much more

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 January 2022, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports 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 through 2017, and Fund Years 2018, 2019, 2020, 2021, and 2022.

#### **Investment Interest**

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**

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

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

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

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

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.

#### ***Loss Run Payment Register – January 2022***

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

#### ***Bill List – February 2022***

For the Executive Committee's consideration, Mr. Tontarski presented the February 2022 Bill List in the amount of \$511,488.74 which was sent out to all members prior to the meeting.

For the Executive Committee's consideration, Mr. Tontarski presented the RMC Bill List – 1<sup>st</sup> Installment in the amount of \$113,349.00 which was sent out to all members prior to the meeting.

Chair McMahon entertained a motion to approve the January 2022 Loss Run Payment Register, the February 2022 Bill List in the amount of \$511,488.74 and the RMC Bill List in the amount of \$113,349.00, as presented.

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 *January 2022 Loss Run Payment Register, the February 2022 Bill List, and the RMC Bill List* 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**  
John Gural, **Palmyra Borough**  
Glenn McMahon, **Chesterfield**

*Nays:*                      None  
*Abstain:*                  None

Motion carried by unanimous vote.

Mr. Forlenza noted that Mr. Tontarski will be reaching out to those who have not paid their 1<sup>st</sup> Assessment Bill as of today, so they do not go over the grace period and have to pay a 10% assessed late fee.

#### **COMMITTEE REPORTS**

Nothing to report this month.

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

Nothing to report this month.

#### ***MISCELLANEOUS BUSINESS***

Chair McMahon entertained a motion to approve *Resolution 2022-20 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*

Mr. Forlenza noted that within the Resolution that was included in the agenda, the date the contract would run through stated March 1, 2022 through January 1, 2022; that should be March 1, 2022 through January 1, 2023 and was correct in the Resolution for signature.

Motion by Mr. Gural, second by Mr. Mascia, to adopt *Resolution 2022-20*, 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**  
John Gural, **Palmyra Borough**  
Glenn McMahon, **Chesterfield**

*Nays:* None  
*Abstain:* None

All in Favor. Motion carried by unanimous vote.

### ***Next Meeting***

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, March 15, 2022 at 3:30 PM** either in-person in Hainesport, or via Zoom. *At the time of these minutes, the March 15, 2022 meeting will be in person at the Hainesport Municipal Building.*

### ***PUBLIC COMMENT***

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

Chair McMahon opened the meeting to the public for comment.

Hearing no 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. Wolbert, to close the meeting to the public. All in favor. Motion carried.

At this time, Chair McMahon asked Mr. DeWeese if there was a need for a Closed Session. Mr. DeWeese noted, at this time, there is not a need to hold a closed Session unless anyone had any questions in regard to the PARs. No questions were entertained.

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

Chair McMahon asked members for their questions at this time. No questions were entertained.

Chair McMahon entertained a motion to approve the following PARs as reviewed and recommended by the Claims Review Committee.

<b><i>Workers' Compensation</i></b>	<b><i>General Liability</i></b>	<b><i>Property</i></b>
<i>2020189571</i>	<i>2020178871</i>	<i>2022260492</i>
<i>2021228252</i>	<i>2021224219</i>	
<i>2021229233</i>	<i>2019150650</i>	
<i>MLT-2022254089</i>		

Motion by Mr. Ingling, seconded by Ms. Archer, to approve Payment Authority on the Claims reviewed and recommended by the Claims Review Committee:

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

*Nays:* None  
*Abstain:* None

All in Favor. Motion carried by unanimous vote.



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

There were no (0) claim(s) presented for abandon subrogation since the last meeting.

***MOTION TO ADJOURN***

Chair McMahon entertained a motion to adjourn the February 15, 2022 meeting of the BURLCO JIF.

Motion by Mr. Gural, seconded by Ms. Archer to adjourn the February 15, 2022 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:43 PM.

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Kris Kristie,  
*Recording Secretary for*

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***John Gural, SECRETARY***



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

.....

**A. Lost Time Accident Frequency Report – (pgs. 18-19)**

The January 2022 Lost Time Accident Frequency Summary and the Statewide Recap for January 2022 are attached for your review.

**B. Certificates of Insurance (pgs. 20-21)**

A summary of the Certificates of Insurance issued for the period 1/22/22-2/22/22 are attached for your review.

**C. Financial Fast Track Report - handout**

The Financial Fast Track Report as of December 31, 2021 is a handout for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status.

**D. Regulatory Filing Checklists (pgs. 22-23)**

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. 24)**

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. 25)**

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. 26)**

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. 27)**

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. 28-29)**

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

**K. Skateboard Park Approval Status (pg. 30)**

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. 31-35)**

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 Training (pg. 36)**

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. Invitations for this virtual training were emailed to all Fund Commissioners, Municipal Clerks and Risk Management Consultants on February 16, 2022. The trainings will be held virtually on March 9<sup>th</sup>, April 6<sup>th</sup>, April 11<sup>th</sup>, April 27<sup>th</sup> and April 28<sup>th</sup> and each session is limited to 95 participants. Please contact the Executive Director's office if you have any questions.

**N. Land Use Training Certification (pg. 37)**

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

**O. 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

**P. 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**.

**Q. Annual Planning Retreat**

The Strategic Planning Committee met on March 8, 2022 to discuss the 2022 Planning Retreat. Additional information regarding the Retreat Agenda and registration will be provided to the membership following the Strategic Planning Meeting.

**R. Safety & Wellness Coordinator Roundtables**

The Safety & Wellness Coordinator Roundtables are tentatively scheduled to take place on April 5, 2022 via Zoom Conferencing. A Save the Date and registration information will be forth coming from the Safety Director's office. The date of the Claims Coordinator Roundtable is still pending. Information on the Claims Coordinator Roundtable will be sent to all members once a date is finalized.

**S. 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.

**T. New Fund Commissioner Orientation**

An email inquiring about interest in attending the New Fund Commissioner Orientation was emailed to all Fund Commissioners, Alternate Fund Commissioners and Risk Management Consultants on or about February 15, 2022. We received quite a few responses from all three JIF's. We will be conducting New Fund Commissioner Orientation training in April via Zoom Conferencing. An email

notification with further details will be sent out to all who responded in late March.

**U. RMC Roundtable**

A Risk Management Consultant's Roundtable has been tentatively scheduled for May 19, 2022. During these sessions, attendees will be provided important information on a variety of topics including coverage provided by the JIF and the Annual Renewal process. Attendees will also have an opportunity to ask questions on any subject of importance to them. Additional information will be forthcoming as details are finalized.

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

Please take a moment to explore the BURLCO JIF website, which contains a plethora of information in an easy to read and navigate format. If you have any questions, comments, or feedback, please contact Megan Matro at 856-446-9141 or [Megan\\_Matro@riskprogramadministrators.com](mailto:Megan_Matro@riskprogramadministrators.com).

**W. 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			49.99											49.99	1,545.01	
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			675.00											675.00	920.00	
Woodland	995.00														0.00	995.00	
Wrightstown	995.00														0.00	995.00	
Total By Line	52,045	\$0.00	\$0.00	\$724.99	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	724.99	51,320.01	
<b>Must be Claimed or Encumbered by November 30, 2022. All Encumbered Claims Must be Claimed by February 1, 2023</b>																	

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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																	

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**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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# ACM, BURLCO & TRICO JIF: 2022 Elected Officials Training

## VIRTUAL WEBINARS VIA ZOOM Five Sessions Offered

### Topics Covered:

#### WHAT IS DRIVING OUR PREMIUMS:

- ♦ LEGISLATION & REGULATORY CHANGES (SAM, Firefighters Cancer Presumption, Pension Changes)
- ♦ WORLDWIDE REINSURANCE PRESSURES (Cyber Incidents, Liability Claims, Natural Disasters)
- ♦ SOCIAL INFLATION (Plaintiff-Friendly Judgements and Higher Jury Awards)

#### *HOW IS THE JIF HELPING YOU MANAGE THESE ISSUES?*

**Registration is required and each participant must be registered individually.**

**Each Session Time - 6:00pm-7:30pm  
Full Participation is Required for Credit**

[Click HERE to register for the Wednesday March 9<sup>th</sup> Session](#)

[Click HERE to register for the Wednesday April 6th Session](#)

[Click HERE to register for the Monday April 11th Session](#)

[Click HERE to register for the Wednesday April 27th Session](#)

[Click HERE to register for the Thursday April 28th Session](#)

**ALL SESSIONS: 6:00 PM - 7:30 PM**

**Space is Limited.** For more information, contact Paul Forlenza, Executive Director  
ACM, BURLCO, TRICO JIFs c/o RPA  
p: 856-446-9135 e: Paul\_Forlenza@riskprogramadministrators.com

This is an opportunity to qualify for the \$250 credit  
per Elected Official/Municipal Manager towards  
your municipality's 2022 MEL Assessment.  
(Subject to cap set by the MEL)



# SAFETY DIRECTOR REPORT

## Burlington County Municipal Joint Insurance Fund

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

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

**DATE:** March 1, 2022

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

Keith Hummel Associate Director Public Sector Risk Control <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> Office: 856-552-6862 Fax: 856-552-6863	Mailing Address:  TRIAD 1828 CENTRE Cooper Street, 18 <sup>th</sup> Floor Camden, NJ 08102  P.O. Box 99106 Camden NJ 08101	John Saville Senior Risk Control Consultant <a href="mailto:jsaville@jamontgomery.com">jsaville@jamontgomery.com</a> Office: 732-736-5009 Cell: 609-330-4092
Robert Garish Senior Consultant <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a> Office: 856-552-4650 Cell: 609-947-9719		Melissa Meccariello Administrative Assistant <a href="mailto:mmeccariello@jamontgomery.com">mmeccariello@jamontgomery.com</a> Office: 856-479-2070 Cell: 609-756-7333

### *LOSS CONTROL SURVEYS*

- Township of Bordentown Renewal on February 1, 2022
- Borough of Palmyra on February 15, 2022
- Township of Riverside Renewal on February 15, 2022

### *LAW ENFORCEMENT LOSS CONTROL SURVEYS*

- No Law Enforcement Loss Control Surveys were completed in February

### *MEETINGS ATTENDED*

- Claims Committee Meeting on February 15, 2022
- Fund Commissioners on February 15, 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 would like to receive communications from MEL and MSI related to your position or operations, follow the directions to select from the list of available Push Notification “subscriptions.” Click here for [NJ MEL App Directions](#).

### ***MSI SAFETY DIRECTOR***

- 2022 MSI Expo
- Training Announcement: Bloodborne Pathogens (BBP) & Hazard Communication Standards for Fire Departments
- MSI Fire Service
- EMS Accountability
- Safety Recall Alert: Select 3M™ Protecta® Self-Retracting Lifelines
- New Jersey Recreational Cannabis Guide
- Understanding Fall Protection Equipment Warranty Requirement
- Law Enforcement Risk Analysis: Vehicular Law Enforcement Crash Mitigation Considerations
- MSI LIVE Schedule
- NJLTAP – Compliance to the Americans with Disabilities Act (ADA) in the Public Right-of-Way (Webinar)

### ***MSI LAW ENFORCEMENT MESSAGES***

- Body Camera Directive - Risk Analysis Bulletin and Implementation Worksheet
- Save the Date: Police Ad-Hoc Committee Meeting on April 26, 2022
- Vehicular Law Enforcement Crash Reduction Considerations
- POAC Autism Shield Training
- Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals

### ***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
Hainesport	3
Mansfield	2
Southampton	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
Hainesport	3

### ***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](mailto:afelip@jamontgomery.com).

# LESSONS LEARNED FROM LOSSES

## MONTHLY NEWSLETTER - MARCH 2022

# OFFICE SAFETY



- Some of the worst injuries we see occur indoors in a controlled environment.
- Slip, trip and fall accidents and their subsequent injuries are the most common and costly accidents seen amongst office workers. Common hazards of slip, trip and fall accidents include wet floors, improper footwear, boxes, garbage cans, purses, open drawers and electrical and computer cords.
- Talk to staff frequently about your expectations and their concerns for maintaining a safe workplace.
- Inspect areas for problems, report them, fix them and document these efforts

**Example 1:** Employee tripped over equipment on the floor and fell. The employee underwent hand surgery and physical therapy after conservative treatment failed. This claim is over \$103,000 with wage replacement and the likely award to settle the claim petition.

**Example 2:** Employee tripped over computer cable and fell forward. A rotator cuff injury and several fractures were suffered by the employee resulting in surgery. The total cost of this claim was over \$225,000.



**DATE:** March 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 (February)

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

Agency	Contact Purpose
Bordentown Twp. PD	Chief B. Pesce Meet / Greet Discuss Program Tour agency.
Riverside Twp. PD	Acting Chief Hans (David) Jaensch Meet / Greet Discuss Program Tour agency.
Medford Twp. PD.	Chief Arthur Waterman Meet / Greet Discuss Program Tour agency.

**Comments:** BURLCO police agencies continue to be scheduled 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. Update: There are 7 agencies that remain to be visited with 3 scheduled and 4 pending to schedule.



**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 and or selected topics for assistance, which is ongoing. A follow-up inquiry was conducted with agencies in regards to Critical Incident Debriefing. All agencies above have a process in place for police personnel.

**Training:** All of the above agencies have completed the (Wizer) Cyber Security Training. Future training was discussed pertaining to Report Writing and Managing Aggressive Behavior.

**Law Enforcement Bulletins / Newsletters:**

L/E Bulletin 22-03 pertaining to K-9 Units was distributed to all BURLCO Police Agencies which is attached to this report. The bulletin focused on the revisions to the use of drug detection dogs due to recent law changes involving Marijuana in addition to policy and procedural language recommended for use based on NJ Attorney General Use of Force revisions, K-9 active and closed litigation cases. (See attached)

**Meetings Attended:**

L/E Consultant Meeting: 02/04/2022  
Claims Committee Meeting: 02/15//2022  
Fund Commissioners Meeting: 02/15/2022





**TO:** All BURLCO JIF Police Departments

**FROM:** Christopher J. Winter, L/E Risk Management Consultant

**DATE:** February 28, 2022

**SUBJECT:** K-9 Units

**L/E Bulletin :** 22-03

The following information is provided as guidance and recommendation to police agencies who currently maintain a K-9 Unit or who are considering the implementation of a unit. Based on the recent revisions from the New Jersey Attorney General on Use of Force and Marijuana Decriminalization, in addition to both active and closed litigation claims handled by the JIF attorneys, the following information is provided:

❖ The odor of marijuana or hashish, with either burnt or raw, by itself no longer establishes “reasonable articulable suspicion” to initiate a stop or search of a person or their vehicle to determine a violation of a possession offense or fourth-degree distribution offense. (NJAG Dir. Feb, 2021). Therefore, canines (Police Specialty Dogs) trained and utilized for drug detection prior to this mandate should no longer be used for this purpose as they cannot decipher between narcotics. New Canines trained subsequent to the AG Directive would be trained with other narcotics excluding the Marijuana implant by certified instructors, therefore making the canine active for other narcotic searches accordingly.





Recommended policy information for agency K-9 policy:

❖ **Agency policy** should contain procedures for the use of (Police Dogs) who have been trained to assist the police officer handler in the performance of his/her duties, used for law enforcement purpose or any law enforcement related activities as identified below:

Response by the Canine Officer, that directs the officers to have the canine remain in the police vehicle upon arrival until the assigned officer makes an assessment of the incident with the on-duty supervisor at the scene.

If a handler determines it is necessary to release a dog Off Lead to apprehend a fleeing/hiding suspect, these efforts will be coordinated with the "On Duty Supervisor" for approval. Off Lead actions will only be utilized for first, second and third degree crimes where it has been determined that it is necessary to protect citizens, apprehend the suspect where other means are not practical.

No canine will be released off lead until proper announcement has been given, such as, "...This is the police. you are under arrest. I have a trained police dog. Make yourself known and surrender. If you do not comply, I will release him. He/she will find you and bite you." Absent exigent circumstances which would compromise the safety of the canine, canine handler, or other persons, the announcement shall be given in a loud and clear voice, each time a canine goes to a different floor or separate sealed area. This shall serve notice to innocent persons to leave the area and afford the suspect an opportunity to surrender.

Under no circumstance shall a canine be released off lead for apprehension purposes in crowded areas or when other persons and/or police officers are in or near the path of the fleeing/hiding suspect **UNLESS** proper target acquisition has been acquired.

Any time a canine is released off lead, the handler shall remain attentive for potential injury to the canine from vehicular traffic on surrounding roadways.

Handlers will use, and/or permit their canine to use only that amount of force necessary to apprehend and control a fleeing, hiding, or combative suspect, who fails to heed the warnings of stop or surrender.

If a suspect is apprehended, the canine shall be instructed to disengage by release command or physical removal as soon as control or compliance is achieved.

Canines shall not be deployed against a crowd, except to respond to a threat of death or serious bodily injury to a member of the public or to an officer.

The following definitions should be added to the K-9 policy:

**Passive resistor** – when dealing with a passive resistor, officers may rely on police presence, verbal control techniques, holding techniques, lifting/carrying, wrist locks and other manual pain compliance techniques. Greater force, such as strikes, punches, CEDs, or less lethal devices shall not be used.

**Active resistor** – when dealing with an active resistor, in addition

to the options available for passive resistors, officers may use physical strikes with hands or feet, OC spray, or tactical batons applied with non-impact pressure, and taking the person to the ground. Intentional strikes to the head or face, which are only allowed in an act of self-defense, are not permitted when dealing with an active resistor as outlined under Deadly Force of the agency Use of Force policy. NOTE: Police canines shall not be

utilized against an active resistor.

- ❖ Policy should outline safety issues and reporting requirements followed by an Administrative / Meaningful Review of incidents.

Disclaimer: The materials provided in this correspondence are for general informational and educational purposes only and are not intended to be and should not be considered legal advice or opinions. Prior to making any policy or rule changes, seek the advice of your municipal attorney or County Prosecutor.

Respectfully Submitted,  
*Christopher J. Winter Sr.* CPM  
Law Enforcement Risk Management Consultant  
ACM, BURLCO, and TRICO JIF  
609-780-4769  
[chriswinter1429@gmail.com](mailto: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:** March 15, 2022 at Hainesport Municipal Building  
**Email address:** [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

**March Well-being Initiatives & Activities**

An invitation was sent to each of the JIF Wellness Coordinators in an attempt to schedule a time to have an idea generating conversation regarding ways to use allocated wellness funds for 2022. My goal is to have these meetings set up/completed with the majority if not all municipal Wellness Coordinators by mid-April.

**Chair Massage** – arranged a 10 minute massage for interested employees

**Stretch routine for Public Works** – date to be determined

**Weight Loss Challenge** - based on percentage of weight loss by individual and overall department. Keep in mind that emphasis needs to be on making lifestyle changes not merely the number on the scale.

**New Avenues for Promoting Well-being**

**Wellness Advisory Committee** – Our first meetings were held Thurs 2/24 and Friday 2/25 to accommodate schedules. (3 member towns from BURLCO – Fieldsboro, Palmyra, and Pemberton Twp)

- **Charter to be presented at the March 22 Safety Committee Meeting for approval**
- One primary focus of the committee will be to identify ways to expand participation in wellness programs both our JIF program as well as any that promote wellbeing.
- Meeting minutes are included in your agenda packet-
- **Few highlights from meeting:**
  - a. addressed why wellness is important
  - b. shared the comorbidity slides provided by the Executive Director's Office
  - c. common challenge is getting participation
  - d. discussed the need for another employee survey to determine employees various needs
  - e. next meeting in May about 2 weeks prior to the next Safety Committee Meeting

**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. First one may be during the Roundtable discussions.

**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**

1. Hosted a webinar on *New Approach to "Weight" Loss* – held in 3/16/22 with 15 attend (combined JIF)
2. March webinar on *Sustainable Change Using Mental Fitness* – Thursday March 10<sup>TH</sup> at 10am

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

**Update on Police Pilot Program**

Purpose of the program was:

- to determine the effectiveness of a 6 Week Transformational Leadership Group Coaching Program
- for helping Law Enforcement officers become:
  - a. more transformational in their leadership style
  - b. build resiliency
  - c. practice formal coaching techniques
  - d. and experience peer support while navigating their personal and professional challenges

***Results from the pre and post assessments showed the following:***

**Hardiness Resiliency Gauge** - 77% of participants improved in their hardiness and resilience scores

**Managing Stress** - 60% of participants experienced decrease in level of self reported perceived stress; 40% were able to manage their stress to prevent an increase in their existing stress levels

**Transformational Leadership to Build Hardy Teams** - Leaders experienced increase in transformational leadership with a decrease in transaction and avoidant leadership tendencies.

J.A. Montgomery sent out a letter to the participating Chiefs from our first cohort asking them to think of other Chiefs within our JIF they could recruit to participant in the next Cohort. Those new Chiefs showing interest will be passed along to Dr. Elias for 1:1 conversation on program details.

**March Targeting Wellness Newsletter**

With spring right around the corner (March 20th) as well as daylight savings time (March 13th), it seems only appropriate to talk about movement in March! March is also National Nutrition and National Colorectal Awareness Month so food is another favorite topic. In this month's newsletter targeted:

1. The Power of the Mind-Body Connection
2. How Often Do You Stretch?
3. "Spring" into Action - Live Longer & Stronger
4. Focus on Foods to Add Rather Than Avoid
5. Dietary Spectrum Graph
6. Nutrition Word Search - Just for fun!
7. Recipe Corner: Lentil Artichoke Stew



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

<b>Intake</b>	<b>February-22</b>	<b>February-21</b>	<b>2022 February YTD</b>	<b>2021 February YTD</b>
# of New Claims Reported	20	50	91	100
# of Report Only	9	28	61	65
% Report Only		56%		65%
# of Medical Only	8	13	22	23
# of Lost Time	3	9	8	12
Medical Only to Lost Time Ratio		59:41		66:34
Claim Petition	0	0	0	0
COVID-19	6	17	57	70
Average Days <u>Reported To Qual-Lynx</u> (Indemnity, Medical Only, Report Only)	1	6.4	5.6	4.8
Average Days <u>Reported To Employer</u> (Indemnity, Medical Only, Report Only)	0.1		1.1	

<b>Nurse Case Management</b>	<b>February-22</b>	<b>February-21</b>
# of Cases Assigned to Case Management	19	21
# of Cases >90 days	17	20

<b>Savings</b>	<b>February-22</b>	<b>February-21</b>	<b>2022 February YTD</b>	<b>2021 February YTD</b>
Bill Count	111	136	216	256
Provider Charges	\$141,130	\$503,929	\$240,550	\$590,746
Repriced Amount	\$55,164	\$134,298	\$103,863	\$168,485
Savings \$	\$85,967	\$369,632	\$136,688	\$422,261
% Savings	61%	73%	57%	71%

<b>QualCare Provider Network Penetration Rate</b>	<b>February-22</b>	<b>February-21</b>	<b>2022 February YTD</b>	<b>2021 February YTD</b>
Bill Count	96%	94%	94%	95%
Provider Charges	98%	93%	95%	94%

<b>Exclusive Provider Panel Penetration Rate</b>	<b>February-22</b>	<b>February-21</b>	<b>2022 February YTD</b>	<b>2021 February YTD</b>
Bill Count	94%	91%	92%	95%
Provider Charges	98%	80%	97%	83%

<b>Transitional Duty Summary</b>		<b>2022 February YTD</b>	<b>2021 February YTD</b>
% of Transitional Duty Days Worked		88%	84%
\$ Saved By Accommodating		\$20,469	\$28,222
% of Transitional Duty Days Not Accommodated		12%	16%
Cost Of Days Not Accommodated		\$1,391	\$5,489



# Cyber Risk Management

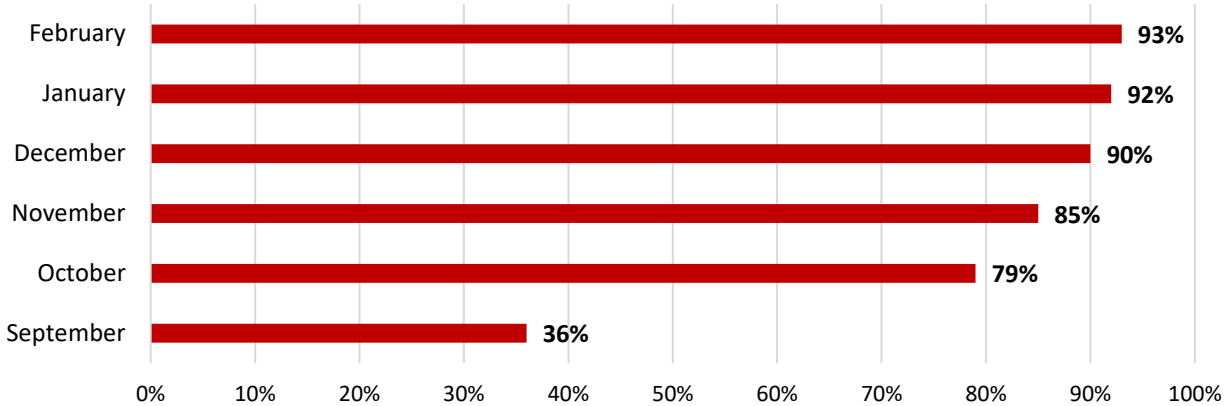
## Monthly Executive Report

March 6, 2022

## Wizer Training

BURLCO JIF Training Status		
Municipality	Total Users 1054	Training Completion 93%
Bass River Township	14	100
Bordentown City	22	100
Bordentown Township	48	100
Chesterfield Township	14	100
Delanco Township	28	100
Fieldsboro Borough	4	100
Florence Township	60	100
Hainesport Township	10	100
Mansfield Township	75	100
Pemberton Borough	13	100
Pemberton Township	97	100
Shamong Township	9	100
Wrightstown Borough	4	100
No Department	1	100
Delran Township	59	98
Westampton Township	90	98
North Hanover Township	29	97
Lumberton Township	46	95
Edgewater Park Township	33	94
Beverly City	19	89
Mount Laurel Township	147	88
Southampton Township	14	86
Medford Township	129	84
Tabernacle Township	23	83
New Hanover Township	8	75
Springfield Township	20	70
Riverside Township	3	67
Woodland Township	11	64
Palmyra Borough	29	59

### BURLCO Training Progress



BURLCO JIF	WIZER - Whitelisting	
	Confirmation Received from Member	Confirmation Sent to Wizer
Bass River Township	2/11/2022	2/15/2022
Beverly City		
Bordentown City		
Bordentown Township	3/3/2022	3/3/2022
Chesterfield Township	2/24/2022	2/28/2022
Delanco Township		
Delran Township		
Edgewater Park Township	3/4/2022	3/6/2022
Fieldsboro Borough		
Florence Township		
Hainesport Township	2/14/2022	2/15/2022
Lumberton Township		
Mansfield Township		
Medford Township		
Mount Laurel Township	2/24/2022	2/24/2022
New Hanover Township		
North Hanover Township		
Palmyra Borough		
Pemberton Borough		
Pemberton Township	3/4/2022	3/4/2022
Riverside Township		
Shamong Township		
Southampton Township		
Springfield Township		
Tabernacle Township		
Westampton Township		
Woodland Township		
Wrightstown Borough		

**As of March 6<sup>th</sup>, only 7 members have confirmed submitting their confirmation of having Wizer's IP addresses and domains whitelisted to take advantage of the phishing email program.**





# D2 Cybersecurity Vulnerability & Pen Testing

BURLCO JIF	D2 Scanning & Penetration	
	KYC & VSA Received from Member	KYC & VSA Sent to D2
Bass River Township	2/22/2022	2/22/2022
Beverly City	2/17/2022	2/17/2022
Bordentown City		
Bordentown Township	2/28/2022	2/28/2022
Chesterfield Township		
Delanco Township		
Delran Township		
Edgewater Park Township	2/18/2022	2/21/2022
Fieldsboro Borough		
Florence Township		
Hainesport Township		
Lumberton Township	3/4/2022	3/4/2022
Mansfield Township		
Medford Township		
Mount Laurel Township		
New Hanover Township		
North Hanover Township		
Palmyra Borough	3/4/2022	3/4/2022
Pemberton Borough	2/16/2022	2/16/2022
Pemberton Township		
Riverside Township	2/26/2022	2/28/2022
Shamong Township		
Southampton Township		
Springfield Township		
Tabernacle Township		
Westampton Township		
Woodland Township		
Wrightstown Borough		

28

8

29%

Access your vulnerability or pen testing reports

<https://D2 Cybersecurity Insight>

# Vulnerability Scanning & Pen Testing FAQ

## FAQ for vulnerability scanning and penetration testing conducted by

D2 | Cybersecurity

FAQ Compiled by:

**John Bomba**

Lead Security Engineer

D2 | Cybersecurity

1. Who can I contact at D2 | cybersecurity with technical or program related questions?
  - John Bomba
  - Email: [jbomba@d2cybersecurity.com](mailto:jbomba@d2cybersecurity.com)
  - Phone: 732-507-7341
2. Who can I contact with administrative questions or other Cyber Loss Control Services?
  - Brian Lau
  - Email: [brianlau@d2cybersecurity.com](mailto:brianlau@d2cybersecurity.com)
  - Phone: 609-915-2758
3. What is the scope of service?
  - See Scope Breakdown at the end of this FAQ.
4. How is confidential Data handled?
  - **No data will ever be downloaded or modified.**
  - In some situations, a screenshot of a system will be taken to provide “proof” that our pen tester was able to access a system that should have been off limits.
  - The goal of a pen test is not to steal files/data from your network but demonstrate if it is possible
5. Is D2 installing software on our systems during a pen test?
  - Certain exploits require code to be run on a target machine in that process will be documented fully and reversed on completion.
  - If for example we found an exploit where we would create a user on a system we would do so, then screenshot and document the steps taken. Then reverse the process and screenshot again to prove that the user was removed. This is to show that the exploit could be done without anything malicious actually occurring.
6. What IP ranges will the various test and scans originate from?
  - Penetration tests: 65.215.4.0/24
  - Vulnerability scans: 72.236.151.33
7. Will we have to whitelist the D2 source IPs?
  - This is unlikely but there may be instances where our IPs will need to be whitelisted.

- D2 will reach out to the technical POC if it becomes necessary

8. How does vulnerability scanning, and penetration testing differ?

- Vulnerability scanning uses automated tools to detect vulnerabilities in your network. The vulnerabilities are only detected not exploited to gain access/control.
- Pen Testing is a manual process that seeks to emulate what a hacker might try to do to gain access to and take control of your network by exploiting vulnerabilities.
- For more info see scope below

9. Will scanning or pen testing affect my network performance/speed/backups?

- Vulnerability scanning is usually completed in under an hour and performed during off-hours to minimize the already small chance of it affecting the network
- Penetration testing does happen over the course of days or weeks depending on the size of the network. It is done in an intentionally slow process to avoid being noticed.

10. Our IT department “thinks” we detected D2 running the penetration test what should we do?

- Reach out to John Bomba at D2, it is important to verify that it is D2 running a penetration test and not a potentially malicious actor in your network.

11. Can I request a specific window for a vulnerability scan/ Penetration test?

- Yes – the KYC form has a testing window section, or you can email John Bomba to modify the time you initially indicated.

12. Can we declare certain network resources off limits?

- Yes – The KYC form has an exceptions section. If needed reach out to John Bomba at D2 to update it.

13. What kind of reports will I receive?

- Both penetration testing and vulnerability scan reports will be available as downloadable PDF's at <https://insight.d2cybersecurity.com/>

14. When can I expect to receive a report?

- Your Vulnerability Scanning report should be available the next business day after the scan is performed, usually the day after the KYC form is submitted.
- Penetration testing: depending on the size of the network scanned it can take up to 3 weeks after the test is completed for the full report to be compiled. D2 will notify the POCs when it is available.

15. Can my reports be emailed to me?

- No - Due to the sensitive nature of the information in the vulnerability and penetration testing reports they can only be access through portal. <https://insight.d2cybersecurity.com/>

16. Can I share my Insight log in credentials?

- We strongly suggest that you do not share your insight log in credentials (or share credentials for any other systems that you might need to access).
- If you would like to add more than the 2 POCs that are on the KYC form please either provide an additional copy of the KYC with the user information or contact John Bomba at D2

17. How are vulnerabilities classified?

- Vulnerabilities are classified on a scale of Low, Medium, High, and critical based on their CVSS score.

18. What happens if a critical vulnerability is detected?

- In the event that we find a critical vulnerability D2 will notify the POCs within 1 business day.

19. My vulnerability scan report is blank other than a D2 logo what does that mean?

- Things look good right now. Our scans did not detect any vulnerabilities at this time.
- Keep in mind new vulnerabilities and exploits are found daily so you may see something appear on the next scan.

20. What should I do with my reports?

- If there are known remediation steps to an identified vulnerability or exploit, remediation steps will be included in both the vulnerability scan and penetration test report. Discuss these suggested solutions with your tech POCs.

## Scope Breakdown

### External Vulnerability Scan:

An External Vulnerability Scan is the process of identifying and quantifying the weaknesses in your network's perimeter, externally-facing systems, and web services. The scans use automated scripts to determine specifications such as but not limited to web server version numbers, open ports, etc. A vulnerability scan does NOT in any way attempt to exploit those vulnerabilities to gain access to a network. The scans are used to identify any potential weaknesses in the networks security so a possible solution can be suggested. The Initial scan which will be used as a baseline to compare all the following scans will be run as the KYC forms are provided to D2, usually on the next business day. After the first initial scan is completed the members will be added to a monthly scan schedule. One scan per month for the next 11 months will be conducted for a total of 12 scans. As mentioned above in the FAQ if critical vulnerabilities are found D2 will notify the member via phone and or email within 1 business day.

### External Penetration Testing:

A one-time annual penetration test will be conducted for each member over the next 12 months. The goal of an External Penetration Test is to determine how easily technological vulnerabilities may be exploited. This is accomplished by simulating an attack using the same tools and methods employed by hackers. Our team will use both active and passive reconnaissance methods to determine the best way to simulate an attack. If an attack is successful, the team determines what part of the network could potentially be controlled and or expose sensitive data. On completion a report will be created for each member. The report will contain a detailed overview of the test performed and the assessment results. Security issues will be outlined along with their risk ratings and suggested remediations.

**At no point will any files be copied or removed from your network.**

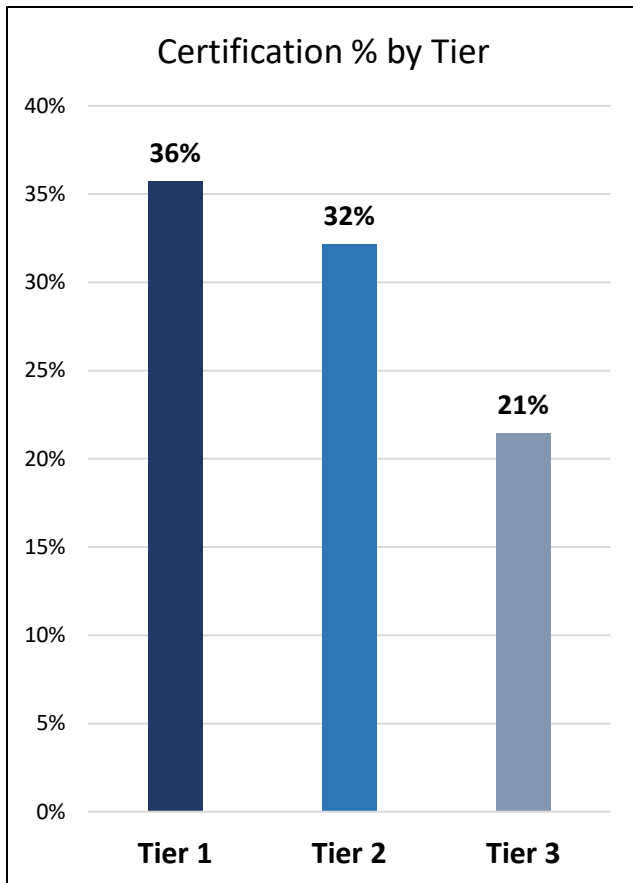
The penetration test is performed against the target network not the users. So social engineering (i.e.. Trying to convince someone to share their login credentials) or phishing attacks are outside the scope of this exercise and will not be part of this test.



# 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%



## Up Coming Events

We will be reaching out to the members and visiting them to provide assistance with any of the JIF's cyber initiatives.

## Security Tip

To help you protect sensitive documents and comply with the *Tier 2 Protect Information Policy*, enable **Bit Locker** on your PCs and servers.

Bit Locker can encrypt files on your PCs and servers.

Ask your IT professional if this can be enabled on your network.



***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
<input type="text"/>	<input type="text"/>
* First Name	Middle (Initial)
<input type="text"/>	<input type="text"/>
* Last Name	Suffix
<input type="text"/>	<input type="text"/>
Organization/Agency	Title
<input type="text"/>	<input type="text"/>
Address	City
<input type="text"/>	<input type="text"/>
* Zip/Postal Code	* State
<input type="text"/>	<input type="text"/>
Phone	Extension
<input type="text"/>	<input type="text"/>
Mobile	
<input type="text"/>	
* Subscription Preferences:	
<input type="checkbox"/> Weekly Bulletin	
<input type="checkbox"/> Alerts/Advisories	
<input type="checkbox"/> Events/Training	
<input type="button" value="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 Electronic Infrastructure Security

☐ I agree to the MS-ISAC terms & conditions

☐ I have reviewed the CIS Privacy Policy

Register

# *Tax season is upon us*



## Beware of Tax Season Scams

Cyber criminals are certainly aware that tax season is around the corner, and you should be too. Cyber criminals are trying to dupe you into believing you are sending them a legitimate tax document, or they are calling you to convince you they are tax examiners and need your personal information. **BE CAUTIOUS!**

- **Is the emailer's address** really what it looks like?  
*Right-click to see full email address.*
- **Is that link really going where it says it's going?**  
*Right-click to see full web address.*
- Is that caller really from the IRS?  
*Hang up and call the IRS yourself with the phone number you find online.*

**IRS-IMPERSONATION PHONE SCAMS** - Callers claiming to be IRS employees – using fake names and phony IRS ID numbers – may ring you and insist that you owe money, and it must be paid as soon as possible through a gift card or wire service. If the call is not picked up, the scammers often leave an emergency callback request message. The real IRS will not call you and demand immediate payment; in general, it will mail you a bill if you owe money.

March 10, 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 February 28, 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 \$ 11,874.07. This generated an average annual yield of .79%. However, after including an unrealized net loss of \$ 93,227.41 in the asset portfolio, the yield is adjusted to -5.39% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$14,696,832.71.

#### RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 98.00 w/YTD Total \$ 98.00  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$ 0.00  
FY 2022 Premium Assessments \$ 1,636,768.00  
FY 2021 MediaPro Settlement \$ 2,714.00

#### 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 \$ 169,026.39. The claims detail shows 277 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$ 73. Interest Allocated)

Delran Township	\$ 0.00
Chesterfield Township	\$ 2,225.00
Bordentown City	\$ 41,054.00
Bordentown Township	\$ 57,283.00
Westampton Township	\$ 10,534.00

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 \$ 17,713,350.39 to a closing balance of \$ 18,477,712.89 showing an increase in the fund of \$ 764,362.50. 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 - March 2022**

	<b>Payee</b>	<b>FY2022</b>	<b>FY2021</b>	<b>FY2020</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	Actuarial Advantage	<b>475.00</b>			Prof Services/Actuary	Feb 2022 Fees
2	Arthur J. Gallagher Risk Management Services	<b>31,880.00</b>			Prof Services/Administration	March 2022 Fee
3	Arthur J. Gallagher Risk Management Services	<b>136.25</b>			Misc/Postage/Copies/Faxes	Postage/copies expenses-Feb
4	The DeWeese Law Firm, P.C.	<b>6,287.00</b>			Prof Services/Attorney	March 2022 Fees
5	Qual-Lynx	<b>18,316.00</b>			Prof Services/Claims Admin.	March 2022 Fees
6	Joyce Media	<b>390.00</b>			Misc/JIF Website	March 2022 Fees
7	Christopher J. Winter Sr.	<b>1,833.00</b>			Training/Police Risk Services	Law Enforcement Consultant-March 2022 fees
8	Kris Kristie	<b>383.00</b>			Misc/Recording Secretary	March 2022 Fees
9	J. A. Montgomery Risk Control Services	<b>11,715.00</b>			Prof Services/Safety Director	March 2022 Fees
10	Secure Data Consulting Services, LLC	<b>5,544.00</b>			Prof Services/Technology Risk Serv Dir	March 2022 Fees
11	Tom Tontarski	<b>987.00</b>			Prof Services/Treasurer	March 2022 Fees
12	Tom Tontarski	<b>13.47</b>			Misc/Postage/Copies/Faxes	overnighting checks (split)- Feb
13	Conner Strong & Buckelew	<b>711.00</b>			Prof Services/Underwriting Mgr	March 2022 Fees
14	Debby Schiffer	<b>2,558.00</b>			Wellness Program	March 2022 Fees
15	Appliedinfo Partners Inc	<b>47,530.00</b>			EPL/CYBER/Cyber Risk Services	50% Contracted (D2) Penetration testing
16	Courier Times (BCT)	<b>359.46</b>			Misc/Legal Notices	Ad#7421921 mtg schedule; #7421922 contract awards
17	Iron Mountain	<b>85.06</b>			Misc/Record Retention Service	"Inv#GJRJ691; Storage 3/1-31/22; Service 1/26/22-2/22/22
18	PRIMA	<b>385.00</b>			Misc/AGRIP/PRIMA	ID#11099912 Annual membership fee
19	Township of Edgewater Park	<b>49.99</b>			Optional Safety Budget	floor mat
20	Westampton Township	<b>675.00</b>			Optional Safety Budget	Vests
21	Wrightstown Borough			<b>707.82</b>	Safety Incentive Program	Balance pd from prior voucher; battery back ups
22	Connor Strong & Buckelew	<b>1,994.00</b>			Risk Management Consultants	1st installment payment -Bass River
23	Hardenbergh Insurance Group	<b>46,487.00</b>			Risk Management Consultants	1st installment payment -Delran, Medford (Feb-June), Palmyra, Westampton
24	Insurance Agency Management	<b>20,832.00</b>			Risk Management Consultants	1st installment payment -Edgewater Pk, Lumberton, Mansfield, Tabernacle
	<b>Subtotals</b>	<b>\$199,626.23</b>	<b>\$0.00</b>	<b>\$707.82</b>		

**JIF Bill List Total**

**\$200,334.05**





# Available Online at No Cost

## SAVE THE DATES

### 11th Annual MEL, MRHIF & NJCE Educational Seminar

FRIDAY, APRIL 29 ▶ 9:00 A.M. – NOON

FRIDAY, MAY 6 ▶ 9:00 A.M. – NOON

#### ADVANCE REGISTRATION AVAILABLE

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals.

The seminar is eligible for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers and Purchasing Agents
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contact Hours)
- Registered Public Purchasing Official (RPPO)
- Qualified Purchasing Agent (QPA)

#### TO REGISTER

Connect to [njmel.org](http://njmel.org)...or email Jaine Testa at [jainet@permainc.com](mailto:jainet@permainc.com)

#### SPONSORED BY



**MEL**



**NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND**

## AGENDA

#### FRIDAY, APRIL 29

##### KEYNOTE

The Local Government Ethics Law

Jacquelyn Suarez,  
Director, NJ Division of Local  
Government Services

##### CYBER ISSUES

Combating Cyber Attacks

##### BENEFITS ISSUES

Controlling Benefits Costs

#### FRIDAY, MAY 6

##### ETHICS

Ethics in Local Elections

##### SAFETY

Safety in the COVID Era

##### RISK MANAGEMENT

Local Government Risk  
Management

## THE POWER OF COLLABORATION

[njmel.org](http://njmel.org)



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

9 Campus Drive, Suite 216  
Parsippany, New Jersey 07054-4412  
*Tel (201) 881-7632*  
*Fax (201) 881-7633*

To: Fund Executive Committees, MEL Member JIFs

Date: March 1, 2022

Re: Cyber Liability insurance

We are pleased to report that the MEL is researching the idea of forming a special purpose JIF to insure Cyber Liability. Currently, your Cyber Liability coverage is insured on a group basis with XL Insurance America. Premiums for this coverage increased 125% for 2022.

This new "Cyber JIF" will both provide coverage and jointly purchase basic risk control services to help protect each member's systems from attack.

- Paul Forlenza, Executive Director of the Atlantic, Burlco and Trico JIFs recently conducted an extensive RFQ for Cyber risk control services and concluded that purchasing these services on a large scale substantially cuts the cost.
- Ed Cooney, the MEL's underwriting Manager has conferred to commercial insurers who believe that excess insurance costs can also be reduced by universally implementing this package of risk control programs.

The MEL has created a special taskforce to research these concepts. The task force has three sub committees: (1) Risk Control, (2) Excess Insurance and Underwriting, and (3) Administration and Regulatory. The projected target start-up date for the new Cyber JIF is January 1, 2023.

The key to success is the uniform adoption of basic risk control programs. This will be accomplished by group purchase of risk control services so that all members of the new Cyber JIF can achieve this basic standard at a substantially reduced cost.

We will provide periodic updates as the research progresses.