



AGENDA PACKET



Tuesday, May 17, 2022 at 3:30 PM

*Hainesport Municipal Building
Hainesport, NJ*

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, May 17, 2022 – 3:30 PM
Hainesport Municipal Building
1 Hainesport Centre
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 the ***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. Motion to Adopt the **April 19, 2022** Meeting Minutes – **Motion – All in Favor**.....Pages 1- 13
- VII. Claims Review Committee Report: Open Session Items – May 12, 2022.....Handout
- VIII. Executive Director’s Report..... Pages 14-38
 - A. Lost Time Accident Frequency.....Pages 17-18
 - B. Certificates of Insurance.....Pages 19-20
 - C. Financial Fast Track Report.....Page 21
 - D. Regulatory Filing Checklists.....Pages 22-23
 - E. 2021 Safety Incentive Program Awards.....Page 24
 - F. 2022 Optional Safety Budget.....Page 25
 - G. 2022 Wellness Incentive Page.....Page 26
 - H. 2022 EPL/Cyber Risk Management Budget.....Page 27
 - I. EPL Compliance StatusPage 28
 - J. Statutory Bond Status.....Pages 29-30
 - K. Skateboard Park Approval Status.....Page 31
 - L. Capehart Scatchard Updates.....Pages 32-36
 - M. Elected Officials Training
 - N. Land Use Training Certification.....Page 37
 - O. RMC Roundtable
 - P. Special Law Enforcement Training.....Page 38
 - Q. Membership Renewal Visits

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	S.	New Member Activity	
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	A.	None	
XVIII.		MEL/RCF/E-JIF Reports	
	A.	MEL Bulletin: Support Budget Cap Relief.....	Page 108

XIX. Miscellaneous Business

<p>The next meeting of the BURLCOJIF will be held on Tuesday, June 21, 2022 at 3:30 PM at Hainesport Municipal Building, Hainesport</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

**April 19, 2022
Hainesport Municipal Building
1 Municipal Centre Drive
Hainesport, NJ**

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at Hainesport Municipal Building, Hainesport, NJ, Tuesday, April 19, 2022. Chair McMahon, **Chesterfield**, presiding. The meeting was called to order at 3:30 PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Amanda Somes, *Alternate*, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Maria Carrington, **Bordentown Twp.**
Glenn McMahon, **Chesterfield**
Joe Bellina, **Delran Twp.**
Fernand Ouellette, *Alternate*, **Delanco Twp.**
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.**
Susan Jackson, *Alternate*, **New Hanover Twp.**
Robert Duff, *Alternate*, **North Hanover Twp**
Debbie Vallari, *Alternate*, **Pemberton Boro.**
Dan Hornickel, **Pemberton Twp.**
Mike Mansdoerfer, **Riverside Twp.**
J. Paul Keller, **Springfield Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Boro.**

Absent Fund Commissioners were:

Tom Pullion, **Edgewater Park**
Patrice Hansell, **Fieldsboro Boro.**
John Gural, **Palmyra Boro.**
Susan Onorato, **Shamong Twp.**
Kathy Hoffman, **Southampton Twp.**
Casey English, **Tabernacle Twp.**
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

Paul Forlenza, MGA, Executive Director, *AJG Risk Management Services, Inc.*
Paul Miola, CPCU, ARM, Deputy Executive Director, *AJG Risk Management Services, Inc.*

Kamini Patel, MBA, CIC, CPCU, *Pooling Administrator, AJG Risk Management Services, Inc.*
Scott 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:
Conner Strong & Buckelew

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

Motion to move Rich Wolbert, Beverly City, to Acting Secretary in the absence of John Gural, Palmyra Borough.

Motion by Mr. Ingling, seconded by Mr. Mascia to move Rich Wolbert to Acting Secretary. All in Favor. Motion carried by unanimous vote.

CONDUCT OF MONTHLY MEETING

Motion by Mr. Mascia, seconded by Mr. Wolbert to allow that this monthly meeting be conducted by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all the Fund Commissioners. All in favor. Motion carried.

APPROVAL OF MINUTES

Chair McMahon presented the Open session meeting minutes of the March 15, 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 Mr. Ingling, seconded by Mr. Wolbert to approve the Open session meeting minutes of the March 15, 2022 meeting. All in Favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE MEETING REPORT –April 12, 2022

Ms. Burger reported that a Claims Committee meeting was held via Zoom Tuesday, April 12, 2022. The minutes from this meeting were a handout at today's meeting and are self-explanatory. She then highlighted the following:

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

Also discussed was Adjuster staffing levels and that there were 8 new claims received with seven (7) Supervisor Incident Reports received and only one (1) missing. Under the Solicitors report there were no new cases to report from March.

Lastly, Ms. Burger noted the handout of the Claims minutes needs to be collected at the end of the meeting for confidentiality reasons and to please leave them at your spot so Ms. Kristie can collect them at the conclusion of tonight's meeting.

Ms. Burger noted any 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 February 22, 2022 thru March 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 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 was sent to all members on April 11, 2022 outlining their monetary award. He noted that members that want to receive the full allotment in the form of a check must submit their purchase order to his office by the end of the month. He then emphasized to please not wait until the last moment to claim your funds.

Mr. Forlenza referenced the Statutory Bond Status report and asked members to please review the report for accuracy and be sure to check the list to make sure any new employees/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 reminded the members that this year the Fund is 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 holding this training virtually and an invitation was emailed to all Fund Commissioner's, Municipal Clerks and Risk Management Consultants on February 16, 2022. The trainings of March 9, April 6, and April 11 have been completed and the attendance sheets are posted on the JIF websites. The remaining trainings dates are April 27th and April 28th and each sessions is limited to 95 participants. Please contact the Executive Director's office if you have any questions.

The Annual Planning Retreat is scheduled for May 3, 2022 at Café Madison, Riverside. A *Save the Date* was sent to all members on March 17, 2022 and the invitation was sent to Fund Commissioners, Clerks, and RMCs on April 6, 2022. Included at the end of the Retreat will be a discussion on the future format of Executive Committee meetings.

Mr. Forlenza noted on or about April 11, 2022, an email, including instruction and a copy of Local Finance Notice 2022-6, was sent to all Fund Commissioners and Fund Professionals, required to complete the FDS process, notifying them of their responsibility to include their role with the JIF on their FDS. All FDS must be submitted by April 30, 2022. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office should contact Kris Kristie

Mr. Forlenza stated The BURLCO JIF New Fund Commissioner Orientation training was conducted on April 5th via Zoom Conferencing and was well attended. Any questions regarding the material covered should be directed to the Executive Director's office.

Mr. Forlenza stated A Risk Management Consultant's Roundtable is scheduled for May 19, 2022 at Merighi's, Vineland NJ. 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. The registration information was sent out for the Executive Directors office this morning.

In regards to the Special Law Enforcement Officers Training, this Annual training will be provided in two (2) sessions; one on May 17th at Cape May Police Academy County Complex and another on May 26th at Atlantic County Policy Academy. Chris Winter sent an invitation to all Police Chiefs, Fund Commissioners and RMCs on April 6, 2022.

Mr. Forlenza stated a report detailing attendance records through the first quarter of the 2022 Fund Year is attached for your review. If you notice any discrepancy, please contact Kris Kristie as this information comes directly from the minutes.

Mr. Forlenza noted to the members to be sure they took the Claims Coordinator and Safety Coordinator gifts that were packaged in the back of the room and provide them to the person named on the label.

Lastly, in regards to the new TULIP program, effective January 1, 2022 a new program went into effect for the MEL affiliated JIFs. The old program is no longer available. If you have community centers, etc. that you rent out to residents, you need to secure a location code from the new insurer for those buildings/facilities that you normally make available to the public. File those building locations with the Fund Underwriter now to get building location codes so you are ready to go when a rental request comes in for one of your facilities. It has been reported that it can take upwards of a week to secure the building/facility codes from the new TULIP provider.

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 also 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.

Lastly, Mr. DeWeese noted there were several resolutions being presented this evening authorizing the release of previously redacted sections of Closed Session Meeting Minutes from Fund Year 2015, 2019, 2020, and 2021. He also noted a letter stating his recommendations for each year was attached to each corresponding resolution.

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

Chair McMahon entertained a motion to approve the following Resolutions:

Resolution 2022-21 Authorizing the Release of Fund Year 2015 Closed Session Meeting Minutes

Resolution 2022-22 Authorizing the Release of Fund Year 2019 Closed Session Meeting Minutes

Resolution 2022-23 Authorizing the Release of Fund Year 2020 Closed Session Meeting Minutes

Resolution 2022-24 Authorizing the Release of Fund Year 2021 Closed Session Meeting Minutes

Motion by Ms. Kosko, seconded by Mr. Mascia, to approve ***Resolutions 2022-21; Resolution 2022-22, Resolution 2022-23; and Resolution 2022-24 as presented***

ROLL CALL	Yeas	Amanda Somes, <i>Alternate</i> , Bass River Twp. Rich Wolbert, Beverly City Grace Archer, Bordentown City Maria Carrington, Bordentown Twp. Glenn McMahon, Chesterfield Joe Bellina, Delran Twp. Fernand Ouellette, <i>Alternate</i> , Delanco Twp. 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. Susan Jackson, <i>Alternate</i> , New Hanover Twp. Robert Duff, <i>Alternate</i> , North Hanover Twp Debbie Vallari, <i>Alternate</i> , Pemberton Boro. Dan Hornickel, Pemberton Twp. Mike Mansdoerfer, Riverside Twp. J. Paul Keller, Springfield Twp. Steve Ent, Westampton Twp. James Ingling, Wrightstown Boro.
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<i>Nays:</i>	None
<i>Abstain:</i>	None

Motion carried by unanimous vote.

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 continue to be presented through the Zoom Webinar Format; however, there will be a limited number of in-person training classes offered as part of the training expos being conducted this year.

Mr. Saville reminded the members that the Training EXPO will be next month at the Emergency training center in Westampton on May 24th.

He also asked the members to please remember to review the hierarchy reports for your town in the learning management system to be sure your training is up to date.

Mr. Saville reminded the members group registrations are available for those with limited internet capabilities. Keep in mind, that PEOSH considers any training more than three years old to be outdated.

Lastly, he asked the members to keep the 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 in his office.

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 reviewed this month's *Lessons Learned from Losses* with respect to police vehicle safety. He advised J.A. Montgomery is reviewing police vehicle safety as part of the safety program this year.

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 March he has completed visits with nine (9) towns, with only one (1) agency left to visit. Mr. Winter had discussions with these agencies on identifying potential risks, reviewing current policies and procedure documents and training that is available to them from the JIF. He reported his visits have been well received and the agencies seem appreciative of any assistance he can offer. He continues to collect contact information for newly assigned Chiefs and passing the information along to J.A. Montgomery for their records.

In regards to Policy and Procedure, Mr. Winter noted 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 and Transitional Duty. All agencies above have a process in place for police personnel, excluding Bordentown City and Pemberton Borough.

Lastly, Mr. Winter noted that all nine (9) agencies that he visited in March had completed the Wizer Cyber Security Training, and additional conversations were had in regards to future training pertaining to Report Writing and Managing Aggressive Behavior. The Defensive Driving Course on the MEL website was encouraged to all agencies due to the increase in accidents involving officers nationwide in the past two years.

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 items and referenced some well-being initiatives and activities:

Ms. Schiffer noted she continues to reach out to her Wellness contacts in an attempt to schedule time to have an idea generating conversation regarding ways to use allocated wellness funds for 2022. Several towns have already started to either implement or generate ideas for activities later this month or quarter. A lot of shifting of positions has taken place within several towns, so please be sure to notify her of any changes with your assigned Wellness Coordinator. She then noted some of the idea's she has spoken with member towns about so far include starting an employee garden; reflexology, chair massages;

Weight Loss Challenges; sleep hygiene, drink more water, eat more fiber or plants, move more, etc; Cooking demonstrations, and Employee Snack day.

Ms. Schiffer noted the Wellness Advisory Committee's Charter was recommended for approved at last month's Safety Committee Meeting (March 29th) and a motion to approve them this evening is listed on the agenda, the Meeting minutes are included in your agenda packet, and the next meeting date is being confirmed and will be announced at the May Executive meeting. With that said, Chair McMahon asked for a Motion to approve the Wellness Advisory Committee Charter.

Motion by Mr. Wolbert, seconded by Mr. Ingling to approve the Wellness Advisory Committee Charter. All in Favor. Motion carried by unanimous vote

In regards to the Wellness Coordinator Brainstorming Sessions – the first meeting is targeted for April 21st at 10am. All the wellness coordinators from the three JIFs have been invited to participate in this brainstorming session to share ideas and challenges while gaining peer support. She noted they will meet three times this year.

Ms. Schiffer stated a List of Approved Wellness Items for Fund Coverage is listed on the JIF website for your reference.

Update on Police Pilot Program

Meeting scheduled with Dr. Elias on April 5th. (Keith Hummel and Jordan Simone, Wellness Director, ACM JIF)

April Targeting Wellness Newsletter

This month brings more outdoor activities and with it might come the temptation to shorten the sleep time to get in more time that is fun. April is also Stress Awareness Month; stress is also affected by lack of sleep. Ms. Schiffer therefore devoted the April Targeting Wellness Newsletter to reminding all of the important part sleep plays not only in managing stress but also in how it is the most critical self-care routines you need to implement and maintain for health and well-being, and she then reviewed the topics addressed.

Ms. Schiffer asked if there were any questions at this time. No questions were entertained.

MANAGED HEALTH CARE REPORT

Lost Time v. Medical Only Cases

Ms. Beatty presented the BURLCO JIF *Lost Time v. Medical Only Cases (Intake Report)*:

	<i>March</i>	<i>YTD</i>
<i>Lost Time</i>	2	10
<i>Medical Only</i>	5	29
<i>Report Only</i>	9	72
<i># of New Claims Reported</i>	18	113
<i>Report Only % of Total</i>	50%	64%
<i>Medical Only/Lost Time Ratio</i>	71:29	74:26
<i>Average Days to Report</i>	1.3	5.1

Claims Report by Type

Ms. Beatty explained that this number was running high due to COVID claims and the amount of time it took to track all of those exposed and potential additional positive claims, however, is coming down with COVID claims declining.

Days to Report – Non-COVID Claims: 1.4 days

Days to Report COVID Claims: 0 days

Managed Care Quick Notes

This is a new report which reviews a claim depicting the positive impact an assigned Managed Care Nurse can have on a claim by monitoring all aspects of the case. Ms. Beatty reviewed the case with the membership. Ms. Burger asked why a finger injury could take 5 years to resolve. Ms. Beatty explained it was a “re-opener”. Mr. Forlenza explained he is working with Qual-Lynx in regards to creating a “re-opener” report. The number of and cost of “Re-Openers” is growing. He noted that once this report is available, it will be shared with the Claims Committee for discussion.

Ms. Beatty also reviewed the organization structure of Qual-Lynx/Qual-Care for clarification purposes with respect to the questions that were raised during the RFP process for Managed Care services earlier this year.

Transitional Duty Report

Ms. Beatty presented the Year-to-Date Transitional Duty Report, noting these were great results:

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	540
<i>Transitional Duty Days Worked</i>	461
<i>% of Transitional Duty Days Worked</i>	85%
<i>Transitional Duty Days Not Accommodated</i>	79
<i>% of Transitional Duty Days Not Accommodated</i>	15%
<i>\$ Saved by Accommodating</i>	\$49,819
<i>\$ Lost by not Accommodating</i>	\$6,785

This month Ms. Beatty also attached sample transitional days assignments that municipalities can reference when assigning transitional duty days to employees.

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>March</i>
<i>Bill Count</i>	123
<i>Original Provider Charges</i>	\$244,119
<i>Re-priced Bill Amount</i>	\$127,923
<i>Savings</i>	\$116,196
<i>% of Savings</i>	48%
<i>Participating Provider Penetration Rate - Bill Count</i>	97%
<i>Participating Provider Penetration Rate – Provider Charges</i>	99%

<i>EPO Provider Penetration Rate - Bill Count</i>	94%
<i>EPO Provider Penetration Rate – Provider Charges</i>	97%

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 March 2022.

Prescription Benefit management Program: This report depicts by month the savings incurred by utilizing the Prescription Benefit Program. This report is broken down by Script Count, Billed Amount, U&C Amount, Generic Utilization %, Cost per patient, Cost per Script, Opioid Cost %, and Opioid Script %. The Year to Date savings total from January 1, 2022 to present utilizing this program is \$3,160 based on 20 prescriptions filled.

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero stated in regards to the WIZER Training, the training course is approximately 25-30 minutes long and the FCs or clerks have been designated as the Point of Contact 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 May, lets make sure all current training is completed as soon as possible.

The Wizer training program incorporates 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 BURLCO JIF, as of April 5, 2022, is 93% complete with 1,054 users and of today the BURLCO JIF is 96% complete with 1,076 users.

Mr. Romero then noted that to date only 12 members had confirmed the whitelisting of the Wizer Domain and IP addresses to take advantage of the phishing email program. He stated he will be following up again with those towns who have not yet submitted.

In regards to D2 Vulnerability testing, to date only 17 members have submitted their *Know Your Client* (KYC) questionnaire and *Vendor Service Agreement* (VSA). Both of these forms must be completed, signed and returned to the JIF's office. Please note that these testing exercises cannot begin until we have received both completed forms from your municipality, so please be sure to get them both in as soon as possible. He also reviewed some recent vulnerability findings with the members.

In regards to the MEL's Cyber Risk Management Program, there are currently eight (8) members approved in all three Tiers, and eleven (11) 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 still very slowly coming along and he will continue to reach out to members to schedule onsite visits

to provide assistance with any of the cyber initiatives as he realizes some of these programs can be challenging or overwhelming.

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.

Lastly Mr. Romero discussed how long it takes hackers to brute force their way into securing your password, noting length, not necessary complexity, will help keep you more secure. He gave an example of using a sentence, rather than Upper/Lower/Special Character combination.

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 February 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 March 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 \$12,368.04. This generated an average annual yield of .82%. However, after including an unrealized net loss of \$359,427.86 in the asset portfolio, the yield is adjusted to -23.91% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$14,348,515.14.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$18,786.18	\$18,8884.18
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$5,981.95	

Loss Run Payment Register – March 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 \$354,611.25. The claim detail shows 260 claim payments issued.

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

Delran Township	\$0.00
Chesterfield Township	\$2,226.00
Bordentown City	\$41,083.00
Bordentown Township	\$57,323.00
Westampton Township	\$10,541.00
E-JIF Dividend	\$180,681.02

Cash Activity for the Period

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$18,477,712.89 to a closing balance of \$17,603,177.44 showing a decrease in the fund of \$874,535.45.

Bill List – April 2022

For the Executive Committee's consideration, Mr. Tontarski presented the April 2022 Bill List in the amount of \$531,848.67 which was sent out to all members prior to the meeting.

Chair McMahon entertained a motion to approve the March 2022 Loss Run Payment Register and the April 2022 Bill List in the amount of \$531,848.67, as presented.

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

Motion by Mr. Wolbert, seconded by Mr. Mascia to approve the *March 2022 Loss Run Payment Register and the April 2022 Bill List*, as presented.

ROLL CALL	Yeas	Amanda Somes, <i>Alternate</i> , Bass River Twp. Rich Wolbert, Beverly City Grace Archer, Bordentown City Maria Carrington, Bordentown Twp. Glenn McMahon, Chesterfield Joe Bellina, Delran Twp. Fernand Ouellette, <i>Alternate</i> , Delanco Twp. 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. Susan Jackson, <i>Alternate</i> , New Hanover Twp. Robert Duff, <i>Alternate</i> , North Hanover Twp Debbie Vallari, <i>Alternate</i> , Pemberton Boro. Dan Hornickel, Pemberton Twp. Mike Mansdoerfer, Riverside Twp. J. Paul Keller, Springfield Twp. Steve Ent, Westampton Twp. James Ingling, Wrightstown Boro.
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Nays: None

Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Safety Committee Meeting – March 29, 2022

Mr. Wolbert noted the Safety Committee met via Zoom on March 29, 2022, and the detailed minutes were a handout at today's meeting and are self-explanatory. He stated some discussions included reviewing the Safety Committee Charter, of which there were no changes recommended; Loss Control reports for both the JIF and the MEL were reviewed; nine (9) members are up for renewal this year who will be visited by Paul & Paul to present to the Governing Body; in regards to the Supervisory Incident Reports, just a reminder to please complete them as they are helpful for many reasons and a tool used by J.A. Montgomery when discussing safety with member towns. There were discussions on the cost of claims with comorbidities, the Safety Director's Bulletins were reviewed and he noted they would now only be sent out 2x a month, both the Wellness Advisory Committee and Charter were reviewed, as well as Fieldsboro's request for Safety Money reimbursement after the deadline had already passed.

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

MEL/RCF/EJIF REPORTS

In the absence of Ms. Jack, Mr. Forlenza noted the MEL, RCF and EJIF Reports from the March 25, 2022 meetings were included in the agenda and were self-explanatory. He noted as the MEL Retreat was that day, the meetings were rather short.

MISCELLANEOUS BUSINESS

Next Meeting

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, May17, 2022 at 3:30 PM** in-person in at the Hainesport Municipal Building.

PUBLIC COMMENT

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

Chair McMahon opened the meeting to the public for comment.

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

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

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.

<i>Workers' Compensation</i>	<i>General Liability</i>
2022255888	2022266173
2022265805	
2021235657	

Motion by Mr. Wolbert, seconded by Mr. Mascia, to approve Payment Authority on the Claims reviewed and recommended by the Claims Review Committee:

ROLL CALL	Yeas	Amanda Somes, Alternate, Bass River Twp. Rich Wolbert, Beverly City Grace Archer, Bordentown City Maria Carrington, Bordentown Twp. Glenn McMahon, Chesterfield Joe Bellina, Delran Twp. Fernand Ouellette, Alternate, Delanco Twp. 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.
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Susan Jackson, Alternate, New Hanover Twp.
Robert Duff, Alternate, North Hanover Twp
Debbie Vallari, Alternate, Pemberton Boro.
Dan Hornickel, Pemberton Twp.
Mike Mansdoerfer, Riverside Twp.
J. Paul Keller, Springfield Twp.
Steve Ent, Westampton Twp.
James Ingling, Wrightstown Boro.

Nays: None
Abstain: None

All in Favor. Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were no (0) claim(s) recommended by the Claims Committee for abandonment of subrogation since the last meeting:

MOTION TO ADJOURN

Chair McMahon entertained a motion to adjourn the April 19, 2022 meeting of the BURLCO JIF.

Motion by Mr. Ingling, seconded by Ms. Kosko to adjourn the April 19, 2022 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:21 PM.

Kris Kristie,
Recording Secretary for

Rich Wolbert, Acting SECRETARY



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: May 17, 2022
Re: Executive Director's Report

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A. Lost Time Accident Frequency Report – (pgs. 17-18)

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

B. Certificates of Insurance (pgs. 19-20)

A summary of the Certificates of Insurance issued for the period March 22, 2022-April 22, 2022 are attached for your review.

C. Financial Fast Track Report (pg. 21)

The Financial Fast Track Report as of December 31, 2021 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of December 31, 2021 was **\$8,401,147**

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 (pg. 24)

A letter describing how to collect your 2021 Safety Award Money was emailed to all Fund Commissioners, Safety Coordinators, Clerks, RMCs, and CFO’s on or about April 11, 2022. 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. 25)

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. 26)

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. 27)

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. 28)

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. 29-30)

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

K. Skateboard Park Approval Status (pg. 31)

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. 32-36)

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

The Elected Officials training for the 2021-2022 period has ended. The participants lists for the trainings of March 9, April 6, April 11, April 27, and April 28, 2022 have been posted on the JIF website. An email sent to all Clerks, Fund Commissioners, and Risk Management Consultants on April 20 provided links to the attendance sheets on the JIF websites, as well as a link to the attendance at the League of Municipalities session. 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.

O. RMC Roundtable

A Risk Management Consultant's Roundtable is scheduled for May 19, 2022. On April 19, 2022 an invitation/registration was sent out via email to all Risk Management Consultants, asking to RSVP to by May 12, 2022. During these sessions, attendees will be provided important information on a variety of topics including the annual renewal process and coverages provided by the JIF. Attendees will also have an opportunity to ask questions on any subject of importance to them.

P. Special Law Enforcement Officers (SLEO) Training (pg. 38)

The Annual SLEO Training will be provided in two (2) sessions; one on May 17th at Cape May Police Academy County Complex and another on May 26th at Atlantic County Policy Academy. Chris Winter sent an invitation to all Police Chiefs, Fund Commissioners and RMCs on April 6, 2022.

Q. Membership Renewal Visits

Beginning later this month, a representative from the Executive Director's office will contact those members up for renewal this year to schedule an appointment with the Fund Commissioner, Risk Management Consultant, and Representatives of the Governing Body. These appointments are an opportunity to discuss the member's participation in the JIF and the many programs available to them. The Executive Director's office believes it is very important for the decision makers in each member municipality to understand the value of JIF membership. Those members up for Renewal are: *Bordentown City, Bordentown Township, Delran, Lumberton, Mansfield, New Hanover, Pemberton Borough, Riverside Township, and Southampton Township.*

R. Website (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.

S. New Member Activity

Nothing to Report.

**Burlington County Municipal Joint Insurance Fund
2021 Safety Incentive Program**

Member Municipality	Size	Opening Balance	"Optional" SIP Funds	Jan 2022	Feb 2022	March 2022	April 2022	May 2022	June 2022	July 2022	Aug 2022	Sept 2022	Oct 2022	Nov 2022	Dec 2022	Paid in 2023	Total Paid	Remaining Balance	Date Encumber	Lunch \$10PP
Bass River	S	2,100.00	0.00					2,100.00									2,100.00	0.00		NA
Beverly	M	2,400.00	1,000.00					3,400.00									3,400.00	0.00		NA
Bordentown City	M	2,400.00	750.00														0.00	3,150.00		NA
Bordentown Twp	L	2,700.00	1,000.00					3,700.00									3,700.00	0.00		NA
Chesterfield	S	2,100.00	750.00					2,850.00									2,850.00	0.00		NA
Delanco	S	2,100.00	1,000.00					3,100.00									3,100.00	0.00		NA
Delran	L	2,700.00	750.00														0.00	3,450.00		NA
Edgewater	M	2,400.00	250.00					2,650.00									2,650.00	0.00		NA
Fieldsboro Boro	S	2,100.00	1,000.00														0.00	3,100.00		NA
Florence	L	2,700.00	1,000.00					3,700.00									3,700.00	0.00		NA
Hainesport	S	2,100.00	1,000.00					3,100.00									3,100.00	0.00		NA
Lumberton	M	2,700.00	250.00					2,950.00									2,950.00	0.00		NA
Mansfield	M	2,400.00	1,000.00					3,400.00									3,400.00	0.00		NA
Medford	XL	3,000.00	750.00					3,750.00									3,750.00	0.00		NA
Mount Laurel	XL	3,000.00	1,000.00					4,000.00									4,000.00	0.00		NA
New Hanover	S	2,100.00	0.00					2,100.00									2,100.00	0.00		NA
North Hanover	M	2,400.00	750.00					3,150.00									3,150.00	0.00		NA
Palmyra	M	2,400.00	1,000.00					3,400.00									3,400.00	0.00		NA
Pemberton Boro.	S	2,100.00	500.00					2,600.00									2,600.00	0.00		NA
Pemberton Twp.	XL	3,000.00	1,000.00														0.00	4,000.00		NA
Riverside	M	2,400.00	750.00														0.00	3,150.00		NA
Shamong	S	2,100.00	1,000.00					3,100.00									3,100.00	0.00		NA
Southampton	M	2,400.00	500.00					2,900.00									2,900.00	0.00		NA
Springfield	S	2,100.00	0.00														0.00	2,100.00		NA
Tabernacle	S	2,100.00	750.00														0.00	2,850.00		NA
Westampton	M	2,400.00	750.00					3,150.00									3,150.00	0.00		NA
Woodland	S	2,100.00	250.00														0.00	2,350.00		NA
Wrightstown	S	2,100.00	1,000.00														0.00	3,100.00		NA
Total By Line		\$66,600.00	\$19,750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$59,100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$59,100.00	\$27,250.00		NA

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

**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				705.00	31.99									736.99	1,923.01	
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					144.35									144.35	850.65	
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	\$705.00	\$176.34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	1,606.33	50,438.67	
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 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				163.35										163.35	836.65	
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					750.00									750.00	750.00	
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	\$163.35	\$750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	913.35	20,836.65	
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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SAFETY DIRECTOR REPORT

Burlington County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: May 2, 2022

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

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

LOSS CONTROL SURVEYS

- Borough of Fieldsboro on April 4, 2022
- Township of New Hanover Renewal Survey on April 13, 2022
- Township of Mount Laurel on April 16, 2022
- Township of Tabernacle on April 21, 2022

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Surveys were completed in April

MEETINGS ATTENDED

- Safety, Claims, and Wellness Roundtable on April 5, 2022
- Elected Officials Training via Zoom on April 6, 2022
- Elected Officials Training via Zoom on April 11, 2022
- Claims Committee Meeting on April 19, 2022
- Executive Fund Committee Meeting on April 19, 2022

- Police Ad-Hoc Committee Meeting on April 26, 2022
- Elected Officials Training via Zoom on April 27, 2022
- Elected Officials Training via Zoom on April 28, 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

- How to Receive Push Notifications on the NJ MEL Mobile App
- Training Announcement: Leadership Skills for Supervisors
- Special Events Best Practices
- COVID-19 Guidance
- Playgrounds – Comprehensive Inspections and Risk Management Programs
- Youth Coaches Best Practices
- Law Enforcement Bulletin: National Sexual Assault Awareness Month
- Distracted Driving Awareness Month
- 2022 MSI Expo – In-Person Training on April 6, 2022
- Training Announcement: Power of Collaboration (JIF 101)
- MSI LIVE Overview Tutorial
- Naloxone, Syringe, and Fentanyl Test Strip Legislation Impacting First Responders
- Take Our Kids to Work Day Best Practices
- Law Enforcement Bulletin: National Volunteer Week
- Catalytic Converter Theft
- MSI LIVE Schedule

MSI LAW ENFORCEMENT MESSAGES

- Naloxone, Syringe, and Fentanyl Test Strip Legislation Impacting Law Enforcement
- Law Enforcement Bulletin - National Volunteer Week April 17-23
- LE Message - Administrative Professionals Day

MSI NOW & MSI DVD

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

MSI NOW	
Municipality	Number of Videos
Bordentown City	3
Chesterfield	1
Pemberton Township	4

[MSI DVD](#) includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for MEL members and held for up to 2 weeks so you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD.

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

MSI LIVE

[MSI LIVE](#) features real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog provides a description of the course, the intended audience, and available credits. The [MSI LIVE Schedule](#) is available for registration. Please register early, under-attended classes will be canceled.

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

For virtual classes, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out. Also, we can track participation, to demonstrate to the State agency the student also participated in polls, quizzes, and question & answer activities during the class. The MSI maintains these records to document our compliance with the State agency.

If you need assistance using the MSI Learning Management System, please call the MSI Helpdesk at 866-661-5120.

NOTE: We need to keep our list of MSI Training Administrators up-to-date. If there are any changes, deletions, or you need to appoint a new Training Administrator, please advise Andrea Felip at afelip@jamontgomery.com.

LESSONS LEARNED FROM LOSSES

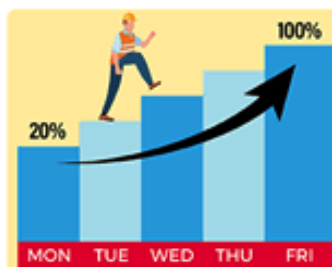
MONTHLY NEWSLETTER – MAY 2022



EVERY YEAR WE SEE MANY HEAT RELATED CLAIMS FOR WORKERS THAT ARE ENTIRELY PREVENTABLE. MANY OF THEM ARE MINOR, BUT OUR OFFICE HAS HANDLED A RECENT CLAIM IN NEW JERSEY INVOLVING FATAL INJURIES TO A PUBLIC WORKS EMPLOYEE FROM THE HEAT. IT CAN HAPPEN. A TOLERANCE TO THE HEAT CAN BE BUILT, SEE OSHA DOCUMENT BELOW. ALSO PLEASE SEE THE LINK BELOW TO EXCELLENT INFORMATION ON THE MEL'S SAFETY INSTITUTE WEBSITE ABOUT SAFETY FOR YOUR EMPLOYEES DURING THE HEAT OF SUMMER. [HTTPS://NJMEL.ORG/MEL-SAFETY-INSTITUTE/BULLETINS/SUMMER-HEAT-SAFETY/](https://njmel.org/mel-safety-institute/bulletins/summer-heat-safety/)



Prevent Heat Illness at Work



Ease into Work. Nearly 3 out of 4 fatalities from heat illness happen during the first week of work.

Build a tolerance to heat by increasing intensity by 20% each day.



Drink cool water even if you are not thirsty



Rest for long enough to recover from the heat



Take breaks in a shady or cool area



Wear a hat and dress for the heat



Watch out for each other



Verbally check on workers wearing face coverings



DATE: May 06,2022

To: The Members of the Executive Board of the BURLCO JIF

FROM: Christopher Winter, L/E Risk Management Consultant

RE: BURLCO Activities (April)

Comments: BURLCO police agency initial visits are completed with the exception of (1) agency. I am awaiting a response from the respective Chief for scheduling in an effort to meet with him, tour the agency to identify potential risks, review current policy and procedure documents.

Policy/Procedures: Policy and Procedure requests have been received and have been forwarded to requesting agencies. Some agencies have requested assistance with policy manual revisions and or selected topics for assistance,which is ongoing.

Training: Officer training in Report Writing and the Management of Aggressive Behavior will be announced in the future. Most of the Chiefs interviewed agreed that there was also a need for report writing instruction.. Class presentations are being prepared for future classes.

Law Enforcement Bulletins / Newsletters: No Bulletins were distributed this month.



Meetings Attended:

L/E Consultant Meeting:	04/01/2022
BURLCO / TRICO Safety Claims Meeting	04/05/2022
BURLCO Claims Committee Meeting:	04/12//2022
BURLCO Executive Committee Meeting:	04/19/2022
Police AD-HOC Meeting	04/26/2022

Sincerely,

Christopher J. Winter Sr. CPM

Law Enforcement RMC

ACM, BURLCO, and TRICO JIF

609-780-4769

chriswinter1429@gmail.com

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
WELLNESS DIRECTOR'S REPORT

To: Municipal Joint Insurance Fund Members and Professionals
From: Debby Schiffer, Targeting Wellness, LLC, JIF Wellness Director
Date of meeting: May 17, 2022 at Hainesport Municipal Building
Email address: debby_schiffer@targetingwellness.com 856-322-1220

May Well-being Initiatives & Activities

Beverly City – Positive Comment board

Bordentown City and Edgewater Park – consider starting an employee garden, which holds multiple benefits: fresh produce and stress relief.

Bordentown Twp – hosting a de-stress event with meditation and chair massage

Chesterfield and Pemberton Boro – hosting chair massages in May for employees as a way to find muscle/tension and stress relief

Delanco – promoting a walking challenge

Fieldsboro – interested in fruit delivery whether through Misfits Market or purchase from local farm market

Florence – just completed a homerun challenge. Running a 3-month weight loss challenge. Contribute \$5 a month to the “winning pot”. One with highest percentage of weight loss wins the “jackpot”. Encouraging “walk away your worries” and planning on the Mayors Softball tournament.

Hainesport – planning on chair massage and/or sleep hygiene challenge

Lumberton – promoting a better sleep hygiene challenge

Medford – working on arranging reflexology for stress relief and relaxation to refocus on the day

Mt. Laurel – completed an 8-week Weight Loss Challenge - based on percentage of weight loss by individual and overall department. There was a \$25 buy in that went to support the Mt. Laurel Police Unity Tour Team. To keep the positive change going, there is another weigh-in on Aug 31st. Important to note that with these challenges it is important to keep in mind that the emphasis needs to be on making lifestyle changes not merely the number on the scale. Also thinking of a bowling night as a team building activity.

Palmyra – monthly “grab bag” challenge continues: educates on specific ingredients, encourages creativity in putting them into a healthy recipe and then asked to share. Recipes are to be put into a Municipal Cookbook for all employees. They are also purchasing a ping pong table for employees to use during break and lunch time. Fun, improve morale, camaraderie, stress relief, movement and focus. Considering fresh fruit and/or pre-approved snacks for Public Works and Police department.

May is a great time to get outside more. Here are some other ideas to encourage your employees to get some Vitamin D and de-stress in nature!

- Step or Walking Challenge
- Find a walking buddy and take a walk at lunch
- Have your lunch outside
- Hold a walking meeting instead of staying in the building
- Host an herb planting event (maybe outside)
- Bring the outdoors in by having plants in the office
- Host a wellness day with outdoor team building activities
- Sign up for a 5k or other race

JIF Meetings:

Wellness Advisory Committee – Next meeting May 11th

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
WELLNESS DIRECTOR'S REPORT

Wellness Coordinator Brainstorming Sessions – First meeting was on April 21st open to all JIF wellness coordinators. Eight BURLCO towns were represented. Minutes are attached.

JIF Mental Wellness and Health Initiatives Meeting – May 27th looking at the various program options being offered to determine if a comprehensive program can be created and offered to the JIFs.

May Targeting Wellness Newsletter ...Good News For Good Health

The following topics were addressed:

- Stroke Awareness Month
- Understanding Hypertension (a.k.a. High Blood Pressure - HBP)
- Ways to Control HBP without medication
- Consequences of HBP - Flyer to Post
- How to tame your salt habit
- Foods that can help lower your blood pressure
- Nutritional Bites: What are G-BOMBS?
- And two Recipes in the Recipe Corner!



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

Intake	April-22	April-21	2022 April YTD	2021 April YTD
# of New Claims Reported	19	37	133	177
# of Report Only	5	19	74	104
% Report Only	26%	51%	56%	59%
# of Medical Only	12	12	42	41
# of Lost Time	2	6	15	32
Medical Only to Lost Time Ratio	86:14	67:33	74:26	57:43
Claim Petition	0	0	2	0
COVID-19	1	27	65	130
Average Days <u>Reported To Qual-Lynx</u> (Indemnity, Medical Only, Report Only)	7.1	3.6	5.3	4.7
Average Days <u>Reported To Employer</u> (Indemnity, Medical Only, Report Only)	6.3		1.9	

Nurse Case Management	April-22	April-21
# of Cases Assigned to Case Management	24	23
# of Cases >90 days	19	17

Savings	April-22	April-21	2022 April YTD	2021 April YTD
Bill Count	171	123	510	597
Provider Charges	\$173,341	\$130,665	\$658,010	\$1,121,425
Repriced Amount	\$52,918	\$50,969	\$284,704	\$412,387
Savings \$	\$120,423	\$79,696	\$373,306	\$709,037
% Savings	69%	61%	57%	63%

QualCare Provider Network Penetration Rate	April-22	April-21	2022 April YTD	2021 April YTD
Bill Count	86%	96%	92%	95%
Provider Charges	92%	97%	96%	95%

Exclusive Provider Panel Penetration Rate	April-22	April-21	2022 April YTD	2021 April YTD
Bill Count	88%	96%	92%	95%
Provider Charges	95%	95%	96%	88%

Transitional Duty Summary		2022 April YTD	2021 April YTD
% of Transitional Duty Days Worked		81%	66%
\$ Saved By Accommodating		\$59,371	\$51,585
% of Transitional Duty Days Not Accommodated		19%	34%
Cost Of Days Not Accommodated		\$12,069	\$29,463

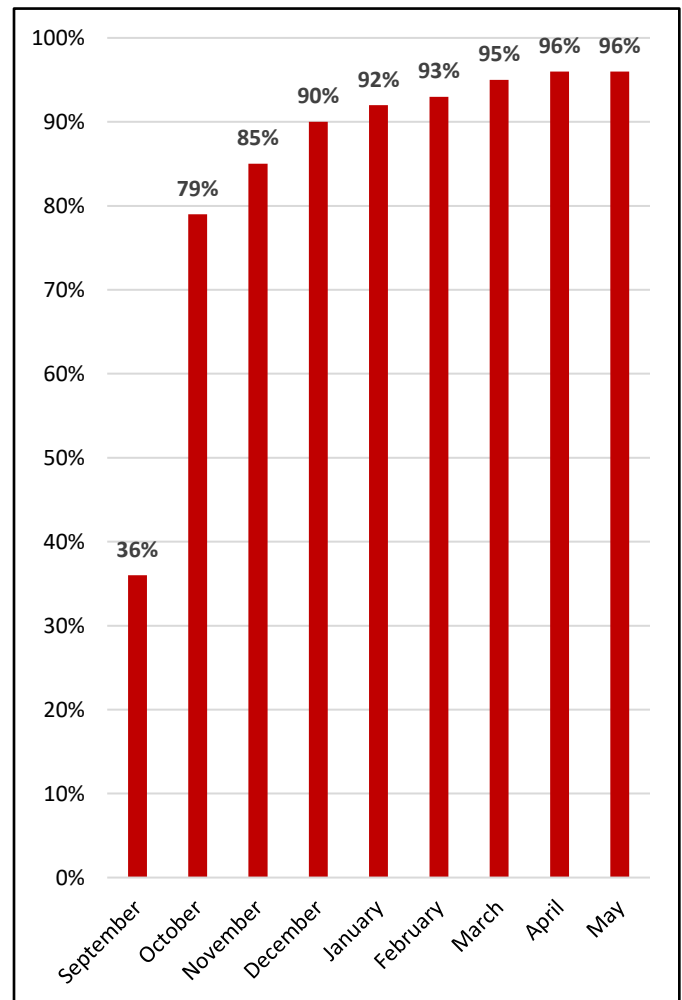


Cyber Risk Management Monthly Executive Report May 5, 2022

Wizer Training

BURLCO JIF Training Status		
Municipality	Total Users 1075	Training Completion 96%
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
Lumberton Township	46	100
Mansfield Township	75	100
Palmyra Borough	21	100
Pemberton Borough	13	100
Pemberton Township	99	100
Shamong Township	9	100
Wrightstown Borough	4	100
No Department	1	100
Westampton Township	87	99
Delran Township	59	98
Edgewater Park Township	33	97
Medford Township	159	97
North Hanover Township	29	97
Beverly City	19	95
Southampton Township	14	93
Mount Laurel Township	147	90
Tabernacle Township	24	84
New Hanover Township	8	75
Springfield Township	20	70
Riverside Township	3	67
Woodland Township	11	64

Training Progress



BURLCO JIF	WIZER - Whitelisting	
	Confirmation Sent to Wizer	Wizer Notes
Bass River Township	2/15/2022	Ongoing phishing campaign
Beverly City		Whitelisting confirmation not received
Bordentown City	3/15/2022	Ongoing phishing campaign
Bordentown Township	3/3/2022	Ongoing phishing campaign
Chesterfield Township	2/28/2022	Ongoing phishing campaign
Delanco Township	3/14/2022	Ongoing phishing campaign
Delran Township		Whitelisting confirmation not received
Edgewater Park Township	3/6/2022	Ongoing phishing campaign
Fieldsboro Borough		Whitelisting confirmation not received
Florence Township	5/2/2022	Ongoing phishing campaign
Hainesport Township	2/15/2022	Ongoing phishing campaign
Lumberton Township	4/13/2022	Ongoing phishing campaign
Mansfield Township		Whitelisting confirmation not received
Medford Township	3/15/2022	Ongoing phishing campaign
Mount Laurel Township	2/24/2022	Ongoing phishing campaign
New Hanover Township		Whitelisting confirmation not received
North Hanover Township		Ongoing phishing campaign
Palmyra Borough	3/24/2022	Ongoing phishing campaign
Pemberton Borough	4/13/2022	Ongoing phishing campaign
Pemberton Township	3/4/2022	Ongoing phishing campaign
Riverside Township	3/8/2022	Ongoing phishing campaign
Shamong Township		Whitelisting confirmation not received
Southampton Township	5/4/2022	Ongoing phishing campaign
Springfield Township		Whitelisting confirmation not received
Tabernacle Township	5/4/2022	Awaiting test email confirmation
Westampton Township		Whitelisting confirmation not received
Woodland Township		Whitelisting confirmation not received
Wrightstown Borough	5/5/2022	Awaiting test email confirmation

Phishing Compliance Status			
Ongoing	17	61%	
Awaiting test email confirmation	2	7%	
Whitelisting confirmation not received	9	32%	
Not participating in program	0	0%	

D2 Cybersecurity Vulnerability & Pen Testing

BURLCO JIF	D2 Scanning & Penetration	
	KYC & VSA Sent to D2	D2 Status
Bass River Township	2/22/2022	Testing in progress
Beverly City	2/17/2022	Testing in progress
Bordentown City	3/15/2022	Testing in progress
Bordentown Township	2/28/2022	Testing in progress
Chesterfield Township	3/15/2022	Testing in progress
Delanco Township	3/21/2022	Testing in progress
Delran Township		KYC & VSA not received
Edgewater Park Township	2/21/2022	Testing in progress
Fieldsboro Borough		KYC & VSA not received
Florence Township	3/25/2022	Testing in progress
Hainesport Township	3/21/2022	Testing in progress
Lumberton Township	3/4/2022	Testing in progress
Mansfield Township		KYC & VSA not received
Medford Township	3/24/2022	Testing in progress
Mount Laurel Township	3/8/2022	Testing in progress
New Hanover Township		KYC & VSA not received
North Hanover Township	5/5/2022	Testing in progress
Palmyra Borough	3/4/2022	Testing in progress
Pemberton Borough	2/16/2022	Testing in progress
Pemberton Township	4/5/2022	Testing in progress
Riverside Township	2/28/2022	Testing in progress
Shamong Township	4/19/2022	Testing in progress
Southampton Township	5/5/2022	Testing in progress
Springfield Township		KYC & VSA not received
Tabernacle Township	5/5/2022	Testing in progress
Westampton Township		KYC & VSA not received
Woodland Township		KYC & VSA not received
Wrightstown Borough		Testing in progress



Network vulnerability scans and penetration tests are finding high and critical vulnerabilities across various municipalities.

How secure is your network ?

Let the good guys test your network's security before the bad guys do.

Vulnerability Scanning & Pen Testing			
Testing in progress	21	75%	
KYC & VSA not received	7	25%	
Not participating in program	0	0%	

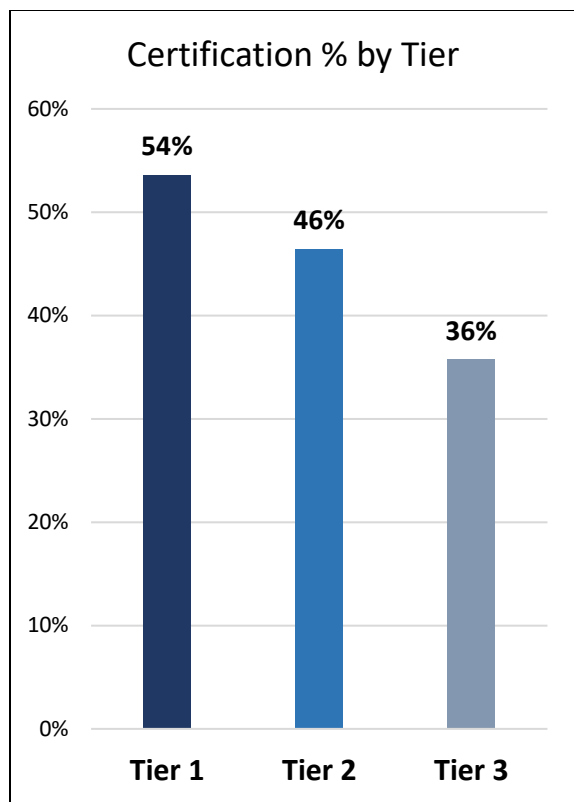


MEL's Cyber Risk Management

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	Waiting for Certification Checklist			
Bordentown Twp	Checklist Submitted to the MEL	Approved	Incomplete	Incomplete
Chesterfield Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
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	Checklist Submitted to the MEL	Approved	Approved	Approved
Mount Laurel Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
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	Checklist Submitted to the MEL	Approved	Approved	Approved
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	15	13	10
% Approved	54%	46%	36%
Number Incomplete	3	5	8
% Incomplete	11%	18%	29%

Approved	A certification checklist that has been reviewed and submitted to the MEL by the Technology Director.
Approved	A certification checklist that has been submitted to the MEL via Oragami and is deemed approved.
Incomplete	A certification checklist that has been submitted to the MEL via Oragami that is incomplete.



Up Coming Events

- ✓ We continue to reach out to the members to schedule onsite visits to provide assistance with the JIF's cyber initiatives as some of these programs can be challenging or overwhelming.

Security tip of the month

Avoid Phishing scams - beware of suspicious emails and phone calls

Phishing scams are a constant threat - using various social engineering ploys, cyber-criminals will attempt to trick you into divulging personal information such as your login ID and password, banking or credit card information.

- Phishing scams can be carried out by phone, text, or through social networking sites - but most commonly by email.
- Be suspicious of any official-looking email message or phone call that asks for personal or financial information.

Cyber security company Hive Systems crunched the numbers and computed how long it would take hackers to brute force their way into your password, based on the character length and complexity (case, numbers, and symbols). Here is what they found.

TIME IT TAKES A HACKER TO BRUTE FORCE YOUR PASSWORD IN 2022					
Number of Characters	Numbers Only	Lowercase Letters	Upper and Lowercase Letters	Numbers, Upper and Lowercase Letters	Numbers, Upper and Lowercase Letters, Symbols
4	Instantly	Instantly	Instantly	Instantly	Instantly
5	Instantly	Instantly	Instantly	Instantly	Instantly
6	Instantly	Instantly	Instantly	Instantly	Instantly
7	Instantly	Instantly	2 secs	7 secs	31 secs
8	Instantly	Instantly	2 mins	7 mins	39 mins
9	Instantly	10 secs	1 hour	7 hours	2 days
10	Instantly	4 mins	3 days	3 weeks	5 months
11	Instantly	2 hours	5 months	3 years	34 years
12	2 secs	2 days	24 years	200 years	3k years
13	19 secs	2 months	1k years	12k years	202k years
14	3 mins	4 years	64k years	750k years	16m years
15	32 mins	100 years	3m years	46m years	1bn years
16	5 hours	3k years	173m years	3bn years	92bn years
17	2 days	69k years	9bn years	179bn years	7tn years
18	3 weeks	2m years	467bn years	11tn years	438tn years


[Learn about our methodology at hivesystems.io/password](https://hivesystems.io/password)

Take the time to review and strengthen your current passwords at work and at home. Use a passphrase that is long, (16 character or more) with no spaces between characters and you can easily remember.

Passphrase example: I love driving my red truck in the fall

Password would be written as: **Ilovedrivingmyredtruckinthefall**

May 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 April 30, 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 \$ -96798.47. This generated an average annual yield of 6.97%. However, after including an unrealized net loss of \$ 230,694.41 in the asset portfolio, the yield is adjusted to -22.97% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$14,020,080.62.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 5,555.51 w/YTD Total \$ 24,439.69
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00

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 \$ 129,275.14. The claims detail shows 117 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$ -629. Interest Allocated)

Delran Township	\$ 0.00
Chesterfield Township	\$ 2,214.00
Bordentown City	\$ 40,850.00
Bordentown Township	\$ 56,998.00
Westampton Township	\$ 10,481.00

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 \$ 17,603,177.44 to a closing balance of \$ 16,617,337.60 showing a decrease in the fund of \$ 985,839.84. 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 - MAY 2022

	Payee	FY2022	FY2021	JIF Appropriation	Description
1	The Actuarial Advantage	6,600.00		Prof Services/Actuary	March and April 2022 Fees
2	PERMA	7,412.00		Prof Services/Admin. Consultant	April, May, June 2022 Fee
3	Arthur J. Gallagher Risk Management Services	31,880.00		Prof Services/Administration	May 2022 Fee
4	Arthur J. Gallagher Risk Management Services	150.58		Misc/Postage/Copies/Faxes	Postage/copies expenses-April
5	Arthur J. Gallagher Risk Management Services	50.00		Misc/Meeting Expense/Dinner Mtg	Defense panel deposit at Flemings for 5/24/22 (split)
6	The DeWeese Law Firm, P.C.	6,287.00		Prof Services/Attorney	May 2022 Fees
7	Qual-Lynx	18,316.00		Prof Services/Claims Admin.	May 2022 Fees
8	Qual-Lynx	277.00		Misc/Performance Bond (TPA)	Performance Bond annual renewal
9	Joyce Media	390.00		Misc/JIF Website	May 2022 Fees
10	Christopher J. Winter Sr.	1,833.00		Training/Police Risk Services	Law Enforcement Consultant-May 2022 fees
11	Kris Kristie	383.00		Misc/Recording Secretary	May 2022 Fees
12	J. A. Montgomery Risk Control Services	11,715.00		Prof Services/Safety Director	May 2022 Fees
13	Secure Data Consulting Services, LLC	5,544.00		Prof Services/Technology Risk Serv Dir	May 2022 Fees
14	Tom Tontarski	987.00		Prof Services/Treasurer	May 2022 Fees
15	Conner Strong & Buckelew	711.00		Prof Services/Underwriting Mgr	May 2022 Fees
16	Debby Schiffer	2,558.00		Wellness Program	May 2022 Fees
17	MEL JIF	363,903.00		MEL	MEL 2022 WC & Excess Liability - 2nd installment
18	MEL JIF	1,822.75		Faithful Performance/Fidelity Bond	MEL 2022 Fidelity Bond - 2nd installment
19	MEL JIF	179,108.00		Property Claims and Premium	MEL 2022 Property claims & prem. -2nd installment
20	MEL JIF	50,225.00		EPL/POL Policy - Excess Insurance	Excess Cyber payment - claims and premium-2nd installment
21	4imprint	1,076.25		Safety Incentive Program	Inv#9860400 flashlights for SC/CC
22	4imprint	505.08		Contingency	Inv#22761179 Mouse Pads for cyber awareness
23	Connell Consulting LLC	100.00		Training/Training	4/6-8/22 Proactive Police Supervision class(1 Edgewater P
24	Iron Mountain	72.94		Misc/Record Retention Service	"Inv#GNCT432; Storage 5/1-31/22; Service 3/23-4/26/22
25	Office Depot	14.90		Safety Incentive Program	Inv#239612822 padded envelopes for flashlights
26	Office Depot	188.93		Misc/Annual Planning Retreat	Inv#241079619 binders/dividers for retreat 5/3/22
27	Origami Risk LLC	500.00		Contingency	Annual fee for LR upload to origami (split)-yr 3

28	Riverview Properties	4,244.00		Misc/Annual Planning Retreat	Food/Bev expenses 5/3/22 planning retreat
29	Bass River Township		2,100.00	Safety Incentive Program	Full check reimbursement
30	Beverly City		3,400.00	Safety Incentive Program	Full check reimbursement
31	Township of Bordentown		3,700.00	Safety Incentive Program	Full check reimbursement
32	Township of Bordentown	31.99		Optional Safety Budget	First aid supplies
33	Chesterfield Township		2,850.00	Safety Incentive Program	Full check reimbursement
34	Delanco Township		3,100.00	Safety Incentive Program	Full check reimbursement
35	Township of Edgewater Park		2,650.00	Safety Incentive Program	Full check reimbursement
36	Florence Township		3,700.00	Safety Incentive Program	Full check reimbursement
37	Hainesport Township		3,100.00	Safety Incentive Program	Full check reimbursement
38	Hainesport Township	144.35		Optional Safety Budget	PW hi vis wear
39	Township of Lumberton		2,950.00	Safety Incentive Program	Full check reimbursement
40	Mansfield Township		3,400.00	Safety Incentive Program	Full check reimbursement
41	Township of Medford		3,750.00	Safety Incentive Program	Full check reimbursement
42	Mt Laurel Township		4,000.00	Safety Incentive Program	Full check reimbursement
43	Mt Laurel Township	750.00		Wellness Program	Bowling team building event
44	New Hanover Township		2,100.00	Safety Incentive Program	Full check reimbursement
45	North Hanover Township		3,150.00	Safety Incentive Program	Full check reimbursement
46	Borough of Palmyra		3,400.00	Safety Incentive Program	Full check reimbursement
47	Pemberton Borough		2,600.00	Safety Incentive Program	Full check reimbursement
48	Pemberton Borough	225.00		Wellness Program	Chair massage
49	Shamong Township		3,100.00	Safety Incentive Program	Full check reimbursement
50	Southampton Township		2,900.00	Safety Incentive Program	Full check reimbursement
51	Westampton Township		3,150.00	Safety Incentive Program	Full check reimbursement
	Subtotals	\$698,005.77	\$59,100.00		

JIF Bill List Total	\$757,105.77
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SUPPORT BUDGET CAP RELIEF

Insurance budgets are being hit with the highest inflation rates since the 1980s.

All municipalities are asked to support budget cap relief by adopting the following resolution urging the New Jersey legislature to amend the budget cap law for increasing insurance costs caused by issues beyond local control.

- WHEREAS, pursuant to N.J.S.A. 40A:4-45, et al, a municipality is required to limit any increase in its levy to 2.0% and any increase in appropriations to 2 1/2% or the cost-of-living adjustment, whatever is less, over the prior year's final appropriations subject to certain exceptions; and
- WHEREAS, all local public entities have incurred an estimated \$50 million in COVID related worker's compensation claims and it is anticipated that these costs will continue to increase as a result of long-term COVID cases; and
- WHEREAS, a 2021 New Jersey Department of Labor decision regarding workers compensation funding has generated increased costs to municipalities by over 10% in order to cover claims that were previously funded by the State pension system; and
- WHEREAS, a recent amendment to the sexual molestation statute of limitations will increase total liability costs by an estimated amount of 6%; and
- WHEREAS, the frequency of weather-related catastrophic claims and corresponding impacts are anticipated to increase property insurance costs by over 10% per year; and
- WHEREAS, cyber liability events throughout the country have resulted in doubling premium costs in 2022 and such costs are expected to accelerate at a pace far greater than the rate of inflation; and
- WHEREAS, these increasing costs, regulations, policy decisions and environmental impacts are occurring when many other items and costs in municipal budgets are also increasing at an inflationary rate.
- NOW THEREFORE BE IT RESOLVED by the Governing Body of the (NAME OF MUNICIPALITY) that N.J.S.A. 40A:4-45 be amended to provide that appropriations in the first three years after the effective date of (this amendment) for liability insurance, worker's compensation insurance, cyber insurance, and property insurance be exempt from the Appropriation CAP and the Levy CAP.
- BE IT FURTHER RESOLVED that a copy of this resolution shall be sent to the New Jersey Legislative representatives for the (NAME OF MUNICIPALITY).

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