



## AGENDA PACKET



**Tuesday, July 19, 2022 at 3:30 PM**

*Hainesport Municipal Building  
Hainesport, NJ*

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

# BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

**Tuesday, July 19, 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 **June 21, 2022** Meeting Minutes – **Motion – All in Favor**.....Pages 1-14
- VII. Claims Review Committee Report: Open Session Items – July 12, 2022.....Handout
- VIII. Executive Director’s Report..... Pages 15-41
  - A. Lost Time Accident Frequency.....Pages 18-19
  - B. Certificates of Insurance.....Pages 20-22
  - C. Financial Fast Track Reports.....Page 23
  - D. Regulatory Filing Checklists.....Pages 24-25
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  - J. Statutory Bond Status.....Pages 31-32
  - K. Skateboard Park Approval Status.....Page 33
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  - M. Land Use Training Certification.....Page 40
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  - O. Membership Renewal Visits
  - P. 2023 Exposure Renewal Process
  - Q. 2022 Property Appraisal Reports
  - R. 2022 Coverage Documents

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XVII.	Committee Report	
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1.	Budget Amendment Public Hearing – <b>Motion to Open – All in Favor</b>	
2.	Budget Amendment Public Hearing – <b>Motion to Close – All in Favor</b>	
b.	2022 Amended Budget Adoption – <b>Motion to Adopt – Roll Call</b> .....	Page 110

- c. 2022 Amended Assessment Certification Adoption – **Motion to Adopt – Roll Call**.....Page 111
    - B. Strategic Planning Committee Meeting Minutes – June 21, 2022.....Pages 112-116
    - C. Safety Committee Meeting Minutes – July 12, 2022.....Verbal
  - XVIII. MEL/RCF/E-JIF Reports  
Nothing to Report
  - XIX. Miscellaneous Business
    - A. Authorization to Process and Pay Fund Vendors in August 2022 – **Motion – Roll Call**
    - B. Authorization to Extend the 2<sup>nd</sup> Installment Billing Deadline to Friday, September 16, 2022 – **Motion – All in Favor**
- The next meeting of the BURLCO JIF will be held on Tuesday, September 20, 2022  
at 3:30 PM at Hainesport Municipal Building, Hainesport**  
**There is NO meeting in August, enjoy!**
- 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**

**June 21, 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, June 21, 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.**  
Erin Provenzano, **Delanco Twp.**  
Patrice Hansell, **Fieldsboro Borough**  
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 Picarillo, **North Hanover Twp.**  
John Gural, **Palmyra Borough**  
Dan Hornickel, **Pemberton Twp.**  
Mike Mansdoerfer, **Riverside Twp.**  
Meghan Jack, *Alternate*, **Riverside Twp.**  
Susan Onorato, **Shamong Twp.**  
J. Paul Keller, **Springfield Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Tom Pullion, **Edgewater Park**  
Susan Jackson, **New Hanover Twp.**  
Donna Mull, **Pemberton Borough**  
Kathy Hoffman, **Southampton Twp.**  
Casey English, **Tabernacle Twp.**  
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

Paul A. Forlenza, MGA, *Executive Director, RPA – A Division of Gallagher*  
Paul Miola, CPCU, ARM, *Deputy Executive Director, RPA – A Division of Gallagher*  
Kamini Patel, MBA, CIC, CPCU, *Pooling Administrator, RPA – A Division of Gallagher*  
David DeWeese, Fund Solicitor, *The DeWeese Law Firm, P.C.*  
John Saville, Risk Control Consultant, *J.A. Montgomery*  
Chris Roselli, Account Manager, *General Liability Unit, Qual-Lynx*  
Karen Beatty, Account Manager, *Qual-Care*  
Debby Schiffer, Wellness Director, *Targeting Wellness*  
Tom Tontarski, *Treasurer*  
Chris Winter, *Law Enforcement Risk Management Consultant*

Also present were the following Risk Management Consultant agencies:

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

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

### **CONDUCT OF MONTHLY MEETING**

Motion by Mr. Wolbert, seconded by Mr. Mascia 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. Motion by Mr. Wolbert, seconded by Mr. Mascia. All in favor. Motion carried by unanimous vote.

### **APPROVAL OF MINUTES**

Chair McMahon presented the Open session meeting minutes of the May 17, 2022 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. Gural, seconded by Mr. Mascia to approve the Open session meeting minutes of the May 17, 2022 meeting. All in Favor. Motion carried by unanimous vote.

### **CLAIMS REVIEW COMMITTEE MEETING REPORT –June 14, 2022**

Ms. Burger reported that a Claims Committee meeting was held via Zoom Tuesday, June 14, 2022. The minutes from this meeting were a handout at today's meeting and are self-explanatory, noting there were no newly opened or closed cases to report on since last month. The Committee did review various claims as well as the Solicitor reports.

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

### **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 April 22, 2022 thru May 22, 2022, and asked that members please review for accuracy.

Mr. Forlenza noted the Financial FastTrack reports for January, February and March were included in the agenda. He stated they are a few months behind due to a restating of the MEL Financials valued as of 12/31/21 as there were a number of issues that impacted the MEL in 2021. He noted that Mr. Mansdoerfer

will explain more during his Finance Committee report. He noted this report should be more on track going forward.

Mr. Forlenza noted the allowance reports for SIP, OSB, Wellness, and EPL/Cyber Risk Management Budget balances, were 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. If you have made purchases and have the invoice, you do not need to wait until November 30<sup>th</sup> to seek reimbursement of these purchases. Send it in now and we will have reimbursement to you on the next bill list. He 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. He also noted that towns are looking to fill various positions – Tax Collectors, Treasurers, etc. – via an interlocal service agreement. In these situations, an application will need to be completed for the new town as this is specific to that individual for that specific town.

Mr. Forlenza stated and on June 6, 2022 Renewal letters were emailed out to the nine (9) members whose membership in the JIF is up for renewal on January 1, 2023. These members are: *Bordentown City, Bordentown Township, Delran, Lumberton, Mansfield, New Hanover, Pemberton Borough, Riverside Township, and Southampton Township*. Included in the email was a Resolution for Renewal of Membership in the Burlington County Municipal JIF, a Certification required under the Local Public Contracts Law, and an Agreement to Renew Membership in the Burlington County Municipal JIF. Members were asked to place the Renewal Resolution on the agenda of an upcoming governing body meeting and return both the approved Resolution and executed Agreement to our office by Friday, August 12, 2022. With that said, as part of the Renewal process, a representative from the Executive Director's office contacted those members up for renewal to schedule an appointment with the Fund Commissioner, Risk Management Consultant, and Representatives of the Governing Body. These meetings have already started to take place. 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.

Lastly, Mr. Forlenza noted a reminder that with the Fourth of July is right around the corner and that coverage for fireworks displays is **not** automatic. MEL Bulletin 2022-05 outlines the requirements and the hold harmless & indemnification agreement language to be provided by the contractor for coverage to be granted to the municipality. A Fireworks *Checklist* can be found along with the MEL Bulletin on the MEL website to assist members. Please submit the Fireworks *Checklist*, along with all required documents as outlined in the checklist and Bulletin to [MELUnderwritingSvcCntr@connorstrong.com](mailto:MELUnderwritingSvcCntr@connorstrong.com). Submissions must be received one week prior to the event. Mr. Forlenza emphasized to please not wait until July 2 or 3<sup>rd</sup>, as you will not receive coverage approval in time.

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 reported that on May 19, 2022 he conducted a training session for the Qual-Lynx liability adjusters on Title 59, noting that he received positive feedback on the session.

Mr. DeWeese reported that on May 24, 2022, a Defense Panel Breakfast was held for the General Liability and Workers' Compensation Defense Panel members. He reported that the number of attorneys in attendance was outstanding and that there were great discussions among those in attendance. He received very positive feedback from the panel members.

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

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

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

Mr. Saville noted his report included a list of the Safety Director Bulletins and Safety Announcements issued during the month via the NJ MEL App, as well as the MSI Now, MSI Live, and DVD Services. MSI will continue to be presented through the Zoom Webinar format with in-person training classes offered as part of the training expos being conducted this year.

Mr. Saville reminded the members the next Regional training is the Lifeguard Symposium which is being held on June 28 in person at the Ocean City Library for those who have lifeguards at your beaches or pools, so be sure to pre-register to attend.

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 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 Hurricane Preparedness. He noted that during the RMC Roundtable, Ed Cooney, Fund Underwriter, indicated that a flood policy should in place if any portion of the scheduled location is in Flood Zone A or V. In addition, Mr. Roselli encouraged the Committee to report all claims to FEMA noting that in some instances, FEMA will provide funding (FEMA mitigation) to address an ongoing flood threat.

Mr. Roselli stated that a \$500,000 deductible applies to both the building and contents for scheduled properties in a flood zone.

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

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

Mr. Winter stated his initial visits are complete with the exception of one (1) agency, but is in the process of being scheduled. He is focusing on Transitional Duty noting it is very important for officers and there are many opportunities for them to complete important tasks while on transitional duty such as expungement of criminal convictions, clerical work, etc.



In regards to Policy Development, Mr. Winter reported requests for policies and procedure have been received and have been forwarded to requesting agencies. This process is ongoing. A follow-up inquiry was conducted with agencies in regards to Critical Incident Debriefing and Transitional Duty. Assistance has been provided with Recruitment and Selection as it relates to Attorney General Guidelines.

Mr. Winter stated that preparation is being conducted for future class instruction for the Management of Aggressive Behavior. Class dates and times are being discussed and will be posted in the near future. A report writing class was determined to be needed based on reviews from litigation files in addition to input from various Chiefs who also concurred as well.

Mr. Winter noted that he forwards his activity reports to the Fund Commissioners and Police Chiefs and they have been well received.

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, and has met with many of them. She noted there are still a few towns that need to appoint a designated Wellness Coordinator. She then noted some new idea's she has spoken with member towns about have included Reiki demonstrations, Misfit Market orders, Snack/Fruit events, and Exploration with Meditation. Monthly activities with different member towns have included starting an employee garden, a "better sleep hygiene" challenge, chair massages, etc.

Ms. Schiffer noted a Wellness Ad-Hoc Committee Meeting took place on May 11, 2022 and the minutes are included in the agenda packet, however they still need to be approved by the Safety Committee, and the next meeting is scheduled to be held in July.

Ms. Schiffer stated the JIF Mental Wellness and Health Initiatives Meeting held on May 27, 2022 is looking at the Transformational Leadership and Crisis Response program and made some recommendations that will be shared with Dr. Elias and the Executive Committees once finalized.

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

### **June Targeting Wellness Newsletter**

This month Ms. Schiffer noted some topics covered in her newsletter included:

- The Importance of Hydration (and a brief look at electrolyte replacement with easy to make beverages)
- Summer Steps for Healthy Living (plus the 5 healthiest condiments for summer)
- Steps to Promote Cancer-free Grilling (enjoy your summer barbecue AND be safe)
- Add Some Spice to Your Life (makes foods delicious and improves your health at the same time)
- Processed Food and Your Health (Isn't everything processed in some way?)
- Recipe Corner: Loaded Kale Salad (easy, fast, and great for bringing to your next backyard party)

Ms. Schiffer noted also included was "Wellness Win of the Month": She asked that you please share your "wellness win" by sending her a short explanation and photos (if appropriate) on something you tried recently that worked. She is going to pick one winner and will email it out to all the Wellness Champs later this month. Please do not feel if your idea isn't picked that it falls short in any way. Ms. Schiffer will continue getting them posted on the JIF website for you to reference and to help generate future ideas.

Ms. Schiffer noted the anguish she felt in her observations as she has been out to member towns in regards to the "stress factor" she sees and feels employees are enduring. She has witnessed employees not taking a break, or taking their lunch as they are too busy and overwhelmed. She expressed how important personal care is, noting if you don't take care of your health now, you'll be taking care of your illness later.

Lastly, Ms. Schiffer noted there were packets to be picked up today that included posters on Comorbidities and the affects they can have on your claims. Please be sure to hang them up in your municipalities as a reminder to your employees.

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>May</i></b>	<b><i>YTD</i></b>
<i>Lost Time</i>	<i>1</i>	<i>16</i>
<i>Medical Only</i>	<i>10</i>	<i>52</i>
<i>Report Only</i>	<i>30</i>	<i>104</i>
<i># of New Claims Reported</i>	<i>41</i>	<i>174</i>
<i>Report Only % of Total</i>	<i>73%</i>	<i>60%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>90:10</i>	<i>76:24</i>
<i>Average Days to Report to Qual-Lynx</i>	<i>4.1</i>	<i>5.1</i>
<i>Average Days Reported to employer</i>	<i>2.5</i>	<i>2.1</i>

#### ***Claims Report by Type***

Ms. Beatty explained that this number may start to run high due to COVID claims on the rise again and the amount of time it takes to track all of those exposed and potential additional positive claims.

Days to Report – Non-COVID Claims: 1.1 days

Days to Report COVID Claims: 6.1 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.

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

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

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	732
<i>Transitional Duty Days Worked</i>	583
<i>% of Transitional Duty Days Worked</i>	80%
<i>Transitional Duty Days Not Accommodated</i>	149
<i>% of Transitional Duty Days Not Accommodated</i>	20%
<i>\$ Saved by Accommodating</i>	\$63,860
<i>\$ Lost by not Accommodating</i>	\$14,536

***PPO Penetration Report:***

Ms. Beatty presented the PPO Penetration Report:

<b><i>PPO Penetration Rate</i></b>	<b><i>May</i></b>
<i>Bill Count</i>	164
<i>Original Provider Charges</i>	\$154,795
<i>Re-priced Bill Amount</i>	\$67,122
<i>Savings</i>	\$87,673
<i>% of Savings</i>	57%
<i>Participating Provider Penetration Rate - Bill Count</i>	98%
<i>Participating Provider Penetration Rate – Provider Charges</i>	98%
<i>EPO Provider Penetration Rate - Bill Count</i>	96%
<i>EPO Provider Penetration Rate – Provider Charges</i>	93%

**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 May 2022.

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

***TECHNOLOGY RISK SERVICES REPORT***

Mr. Romero stated in regards to the new WIZER Training course released earlier this month, the 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 noted the new WIZER training course is in progress, and the BURLCO JIF currently has 1,111 users enrolled with a 48% completion rate.

### **Whitelisting and Phishing**

As of May 21<sup>st</sup> there are 20 members (71%) actively enrolled with two (2) waiting test phishing email confirmation and six (6) who have not replied letting me know if they have completed their whitelisting.

Mr. Romero noted several reminders have been sent out and to please let him know when the whitelisting has been completed so Wizer can send a test phishing email and validate that the whitelisting is working.

### **D2 Cybersecurity Vulnerability Scanning & Penetration Testing**

As of May 21<sup>st</sup>, there are 22 members (79%) are actively enrolled in the program. He is still missing the KYC or the VSA from six (6) members. He reiterated both documents need to be submitted to him at the same time. He will then forward to D2 and the JIF.

- The KYC Form needs to be completed by your IT & municipal point of contact. This identifies the IP addresses needed to perform the network VA scan & penetration test.
- The Vendor Service Agreement (VSA) (vetted by the JIF's solicitor) needs to be completed and signed by the municipal point of contact. This is the legal agreement/consent allowing D2 Cybersecurity to perform the vulnerability scan & penetration testing.

Mr. Romero noted it is important to include all departmental IP addresses to be tested (administrative, PD, Public Works, EMS, Fire Dept., etc.) Once the pen testing goes into production it cannot be stopped, and new IP addresses will need to be tested next year.

### **MEL's Cyber Risk Management**

Mr. Romero reported that as of May 21<sup>th</sup>:

17 or 61% of the members are Tier 1 certified  
14 or 50% of the members are Tier 2 certified  
11 or 39% of the members are Tier 3 certified

He continues to reach out and visit JIF members to help them understand and become compliant with the various programs.

Mr. Romero reviewed the Security tip of the month: MFA (Multi-Factor Authentication) noting the different types of MFA's

- **Email codes:** Email code is a code – either numbers, letters, or a mix of that is sent to you via email.
- **Text and call one-time passwords (OTPs):** One Time Password authenticates you by sending you a one time password.
- **Biometric verification:** can be anything from fingerprint identification up to facial recognition. Users with smartphones or computers with this feature can further strengthen their online protection
- **Physical key:** something you can hold and insert into your computer to access information and is considered one of the most secure methods of MFA.
- **Authenticator app:** The authenticator app is an application that you download from your phone. The big companies – such as Microsoft, Google, and Apple – have their own authenticator apps for their users. It provides you with two authentication options. You can either receive a notification that someone is trying to access your account, and you can approve or decline verification.

Lastly, Mr. Romero noted included in the same packet as the Wellness Comorbidities posters, were Cyber Posters as well as Cyber Mouse Pads to assist in reminding employees to be cautious what they click on.

He asked that the posters please be hung up around your municipality and you distribute the mouse pads to your employees.

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 May 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 May 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 \$12,871.50. This generated an average annual yield of .95%. However, after including an unrealized net gain of \$90,885.78 in the asset portfolio, the yield is adjusted to 6.69% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$14,217,382.71.

#### **Receipt Activity for the Period**

	Monthly	YTD
Subrogation Receipts	\$919.00	\$25,355.69
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$0.00	
2022 Retro Program Assessments		\$20,584.00

#### ***Loss Run Payment Register – May 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 \$216,567.72. The claim detail shows 394 claim payments issued.

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

Delran Township	\$0.00
Chesterfield Township	\$2,230.00
Bordentown City	\$41,144.00
Bordentown Township	\$57,409.00
Westampton Township	\$10,557.00

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

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$16,724,562.20 to a closing balance of \$15,868,042.20 showing a decrease in the fund of \$ 856,520.00.

#### ***Bill List – June 2022***

For the Executive Committee's consideration, Mr. Tontarski presented the June 2022 Bill List in the amount of \$277,856.93.

Chair McMahon entertained a motion to approve the May 2022 Loss Run Payment Register and the June 2022 Bill List in the amount of \$277,856.93, as presented.

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

Motion by Mr. Ingling, seconded by Ms. Kosko to approve the *May2022 Loss Run Payment Register and the June 2022 Bill List*, as presented.

**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.**  
Erin Provenzano, **Delanco Twp.**  
Patrice Hansell, **Fieldsboro Borough**  
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 Picarillo, **North Hanover Twp.**  
John Gural, **Palmyra Borough**  
Dan Hornickel, **Pemberton Twp.**  
Mike Mansdoerfer, **Riverside Twp.**  
Susan Onorato, **Shamong Twp.**  
J. Paul Keller, **Springfield Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

**Nays:**                    None  
**Abstain:**                None

Motion carried by unanimous vote.

## COMMITTEE REPORTS

### *Finance Committee Meeting Minutes – June 7, 2022*

Mr. Mansdoerfer noted the Finance Committee met in person on June 7<sup>th</sup> to review the 12/31/2021 Audit and the detailed minutes were included in the agenda packet and are self-explanatory. He reviewed some of the highlights of the meeting with the members and then noted the Auditors found no findings or recommendations. He also noted there was a memorandum on the JCMI with FAQ's that seem to be very helpful to people, that was also included with the minutes, as well as the Interim Financials Statement Summary ending March 31, 2022.

He then noted the MEL Financial Fast track for January, February, and March were included in the agenda packet valued as of 12/31/21 indicating a surplus position of \$8,167,636 with significant changes occurring in the last quarter of 2021. He explained that the MEL has implemented a few changes effective 12/31/21 to address a potential deficit resulting from a number of factors.

Mr. Mansdoerfer explained that these factors include the impact of the pension offset change that went into effect in February, 2021, SAM claims, fire fighter cancer presumption claims, and the re-opening of workers compensation claims. To address the deficit created by these factors, the MEL has decided to collect the 15% MEL loss funding differential that was budgeted by the Fund for Fund Years 2016 through 2021; however, was never paid to the MEL. There is a resolution on the agenda to authorize this payment in the amount of \$547,660. The collection of these funds from all the MEL JIFs will provide the MEL with an infusion of more than \$15 million in cash to address their 12/31/21 deficit.

Mr. Mansdoerfer then explained that another change that was made at the MEL level effective December 31, 2021 was to shift the costs associated with 2021 COVID claims from the MEL to the local JIFs. He explained that the MEL is in negotiations with its Excess Worker Compensation Carrier as to whether all COVID claims should be treated as one occurrence. The negotiation revolves around a communicable disease endorsement that was included in the 2020 policy but was removed from the excess workers compensation policy when it was renewed in 2021. He noted that while the MEL believes that it has a strong position in regards to the 2020 COVID claims being considered one occurrence pursuant to the endorsement, any COVID related claims incurred in 2021 are likely not going to be part of the single occurrence. In recognition that the costs associated with the 2021 COVID claims are likely going to be the financial responsibility of the local JIFs, the BURLCO JIF will now be recognizing these costs on its financials. The impact on the BURLCO JIF includes \$412,731 in incurred losses and \$212,623 in IBNR for a total of \$625,355. For 2020 and 2021 COVID claims, the local JIFs' Financial Fast Tracks reflect an excess receivable from the MEL for these claims prior to the 12/31/21 valuation. Due to the understanding that the 2021 claims are not included in the single occurrence, an adjustment has been made to the JIFs' financials to recognize these claims costs at the 12/31/21 valuation. This adjustment will reduce the JIF's surplus position by \$625,355. Mr. Mansdoerfer noted that these claims have already been paid by the JIF; therefore, does not affect the JIF's cash position; however, the recoverable recorded in the Financial Fast Track improved the Surplus position of the by the value noted prior to this adjustment removing the recoverable. She noted that transferring the 2021 COVID claims from the MEL to the JIFs statewide will increase the MEL's surplus position by approximately \$8 million.

With that said, Mr. Mansdoerfer noted there were five (5) Resolutions on the Agenda for approval and reviewed each one to the Committee. Mr. Mansdoerfer asked if there were any questions before the Resolutions were presented for approval. No questions were entertained.

Chair McMahon entertained a motion to approve the following Resolutions:

***Resolution 2022-25 Accepting the Annual Audit Report for the Period Ending December 31, 2021***

***Resolution 2022-26 Authorizing Payment of \$547,660 from the BURLCOJIF MEL Unencumbered Surplus Account in Accordance with the Requirements of the New Jersey Municipal Liability Joint Insurance Fund***

***Resolution 2022-27 Authorizing the Fund Treasurer to Transfer \$149,207 from the Fund Year 2017 MEL Excess Premium Budget Line Item to the MEL Unencumbered Surplus Account.***

***Resolution 2022-28 Authorizing a Payment of \$10,668 from the 2017 Fund Year in Accordance with the Requirements of the New Jersey Municipal Residual Claims Fund Joint Insurance Fund Surplus Trigger.***

***Resolution 2022-29 Authorizing an Intrafund Transfer of \$150,000 from the 2021 Deductible Line Item to the 2021 Property Line***

Motion by Mr. Gural, seconded by Mr. Wolbert, to approve ***Resolutions 2022-25; Resolution 2022-26, Resolution 2022-27; Resolution 2022-28; and Resolution 2022-29 as presented***

<b>ROLL CALL</b>	<b>Yeas</b>	
		Amanda Somes, <b>Alternate, Bass River Twp.</b>
		Rich Wolbert, <b>Beverly City</b>
		Grace Archer, <b>Bordentown City</b>
		Maria Carrington, <b>Bordentown Twp.</b>
		Glenn McMahon, <b>Chesterfield</b>
		Joe Bellina, <b>Delran Twp.</b>
		Erin Provenzano, <b>Delanco Twp.</b>
		Patrice Hansell, <b>Fieldsboro Borough</b>
		Steve Fazekas, <b>Florence Twp.</b>
		Paula Kosko, <b>Hainesport Twp.</b>

Jay Springer, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
Mary Picarillo, **North Hanover Twp.**  
John Gural, **Palmyra Borough**  
Dan Hornickel, **Pemberton Twp.**  
Mike Mansdoerfer, **Riverside Twp.**  
Susan Onorato, **Shamong Twp.**  
J. Paul Keller, **Springfield Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:* None  
*Abstain:* None

Motion carried by unanimous vote.

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

Ms. Jack referenced the MEL/RCF/EJIF Reports from the June 2, 2022 meetings included in the agenda packet, noting they were self-explanatory. She then highlighted the following:

Ms. Jack noted at each meeting the year end financials were reviewed as well as the Audit that had no recommendations and no findings. She asked that members read the memo that is attached to the MEL and RCF Reports as it explains the MEL and RCF are in stable financial positions, however, there have been quite a few changes, as Mr. Mansdoerfer previously explained that will have an impact on future budget years. The MEL is likely to see more of an increase in their 2023 budget then we have seen previously.

Ms. Jack also suggested that each municipality review and adopt the Resolution to “Support Budget CAP Relief”. Mr. Forlenza emailed this Resolution to all members approximately 2 weeks ago asking all members to support budget cap relief by adopting the resolution urging the NJ legislature to amend the budget cap law for increasing insurance costs caused by issues beyond local control. He noted he has already received some executed Resolutions

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

### **MISCELLANEOUS BUSINESS**

#### ***Next Meeting***

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, July 19, 2022 at 3:30 PM** in-person in at the Hainesport Municipal Building.

#### ***PUBLIC COMMENT***

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

Chair McMahon opened the meeting to the public for comment.

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

Motion by Ms. Kosko, seconded by Mr. Gural, 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>
2021222201	2020206165
2021238464	2022264818
2022264378	
2022263937	

Motion by Mr. Wolbert, seconded by Mr. Ingling, 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.**  
Erin Provenzano, **Delanco Twp.**  
Patrice Hansell, **Fieldsboro Borough**  
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 Picarillo, **North Hanover Twp.**  
John Gural, **Palmyra Borough**  
Dan Hornickel, **Pemberton Twp.**  
Mike Mansdoerfer, **Riverside Twp.**  
Susan Onorato, **Shamong Twp.**  
J. Paul Keller, **Springfield Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:*                      None

*Abstain:*                      None

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 June 21, 2022 meeting of the BURLCO JIF.

Motion by Mr. Ingling, seconded by Mr. Wolbert to adjourn the June 21, 2022 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:23 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: July 19, 2022  
Re: Executive Director's Report

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

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

**B. Certificates of Insurance (pgs. 20-22)**

A summary of the Certificates of Insurance issued for the period May 22, 2022 – June 22, 2022 are attached for your review.

**C. Financial Fast Track Report (pg. 23)**

The Financial Fast Track Report for April 2022 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 April 2022 was **\$8,586,698**.

**D. Regulatory Filing Checklists (pgs. 24-25)**

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. 26)**

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. 27)**

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. 28)**

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. 29)**

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. 30)**

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. 31-32)**

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. 33)**

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. 34-39)**

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. Land Use Training Certification (pg. 40)**

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).

**N. Renewing Members**

Letters were emailed on or about June 6, 2022, to the nine (9) members whose membership in the JIF is up for renewal on January 1, 2023. These members are: *Bordentown City, Bordentown Township, Delran, Lumberton, Mansfield, New Hanover, Pemberton Borough, Riverside Township, and Southampton Township*. Included in the email was a Resolution for Renewal of Membership in the Burlington County Municipal JIF, a Certification required under the Local Public Contracts Law, and an Agreement to Renew Membership in the Burlington County Municipal JIF. Members were asked to place the Renewal Resolution on the agenda of an upcoming governing body meeting and return both the approved Resolution and executed Agreement to our office by **Friday, August 12, 2022.**

**O. Membership Renewal Visits**

Beginning in May, a representative from the Executive Director's office contacted 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.*

**P. 2023 Exposure Renewal Process**

On or about July 13, 2021, all members and their risk managers received a notification that the 2023 Exposure Renewal Process will begin on or about July 18, 2021. As occurred last year, members will receive an email from Origami containing a link to the Origami renewal site. Included in the correspondence was important information pertaining to your property and equipment schedules, employee payroll information/counts, and other exposure data. In addition, the correspondence included important information regarding coverage exclusions and limits. All members and risk managers are urged to carefully review this information prior to starting the renewal process. Anyone with questions regarding the exposure renewal process should contact Jodi Palmeri (Jodi\_Palmeri@riskprogramadministrators.com) or Tracy Forlenza (Tracy\_Forlenza@riskprogramadministrators.com). Members are asked to complete the 2023 exposure renewal process no later than Wednesday, August 31, 2022.

**Q. 2022 Property Appraisal Reports**

In the next week or so, members that received a physical appraisal this year will receive a copy of their appraisal report via email. The reports will be emailed to the Municipal Clerk and copied to their RMC and Fund Commissioner. Members are encouraged to review the report and notify the Property Appraisal if any properties were missed during the appraisal process. Any questions regarding the report can be addressed to Mel Ngayan at AssetWORKS at [Melvin.ngayan@assetworks.com](mailto:Melvin.ngayan@assetworks.com) or 215-354-1078

**R. 2022 Coverage Documents**

The 2022 Coverage Documents will be loaded into Origami within the next few weeks. The Executive Director will send out an email to all members once this process is complete.

**S. Quarterly Attendance (pg. 41)**

A report detailing attendance records through the second quarter of the 2022 Fund year is attached for your review. As the attendance is taken directly from the minutes, please contact Kris Kristie at [Kristi\\_Kristie@riskprogramadministrators.com](mailto:Kristi_Kristie@riskprogramadministrators.com) with any questions or concerns.

**T. 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).

**U. 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							949.80							949.80	45.20	
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	\$949.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	2,556.13	49,488.87	
<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				163.35			225.00							388.35	611.65	
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						204.93								204.93	545.07	
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	\$204.93	\$225.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	1,343.28	20,406.72	
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						500.00								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						416.62								416.62	83.38	
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	\$916.62	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$916.62	\$13,083.38	

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

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2022 BURLCO Meeting Attendance																			
Municipality	Name	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y									6			
Bass River	Renwick/Somes	FC	Alt	Alt	Alt	Alt	Alt							1	5	6	17%	83%	100%
Beverly City	Wolbert/Midgette	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Bordentown City	Archer/Peak	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Bordentown Twp.	Carrington/Theokas	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Chesterfield Township	McMahon/Sahol	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Delanco Township	Provanzano/Browne	FC	FC	FC	Alt	FC	FC							5	1	6	83%	17%	100%
Delran Township	Bellina/Eggers	N/A	N/A	FC	FC	FC	FC							4	0	6	67%	0%	67%
Edgewater Park Twp.	Pullion/Cahall	N/A	FC	FC	N/A	N/A	N/A							2	0	6	33%	0%	33%
Fieldsboro	Hansell, P./Lewis.C	FC	N/A	N/A	N/A	N/A	FC							2	0	6	33%	0%	33%
Florence Township	Fazekas/Elrton	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Hainesport Township	Kosko/Kilburn	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Lumberton Township	Springer/Dellorco	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Mansfield Township	Fitzpatrick/Magee	FC	FC	FC	FC	N/A	FC							5	0	6	83%	0%	83%
Medford Township	Burger/Bielec	FC	FC	FC	FC	N/A	FC							5	0	6	83%	0%	83%
Mt. Laurel	Mascia/Shillingford	FC	FC	FC	FC	N/A	FC							5	0	6	83%	0%	83%
New Hanover	Jackson/Tuliano	FC	N/A	FC	FC	FC	N/A							4	0	6	67%	0%	67%
North Hanover	Picariello/Duff	FC	FC		FC	Alt	Alt	FC							4	2	6	67%	33%
Palmyra Borough	Gural/Jackson	Alt	FC	FC	N/A	N/A	FC							3	1	6	50%	17%	67%
Pemberton Borough	Mull/Vallari	FC	N/A	N/A	Alt	N/A	N/A							1	1	6	17%	17%	33%
Pemberton Twp.	Hornickel/Brown	Alt	FC	FC	FC	FC	FC							5	1	6	83%	17%	100%
Riverside Township	Mansdoerfer/Jack	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Shamong Township	Onorato	FC	FC	FC	N/A	FC	FC							5	0	6	83%	0%	83%
Southampton Township	Hoffman	FC	FC	FC	N/A	N/A	N/A							3	0	6	50%	0%	50%
Springfield Township	Keller/Sobotka	FC	FC	FC	FC	N/A	FC							5	0	6	83%	0%	83%
Tabernacle Township	English/Sunbury	FC	FC	FC	N/A	N/A	N/A							3	0	6	50%	0%	50%
Westampton Township	Ent/Farnsworth	FC	FC	FC	FC	N/A	FC							5	0	6	83%	0%	83%
Woodland Township	Brown/Seeland	FC	N/A	N/A	N/A	N/A	N/A							1	0	6	17%	0%	17%
Wrightstown	Ingling/Gorman	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
28		26	23	25	21	16	22	28	28	28	28	28	28	122	11	168	73%	7%	79%
		93%	82%	89%	75%	57%	79%	100%	100%	100%	100%	100%	100%						

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

# SAFETY DIRECTOR REPORT

## Burlington County Municipal Joint Insurance Fund

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

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

**DATE:** July 6, 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 Assistant Director Public Sector <a href="mailto:jsaville@jamontgomery.com">jsaville@jamontgomery.com</a> Office: 732-736-5009 Cell: 609-330-4092
Robert Garish Assistant Director Public Sector <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*

- City of Beverly on June 1, 2022
- Township of Tabernacle on June 16, 2022
- Township of Mount Laurel on June 29, 2022
- Township of Hainesport Safety Committee Meeting on June 30, 2022

### *LAW ENFORCEMENT LOSS CONTROL SURVEYS*

- No Law Enforcement Loss Control Surveys were completed in June

### *MEETINGS ATTENDED*

- Claims Committee Meeting on June 14, 2022
- Executive Fund Committee Meeting on June 21, 2022
- Lifeguard Symposium – Regional Training on June 28, 2022, in Ocean City
- Career Survival for Front-Line Supervisors on June 29, 2022, in Linwood
- Career Survival for Police Officers on June 30, 2022, in Linwood

### ***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
- MSI Leadership Academy
- 2022 MSI EXPO: In-Person Training – June 7, 2022
- Lightning Safety Best Practices
- Spray Parks Best Practices
- Crane Truck Regulations
- Permit-Required Confined Spaces Best Practices
- Finding Fentanyl at Recreational Facilities
- Seasonal Employees Best Practices
- Heat-Related Illnesses Best Practices
- Black Bear Best Practices
- Hurricane Preparedness Best Practices
- Flash Flood Preparedness Best Practices
- Tick & Tick-Borne Diseases Best Practices
- Poison Ivy Best Practices
- MSI Live Schedule

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

- LE Bulletin: Law Enforcement Considerations in Light Of The SCOTUS Decision Impacting Roe V. Wade

### ***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
Florence	2
Pemberton Township	2

[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](mailto:afelip@jamontgomery.com).

# LESSONS LEARNED FROM LOSSES

## MONTHLY NEWSLETTER - JULY 2022

### FLOOR DRAINS



- REGULAR MAINTENANCE AND ATTENTION CAN PREVENT A CLOGGED DRAIN
- MAINTAIN THE P-TRAP BY PERIODICALLY POURING PLAIN OR SLIGHTLY SOAPY WATER INTO THE DRAIN. THESE TRAPS ARE MEANT TO HOLD WATER AND TAKE SEVERAL WEEKS FOR THE WATER TO EVAPORATE.
- AVOID SWEEPING DEBRIS OR DISPENSING DIRTY MOP WATER DOWN THE DRAIN
- ON A MONTHLY BASIS FLUSH DRAINS WITH HOT WATER.
- YEARLY TREATMENTS WITH A HOT WATER/BAKING SODA/VINEGAR SOLUTION
- HIRE A PROFESSIONAL TO CLEAN THE DRAINS IF THE WATER IS NOT DRAINING QUICKLY OR PROPERLY

- THIS LOSS INVOLVES A WATER MAIN BREAK THAT CAUSED A DROP IN WATER PRESSURE THAT CAUSED A MALFUNCTION IN 2 AUTO-FLUSH UNITS IN THE BATHROOM ALLOWING THEM TO STAY IN THE FLUSH POSITION. WHEN THE WATER MAIN WAS FIXED AND THE WATER TURNED BACK ON, THE WATER OVERFLOWED FROM THESE FIXTURES ONTO THE FLOOR OF THE BATHROOMS IN 2 DIFFERENT BUILDINGS. THE FLOOR DRAINS IN BOTH BATHROOMS WERE CLOGGED LEADING TO A LARGE PORTION OF THE DAMAGES OCCURRING. THE TOTAL COSTS IN THIS CLAIM ARE OVER \$400,000



**DATE:** July 05,2022

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

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

**RE:** BURLCO Activities (June)

**1. Initial Visits to Police Departments:** Initial visits have been completed with exception of one (1) agency which is pending response for scheduling.

**2. Agency Activity Reports:** Reports have been distributed to Fund Commissioners and the respective Police Chiefs outlining the agency visits to date.

**3. Policy Development:** Policy and Procedure requests have been received and have been forwarded to requesting agencies and continue to be ongoing. Policies provided include but are not limited to Critical Incident Debriefing, Active Shooter, Employee Assistance Programs, Recruitment and Selection.

**4. Training:** Preparation is being conducted for future class instruction for the Management of Aggressive Behavior. Class dates and times are being discussed and will be posted in the near future. A Report Writing class was determined to be in need based on reviews from litigation files in addition to input from several Chiefs. Assistance provided for a future training session pertaining to an advanced version of the Transformational Leadership and Crisis Response Program.



**5. Law Enforcement Bulletins / Newsletters:** Bulletin 22-05 was distributed pertaining to which is attached to this report.

**6. Meetings Attended:**

L/E Consultant Meeting	06/03/2022
BURLCO Claims Committee Meeting:	06/14/2022
BURLCO Executive Committee Meeting:	06/21/2022

Sincerely,

*Christopher J. Winter Sr.* CPM  
Law Enforcement RMC  
ACM, BURLCO, and TRICO JIF  
609-780-4769  
[chriswinter1429@gmail.com](mailto:chriswinter1429@gmail.com)



**TO:** All BURLCO JIF Police Departments

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

**DATE:** June 28, 2022

**SUBJECT:** Critical Incident Debriefing (CID)

**L/E Bulletin :** 22-05

- The following information pertains to the Critical Incident Debriefing (CID) process resulting from a serious or traumatic incident. The JIF has experienced an increase in Post Traumatic Stress Disorder (PTSD) claims. In an effort to provide recommendation and guidance in this area the following information is provided based on resources, psychologist input and research.
- Discussion: The inherent nature of their work means first responders witness and directly experience traumatic events such as violence, accidents, disasters, injuries, the deaths of civilians and colleagues, and threats to their personal safety. The exposure to traumatic stress increases first responders' risk of developing serious problems including anxiety, depression, post traumatic stress, marital issues, substance abuse, and suicidal behaviors such as ideations and attempts. Because of this, agencies are highly recommended to provide policy and procedures on (CID) and a Employee Assistance Program (EAP). There are several jurisdictions without an (EAP) for their personnel. The (EAP) and (CID) can work in unison for personnel hence, highly recommended.
- Critical Incident Stress Management (CISM) : Many agencies have a Critical Incident Response Plan that addresses training and response to emergency situations. Oftentimes, these plans do not include (CISM) for first responders.
  - Handled most effectively by specially trained individuals, CISM can help prevent or alleviate behavioral health issues for first responders and other municipal employees who are exposed to work-related trauma.

- CISM Interventions
  - CISM promotes resiliency and recovery for first responders by creating support systems. Several types of CISM interventions can be provided.
  - Pre-Crisis Preparation: Education on stress management.
  - Defusing Sessions: Structured small group discussions provided within hours of a crisis for the purposes of education and acute symptom mitigation.
  - **Critical Incident Stress Debriefings:** Sessions in structured group settings within the first three(3) days of a crisis to mitigate acute stress symptoms and assess the need for follow-up assistance.
  - Grief and Loss Sessions: Structured group or individual settings for open dialogue around the circumstances of a death and to assist people in understanding their grief and loss.
  - One-on-One Crisis Intervention / Psychological Support: Provided throughout the full range of the crisis spectrum by a licensed mental health professional.
  - Family Crisis Intervention: Techniques used when a first responder's family is involved.
  - Follow-up and Referral Mechanisms: specifically designed processes for assessment and treatment purposes following initial interventions.
- Based on the information provided, policy and procedures are recommended for Critical Incident debriefing.
- CID sessions should be mandatory for all personnel involved in an incident.
- Session documentation in regards to attendance should be completed.
- Resiliency Program Officers (RPO): As mandated by the New Jersey Attorney General, each agency should have a minimum of one (1) officer selected for this position based on years of service, experience and additional training in this area. The RPO position is for assistance and referral to trained



counselors. NOTE: The RPO should not be the sole source for conducting a CID session. The intent is to provide education and support for officers to recognize and help manage the many stressors of the job, which will result in healthier officers and better community relations. They are NOT designed to replace already existing programs, such as (EAP) or “Cop-2-COP” programs etc.

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.

**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:** July 19, 2022 at Hainesport Municipal Building  
**Email address:** [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

**July Well-being Initiatives & Activities**

**Beverly City** – scheduled demonstration with a Reiki Master for July

**Delanco** – had a Personal Training in to demo stretches with the Public Workers (June). Great feedback. Launching a walk challenge for month of July

**Delran** – purchased lunch bag with snacks/water for each employee. Each bag had a scroll that highlighted the benefits of packing your own lunch along with recipe ideas.

**Florence** – purchased four sets of mindfulness cards containing five separate categories/messages. Individual boxes were created pulling together samples of each for each department.

**Edgewater Park** – purchased pre-approved snacks. Each employee was asked to attend a short discussion on label reading using the snack that was selected.

**Lumberton** – attended Safety meeting. Interest in chair massages for all departments, even Police. Set up massage therapist for July.

**Riverside** – in-person meeting to discuss wellness ideas

**Southampton** – scheduled presentation on “Go with your Gut” highlighting the connection of what we eat and its impact on our gut health

**Ideas to share from other JIF**

- Presentations on cancer and cardiovascular disease
- Chair yoga demonstrations with option to do monthly/quarterly
- Monthly wellness activity – promotes consistency and generates some excitement
- Challenges: step, water
- De-stress tote bag filled with goodies that promote stress management.
- Trivia question of the month “what kind of tea is highest in antioxidants?”
- Diva Night Annual Mammogram Party (held at Inspira Health Screening)

**Resource Highlights**

**Certified Personal Trainer** – is willing to offering stretching demonstration to employees. Have had particular success with offering this to Public Workers. (\$)

**Reiki Master** – Certified with over 20 years experience. Reiki can help reduce stress and promote healing (\$)

**Ergonomic Evaluation** – License Physical Therapist will come out to do a general presentation on importance of posture and office set up and will offer some basic recommendations for those interested employees. (\$)

**Food Bank of South Jersey** – offer presentations and cooking demonstrations with a focus on preventing diabetes. (free)

**Wellness Idea of the Month**

Continue to share an idea each month with all my Wellness Coordinators. Regardless of whether it's big or small, successful or a work in progress, it's meant to be another way to generate possible initiatives for your municipality. I have encouraged my contacts to share photos and brief descriptions that I can have posted on the JIF websites.

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

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

With the arrival of summer and the celebrating of Independence Day with barbecues, I thought it might be fitting to focus on a subject matter that impacts ALL of us not only during summer barbecues but EVERYDAY ... **our gut health and microbiome**. In this issue, I focus on the following topics:

- How our gut health plays a critical role in our overall well-being
- Defining dysbiosis and how can it cause chronic disease
- Ways to improve our gut health
- The importance of taking breaks in our day (and in taking/planning that vacation ☐)
- **Nutritional Bites:** Fermented foods and probiotics for gut health
- And two recipes from the **Recipe Corner:** Healthy Breakfast BLT and Southwestern Pasta Salad

In addition, I have included a "**challenge**" to **UNLOCK YOUR HAPPY**. There are 4 primary chemicals released in our brain that plays a part in our daily mood, stress management and relationships. In the flyer attached, you will find ways in which you can activate each one with easy and effective daily activities. Contemplate maybe focusing on one chemical a week throughout the month of July and try the suggested ideas. Enjoy being happy!

Update on Dr. Elias' Transformational Leadership and Crisis Response Program

Planning a zoom meeting for July 21st to discuss the next steps for moving the program forward: the next Cohort (proposed for July and/or Sept), recommendations for enhancements, and more. Towns that expressed some interest in the next Cohort include Carneys Point, Delanco, East Greenwich, North Hanover and Wildwood Crest. In addition, those towns from the May Cohort are being offered the opportunity to send another mid-level manager through the program. We have 15 spots that we are trying to fill.



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

<b>Intake</b>	<b>June-22</b>	<b>June-21</b>	<b>2022 June YTD</b>	<b>2021 June YTD</b>
# of New Claims Reported	31	19	205	211
# of Report Only	18	9	121	118
% Report Only	58%	47%	59%	56%
# of Medical Only	11	9	64	58
# of Lost Time	2	1	18	35
Medical Only to Lost Time Ratio	85:15	80:20	78:22	62:38
Claim Petition	0	0	2	0
COVID-19	11	0	99	78
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	3.5	3.1	4.8	4.4
Average Days Reported To Employer (Indemnity, Medical Only, Report Only)	0.2		1.8	

<b>Nurse Case Management</b>	<b>June-22</b>	<b>June-21</b>
# of Cases Assigned to Case Management	20	26
# of Cases >90 days	18	21

<b>Savings</b>	<b>June-22</b>	<b>June-21</b>	<b>2022 June YTD</b>	<b>2021 June YTD</b>
Bill Count	85	218	759	957
Provider Charges	\$122,385	\$239,164	\$935,189	\$1,637,424
Repriced Amount	\$35,373	\$90,594	\$387,199	\$595,809
Savings \$	\$87,015	\$148,570	\$547,991	\$1,041,615
% Savings	71%	62%	59%	64%

<b>QualCare Provider Network Penetration Rate</b>	<b>June-22</b>	<b>June-21</b>	<b>2022 June YTD</b>	<b>2021 June YTD</b>
Bill Count	92%	97%	93%	95%
Provider Charges	98%	96%	97%	95%

<b>Exclusive Provider Panel Penetration Rate</b>	<b>June-22</b>	<b>June-21</b>	<b>2022 June YTD</b>	<b>2021 June YTD</b>
Bill Count	88%	98%	92%	95%
Provider Charges	98%	97%	96%	89%

<b>Transitional Duty Summary</b>		<b>2022 June YTD</b>	<b>2021 June YTD</b>
% of Transitional Duty Days Worked		77%	67%
\$ Saved By Accommodating		\$78,435	\$74,065
% of Transitional Duty Days Not Accommodated		23%	33%
Cost Of Days Not Accommodated		\$20,518	\$41,414

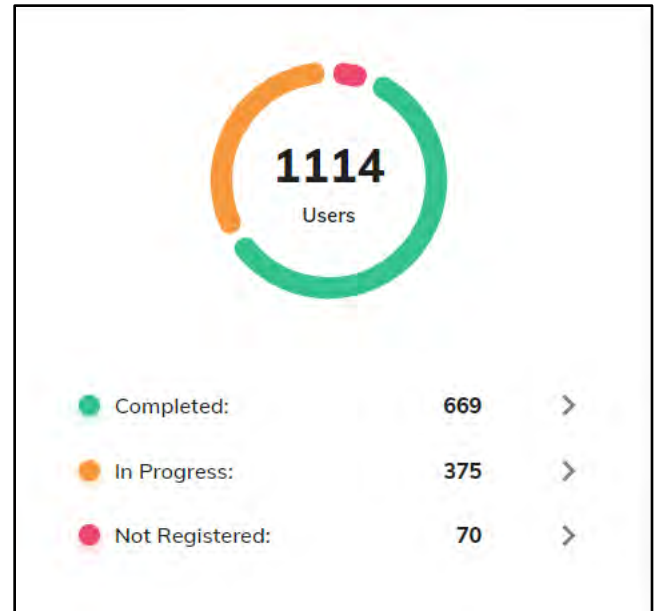


# Cyber Risk Management Monthly Executive Report July 6, 2022

## Wizer Training

BURLCO Training Status		
Municipality	Total Users 1114	Training Completion % 61%
Pemberton Borough	14	93
Southampton Township	13	85
Bordentown Township	52	84
Chesterfield Township	24	83
Wrightstown Borough	4	75
Pemberton Township	100	74
Lumberton Township	43	72
Edgewater Park Township	34	71
Shamong Township	14	68
Delran Township	64	66
Mount Laurel Township	151	66
Westampton Township	87	65
Medford Township	159	62
Mansfield Township	77	60
Bordentown City	22	57
Beverly City	18	56
Palmyra Borough	39	54
Hainesport Township	10	53
Fieldsboro Borough	4	50
Delanco Township	27	48
Florence Township	61	43
Riverside Township	3	33
Bass River Township	14	29
New Hanover Township	8	25
Tabernacle Township	24	21
Woodland Township	11	18
North Hanover Township	24	17
Springfield Township	20	5

## 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	5/16/2022	Ongoing phishing campaign
North Hanover Township	4/8/2022	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	5/2/2022	Awaiting test email confirmation
Southampton Township	5/4/2022	Ongoing phishing campaign
Springfield Township		Whitelisting confirmation not received
Tabernacle Township	5/4/2022	Ongoing phishing campaign
Westampton Township		Whitelisting confirmation not received
Woodland Township	5/11/2022	Ongoing phishing campaign
Wrightstown Borough	5/5/2022	Awaiting test email confirmation

Phishing Compliance Status			
Ongoing	20	71%	
Awaiting test email confirmation	2	7%	
Whitelisting confirmation not received	6	21%	
Not participating in program	0	0%	



# D2 Cybersecurity Vulnerability & Pen Testing

BURLCO JIF	D2 Scanning & Penetration
	D2 Status
Bass River Township	Testing in progress
Beverly City	Testing in progress
Bordentown City	Testing in progress
Bordentown Township	Testing in progress
Chesterfield Township	Testing in progress
Delanco Township	Testing in progress
Delran Township	KYC & VSA not received
Edgewater Park Township	Testing in progress
Fieldsboro Borough	KYC & VSA not received
Florence Township	Testing in progress
Hainesport Township	Testing in progress
Lumberton Township	Testing in progress
Mansfield Township	KYC & VSA not received
Medford Township	Testing in progress
Mount Laurel Township	Testing in progress
New Hanover Township	KYC & VSA not received
North Hanover Township	Testing in progress
Palmyra Borough	Testing in progress
Pemberton Borough	Testing in progress
Pemberton Township	Testing in progress
Riverside Township	Testing in progress
Shamong Township	Testing in progress
Southampton Township	Testing in progress
Springfield Township	Testing in progress
Tabernacle Township	Testing in progress
Westampton Township	Testing in progress
Woodland Township	Testing in progress
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	24	86%	
KYC & VSA not received	4	14%	
Not participating in program	0	0%	



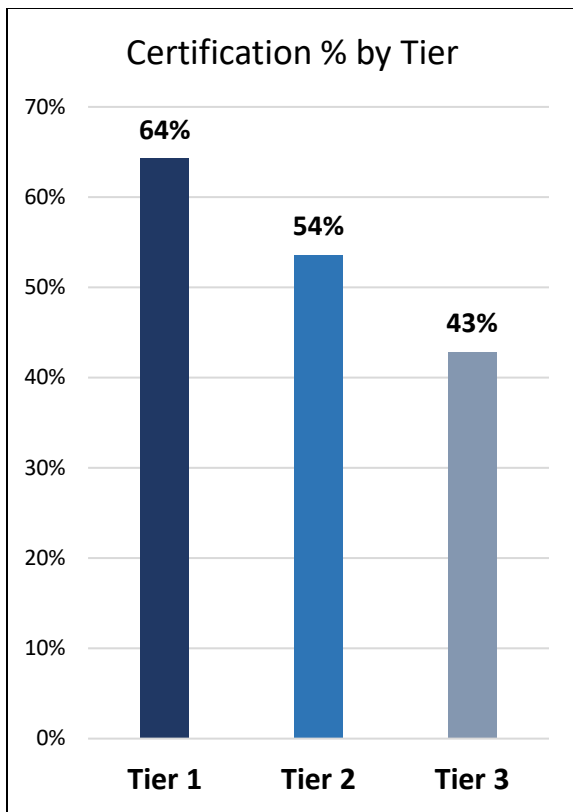
# MEL's Cyber Risk Management

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	Checklist Submitted to the MEL	Approved	Incomplete	Incomplete
Edgewater Park Twp	Checklist Submitted to the MEL	Approved	Incomplete	Incomplete
Fieldsboro Twp	Waiting for Risk Questionnaire			
Florence Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
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 Certification Checklist	Approved	Approved	Approved
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	18	15	12
% Approved	64%	54%	43%
Number Incomplete	1	4	7
% Incomplete	4%	14%	25%

BURLCO Compliance Status		
Waiting for Risk Questionnaire	5	18%
Waiting for Certification Checklist	5	18%
Checklist Submitted to the MEL	17	61%
Risk Questionnaire to be reviewed	1	4%

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.



Security tip of the month - **Its summertime and you're going on vacation...**



### **Don't advertise that you are away from home**

When you post that you're on vacation, or when you "check in" to your favorite meeting place, that tells others not only where you are, but also that you're not home. Your friends aren't the only ones who'd like to know where you are. Thieves and stalkers do to. So do marketers, but they don't usually pose a risk to your physical safety. **Resist the urge to tell all!**

July 11, 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 June 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 \$ 14,312.53. This generated an average annual yield of 1.10%. However, after including an unrealized net loss of \$ 106,859.27 in the asset portfolio, the yield is adjusted to -7.11% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$14,124,099.12.

#### RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 1,898.00 w/YTD Total \$ 27,253.69  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$ 0.00  
2022 Retro Program Assessments \$ 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 \$ 124,076.04. The claims detail shows 198 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$ 252.57. Interest Allocated)

Delran Township	\$ 0.00
Chesterfield Township	\$ 2,232.00
Bordentown City	\$ 41,182.00
Bordentown Township	\$ 57,461.00
Westampton Township	\$ 10,567.00
E-JIF Dividends	\$180,831.59

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 \$ 15,868,042.20 to a closing balance of \$ 15,378,146.00 showing a decrease in the fund of \$ 489,896.20. 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

## JCMI 2<sup>nd</sup> Quarter 2022 Review

After one of the worst price declines in history, the bond market - as of this writing - appears to have stabilized albeit in front of the Federal Reserve's July 26/27 meeting where further rates hikes are a near certainty.

While policy controlled short term rates continue to stay firm, the longer end of the yield curve, as measured by the benchmark 10-year Treasury Bond, appears to believe that inflation rates will moderate in the coming months. Indeed, commodity prices from copper and lumber to oil and natural gas have seen sharp declines in recent weeks. This follows a fairly normal pattern which has occurred following previous periods in history where the Central Bank becomes restrictive as is the case today. Whether or not we are now or will be in recession is not clear and will not be until after the fact since data is always retrospective.

Naturally, there are always exogenous factors that may alter the normal pattern such as China re-opening following Covid restrictions and the war in Ukraine which continues to disrupt energy and food supplies - especially in Europe. However, given the inevitable onset of colder weather in Europe, it is becoming imperative that the Ukrainian war comes to some resolution or at least tacit agreement such that energy resources continue to flow to Europe lest their populations freeze in winter. As for China, the lockdowns have created a fairly serious slowdown there causing job losses and harmful market disruptions. There too we would expect some normalization over the near term so as to avoid further dislocations and global supply chain problems.

The JCMI continues to maintain its conservative disposition with a meaningful level of short-term securities maturing over the next several months. We have begun to deploy that liquidity in new shorter-term issues with yields at 3% or higher in some cases. This will serve to increase the purchase yield to participants and benefit the membership as market conditions have become much more favorable for owning fixed income assets. We continue to bid competitively on notes being issued by member municipalities to support and improve their overall financial positions.

In summary, it would appear that the worst may be behind us although such statements are always tentative given that the future is always unpredictable. The task at hand is to position the JCMI so that in any eventuality, participant assets are protected and secured.

Fernando Garip  
JCMI Asset Manager

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BILL LIST - JULY 2022**

	<b>Payee</b>	<b>FY2022</b>	<b>Clsd Yrs/ MEL Clsd Surplus</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	The Actuarial Advantage	5,363.00		Prof Services/Actuary	June 2022 Fees
2	PERMA	7,412.00		Prof Services/Admin. Consultant	July, Aug, Sept 2022 Fee
3	Arthur J. Gallagher Risk Management Services	31,880.00		Prof Services/Administration	July 2022 Fee
4	Arthur J. Gallagher Risk Management Services	234.04		Misc/Postage/Copies/Faxes	Postage/copies expenses-June
5	The DeWeese Law Firm, P.C.	6,287.00		Prof Services/Attorney	July 2022 Fees
6	Qual-Lynx	18,316.00		Prof Services/Claims Admin.	July 2022 Fees
7	Joyce Media	390.00		Misc/JIF Website	July 2022 Fees
8	Christopher J. Winter Sr.	1,833.00		Training/Police Risk Services	Law Enforcement Consultant-July 2022 fees
9	Kris Kristie	383.00		Misc/Recording Secretary	July 2022 Fees
10	J. A. Montgomery Consulting	11,715.00		Prof Services/Safety Director	July 2022 Fees
11	Secure Data Consulting Services, LLC	5,544.00		Prof Services/Technology Risk Serv Dir	July 2022 Fees
12	Tom Tontarski	987.00		Prof Services/Treasurer	July 2022 Fees
13	Conner Strong & Buckelew	711.00		Prof Services/Underwriting Mgr	July 2022 Fees
14	Debby Schiffer	2,558.00		Wellness Program	July 2022 Fees
15	MEL RCF JIF		213,926.01	Transfer to RCF	2021 Assmt for closeout of FY2017
16	MEL JIF		545,864.57	Retro Premium Cancellation	2016-2021 Retro premium cancellation Res2022-26
17	MEL JIF		1,795.10	Surplus Trigger Correction	MEL surplus trigger correction-12/31/20 valuation
18	ARC Reprographics	261.66		Wellness Program	Inv#280218-280223 Wellness Posters
19	ARC Reprographics	261.66		Contingency	Inv#280218-280223 Cyber Posters
20	ARC Reprographics	119.70		Misc/Printing	Inv#280368 Bordentown City renewal books
21	Courier Post	152.40		Misc/Legal Notices	Ad#GCI0909240 July budget amendment
22	Courier Times (BCT)	134.54		Misc/Legal Notices	Ad#7436314 July budget amendment
23	Iron Mountain	76.64		Misc/Record Retention Service	*Inv#GRYL746; Storage 7/1-31/22; Service 5/25-6/21/22
24	Office Depot	118.70		Misc/Office Supplies	Inv#251188396 finance binders (split)
25	Township of Bordentown	225.00		Wellness Program	Mindful meditation, Wellness massages
26	Township of Chesterfield	949.80		Optional Safety Budget	Beacon equipment, traffic wands
	<b>Subtotals</b>	<b>\$95,913.14</b>	<b>\$761,585.68</b>		

<b>JIF Bill List Total</b>	<b>\$857,498.82</b>
<b>RMC Bill List Total</b>	<b>\$182,735.00</b>
<b>Grand Total</b>	<b>\$1,040,233.82</b>

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND****RMC BILL LIST (2nd installments) - July 2022**

	<b>Payable to:</b>	<b>FY 2022</b>	<b>Appropriation</b>	<b>Description</b>
1	Barclay Insurance	<b>42,194.00</b>	Risk Management Consultants	2nd installment payment - Bordentown City, Delanco, Fieldsboro, Florence, North Hanover, Pemberton Boro, Springfield, Woodland, Wrightstown
2	Connor Strong & Buckelew	<b>20,244.00</b>	Risk Management Consultants	2nd installment payment -Bass River Township and Mt Laurel
3	Hardenbergh Insurance Group	<b>91,484.00</b>	Risk Management Consultants	2nd installment payment -Beverly, Bordentown Twp, Delran, Medford, New Hanover, Palmyra, Pemberton Twp, Southampton, Westampton
4	Insurance Agency Management	<b>28,813.00</b>	Risk Management Consultants	2nd installment payment - Chesterfield, Edgewater Pk, Hainesport, Lumberton, Mansfield Twp, Shamong, Tabenacle
	<b>RMC BILL LIST TOTAL</b>	<b>\$ 182,735.00</b>		





### BUDGET HEARING NOTICE

Notice is hereby given that the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) will conduct a public hearing on its proposed 2022 Budget Amendment. The hearing will be held as part of the BURLCO JIF's regularly scheduled July Executive Committee meeting. The meeting will be held on Tuesday, July 19, 2022 at 3:30 PM at Hainesport Township Municipal Building, 1 Hainesport Centre, Rte 537, Hainesport, New Jersey.

The proposed 2022 Budget Amendment is as follows:

	<b>ADOPTED 2022 Budget</b>	<b>Delanco EMS Removal 1/1/2022</b>	<b>North Hanover EMS FTE 5/16/2022</b>	<b>RMC ADJ</b>	<b>PROPOSED AMENDMENT 7/19/2022</b>
PROPERTY (\$100K SIR)	337,804	(1,063)			336,741
GENERAL LIABILITY	495,558	(184)			495,374
AUTO LIABILITY	123,875	(436)			123,439
WORKERS' COMPENSATION	1,953,027	(2,817)	8,320		1,958,530
DEDUCTIBLE	513,576	(794)	1,468		514,250
LOSS FUND CONTINGENCY	106,500				106,500
<b>TOTAL LOSS FUNDS</b>	<b>3,530,340</b>	<b>(5,294)</b>	<b>9,788</b>	<b>0</b>	<b>3,534,834</b>
Operating Budget/Member Benefits	1,510,986				1,510,986
<b>SUBTOTAL</b>	<b>5,041,326</b>	<b>(5,294)</b>	<b>9,788</b>	<b>0</b>	<b>5,045,820</b>
MEL Excess WC & Liability	1,551,004	(204)	534		1,551,334
MEL Excess Property	728,487	(360)			728,127
EPL/POL Premium	933,770		517		934,287
EPL/POL Commission – AJG	26,430		17		26,447
EPL/POL Commission – Conner Strong	26,430		17		26,447
EPL Surcharge	357				357
Environmental JIF	248,979				248,979
Risk Management Consultants	329,812	(306)	394	35,497	365,397
<b>TOTAL JIF BUDGET</b>	<b>8,886,595</b>	<b>(6,164)</b>	<b>11,267</b>	<b>35,497</b>	<b>8,927,195</b>

Minutes shall be kept and provided as required by statute and shall be available to the public pursuant to the requirements of said law. BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Arthur J. Gallagher Risk Management Services, Inc., Executive Director/Administrator

<p align="center"><b>BURLCO JIF - 2022 Budget</b></p> <p align="center"><b>Amended Assessment Certification</b></p>
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<b>Bass River Township</b>	<b>67,363</b>
<b>Beverly City</b>	<b>209,053</b>
<b>Bordentown City</b>	<b>373,722</b>
<b>Bordentown Township</b>	<b>450,026</b>
<b>Chesterfield Township</b>	<b>165,232</b>
<b>Delanco Township</b>	<b>177,034</b>
<b>Delran Township</b>	<b>657,135</b>
<b>Edgewater Park Township</b>	<b>279,008</b>
<b>Fieldsboro Borough</b>	<b>39,046</b>
<b>Florence Township</b>	<b>486,709</b>
<b>Hainesport Township</b>	<b>130,688</b>
<b>Lumberton Township</b>	<b>347,074</b>
<b>Mansfield Township</b>	<b>294,685</b>
<b>Medford Township</b>	<b>869,570</b>
<b>Mount Laurel Township</b>	<b>1,130,136</b>
<b>New Hanover Township</b>	<b>126,356</b>
<b>North Hanover Township</b>	<b>210,629</b>
<b>Palmyra Borough</b>	<b>326,197</b>
<b>Pemberton Borough</b>	<b>130,647</b>
<b>Pemberton Township</b>	<b>1,093,697</b>
<b>Riverside Township</b>	<b>282,987</b>
<b>Shamong Township</b>	<b>87,515</b>
<b>Southampton Township</b>	<b>210,621</b>
<b>Springfield Township</b>	<b>116,705</b>
<b>Tabernacle Township</b>	<b>147,028</b>
<b>Westampton Township</b>	<b>391,225</b>
<b>Woodland Township</b>	<b>76,856</b>
<b>Wrightstown Borough</b>	<b>50,253</b>
<b>28</b>	<b>8,927,195</b>



***Strategic Planning Committee Meeting Minutes***  
***June 21, 2022 at 2:00pm***  
***Hainesport Municipal Building***

A meeting of the Burlington County Municipal Joint Insurance Fund's Strategic Planning Committee was held on June 21, 2022 at 2:00pm at the Hainesport Municipal Building, Hainesport, NJ. The meeting was called to order at 2:03 PM. Those in attendance were:

John Gural, Chair, **Palmyra Borough**  
Glenn McMahon, **Chesterfield Township**  
Daniel Hornickel, **Pemberton Township**  
Sue Onorato, **Shamong Township**  
Paul Forlenza, Executive Director, **RPA a Division of Gallagher**  
Paul J. Miola, CPCU, ARM, Deputy Executive Director, **RPA a Division of Gallagher**  
Sheila Ortiz, Account Administrator, Representative, **RPA a Division of Gallagher**  
Kamini Patel, Program Director, **RPA a Division of Gallagher**  
Lou Romero, **Technology Risk Services Director**

Those not in attendance:

Jay Springer, **Lumberton Township**  
James Ingling, **Wrightstown Borough**

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

***I. MINUTES FROM THE MARCH 8, 2022 MEETING***

Mr. Miola stated that a copy of the March 8, 2022, Strategic Planning Committee Minutes were emailed to all Committee members along with the notice for today's meeting on June 7, 2022. They were also reviewed at our March Executive Committee Meeting.

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

***II. 2023 MEMBERSHIP RENEWALS***

Mr. Miola noted that nine (9) member towns are up for renewal effective January 1, 2023. He mentioned that the Safety Director's office is responsible for the completion of the Renewal Surveys for each of these members. The Safety Director will provide a report at the next Executive Safety Committee Meeting Scheduled for July 12, 2022. He noted that the Renewal Resolutions and Agreement were emailed to the renewing members on June 6<sup>th</sup> asking that the members return their documents by August 12<sup>th</sup>.

**Membership Visitation Program**

Mr. Miola mentioned that both he and Mr. Forlenza have started *Member Visitations* for renewing members. Mr. Forlenza mentioned that he presented the renewal visit at Pemberton Borough last night and he will be presenting this evening at Southampton Township. He wanted to make everyone aware that Southampton Township is shopping for coverage. Mr. Forlenza will keep this Committee informed if they decide to leave the JIF.

**Member Updates**

Mr. Miola noted that Membership updates will be mailed to non-renewing members in early fall.

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

### **III. FUND COMMISSIONER ORIENTATION**

Mr. Miola indicated that Mr. Forlenza held the BURLCO JIF Fund Commissioner Orientation via Zoom on April 5, 2022. The orientation was very well attended. Mr. Forlenza added that positive feedback was received from those Fund Commissioners who attended. He noted that there were approximately 23 attendees between all three JIFs.

### **IV. FUND COMMISSIONER ATTENDANCE**

Mr. Miola referred the Committee to page one (1) of the agenda packet to review the 2022 attendance records through May. He noted that there are a few members with poor attendance. Mr. Miola indicated that later in the agenda we will discuss in-person vs. virtual meetings.

Mr. Miola then suggested monitoring attendance records over the next few months to see if the Executive Director's office needs to contact those members with poor attendance. The Committee agreed with this process.

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

### **V. 2022 CONFERENCES**

Mr. Miola indicated that notices were sent to eligible Fund Commissioners back in December. The PRIMA Conference was held on June 5-8, 2022, in San Antonio, TX. There were no registrants; however, he attended. Mr. Miola advised the Committee that he participated in various sessions and noted that many pools across the country are facing similar issues to the BURLCO JIF such as but not limited to member participation, meeting format, and continued relevance.

The AGRiP (*Association of Governmental Risk Pools*) Fall Conference will be held on October 2-4, 2022 in San Diego, CA. Mr. Forlenza mentioned that a reminder will be sent in July in regards to the October conference. He is hopeful that members will take advantage of the opportunity to attend.

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

### **VI. ELECTED OFFICIALS TRAINING**

Mr. Miola noted that the last Elected Officials Training was held virtually on April 28, 2022. The compliance deadline to receive credit for attending was May 1st.

Mr. Miola then referred the Committee to the Elected Officials Survey Results from each session. Overall, the feedback was positive with only two (2) negative comments from 144 responses. Feedback from the survey will be used to plan future events.

Mr. Forlenza indicated that over the past two (2) years we've held the Elected Officials Trainings virtually due to the COVID-19 pandemic. As a result, he asked the Committee if they would like to continue holding the Elected Officials Training virtually or in-person. Discussion ensued.

Following a brief discussion, the Committee agreed that the Executive Director's office schedule two (2) in person and two (2) virtual sessions next year.

### **VII. TECHNOLOGY RISK MANAGEMENT**

#### **Cyber Risk Management Monthly Executive Report – Wizer Training**

Mr. Romero stated that in regards to WIZER Cyber Hygiene Training the BURLCO JIF, as of today, is 48% complete with 1,111 users. Mr. Romero stated he continues to work with the Members to ensure the training rosters are accurate and current. Mr. Romero reminded the Committee that if a Member has an employee that works in multiple municipalities he should be notified about the duplication. He stated that employees only need to complete the training once to receive credit in all the municipalities in which this individual is employed.

Mr. Romero informed the Committee that the purpose of the phishing simulation is to gauge knowledge of the Member's employees and the training program's effectiveness. The membership will need to work with their respective IT service provider to ensure that Wizer's IP address and web domains are whitelisted from each municipality's network so the phishing emails can pass through your firewalls.

Mr. Romero then noted that to date 17 members have confirmed the whitelisting of the Wizer Domain and IP addresses to take advantage of the phishing email program. He stated that he will be following up again with the remaining six (6) towns who have not yet responded.

## **D2 Cybersecurity: Vulnerability Scanning & Penetration Testing**

In regards to D2, to date there are only six (6) members who have not submitted their *Know Your Clients* (KYC) questionnaire *Vendor Service Agreement* (VSA). Both of these forms must be completed, signed and returned to the Executive Director and/or Mr. Romero's office. Please note that the vulnerability scanning and penetration testing exercises cannot begin until both documents are received from the member municipality, so please be sure to get them both in as soon as possible. He also reviewed some recent vulnerability scanning findings with the Committee.

## **MEL Cyber Risk Management**

In regards to the MEL's Cyber Risk Management Program, there are currently ten (10) members approved in all three Tiers. Fifteen (15) members are approved in Tier 1 and thirteen (13) are approved in Tier 2. Mr. Romero noted he will be reaching out to members to see how he can assist. He noted that while the JIF as a whole is moving in the right direction, the progress is still very slow 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.

Lastly Mr. Romero discussed the fact that the MEL is working on a new version of the "Certification by Tier" in the near future. The new version will require multi-factor authentication. Ms. Onorato commented that she is okay with the multi-factor authentication process; however, some employees do not want to implement this on their personal phone. Mr. Romero commented that he understand Ms. Onorato's concern. He has since put in a call into Mr. Cooney's office to discuss other options such as using a token. There is a concern that if a token is provided to employee and they leave it at home then they will be unable to log in. He also noted that the cost of the tokens can be very costly to the member and the township is responsible if they are lost.

Mr. Forlenza gave an update on the Cyber JIF. He noted that received notification from Mr. Grubb that as of July 1<sup>st</sup> a filing will be submitted to the Department of Banking of Insurance. He explained that if entities do not have a cyber-security program they may not be insurable come next year. Discussion ensued.

Mr. Forlenza noted that his office will be distributing packages to each town at the BURLCO JIF Executive Committee meeting today. Each package contains mouse pads, wellness posters, and cyber posters for members to display in the municipality. He noted that if you need extra copies contact his office.

## **VIII. DECEMBER DINNER MEETING**

Mr. Miola asked the Committee if they would like to hold a December Dinner Meeting this year. He stated that the December Dinner Meeting could be held on December 20, 2022 (third Tuesday). If the Committee agrees his office will begin to search for locations and follow-up at our next meeting. After some discussion the Committee agreed to hold a December Dinner Meeting.

Ms. Onorato mentioned that she can host the December Executive Committee Meeting if a facilities is reserved near Shamong. Mr. Forlenza thanked Ms. Onorato for offering Shamong Township's court room. He noted that he will keep her updated if we need to reserve her facility.

#### **IX. EXECUTIVE COMMITTEE MEETING TIMES & LOCATIONS**

Mr. Forlenza noted that the remaining 2022 Executive Committee Meetings will continue to be held in person at the Hainesport Municipal Building with no August meeting.

##### **2023 Executive Committee Meetings**

Mr. Forlenza referred the Committee to page 23 of the agenda packet that displayed proposed 2023 Executive Committee Meeting Dates. He asked the Committee if they would like to continue to hold the monthly Executive Committee meetings at the Hainesport Municipal Building on the 3<sup>rd</sup> Tuesday of every month at 3:30 pm with no August meeting. The Committee agreed.

##### **2023 Proposed Executive Committee Meeting Format Schedule**

Mr. Forlenza reminded the Committee that during the Retreat there was a lengthy discussion regarding holding meetings virtually or in person. As a result, he prepared a proposed 2023 BURLCO JIF meeting schedule for review and discussion. He opined that some meetings should be held in person due to their importance as displayed in the table below:

<u><b>In – Person</b></u>	<u><b>Virtual</b></u>
January 17, 2023 – Reorganization Meeting	February 21, 2023
April 18, 2023 – Retreat	March 21, 2023
June 20, 2023 – Audit Approval / Financials	May 16, 2023
July 18, 2023 – Budget Amendment	September 19, 2023
October 17, 2023 – Budget Introduction	November 21, 2023
December 19, 2023 – Budget Adoption / Public Hearing	

Mr. Forlenza indicated that the meeting format moving forward also depends on guidance from the DCA. He explained that we are currently under a “State of Emergency” due to the pandemic and under the *Open Public Meetings Act* there is a provision that states that virtual platforms count as a “meeting place”.

Mr. Forlenza informed the Committee that Mr. DeWeese is involved in various solicitor groups around the state and recently participated in a discussion regarding this topic. According to Mr. DeWeese there is currently no agreement on whether a virtual platform can be considered a “location” for meeting purposes. As a result the format of our meetings for 2023 is dependent on further guidance from the DCA.

Mr. Forlenza reminded the Committee that there is no August meeting. The Committee agreed to hold six (6) in person meetings and five (5) virtual meetings in 2023. Mr. Forlenza indicated that this schedule will be presented to the Executive Committee Meeting at the January reorganization meeting.

#### **X. ANNUAL PLANNING RETREAT**

Mr. Miola noted that we sent out a survey following the Annual Planning Retreat in May. He briefly reviewed the survey results with the Committee. Good feedback was received from those that responded to the survey. Mr. Miola stated that results from the survey will be used to create the Annual Planning Retreat Agenda for next year.

#### **XI. MEETING FORMAT**

This discussion took place earlier in the agenda.

***XII. NEXT MEETING***

Mr. Miola stated that the last meeting is scheduled for September 20, 2022 at 2:00 pm at the Hainesport Municipal Building prior to the Executive Committee Meeting. The Committee Agreed.

There being no further business, the meeting adjourned at 3:03 PM.

File: BURLCO/2022/Strategic Planning Committee

Tab: 06/21/2022