



## AGENDA PACKET



**Tuesday, September 29, 2022 at 3:30 PM**

*Hainesport Municipal Building  
Hainesport, NJ*

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

# BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, September 20, 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 **July 19, 2022** Meeting Minutes – **Motion – All in Favor**.....Pages 1-15
- VII. Claims Review Committee Report: Open Session Items – September 13, 2022.....Handout
- VIII. Executive Director’s Report.....Pages 16-51
  - A. Lost Time Accident Frequency.....Pages 19-22
  - B. Certificates of Insurance.....Pages 23-27
  - C. Financial Fast Track Reports.....Pages 28-29
  - D. Regulatory Filing Checklists.....Pages 30-31
  - E. 2021 Safety Incentive Program Awards.....Page 32
  - F. 2022 Optional Safety Budget.....Page 33
  - G. 2022 Wellness Incentive Page.....Page 34
  - H. 2022 EPL/Cyber Risk Management Budget.....Page 35
  - I. EPL Compliance Status .....Page 36
  - J. Statutory Bond Status.....Pages 37-41
  - K. Skateboard Park Approval Status.....Page 42
  - L. Capehart Scatchard Updates.....Pages 43-48
  - M. Land Use Training Certification.....Page 49
  - N. Renewing Members
  - O. Membership Renewal Visits
  - P. Coverage Documents.....Pages 50-51
  - Q. Website
  - R. New Member Activity

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| IX.   | Solicitor's Report  |               |
| A.    | MEL Helpline and Contact List.....  | Pages 52-53   |
| X.    | Safety Director's Report  |               |
| A.    | Activity Report .....   | Pages 54-58   |
| XI.   | Claims Administrator's Report   |               |
| A.    | Lessons Learned from Losses .....   | Page 59       |
| XII.  | Law Enforcement Risk Management   |               |
| A.    | Report.....   | Pages 60-72   |
| XIII. | Wellness Director Report  |               |
| A.    | Monthly Activity Report.....  | Pages 73-74   |
| B.    | Targeting Wellness Newsletter .....   | Pages 75-85   |
| C.    | Fall Cleanse Challenge.....   | Pages 86-87   |
| XIV.  | Managed Health Care Report  |               |
| A.    | BURLCOJIF Summary.....  | Page 88       |
| B.    | Average Days to Report.....   | Page 89       |
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| E.    | PPO Savings and Penetration Reports.....  | Pages 92-94   |
| F.    | Top 10 Providers & Paid Provider by Specialty.....  | Page 95       |
| G.    | Nurse Case Management Report.....   | Page 96       |
| H.    | Quick Notes.....  | Page 97       |
| XV.   | Technology Risk Services  |               |
| A.    | Report.....   | Pages 98-103  |
| XVI.  | Treasurer's Report as of July 31/August 31, 2022 .....  | Pages 104-138 |
|       | A. Investment Report  |               |
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|       | C. Loss Run Payment Registers   |               |
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|       | E. Disbursements  |               |
|       | F. Ratification of August Bill List.....  | Page 139      |
|       | G. September Bill List.....   | Page 140      |
|       | Motion to approve the Payment Register & Bill List– <b>Motion – Roll Call</b>   |               |
| XVII. | Committee Report  |               |
| A.    | Safety Committee Meeting Minutes – July 12, 2022.....   | Pages 141-165 |
| B.    | Finance Committee Meeting Minutes – August 30, 2022.....  | Handout       |
|       | 1. Interim Financials 6/30/22.....  | Pages 166-175 |
|       | 2. MEL Fiduciary Disclosure.....  | Page 176      |
|       | 3. Resolution 2022-_____ Authorizing Refund of Closed Year Accounts<br>(2008-2017) Surplus Release of Surplus – <b>Motion – Roll Call</b> ..... | Pages 177-178 |
| C.    | Strategic Planning Committee Meeting – September 13, 2022.....  | Verbal        |

- XVIII. MEL/RCF/E-JIF Reports
- A. MEL Meeting Report – September 7, 2022 .....Pages 179-180
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- XIX. Miscellaneous Business
- A. OPRA Roadmaps.....Pages

|  |
|--|
| <p style="text-align: center;"><b>The next meeting of the BURLCO JIF will be held on Tuesday, October 18, 2022<br/>at 3:30 PM at Hainesport Municipal Building, Hainesport</b></p> |
|--|

- XX. Meeting Open to Public Comment

- A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
- B. Motion to Close Meeting to Public Comment – **Motion - All in Favor**

- XXI. **Closed Session** (*if necessary*) – Resolution 2022- \_\_\_\_\_ A request shall be made to go into Closed Session 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**

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

## ***OPEN SESSION MINUTES***

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

### ***FLAG SALUTE***

### ***STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT***

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

### ***ROLL CALL***

Amanda Somes, *Alternate*, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Maria Carrington, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield**  
Joe Bellina, **Delran Twp.**  
Erin Provenzano, **Delanco Twp.**  
Fern Ouellette, *Alternate*, **Delanco Twp.**  
Patrice Hansell, **Fieldsboro Borough**  
Paula Kosko, **Hainesport Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Brandon Shillingford, *Alternate*, **Mt. Laurel Twp.**  
Susan Jackson, **New Hanover Twp.**  
Mary Picarillo, **North Hanover Twp.**  
Dan Hornickel, **Pemberton Twp.**  
Meghan Jack, *Alternate*, **Riverside Twp.**  
Susan Onorato, **Shamong Twp.**  
J. Paul Keller, **Springfield Twp.**  
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Grace Archer, **Bordentown City**  
Tom Pullion, **Edgewater Park**  
Steve Fazekas, **Florence Twp.**  
**Lumberton Twp.**  
John Gural, **Palmyra Borough**  
Steve Ent, **Westampton Twp.**  
Donna Mull, **Pemberton Borough**  
Kathy Hoffman, **Southampton Twp.**  
**Tabernacle Twp.**  
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

Paul A. Forlenza, MGA, *Executive Director, RPA – A Division of Gallagher*

Kamini Patel, MBA, CIC, CPCU, AIDA, *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*  
Chris Winter, *Law Enforcement Risk Management Consultant*

Absent Fund Professionals were:

Paul Miola, CPCU, ARM, *Deputy Executive Director, RPA – A Division of Gallagher*  
Tom Tontarski, *Treasurer*

Also present were the following Risk Management Consultant agencies:

Barclay Insurance  
Hardenberg Insurance Group  
Conner Strong & Buckelew

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

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

Motion by Ms. Kosko, seconded by Mr. Shillingford. All in favor. Motion carried by unanimous vote.

### ***CONDUCT OF MONTHLY MEETING***

Motion 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 Ms. Kosko. All in favor. Motion carried by unanimous vote.

### ***APPROVAL OF MINUTES***

Chair McMahon presented the Open session meeting minutes of the June 21, 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. Wolbert, seconded by Ms. Kosko to approve the Open session meeting minutes of the June 21, 2022 meeting. All in Favor. Motion carried by unanimous vote.

### ***CLAIMS REVIEW COMMITTEE MEETING REPORT – July 12, 2022***

Ms. Burger reported that a Claims Committee meeting was held via Zoom on Tuesday, July 12, 2022. The minutes from this meeting were a handout at today's meeting and are self-explanatory. She noted that the Committee reviewed 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 May 22, 2022 thru June 22, 2022, and asked that members please review for accuracy.

Mr. Forlenza noted the allowance reports for SIP, OSB, Wellness, and EPL/Cyber Risk Management Budget balances, are 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 stated that those towns that are up for renewal this year that are securing their statutory bonds utilizing this program will be receiving notification from the MEL Underwriter, if you haven't already, that they will be re-underwriting all bonds for your town. Mr. Forlenza stated if you would like to check the status of an application, please contact Ed Cooney, Fund Underwriter.

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.

Mr. Forlenza noted 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, however that did not happen. What we have been told by Origami is that they are having some issues with the upload of the data, so once that upload is complete, we will notify everyone. He noted that due to the delay in starting the process, the due date will be extended by a week or so.

In regards to the 2022 Property Appraisal reports, Mr. Forlenza noted that 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 information is being updated and the reports should be distributed via email next week to the Municipal Clerk and copied to their RMC and Fund Commissioner. If anyone receives a notification that the report is too large for your email to accept, please contact the Executive Directors office and we will get it to you in another format. 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

Mr. Forlenza noted the 2022 Coverage Documents have been received by his office and are in the process of being loaded into Origami. This will be the first year we will be notifying the members of the availability of your Coverage Documents in Origami, thus you will no longer be receiving them via email, but will be logging into Origami to view/download your Coverage Documents. Mr. Forlenza reminded the members of the retention requirements for these documents, which is 20 years, though he recommends keeping them forever as old policies can be very valuable when defending claims.

Lastly, Mr. Forlenza noted a report detailing attendance records through the second quarter of the 2022 Fund year is included for your review. As the attendance is taken directly from the minutes, please contact his office if you feel there are any discrepancies.

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 on Tuesday, July 12, and stated that there were three (3) closed case(s) since the last meeting:

*Lutz v. Township of Medford*  
*Smith v. Township of Medford*  
*Franklin v. Township of Riverside*

Mr. DeWeese stated that there were two (2) new case(s) since the last meeting:

*Hoffman Est. v. Township of Medford*  
*Diallo v. Township of Riverside*

***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 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. He reminded the members if they 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”.

Mr. Saville reminded the members 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, as well as 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.

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 floor drains. He reviewed the importance of keeping the drains clear of debris to prevent clogged drains. In addition,



Mr. Roselli reviewed a claim example where the clogged floor drain contributed to increased damage to a member's facility.

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 it 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, Active Shooter, Employee Assistance Programs and 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 Stretching demos. She then noted some resource highlights include:

**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.

Ms. Schiffer noted she continues to share an idea each month with the 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 and she encourages her contacts to share photos and brief descriptions that she can have posted on the JIF websites.

In the July "Targeting Wellness Newsletter, Ms. Schiffer focused on Gut Health and Microbiome:

- 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, she included a "**challenge**" to **Unlock Your Happy**. She explained 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.

Lastly, Mr. Schiffer gave an update on Dr. Elias' Transformational Leadership and Crisis Response Program noting she was 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.

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>June</i></b> | <b><i>YTD</i></b> |
|--|--------------------|-------------------|
| <i>Lost Time</i>                           | <i>2</i>           | <i>16</i>         |
| <i>Medical Only</i>                        | <i>11</i>          | <i>64</i>         |
| <i>Report Only</i>                         | <i>18</i>          | <i>121</i>        |
| <i># of New Claims Reported</i>            | <i>31</i>          | <i>205</i>        |
| <i>Report Only % of Total</i>              | <i>58%</i>         | <i>59%</i>        |
| <i>Medical Only/Lost Time Ratio</i>        | <i>85:15</i>       | <i>78:22</i>      |
| <i>Average Days to Report to Qual-Lynx</i> | <i>3.5</i>         | <i>4.8</i>        |
| <i>Average Days Reported to employer</i>   | <i>0.2</i>         | <i>1.8</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: 0.1 days

Days to Report COVID Claims: 0.5 days

***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>             | 902               |
| <i>Transitional Duty Days Worked</i>                | 692               |
| <i>% of Transitional Duty Days Worked</i>           | 77%               |
| <i>Transitional Duty Days Not Accommodated</i>      | 210               |
| <i>% of Transitional Duty Days Not Accommodated</i> | 23%               |
| <i>\$ Saved by Accommodating</i>                    | \$78,435          |
| <i>\$ Lost by not Accommodating</i>                 | \$20,518          |

Ms. Beatty also included a listing of transitional duties that can be assigned for various positions within the municipality.

***PPO Penetration Report:***

Ms. Beatty presented the PPO Penetration Report:

| <b><i>PPO Penetration Rate</i></b>                                | <b><i>June</i></b> |
|---|--------------------|
| <i>Bill Count</i>   | 85                 |
| <i>Original Provider Charges</i>                                  | \$122,385          |
| <i>Re-priced Bill Amount</i>                                      | \$35,373           |
| <i>Savings</i>  | \$87,012           |
| <i>% of Savings</i>   | 71%                |
| <i>Participating Provider Penetration Rate - Bill Count</i>       | 92%                |
| <i>Participating Provider Penetration Rate – Provider Charges</i> | 98%                |
| <i>EPO Provider Penetration Rate - Bill Count</i>                 | 88%                |
| <i>EPO Provider Penetration Rate – Provider Charges</i>           | 98%                |

**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 the current month.

### ***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.

### ***Prescription Benefit management Program***

This report depicts by month the savings incurred by utilizing the Prescription Benefit Program. This report is broken down by Script Count, Billed Amount, U&C Amount, Generic Utilization %, Cost per patient, Cost per Script, Opioid Cost %, and Opioid Script %. The Year to Date savings total from January 1, 2022 to present utilizing this program is \$12,338 or 59% based on 41 prescriptions filled.

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

### ***TECHNOLOGY RISK SERVICES REPORT***

In Mr. Romero's absence, Ms. Patel presented the Technology Risk Services Report stating in regards to the new WIZER Training, the new course is in progress and there are currently 1,113 users enrolled with a 67% completion rate, which is good progress, but keep pushing.

### ***Whitelisting and Phishing***

As of July 19th there are 21 members (75%) actively enrolled with three (3) waiting test phishing email confirmation and four (4) who have not replied letting Mr. Romero know if they have completed their whitelisting.

Ms. Patel noted several reminders have been sent out and to please let Mr. Romero 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 July 19th, there are 26 members (93%) are actively enrolled in the program. Mr. Romero is still missing the KYC or the VSA from two (2) members. She reiterated both documents need to be submitted to Mr. Romero at the same time so he can 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.

Ms. Patel 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***

Ms. Patel reported that as of July 19th:

18 or 64% of the members are Tier 1 certified  
15 or 54% of the members are Tier 2 certified  
12 or 43% of the members are Tier 3 certified

Ms. Patel reviewed the Security tip of the month, noting if you are away on vacation, don't advertise it on social media. It only alerts thieves and stalkers, that you are not home and where you are.

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

### ***TREASURER'S REPORT***

In the absence of Mr. Tontarski, Mr. Forlenza presented an overview of the Treasurer's Report for the month of June 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 June 20, 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 \$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**

|                                | Monthly    | YTD         |
|--------------------------------|------------|-------------|
| Subrogation Receipts           | \$1,898.00 | \$27,253.69 |
| Salvage Receipts               | \$0.00     |             |
| Overpayment Reimbursements     | \$0.00     |             |
| 2022 Retro Program Assessments | \$0.00     |             |

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

Mr. Forlenza 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 \$124,076.04. The claim detail shows 198 claim payments issued.

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

|                       |              |
|-----------------------|--------------|
| Interest Allocated    | \$252.57     |
| 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**

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.

#### ***Bill Lists – July 2022***

For the Executive Committee's consideration, Mr. Forlenza presented the July 2022 Bill List in the amount of \$857,498.82 and an RMC Bill List in the amount of \$182,735.00.

Chair McMahon entertained a motion to approve the June 2022 Loss Run Payment Register, the July 2022 Bill List in the amount of \$857,498.82, and the RMC Bill List in the amount of \$182,735.00, as presented.

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

Motion by Mr. Ingling, seconded by Mr. Shillingford to approve the *June 2022 Loss Run Payment Register, the July 2022 Bill List, and the RMC Bill List*, as presented.

**ROLL CALL    Yeas**    Amanda Somes, *Alternate*, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Maria Carrington, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield**  
Joe Bellina, **Delran Twp.**  
Erin Provenzano, **Delanco Twp.**  
Patrice Hansell, **Fieldsboro Borough**  
Paula Kosko, **Hainesport Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Brandon Shillingford, *Alternate*, **Mt. Laurel Twp.**  
Susan Jackson, **New Hanover Twp.**  
Mary Picarillo, **North Hanover Twp.**  
Dan Hornickel, **Pemberton Twp.**  
Meghan Jack, *Alternate*, **Riverside Twp.**  
J. Paul Keller, **Springfield Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:*                      None  
*Abstain:*                None

Motion carried by unanimous vote.

## **COMMITTEE REPORTS**

### ***Finance Committee Report***

#### ***2022 Budget Amendment Hearing – Motion to Open***

Chair McMahon entertained a motion to open the *2022 Budget Amendment Public Hearing*.

Motion by Mr. Ingling, seconded by Mr. Wolbert, to open the *2022 Budget Amendment Public Hearing*. All in favor. Motion carried.

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

#### ***2022 Budget Amendment Hearing – Motion to Close***

Chair McMahon entertained a motion to close the *2022 Budget Amendment Public Hearing*.

Motion by Mr. Wolbert, seconded by Mr. Shillingford, to close the *2022 Budget Amendment Public Hearing*. All in favor. Motion carried.

#### ***2022 Amended Budget Adoption & 2022 Amended Assessment Certification Adoption***

Chair McMahon entertained a motion to adopt the *2022 Amended Budget* as presented.

Motion by Mr. Ingling, seconded by Mr. Shillingford, to adopt the *2022 Amended Budget & 2022 Amended Assessment Certification* as presented.

**ROLL CALL    Yeas**    Amanda Somes, *Alternate*, **Bass River Twp.**

Rich Wolbert, **Beverly City**  
Maria Carrington, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield**  
Joe Bellina, **Delran Twp.**  
Erin Provenzano, **Delanco Twp.**  
Patrice Hansell, **Fieldsboro Borough**  
Paula Kosko, **Hainesport Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Brandon Shillingford, *Alternate*, **Mt. Laurel Twp.**  
Susan Jackson, **New Hanover Twp.**  
Mary Picarillo, **North Hanover Twp.**  
Dan Hornickel, **Pemberton Twp.**  
Meghan Jack, *Alternate*, **Riverside Twp.**  
Susan Onorato, **Shamong Township**  
J. Paul Keller, **Springfield Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:* None

*Abstain:* None

All in favor. Motion carried by unanimous vote.

#### ***Strategic Planning Committee Meeting Minutes – June 21, 2022***

In the absence of Mr. Gural, Mr. Forlenza noted the Committee met on July 12<sup>th</sup> and the minutes were self-explanatory and included in the agenda packet. He then noted the Committee was updated on the 2023 Member Renewals; notifications were sent out to Fund Commissioners in regards to attending the AGRiP conference in October in San Diego, CA; updated the Committee on Elected Officials training, noting there will be three (3) in person and two (2) virtual training opportunities available next year; Mr. Romero provided an update to the Committee on members in compliance with the MEL Cyber Risk Management Program and discussions on holding a December holiday dinner meeting. Lastly, the Committee discussed hold the 2023 monthly Executive Committee Meetings next year as six (6) in person and five (5) virtually.

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

#### ***Safety Committee Meeting Minutes – July 12, 2022***

Mr. Forlenza stated the detailed committee meeting minutes would be included in the September agenda packet.

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

Nothing to report

#### **MISCELLANEOUS BUSINESS**

Chair McMahon asked for authorization to process and pay Fund vendors in August 2022.

Motion by Mr. Wolbert, seconded by Mr. Shillingford to process and pay Fund vendors in August 2022.

**ROLL CALL**     *Yeas*     Amanda Somes, *Alternate*, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Maria Carrington, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield**

Joe Bellina, **Delran Twp.**  
Erin Provenzano, **Delanco Twp.**  
Patrice Hansell, **Fieldsboro Borough**  
Paula Kosko, **Hainesport Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Brandon Shillingford, *Alternate*, **Mt. Laurel Twp.**  
Susan Jackson, **New Hanover Twp.**  
Mary Picarillo, **North Hanover Twp.**  
Dan Hornickel, **Pemberton Twp.**  
Meghan Jack, *Alternate*, **Riverside Twp.**  
Susan Onorato, **Shamong Township**  
J. Paul Keller, **Springfield Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:* None  
*Abstain:* None

Motion carried by unanimous vote.

Chair McMahon asked for authorization to extend the 2<sup>nd</sup> Installment Billing deadline to Friday, September 16, 2022.

Motion by Mr. Wolbert, seconded by Mr. Shillingford to extend the 2<sup>nd</sup> Installment Billing deadline to September 16, 2022. All in Favor. Motion carried by unanimous vote.

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

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, September 20, 2022 at 3:30 PM** in-person in at the Hainesport Municipal Building. There will be no August meeting.

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

Motion by Mr. Shillingford, 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.

Mr. Forlenza noted that earlier today Mr. DeWeese received the *Professionalism Award* for Cape May County as recognized by the NJ Bar Association. The membership congratulated him.

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

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

#### ***EXECUTIVE SESSION MEETING – Resolution #2022-30***

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

Motion by Ms. Kosko, seconded by Mr. Shillingford to Adopt ***Resolution #2022-30***.

**ROLL CALL**    *Yeas*    Amanda Somes, *Alternate*, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Maria Carrington, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield**  
Joe Bellina, **Delran Twp.**  
Erin Provenzano, **Delanco Twp.**



Patrice Hansell, **Fieldsboro Borough**  
Paula Kosko, **Hainesport Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Brandon Shillingford, *Alternate*, **Mt. Laurel Twp.**  
Susan Jackson, **New Hanover Twp.**  
Mary Picarillo, **North Hanover Twp.**  
Dan Hornickel, **Pemberton Twp.**  
Meghan Jack, *Alternate*, **Riverside Twp.**  
Susan Onorato, **Shamong Township**  
J. Paul Keller, **Springfield Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:* None

*Abstain:* None

All in favor. Motion carried by unanimous vote.

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

#### ***REOPEN PUBLIC PORTION OF THE MEETING***

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

Motion by Mr. Wolbert, seconded by Mr. Shillingford, to reopen the public portion of the meeting. All in favor. Motion carried.

#### ***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<br/>Compensation</i></b> | <b><i>General Liability</i></b> | <b><i>Property</i></b> |
|--|---------------------------------|------------------------|
| 2021233854                             | 2019163927                      | 2022270043             |
| 2022263400                             |                                 | 2022270485             |
| 2022269800                             |                                 |                        |
| 2022276093                             |                                 |                        |
| MLT-2022270889                         |                                 |                        |
| 2022268639                             |                                 |                        |

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.

Chair McMahon asked for a Motion to Authorize the Executive Directors office to issue a Request for Proposal for the position of Technology Risk Services Director with the discretion to engage the Atlantic and Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Funds as part of the RFP process.

Motion by Mr. Wolbert, seconded by Mr. Shillingford, to approve the issuance of an RFP for Technology Risk Services Director as presented by Mr. Forlenza:

**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**

***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 July 19, 2022 meeting of the BURLCO JIF.

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

The meeting was adjourned at 4:58 PM.

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Kris Kristie,  
*Recording Secretary for*

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***Rich Wolbert, Acting SECRETARY***



To: Fund Commissioners  
From: Paul A. Forlenza, MGA, RMC, Executive Director  
Date: September 20, 2022  
Re: Executive Director's Report

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**A. Lost Time Accident Frequency Report – (pgs. 19-22)**

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

**B. Certificates of Insurance (pgs. 23-27)**

A summary of the Certificates of Insurance issued during July and August are attached for your review.

**C. Financial Fast Track Report (pgs. 28-29)**

The Financial Fast Track Report as of June 30 and July 31, 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 June 30, 2022 was **\$7,472,593** and the JIF’s surplus position as of July 31, 2022 was **\$7,616,416**

**D. Regulatory Filing Checklists (pgs. 30-31)**

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. 32)**

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. 33)**

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. 34)**

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. 35)**

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. 36)**

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. 37-41)**

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. 42)**

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. 43-48)**

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. 49)**

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**. To date we have received *Renewal Resolutions & Agreements* from all renewing members. If you have any

questions, please contact the Executive Directors office.

**O. Membership Renewal Visits**

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. Based upon the response to that request, the Executive Director's office participated in these meetings in person this year. To date, all of these presentations have been completed.

**P. Coverage Documents (pgs. 50-51)**

Each member's 2022 Coverage Documents have been loaded into Origami. On or about August 1, 2022, an email and accompanying memorandum notifying all members of the availability of the documents, and how to access them, was sent to the Municipal Clerk, Fund Commissioner, and Risk Management Consultant. All members are encouraged to log into Origami, download the documents, and maintain them in accordance with State Retention guidelines. Members can contact the Executive Director's office with any questions.

**Q. 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).

**R. 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<br>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    |             | 136.34         |              |               |               |           | 524.69     | 475.31            |                  |
| 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        |              |               |            |            |          |           |           |             | 507.84         |              |               |               |           | 507.84     | 492.16            |                  |
| 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      | \$644.18       | \$0.00       | \$0.00        | \$0.00        | \$0.00    | 1,987.46   | 19,762.54         |                  |
| 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          |              |          |            |            |          |           |           |             | 500.00         |              |               |               |              | 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          |              |          |            |            |          |           |           |             | 479.85         |              |               |               |              | 479.85     | 20.15             |                 |
| 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      | \$979.85       | \$0.00       | \$0.00        | \$0.00        | \$0.00       | \$1,896.47 | \$12,103.53       |                 |

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

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**To:** Municipal Clerks

**From:** Kamini Patel, MBA, CIC, CPCU, AIDA®, Program Director

**Date:** August 1, 2022

**Re:** 2022 Coverage Manuals

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Please be advised that effective today, all 2022 coverage documents pertaining to your membership in the Burlington County Municipal Joint Insurance Fund are now available in Origami. The policies available in Origami include your Workers Compensation, General & Auto Liability, Property, Employment Practices & Public Official's Liability, Non-Owned Aircraft, and Cyber Liability. In addition, if your municipality is purchasing Volunteers, Directors, & Officer's policies through the JIF, those policies are also available via Origami. Page 2 includes instructions on how to access your policies.

While the retention schedule for these policies varies based upon the type of coverage, it is highly recommended that you retain these policies for at least 20 years, if not permanently. Therefore, it is recommended that you either download these policies to a medium that can be preserved long term and/or download, print and file these policies for future reference.

If, after your review of the policies in Origami, you believe that a document is missing or if you have any questions or require any additional information, please contact me at (856) 446-9112 or Kamini\_Patel@rpadmin.com.

Thank you for your attention to this matter.

cc: Fund Commissioners  
Risk Management Consultants  
David DeWeese, Esq., Fund Solicitor, The DeWeese Law Firm  
Chris Roselli, Account Manager, Qual Lynx  
Risk Management Distribution (PM, PF, SO, KK)

File: BURLCO/2022/Coverage      Tab: Policy Notification

## ACCESSING YOUR COVERAGE DOCUMENTS IN ORIGAMI

- Use CHROME Browser (if you use MS Edge browser it should still work, but you may have a longer lag time).
- Follow link from **JIF homepage** ([www.burlcojif.org](http://www.burlcojif.org)) to Origami site (it is midway down the page on right hand side and looks like a paper bird).
- Enter your user id (email) and pw (if you have never logged in before, it will still be the word “origami”, all lower case). Origami opens and places you directly in the “Dashboard”.
- On the upper right tabs, click **Member**.
- Click on 3 digit orange **MEL ID** for your municipality. This will load this municipality’s information to the page. NOTE: You will not see any files if you do not click on this MEL ID.
- On the **RIGHT** side of the page— you should see a subtitle that says “**Files**”. Click “**All Files**” to the right of the word files. This brings you to any file loaded to your page with a description of what it is, the folder name, who loaded it and the date. You click on the orange file name to view and arrow to download. From Adobe you can save as, print, etc.

# SAFETY DIRECTOR REPORT

## Burlington County Municipal Joint Insurance Fund

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

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

**DATE:** September 6, 2022

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

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

### *LOSS CONTROL SURVEYS*

#### July

- Township of Bass River on July 1, 2022
- City of Bordentown Renewal Survey on July 11, 2022
- Borough of Pemberton Renewal Survey on July 13, 2022
- Township of Pemberton on July 15, 2022

#### August

- Township of Westampton on August 2, 2022
- Township of Chesterfield on August 22, 2022
- Borough of Wrightstown on August 24, 2022
- Township of Edgewater Park on August 25, 2022

### *LAW ENFORCEMENT LOSS CONTROL SURVEYS*

#### July

- Township of Lumberton on July 11, 2022
- Township of Mount Laurel on July 19, 2022

### August

- Township of Riverside on August 22, 2022
- Township of New Hanover on August 30, 2022
- Township of Edgewater Park on August 31, 2022

### ***MEETINGS ATTENDED***

### July

- Claims Committee Meeting on July 12, 2022
- Executive Safety Committee Meeting on July 12, 2022
- Executive Fund Committee Meeting on July 19, 2022
- Below 100 Law Enforcement Training in Mount Laurel on July 19, 2022

### August

- Executive Fund Committee Meeting on August 16, 2022

### ***MEL SAFETY INSTITUTE (MSI)***

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

If you would like to receive communications from MEL and MSI related to your position or operations, follow the directions to select from the list of available Push Notification “subscriptions.” Click here for [NJ MEL App Directions](#).

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

### July

- How to Receive Push Notifications on the NJ MEL Mobile App?
- MSI Fire & EMS Injury Investigation
- Training Announcement: Safety Committee Best Practices on Wednesday, July 20, 2022, from 8:30 AM – 10:30 AM
- High Visibility Apparel in the Summer Best Practices
- MSI Live Schedule

### August

- How to Receive Push Notifications on the NJ MEL Mobile App?
- Training Announcement: Disaster Management on Monday, August 8, 2022, from 9:00 AM – 10:30 AM
- Low-Speed Electric Scooters and Electric Bicycles “E-Bike & E-Scooter”

- Work Attire Best Practices
- MSI LIVE Schedule
- NOTICE: PEOSH Sweep for Lifeguard Operations
- New MSI LMS in 2023 – ACTION REQUIRED
- 2022 MSI EXPO – In-Person Training on September 7, 2022 – Camden County Regional Emergency Training Center
- Safe & Sound Week: August 15 – 21, 2022
- Training Announcement: Special Events Management on Wednesday, August 24, 2022, from 8:30 AM – 10:30 AM
- MSI Fire & EMS: Latest Research on Conducting Firefighter/EMT Injury Investigations
- Safety Recall Alert: DEWALT Model DWS779, DWS780, and DHS790 Miter Saws
- First Amendment Audits Best Practices

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

#### **July**

- Law Enforcement Message – Daniel's Law Portal Opens
- Law Enforcement Message – The 988 Suicide and Crisis Lifeline Becomes Operational Nationwide on July 16, 2022
- Law Enforcement Bulletin – Heat-Related Health Considerations for Law Enforcement
- Law Enforcement Message – NJ Attorney General Recruiting Guidelines and Changing Applicant Pool
- Law Enforcement Message – New Jersey Safe Routes to Schools Resource Center Crossing Guard Program

#### **August**

- Law Enforcement Bulletin – Heat-Related Health Considerations for Law Enforcement
- Law Enforcement Bulletin – Recruitment Policy Considerations / New Jersey Attorney General Recruitment Guideline and a Changing Applicant Pool
- MSI LE Model Policy – Wellness for Law Enforcement Agencies
- Risk Analysis – School Threat Assessment Legislation and Memorandum of Agreement

### ***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.

#### *July*

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

#### *August*

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

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

#### *July*

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

#### *August*

| 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.**

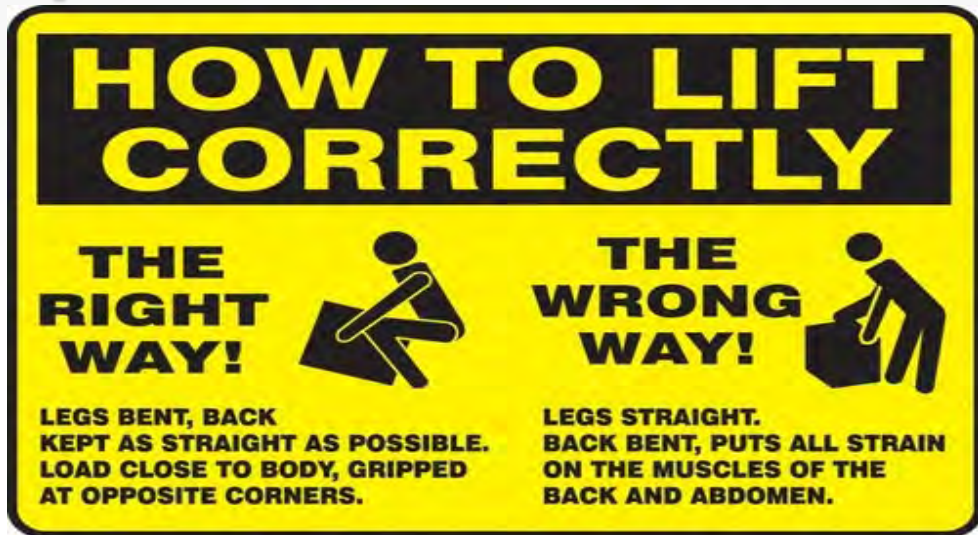
For virtual classes, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out. Also, we can track participation, to demonstrate to the State agency the student also participated in polls, quizzes, and question & answer activities during the class. The MSI maintains these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

September 2022- SAFE LIFTING



It is one of the most common causes of injuries to employees, but proper technique and taking a moment to determine the best way to lift or move something, or asking for help, will greatly reduce the numbers and severity of these claims. Employees should use “S.M.A.R.T.” lifting techniques.

Size up the load.

Move the load closer.

Always bend your knees

Raise the load with your legs

Turn your feet in the direction you want to move

Example 1: Employee collecting trash turned toward the garbage truck while holding a filled trash can causing a sharp pain in the lower back. Extensive conservative treatment to avoid surgery has taken place and surgery may still be the ultimate outcome. The total incurred on the file currently is \$111,000.00. It is important to turn your feet in the direction you want to move before twisting your body while carrying the weight.

Example 2: Employee dumping a trash can strained their left shoulder. 2 arthroscopic surgeries have taken place and the total incurred on the claim is \$241,000. This employee failed to properly size up the amount of weight in the trash can,



**DATE:** September 06, 2022

**TO:** The Members of the Executive Board of the Burlington County Municipal JIF

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

**RE:** BURLCO Activities (July, August)

During the month of July / August the following information is provided. There were no meetings in August.

**1. Policy Development:** Policy and Procedure requests have been received and have been forwarded to requesting agencies and continues to be ongoing.

**2. Training:** Preparation is being conducted for future class instruction for the Management of Aggressive Behavior. Class dates and times are being arranged and will be posted in the near future. Class size will be limited to 40 attendees.

**3.. Meetings Attended:**

|                             |            |
|-----------------------------|------------|
| BURLCO Claims Meeting:      | 07/12/2022 |
| BURLCO Safety Comm. Meeting | 07/12/2022 |
| BURLCO Executive Meeting:   | 07/19/2022 |
| Dr. Elias Training Meeting  | 07/21/2022 |
| L/E Consultant Meeting:     | 08/05/2022 |



**4. Law Enforcement Bulletins / Newsletters:** Bulletin 22-06 pertaining to Requirements for Firearms Permits , 22-07 pertaining to a Wellness and Physical Assessment Program and 22-08 pertaining to Pregnant Officers were distributed to police departments. *See attached reports.*

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:** August 08, 2022

**SUBJECT:** Requirements for the Carrying of Firearms in Public

**L/E Bulletin:** 22-06

DISCUSSION: New Jersey state law has always recognized the risks to public safety and to law enforcement that carrying of firearms in public can present. Because of this an individual needs to obtain a permit to do so. Based on the recent Supreme Court decision issued (*N.Y. state Rifle & Pistol Assoc v. Bruen* No. 20-843) it impacts New Jersey's permitting law but does not eliminate the overall permitting requirements. Based on inquiries received on this issue the following information is provided.

- The new law prevents the state from continuing to require a demonstration of justifiable need in order to carry a firearm, but it does not prevent us from enforcing the other requirements of our law.
- Applications for a permit to carry need to be accepted and reviewed to ensure that the application satisfies all of the criteria of (N.J.S.A. 2C:58-4d and N.J.A.C. 13:54-2.4), except that the application need not submit a written certification of justifiable need to carry a handgun. All other criteria as outlined in N.J.S.A. 2C:58-3(c0(1)-(11) remains to apply.
- Background Checks will continue to determine if the applicant is qualified to carry. The endorsements of three(3) reputable people remain to be required.
- Applicants need to demonstrate that they are familiar with the safe handling and use of handguns. (N.J.A.C. 13:54-2.4b).



- State law continues to assign the Superintendent of the State Police with the authority to implement the statutory requirements for carry permits.(2C:58-4).

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.

**TO:** All BURLCO JIF Police Departments

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

**DATE:** August 24, 2022

**SUBJECT:** Wellness / Physical Assessment Program

**L/E Bulletin:** 22-07

DISCUSSION: As you know, compared to the general public, police are at a higher risk for negative physical and mental health outcomes, including early death, injuries and illnesses, obesity, heart attacks, and sleep disorders. Officers will witness and respond to multiple critical incidents over their career without appropriate preparation, follow-up support, and mental health care having a dramatic effect on the short-and long term physical and mental health of a person. Agencies are encouraged to establish, expand and sustain officer safety and wellness programs

to address challenges commonly faced by officers and to ensure access to resources and services promoting safety and wellbeing. Agencies need to address a variety of essential topics, including physical fitness, mental health, emotional wellness, stress management, financial wellness, peer and family support, as well as tactical and operational safety considerations.

To provide guidance to law enforcement agencies who currently have a wellness policy / program in place that possibly needs to be updated, or who are considering implementing a program to serve as a guide to personnel in regards to their safety and wellness, the following information is provided.

1. Law enforcement agencies and leaders have a responsibility to identify and provide support to personnel from the time they join the agency through retirement. By establishing a program, wellness representatives can better ensure that available programming, resources, and services are designed and deployed to meet the needs of those who need it most.
  - a. Identify whose support is vital to the success of the program and obtain “buy-in” for development or enhancement of programming ( internal and external stakeholders)
  - b. Develop a team or committee and select a Team Leader who would have the time to devote to the initiative. Someone that is respected by his/her peers. The position should be defined in policy and also contain criteria for the position, for example: At least 5 years of service, leadership skills, very good communication skills and an interest in health and wellness.
  - c. Research information with other agencies with a program to understand struggles and success;
  - d. Define program Mission/Goals and develop a plan;
  - e. Build a referral network:
    - i. Identify local health and wellness entities.
    - ii. Utilize the **JIF Wellness Director** for assistance and guidance.
    - iii. Establish an Employee Assistance Program (**EAP**) with your City, Township or Borough.



- iv. Utilize qualified mental health professionals trained in traumatic incident responses.
  - v. Coordinate efforts with your Human Resource (HR) representatives to explain available employee benefits and services and an overview of co-pays and out-of-pocket expenses.
  - vi. Include Physical Fitness Instructors.
  - vii. Maintain, adjust, and revise your referral network as determined.
- f. Proper training should be provided to all team officers prior to the launch of the program and should be delivered on a continuous basis to both team officers and agency officers.
- g. Schedule recurring meetings with program personnel to share positive outcomes and explore challenges. This can include quantitative data collected as well as qualitative data such as sharing stories of success.
- h. Evaluate the program on an annual basis.

## 2. Physical Fitness and Assessment

- a. Agencies are encouraged to develop a Physical Fitness / Assessment program for personnel. Officers have an individual and organizational responsibility to be physically fit. An officer's duties are physically demanding and can be serious in consequence. If officers are below their physical fitness level, it can impact their ability upon responding to calls hence, potentially a determinant to themselves, his or her partner and the public thereby suffering injury or death.
- b. The following recommendations are provided for an agency policy that outlines a physical fitness program, conducting an annual assessment and agency gym use.
  - i. Provide guidance to officers with wellness initiatives that promote healthy standards to daily living and safety to themselves, co-workers and the citizens they serve.



- ii. Of the values to which officers adhere, personal responsibility demands they develop and maintain habits and lifestyles not only for themselves but also other officers of the department. Proper exercise and diet directly affect their professional competence.
- iii. Outline who will be responsible for administering the program and if conducting an annual assessment, the physical fitness training officer(s) should be a PTC certified (PT) Instructor.
- iv. Policy should clearly state that the annual assessment is voluntary and no officer will be required to participate. Medical clearance from the officer's physician is necessary to avoid a medical condition that could adversely affect the officer's health.
- v. Pre-assessment orientation for each assessment should precede the initial and subsequent assessments. Assessments should be conducted annually. The assessment criteria should be developed to account for certain age groups, and alternate functions that allow for officers who may be below standards that would appear to have difficulty with standard testing. The common assessment utilized by agencies is the Police Training Commission certified PT Assessment.
- vi. Consequences of an Assessment. The goal of the program is to encourage officers to be more physically fit and develop a fitness routine along with healthy eating habits, stress reduction, weight control, better sleeping habits and smoking cessation. Officers need to know that its voluntary, no discipline actions can occur if one does poorly and that guidance will be provided to encourage and assist the officer so that future assessments show improvement.
- vii. On Duty Gym Use:

Note: Approximately 35% of employee accidents in municipalities occur with police agencies. The four largest causes of these accidents are:

- **Lifting and body mechanics (25%)**
- Motor Vehicle (17%)
- Fall Downs (15%)
- Assaults (12%)

1. On-Duty gym use has great potential for worker's compensation claims due to the "injury while on duty" situation and it presents a possible street safety issue for officers on patrol. It is recommended that the use of police facility gyms be authorized for "off duty" use only. In the event an agency decides to continue the practice of on-duty workouts or are considering this practice, the following information is provided for all gym use:
2. Officers should be informed as to how many officers can use the facility during working hours, the approved duration of the workout and pre-authorization should be required. Officers participating should be required to maintain their portable radio for monitoring while in the gym.
3. Gym safety guidelines and practices should be posted either in the gym or in agency policy inclusive of safety practices and good judgment with handling weights utilized in a workout. Procedures for summoning assistance if needed, notification to the Chief of Police or designee of any medical issues that would lead a reasonable person to believe that gym use should not be conducted until determined otherwise by a physician.
4. Designate Program Manager.



5. In the event an agency has a certain time of the year where "calls for service" increase dramatically, certain months should be prohibited for "on duty" gym use outlined in policy for the safety of officers and citizens they serve.
6. An attendance log should be maintained for all gym use or documented in the agency RMS system.
7. "Emergency Calls for Service" should be covered in policy where an officer needs to quickly return to service.
8. Designate a time for personal hygiene.
9. Any injuries are to be reported to the police administration without delay and an Administrative Review/ Report should be completed.
10. For additional information on procedures for installing, using, and maintaining physical fitness equipment, please contact the Safety Director's Office with JA Montgomery.

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**TO:** All BURLCO JIF Police Departments

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

**DATE:** August 30 , 2022

**SUBJECT:** Protocols for Pregnant Officers

**L/E Bulletin :** 22-08

The following outline is provided for guidance with pregnant officers, including the attached Employer Fact Sheet pertaining to workplace breastfeeding rights in New Jersey.

Pursuant to the recent Guideline from the New Jersey Attorney General and recent decisions in *Delanoy v. Township of Ocean*, 245 N.J. 384 working conditions for women in law enforcement have been further outlined and requires agencies to provide for "reasonable accommodations" for pregnant officers. Pregnancy and breastfeeding can create unique situations for an agency however must be handled in accordance with state and federal laws to avoid future litigation.

1. Agencies must provide reasonable accommodations when requested by pregnant or breastfeeding officers, **unless an undue hardship is determined under applicable laws**. It's recommended that every effort to provide accommodation be made. ( Laws against Discrimination-LAD), Americans with Disabilities Act- ADA).
2. Assignment of the officer to a modified duty or a requirement to take leave upon learning of an officer's pregnancy unless it is requested by the officer, or it is determined that the officer is unable to perform the essential functions of the job.  
NOTE: For agencies who do not currently authorize Transitional/ Modified Duty by policy, this cannot be a reason for denial of modified duty under this situation.
3. Performance Evaluations: The period of time utilized for the modified accommodation, regardless of firearms qualification status, cannot have a negative

impact / low rating on the evaluation process. Lastly, no discipline can be imposed as well.

4. Full-duty accommodations can be considered if the employee request to stay on full-duty, however states that the current assignment presents a situation that may pose risk to the health of the officer or pregnancy, a determination should be made by the Chief of Police or designee whether an accommodation or transfer of assignment is available in accordance with state law. The employee physician should also provide conditions for work in writing.

5. Uniforms: Agencies should consider requests by a pregnant officer for uniform modifications to accommodate the pregnancy. All costs should be handled in the same manner as any other uniform purchase. All other requests such as the wearing of plain clothes, or removal of body armor etc. should be discussed with the Chief of Police or designee. Agencies are encouraged to provide policy on pregnancy and accommodations.

6. Firearms: In the event an officer requests an accommodation not to participate in a firearms qualification session, which should be granted, will be prohibited from carrying said weapon until being cleared for full-duty post pregnancy and successfully re-qualified. NOTE: Officers who do not qualify due to poor shooting, failure to attend or other reasons that violate agency policy should be addressed as outlined in agency policy pertaining to remedial training or other actions determined by the Chief of Police. Firearms privileges cannot be revoked solely on the basis of being pregnant.

7. Modified Duty: Upon request by a pregnant officer for modified duty, if granted, should be based on full-time hours unless reduced hours are part of the request.

8. **A return to full-duty assignment must be authorized by the employee's physician, consistent with the agency's clearance for duty policy.**

9. See attached *Employer Fact Sheet* regarding Workplace Breastfeeding right in New Jersey.

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



## **Employer's Fact Sheet: Workplace Breastfeeding Rights in New Jersey**



**A breastfeeding employee may be not discriminated against in the workplace on the basis of breastfeeding status.** Under the New Jersey Law Against Discrimination (N.J.S.A. 10:5-12) (LAD),\* it is illegal to discriminate against or to treat an employee differently on the basis of breastfeeding status. It is also unlawful for an employer to harass, to make derogatory comments about, or to interfere with an employee or to permit others to do these things because the employee breastfeeds or chooses to express breast milk at work.

**Employees have the right to express breast milk at work.** The LAD also states that employers must accommodate breastfeeding employees by providing them reasonable break time each day and a suitable room or other location with privacy, other than a toilet stall, in close proximity to the work area, to express breast milk for the child. An employer may not penalize an employee for asking to use or for using this accommodation.

**Which employers are covered?** The LAD applies to all employers in New Jersey, including private or state and local government employers, employment agencies and labor unions.

**Requirements for pumping space:** The pumping location may not be a toilet stall. It must be a private room or other location in close proximity to the work area where the employees cannot be seen by or intruded upon by others while pumping. For privacy, the space should have a door that locks from the inside. It does not need to be a permanent, dedicated pumping space. It can be a room or space used for other work functions, like an office, conference room or storage area. The space must be available each time breastfeeding employees need it. An employee will need a chair and small table or shelf on which to place the pump. Employers are encouraged to provide a space which also contains an electrical outlet, a sink and a refrigerator; these items can help ensure that pumping time need not exceed 30 minutes.

**Duration of the right to pump breast milk:** New Jersey law does not restrict an employee's right to pumping breaks to any specific number of months or years after the birth of the child. An employee may continue expressing breastmilk after the child's first birthday.

**Frequency of breaks:** Most mothers will need to pump as often as the baby normally feeds, or at least every 3 hours, especially when their babies are under 6 months of age. The





pumping frequency needs may change as the baby's feeding pattern changes or when the baby starts to eat solid foods.

**Length of breaks:** The law says that break time must be "reasonable." Most mothers need 15-20 minutes to pump breast milk, plus additional time to set up and store her supplies, store the milk and travel between her work space and the pumping location. Though 30 minutes is typical, some mothers may need more or less time.

**Must break time to express milk be paid?** Break time need not be paid. However, if employers already provide paid break time and if the employee chooses to use that break time to express milk, then that break time to express milk must be paid.

**Employer exemptions:** All employers are required to reasonably accommodate an employee's request for breastfeeding-related accommodations, including breaks and an appropriate room to express breast milk, unless the employer can demonstrate that a specific accommodation would be an undue hardship on its business operations. Employers are encouraged to provide flexible scheduling if an employee chooses to make up for unpaid break time.

**Discrimination and retaliation are unlawful.** An employee may not be penalized in any terms, privileges or conditions of employment for requesting or using workplace accommodations to express milk that are provided by the LAD.

**Reporting violations of the LAD:** An employee may file a complaint with the New Jersey Division on Civil Rights (DCR) or in the Law Division of the Superior Court of New Jersey. See <http://www.nj.gov/oag/dcr/filing.html> and DCR Frequently Asked Questions at <http://www.nj.gov/oag/dcr/faq.html> for more information. If the DCR or Superior Court finds the employer to be in violation of the law, remedies may include an order restraining the discriminatory action, back pay, damages for pain and humiliation, and attorney's fees. Punitive damages are also available in Superior Court cases.

\* [http://nileg.state.nj.us/2016/Bills/PL17/263\\_PDF](http://nileg.state.nj.us/2016/Bills/PL17/263_PDF)

For more information on the New Jersey and federal laws protecting breastfeeding, see <http://breastfeedingnj.org/breastfeeding-and-employment/>

**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:** September 20, 2022 at Hainesport Municipal Building  
**Email address:** [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

**August/September Well-being Initiatives & Activities**

Sent an email out to all my contacts at the Municipalities asking about the plans for Wellness funds in the second half of the year.

Beverly City – Planning on chair yoga and presentation on Mental Fitness in the months ahead.

Bordentown Twp – Scheduled meditation and chair massage for September. Planning a presentation on Mental Fitness this fall.

Chesterfield – Planning on setting up flu clinic for the fall.

Delanco – Reaping the beautiful “fruit of their labor” with their employee garden.

Edgewater Park – Purchased approved snacks and then had a label-reading “lesson” using the snacks as props

Fieldsboro – Will be starting back up with Misfits Markets. Kind bar snacks for the office.

Florence – Attended their Wellness Committee Meeting in August. Hosted a “Rice Cake Bar” where employees brought in healthy toppings to share such as peanut butter, various fruit, vanilla Greek yogurt, nuts, dark chocolate chips. Generated lots of camaraderie, laughter, and sharing. Running a Sleep Hygiene Challenge in September.

Hainesport – Presentation on Sleep in August followed up with a Sleep Hygiene Challenge to help employees form new habits to improve quality of sleep.

Medford – Reflexology offered to employees in August as a form of stress reduction. Considering chair massages for fall.

Shamong – Considering purchasing a picnic table to establish a “quiet space” outside for their employees.

Southampton – Hosting monthly wellness events: a meditation session in August and planning a presentation on Mental Fitness in Sept

Tabernacle – Chair massages set for September

**Events for Promoting Well-being**

**Wellness Advisory Committee** – third meeting scheduled for September 21st

**Wellness Coordinator Brainstorming Sessions** – all the wellness coordinators from the three JIFs will be invited to participate in this brainstorming session to share ideas and challenges while gaining peer support. Next meeting to be held via Zoom on September 15<sup>th</sup>.

**Monthly Wellness Idea** – I continue to share an idea every month that is unique, effective and/or easy to implement

**Check out the JIF Website for updates to the Wellness Section**

**Ideas for Wellness Challenges Prize** – check out the website for periodic updates on prize ideas when you are planning your activities and challenges.

**September Targeting Wellness Newsletter**

September is also Healthy Aging Month. As we move into another season, it might be a good time to look at your “season of life”. Like the month of September with changes in weather, what changes would you like to make in how



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

you live your life. September symbolizes the ending of some things and the beginning of others. What would you like to start, learn or explore that you have been putting off (refer to Sept 6th)?

Age is just a number. Health and mindset are the KEYS to longevity and a happy life! It's the way you approach life and what you think that truly matters (refer to Sept 13th).

In this month's Targeting Wellness Newsletter, the subject is "Aging Gracefully". The topics include:

- A look at what we know about aging gracefully
- Aging gracefully with strength training
- A look at stretching (how often do you stretch?)
- Nutritional Bites: Ultra-processed foods and Dementia
- Why people in the "Blue Zones" live longer
- Other traits and habits associated with longevity
- Recipe Corner: Roasted Beet Salad



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

| <b>Intake</b>  | <b>July-22</b> | <b>July-21</b> | <b>August-22</b> | <b>August-21</b> | <b>2022 August YTD</b> | <b>2021 August YTD</b> |
|--|----------------|----------------|------------------|------------------|------------------------|------------------------|
| # of New Claims Reported   | 45             | 18             | 45               | 39               | 295                    | 268                    |
| # of Report Only   | 35             | 8              | 23               | 15               | 179                    | 141                    |
| % Report Only  | 78%            | 44%            | 51%              | 38%              | 61%                    | 53%                    |
| # of Medical Only  | 7              | 7              | 19               | 21               | 86                     | 84                     |
| # of Lost Time   | 3              | 3              | 3                | 3                | 28                     | 43                     |
| Medical Only to Lost Time Ratio  |                | 70:30          |                  | 88:12            |                        | 66:34                  |
| Claim Petition First Notice  | 0              | 0              | 0                | 0                | 2                      | 0                      |
| COVID-19   | 33             | 4              | 15               | 16               | 150                    | 148                    |
| Average Days <u>Reported To Qual-Lynx</u> (Indemnity, Medical Only, Report Only) | 3.4            | 4.6            | 1.8              | 3.2              | 4.1                    | 4.2                    |
| Average Days <u>Reported To Employer</u> (Indemnity, Medical Only, Report Only)  | 0.7            |                | 0.5              |                  | 1.4                    |                        |

| <b>Nurse Case Management</b>           | <b>July-22</b> | <b>July-21</b> | <b>August-22</b> | <b>August-21</b> |
|--|----------------|----------------|------------------|------------------|
| # of Cases Assigned to Case Management | 21             | 22             | 19               | 22               |
| # of Cases >90 days                    | 17             | 19             | 15               | 18               |

| <b>Savings</b>   | <b>July-22</b> | <b>July-21</b> | <b>August-22</b> | <b>August-21</b> | <b>2022 August YTD</b> | <b>2021 August YTD</b> |
|------------------|----------------|----------------|------------------|------------------|------------------------|------------------------|
| Bill Count       | 80             | 164            | 120              | 156              | 959                    | 1277                   |
| Provider Charges | \$453,123      | \$247,614      | \$97,321         | \$186,787        | \$1,485,633            | \$2,071,824            |
| Repriced Amount  | \$110,986      | \$99,035       | \$40,057         | \$82,338         | \$538,242              | \$777,181              |
| Savings \$       | \$342,136      | \$148,579      | \$57,263         | \$104,449        | \$947,391              | \$1,294,643            |
| % Savings        | 76%            | 60%            | 59%              | 56%              | 64%                    | 62%                    |

| <b>QualCare Provider Network Penetration Rate</b> | <b>July-22</b> | <b>July-21</b> | <b>August-22</b> | <b>August-21</b> | <b>2022 August YTD</b> | <b>2021 August YTD</b> |
|---|----------------|----------------|------------------|------------------|------------------------|------------------------|
| Bill Count  | 93%            | 98%            | 93%              | 94%              | 93%                    | 95%                    |
| Provider Charges                                  | 99%            | 99%            | 65%              | 85%              | 94%                    | 95%                    |

| <b>Exclusive Provider Panel Penetration Rate</b> | <b>July-22</b> | <b>July-21</b> | <b>August-22</b> | <b>August-21</b> | <b>2022 August YTD</b> | <b>2021 August YTD</b> |
|--|----------------|----------------|------------------|------------------|------------------------|------------------------|
| Bill Count                                       | 96%            | 98%            | 98%              | 98%              | 93%                    | 96%                    |
| Provider Charges                                 | 92%            | 97%            | 99%              | 84%              | 94%                    | 89%                    |

| <b>Transitional Duty Summary</b>             |  | <b>2022 August YTD</b> | <b>2021 August YTD</b> |
|--|--|------------------------|------------------------|
| % of Transitional Duty Days Worked           |  | 74%                    | 75%                    |
| \$ Saved By Accommodating                    |  | \$92,612               | \$123,222              |
| % of Transitional Duty Days Not Accommodated |  | 26%                    | 25%                    |
| Cost Of Days Not Accommodated                |  | \$33,114               | \$53,009               |



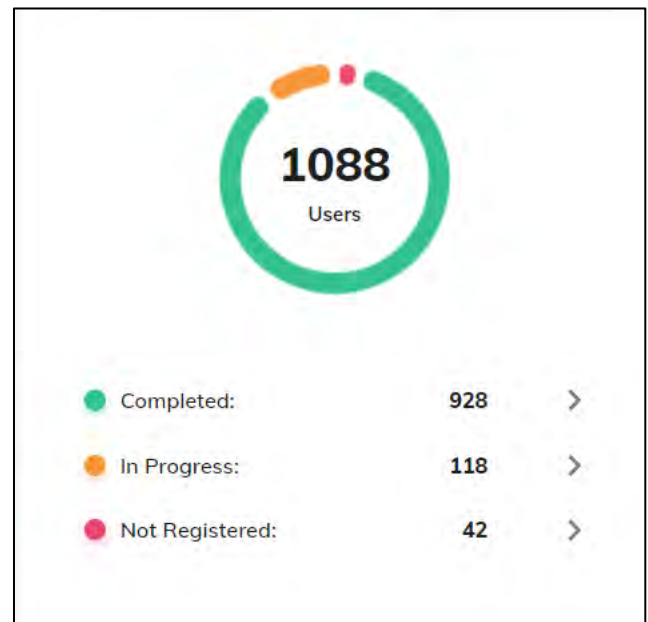
# Cyber Risk Management Monthly Executive Report September 6, 2022



## Wizer Training

| BURLCO Training Status  |                     |                                 |
|-------------------------|---------------------|---------------------------------|
| Municipality            | Total Users<br>1088 | Training<br>Completion %<br>86% |
| Chesterfield Township   | 24                  | 100                             |
| Delran Township         | 58                  | 100                             |
| Fieldsboro Borough      | 4                   | 100                             |
| Pemberton Borough       | 13                  | 100                             |
| Pemberton Township      | 102                 | 100                             |
| Bordentown Township     | 51                  | 98                              |
| Bordentown City         | 22                  | 95                              |
| Florence Township       | 62                  | 95                              |
| Mansfield Township      | 77                  | 95                              |
| Westampton Township     | 88                  | 95                              |
| Medford Township        | 147                 | 94                              |
| Southampton Township    | 14                  | 93                              |
| North Hanover Township  | 22                  | 91                              |
| Palmyra Borough         | 34                  | 91                              |
| Hainesport Township     | 10                  | 90                              |
| Beverly City            | 18                  | 84                              |
| Lumberton Township      | 43                  | 84                              |
| Edgewater Park Township | 35                  | 83                              |
| Shamong Township        | 14                  | 79                              |
| Mount Laurel Township   | 153                 | 75                              |
| Wrightstown Borough     | 4                   | 75                              |
| Delanco Township        | 27                  | 67                              |
| New Hanover Township    | 8                   | 38                              |
| Bass River Township     | 14                  | 36                              |
| Riverside Township      | 3                   | 33                              |
| Tabernacle Township     | 24                  | 25                              |
| Woodland Township       | 11                  | 18                              |
| Springfield Township    | 20                  | 10                              |

## Training Progress 86%



# Wizer Phishing

| BURLCO JIF              | WIZER - Whitelisting                   |
|-------------------------|--|
|                         | Wizer Notes                            |
| Bass River Township     | Ongoing phishing campaign              |
| Beverly City            | Ongoing phishing campaign              |
| Bordentown City         | Ongoing phishing campaign              |
| Bordentown Township     | Ongoing phishing campaign              |
| Chesterfield Township   | Ongoing phishing campaign              |
| Delanco Township        | Ongoing phishing campaign              |
| Delran Township         | Awaiting test email confirmation       |
| Edgewater Park Township | Ongoing phishing campaign              |
| Fieldsboro Borough      | Whitelisting confirmation not received |
| Florence Township       | Ongoing phishing campaign              |
| Hainesport Township     | Ongoing phishing campaign              |
| Lumberton Township      | Ongoing phishing campaign              |
| Mansfield Township      | Ongoing phishing campaign              |
| Medford Township        | Ongoing phishing campaign              |
| Mount Laurel Township   | Ongoing phishing campaign              |
| New Hanover Township    | Ongoing phishing campaign              |
| North Hanover Township  | Ongoing phishing campaign              |
| Palmyra Borough         | Ongoing phishing campaign              |
| Pemberton Borough       | Ongoing phishing campaign              |
| Pemberton Township      | Ongoing phishing campaign              |
| Riverside Township      | Ongoing phishing campaign              |
| Shamong Township        | Ongoing phishing campaign              |
| Southampton Township    | Ongoing phishing campaign              |
| Springfield Township    | Awaiting test email confirmation       |
| Tabernacle Township     | Ongoing phishing campaign              |
| Westampton Township     | Awaiting test email confirmation       |
| Woodland Township       | Ongoing phishing campaign              |
| Wrightstown Borough     | Awaiting test email confirmation       |

| Phishing Compliance Status |  |    |     |
|----------------------------|--|----|-----|
|                            | Ongoing                                | 23 | 82% |
|                            | Awaiting test email confirmation       | 4  | 14% |
|                            | Whitelisting confirmation not received | 1  | 4%  |
|                            | 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         | Testing in progress       |
| 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      | Testing in progress       |
| Medford Township        | Testing in progress       |
| Mount Laurel Township   | Testing in progress       |
| New Hanover Township    | Testing in progress       |
| 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                  | 27 | 96% |  |
| KYC & VSA not received               | 1  | 4%  |  |
| Not participating in program         | 0  | 0%  |  |



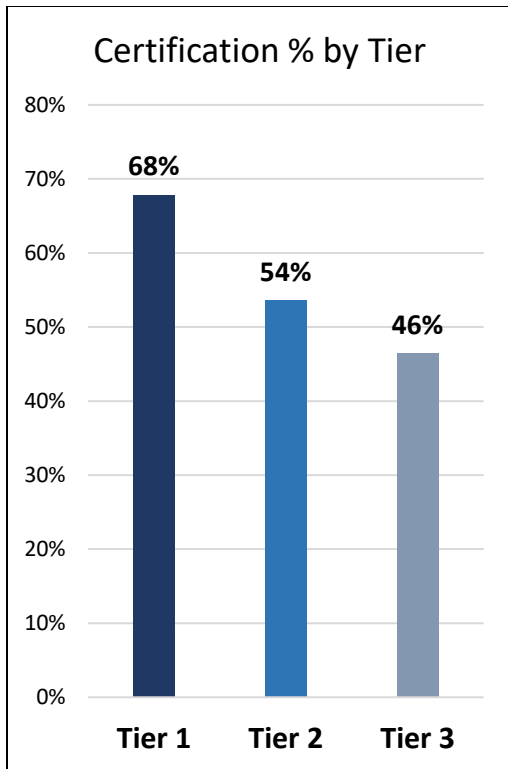
# MEL's Cyber Risk Management

| BURLCO JIF          | Status                              | Tier 1     | Tier 2     | Tier 3     |
|---------------------|-------------------------------------|------------|------------|------------|
| Bass River Twp      | Checklist Submitted to the MEL      | Approved   | Approved   | Incomplete |
| Beverly City        | Waiting for Certification Checklist |            |            |            |
| 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   | Checklist Submitted to the MEL      | Approved   |            |            |
| 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   | Approved   |
| Shamong Twp         | Checklist Submitted to the MEL      | Approved   | Approved   | Approved   |
| Southampton Twp     | Checklist Submitted to the MEL      | Approved   | Approved   | Incomplete |
| Springfield Twp     | Risk Questionnaire to be reviewed   |            |            |            |
| Tabernacle Twp      | Waiting for Certification Checklist | Incomplete | Incomplete | Incomplete |
| Westampton Twp      | Waiting for Certification Checklist |            |            |            |
| Woodland Twp        | Waiting for Certification Checklist |            |            |            |
| Wrightstown Borough | Waiting for Certification Checklist |            |            |            |

|                   | Tier 1 | Tier 2 | Tier 3 |
|-------------------|--------|--------|--------|
| Number Approved   | 19     | 15     | 13     |
| % Approved        | 68%    | 54%    | 46%    |
| Number Incomplete | 1      | 4      | 6      |
| % Incomplete      | 4%     | 14%    | 21%    |

| BURLCO Compliance Status            |    |     |
|-------------------------------------|----|-----|
| Waiting for Risk Questionnaire      | 2  | 7%  |
| Waiting for Certification Checklist | 6  | 21% |
| Checklist Submitted to the MEL      | 19 | 68% |
| 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 – Children back to school online safety.*

*I'm repurposing this article found in the Child Rescue Coalition, because I felt it was worth mentioning regarding children back to school online safety. Stay vigilant and keep yourself and your children cyber safe !!*



## Nine Back to School Online Safety Tips

1. Only use tablets or devices in common areas at home. We advise parents to keep all devices connected to the internet out of bedrooms. A family room, kitchen, or other common areas are a great place to set up a computer station for family use.

2. Use the privacy settings to keep your child's account private. Each social media channel has different settings, so adjust each to make sure your children are not sharing personal images and information with strangers. Go back and check the settings once a month to be sure nothing has changed. Set a calendar reminder, it's that important!

3. Pause before you post. Remember, yours and your child's digital footprint lives forever, and don't just limit that to photos of yourself. Don't post pictures of your children that they might find embarrassing. Ask yourself the following questions before you share anything online:

- Why am I sharing this?
- Would I want someone else to share an image like this of me?
- Is this something I want to be part of my digital life?

Tell your kids if they wouldn't want it in the newspaper or online then don't post it or send it either! This goes both ways.

4. Remind teens to only friend people you know IRL (in real life), even if you have multiple mutual friends. The same goes for private or direct messages (DM). They should not respond to anyone that they don't know.

5. Don't share sensitive information about yourself or your family online. – No last name, no school name or even the city or town that you live in. GPS and location services can pinpoint exactly where you are, alerting predators. Posting that you are home alone or even out of town with family shows predators that you or your possessions are in a vulnerable position.

6. Tell children not to give their password to anyone but their parents or primary caregiver. As their guardians, you do have the right to check their social media, texts and other apps when you want.

7. Children should choose usernames and passwords that don't give out personal information. This is something that even adults don't do, but since usernames tend to stick around for life, it makes sense to put it into practice at a young age. A child should never use their first and last name in their handles, this makes it easier for predators to locate them.

8. Children should never agree to see someone in person that they "met" online.

9. If your child sees any type of mean texts or cyberbullying, tell them to not respond or participate. Tell an adult immediately.

For more information on Child Rescue Coalition and how to keep kids safe online, visit [www.childrescuecoalition.org](http://www.childrescuecoalition.org). And read more posts like this on our [education page](#)!



September 13, 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 two month period ending August 31, 2022 for Closed Fund Years 1991 to 2017, and Fund Years 2018, 2019, 2020, 2021 and 2022. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

A summary of the contents of these statements is presented below.

#### INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 29,898.74. This generated an average annual yield of 1.09%. However, after including an unrealized net loss of \$ 110,961.05 in the asset portfolio, the yield is adjusted to -4.06% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$14,009,118.40.

#### RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 30,083.58 w/YTD Total \$ 57,337.27  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$ 0.00  
2022 Premium Assessments \$ 4,355,122.00

#### 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 \$ 520,395.11. The claims detail shows 463 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$ 207. Interest Allocated)

|                       |              |
|-----------------------|--------------|
| Delran Township       | \$ 0.00      |
| Chesterfield Township | \$ 2,236.00  |
| Bordentown City       | \$ 41,258.00 |
| Bordentown Township   | \$ 57,568.00 |
| Westampton Township   | \$ 10,586.00 |

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 15,378,146.00 to a closing balance of \$ 17,398,108.67 showing an increase in the fund of \$ 2,019,962.67. A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD: (Action Item)

Vouchers to be submitted for your consideration at the scheduled meeting show on the accompanying bill list at the end of my report.

The information contained in this cover report is a summary of key elements related to activity during the reporting period. Other detailed information is contained in the attached documents and, if desired, a more specific explanation on any question can be obtained by contacting me at 609-744-3597.

Respectfully Submitted,

Thomas J. Tontarski  
Treasurer

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND****BILL LIST - AUGUST 2022**

|    | <b>Payee</b>                                 | <b>FY2022</b>       | <b>FY2021</b> | <b>JIF Appropriation</b>               | <b>Description</b>                                      |
|----|--|---------------------|---------------|--|---|
| 1  | The Actuarial Advantage                      | <b>3,271.00</b>     |               | Prof Services/Actuary                  | July 2022 Fees  |
| 2  | Arthur J. Gallagher Risk Management Services | <b>31,880.00</b>    |               | Prof Services/Administration           | Aug 2022 Fee  |
| 3  | Arthur J. Gallagher Risk Management Services | <b>96.44</b>        |               | Misc/Postage/Copies/Faxes              | Postage/copies expenses-July                            |
| 4  | Arthur J. Gallagher Risk Management Services | <b>140.00</b>       |               | Misc/JIF Website                       | Reimb to MM for flipsnack website annual fee (split)    |
| 5  | The DeWeese Law Firm, P.C.                   | <b>6,287.00</b>     |               | Prof Services/Attorney                 | Aug 2022 Fees   |
| 6  | Qual-Lynx                                    | <b>18,316.00</b>    |               | Prof Services/Claims Admin.            | Aug 2022 Fees   |
| 7  | Joyce Media                                  | <b>390.00</b>       |               | Misc/JIF Website                       | Aug 2022 Fees   |
| 8  | Christopher J. Winter Sr.                    | <b>1,833.00</b>     |               | Training/Police Risk Services          | Law Enforcement Consultant-Aug 2022 fees                |
| 9  | AssetWORKS                                   | <b>19,482.00</b>    |               | Prof Services/Prop. Appraiser          | 2022 Property Appraisals                                |
| 10 | Kris Kristie                                 | <b>383.00</b>       |               | Misc/Recording Secretary               | Aug 2022 Fees   |
| 11 | J. A. Montgomery Consulting                  | <b>11,715.00</b>    |               | Prof Services/Safety Director          | Aug 2022 Fees   |
| 12 | Secure Data Consulting Services, LLC         | <b>5,544.00</b>     |               | Prof Services/Technology Risk Serv Dir | Aug 2022 Fees   |
| 13 | Tom Tontarski                                | <b>987.00</b>       |               | Prof Services/Treasurer                | Aug 2022 Fees   |
| 14 | Conner Strong & Buckelew                     | <b>711.00</b>       |               | Prof Services/Underwriting Mgr         | Aug 2022 Fees   |
| 15 | Debby Schiffer                               | <b>2,558.00</b>     |               | Wellness Program                       | Aug 2022 Fees   |
| 16 | MEL JIF                                      | <b>363,903.00</b>   |               | MEL                                    | MEL 2022 WC & Excess Liability - 3rd installment        |
| 17 | MEL JIF                                      | <b>1,822.75</b>     |               | Faithful Performance/Fidelity Bond     | MEL 2022 Fidelity Bond - 3rd installment                |
| 18 | MEL JIF                                      | <b>179,108.00</b>   |               | Property Claims and Premium            | MEL 2022 Property claims & prem. -3rd installment       |
| 19 | MEL JIF                                      | <b>50,225.00</b>    |               | EPL/POL Policy - Excess Insurance      | Excess Cyber payment - claims and premium-3rd install   |
| 20 | ARC Reprographics                            | <b>498.40</b>       |               | Misc/Printing                          | Inv#280388,280389,280427 renewal books                  |
| 21 | Iron Mountain                                | <b>76.64</b>        |               | Misc/Record Retention Service          | Inv#GTMW526; Storage 8/1-31/22; Service 6/22/22-7/26/22 |
| 22 | Office Depot                                 | <b>24.98</b>        |               | Misc/Office Supplies                   | order#259092400 Presentation supplies (split)           |
|    | <b>Subtotals</b>                             | <b>\$699,252.21</b> | <b>\$0.00</b> |  |   |

**JIF Bill List Total****\$699,252.21**

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BILL LIST - SEPTEMBER 2022**

|    | <b>Payee</b>                                 | <b>FY2022</b>       | <b>FY2021</b> | <b>JIF Appropriation</b>               | <b>Description</b>  |
|----|--|---------------------|---------------|--|---|
| 1  | Arthur J. Gallagher Risk Management Services | <b>31,880.00</b>    |               | Prof Services/Administration           | Sept 2022 Fee   |
| 2  | Arthur J. Gallagher Risk Management Services | <b>462.97</b>       |               | Misc/Postage/Copies/Faxes              | Postage/copies expenses-Aug                                     |
| 3  | Arthur J. Gallagher Risk Management Services | <b>490.00</b>       |               | Misc/JIF Website                       | Reimb to MM for AccessiBEwebsite annual fee (split)             |
| 4  | The DeWeese Law Firm, P.C.                   | <b>6,287.00</b>     |               | Prof Services/Attorney                 | Sept 2022 Fees  |
| 5  | Qual-Lynx                                    | <b>18,316.00</b>    |               | Prof Services/Claims Admin.            | Sept 2022 Fees  |
| 6  | Joyce Media                                  | <b>390.00</b>       |               | Misc/JIF Website                       | Sept 2022 Fees  |
| 7  | Christopher J. Winter Sr.                    | <b>1,833.00</b>     |               | Training/Police Risk Services          | Law Enforcement Consultant-Sept 2022 fees                       |
| 8  | AssetWORKS                                   | <b>19,482.00</b>    |               | Prof Services/Prop. Appraiser          | 2022 Property Appraisals  |
| 9  | Kris Kristie                                 | <b>383.00</b>       |               | Misc/Recording Secretary               | Sept 2022 Fees  |
| 10 | J. A. Montgomery Consulting                  | <b>11,715.00</b>    |               | Prof Services/Safety Director          | Sept 2022 Fees  |
| 11 | Secure Data Consulting Services, LLC         | <b>5,544.00</b>     |               | Prof Services/Technology Risk Serv Dir | Sept 2022 Fees  |
| 12 | Tom Tontarski                                | <b>987.00</b>       |               | Prof Services/Treasurer                | Sept 2022 Fees  |
| 13 | Tom Tontarski                                | <b>26.95</b>        |               | Misc/Postage/Copies/Faxes              | Overnighting checks   |
| 14 | Conner Strong & Buckelew                     | <b>711.00</b>       |               | Prof Services/Underwriting Mgr         | Sept 2022 Fees  |
| 15 | Debby Schiffer                               | <b>2,558.00</b>     |               | Wellness Program                       | Sept 2022 Fees  |
| 16 | ARC Reprographics                            | <b>762.41</b>       |               | Misc/Printing                          | Inv#280547,280574,280609 renewal & Nonrew books                 |
| 17 | Courier Post                                 | <b>34.20</b>        |               | Misc/Legal Notices                     | Ad#5383191 Tech Risk Ser Dir RFQ                                |
| 18 | Courier Times (BCT)                          | <b>40.28</b>        |               | Misc/Legal Notices                     | Ad#7678825 Tech Risk Ser Dir RFQ                                |
| 19 | Iron Mountain                                | <b>76.63</b>        |               | Misc/Record Retention Service          | Inv#GWBD926; Storage 9/1-30/22; Service 7/27/22-8/23/22         |
| 20 | Township of Bordentown                       | <b>136.34</b>       |               | Wellness Program                       | Fruit, kind bars  |
| 21 | Florence Township                            | <b>507.84</b>       |               | Wellness Program                       | Bingo, Breathe Rocks, Baseball Homerun, Mindful card challenges |
| 22 | Shamong Township                             | <b>500.00</b>       |               | EPL/CYBER/EPL/Cyber Incentive Program  | IT tech fees for meeting tiers                                  |
| 23 | Westampton Township                          | <b>479.85</b>       |               | EPL/CYBER/EPL/Cyber Incentive Prog     | antivirus software  |
|    | <b>Subtotals</b>                             | <b>\$103,603.47</b> | <b>\$0.00</b> |  |   |

**JIF Bill List Total**

**\$103,603.47**



***Safety Committee Meeting Minutes  
August 4, 2022 @ 11:30am  
39<sup>th</sup> Street – Avalon's Tennis Court Building  
Avalon, NJ***

An Executive Safety Committee meeting of the Atlantic County Municipal Joint Insurance Fund ("ACMJIF") was held in Avalon at the 39<sup>th</sup> Street Tennis Court Building, on Thursday, August 4, 2022 at 11:30am. The meeting was called to order at 11:35 AM.

Those in attendance were:

Scott Wahl, Chair, **Avalon Borough**  
Karen Fournier, **Lower Township**  
Lucy Samuelson, **Somers Point City**  
Elaine Crowley, **West Wildwood City**  
Steve O'Connor, **Wildwood City**  
Joe Henry, **Hardenbergh Insurance**  
Bill McMahon, **McMahon Agency**  
Jen Modica, **Marsh & McLennan**  
Tom Heist, **Tom Heist Insurance**  
Dennis Brown, **Glenn Insurance**  
Keith Hummel, Safety Director, **J. A. Montgomery Risk Consulting**  
Rob Garish, Assistant Director of Public Sector, **J. A. Montgomery Risk Consulting**  
Paul A. Forlenza, MGA, Executive Director, **RPA a Division of Gallagher**  
Paul J. Miola, CPCU, ARM, Deputy Executive Director, **RPA a Division of Gallagher**  
Sheila Ortiz, Account Representative, **RPA a Division of Gallagher**  
Kamini Patel, MBA, CIC, CPCU, AIDA®, Program Director, **RPA a Division of Gallagher**  
Jordan Simone, Wellness Director, **Jordan Simone Wellness, LLC**  
Christopher J. Winter Sr. CPM, Law Enforcement Risk Management Consultant

Those not in attendance were:

Dawn Bascelli, **Deerfield Township**  
Bill Nimohay, **Buena Borough**  
Joe Kostecki, **Hamilton Borough**  
James Goos, **Ventnor City**  
Dave Miller, **CJ Adams**  
Mike Avalone, **Conner Strong & Buckelew**  
Rob DeVanna, **Glenn Insurance**

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

***I. MEETING MINUTES –April 7, 2022 (E-mailed 07/21/2022)***

Mr. Forlenza indicated that a copy of the April 7, 2022 Executive Safety Committee Meeting Minutes were e-mailed to all Committee members along with the notice for today's meeting.

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

## **II. TRI – ANNUAL SAFETY DIRECTOR’S LOSS CONTROL REPORT-**

Mr. Garish referred the Committee to a copy of the Tri-Annual Safety Director’s Loss Control report that was provided as a handout for review. He then briefly reviewed an abridged version of the report with the Committee through April 30, 2022.

Mr. Garish noted that the Safety Contract calls for a minimum of 127 loss control visits to the 41 members of the ACM JIF.

Mr. Garish briefly covered the various safety programs as follows:

- Safety Incentive Program
- Road, Sign & Walkway Program
- Law Enforcement Services
- S:ERVE & Attention and Distracted Driving
- Facility Checklist, Job Safety Observations, Tool-Box Safety Talks

Mr. Miola commended Mr. Garish and all of the J. A. Montgomery staff for the services they provide to our members and for the very thorough report. Mr. Garish thanked Mr. Miola.

*(The Tri-Annual Safety Director’s Loss Control Report is attached to the minutes of today’s meeting).*

## **III. SAFETY INTERVENTION/MONITORING**

Mr. Miola then asked J.A. Montgomery if there were any candidates for *Safety Intervention or Monitoring* at this time. Mr. Garish responded that there are no candidates for *Safety Intervention or Monitoring* at this time. However, he will continue to monitor those towns with high loss ratios.

Mr. Miola explained the *Safety Intervention and Monitoring* is designed to enable the Executive Safety Committee to take effective action when a member’s compliance with the JIF safety guidelines is deficient. He noted that the JIF has established two forms of safety remediation; *Safety Monitoring and Safety Intervention*. Safety Monitoring is used to notify the Executive Safety Committee that there may be a problem with a member and that is member is receiving additional attention from the Safety Director.

## **IV. MEMBERSHIP RENEWALS**

Mr. Miola announced that 15 member municipalities are up for renewal effective January 1, 2023. The Safety Director is tasked with conducting surveys for each renewing member early in the year during a normally scheduled Loss Control Visit. In regards to renewal visits, Mr. Miola will be visiting Ventnor City next week and Somers Point in September.

Mr. Garish reported that visits with 8 out of 15 renewing members have been completed. He noted that once the remaining members have been visited; he will provide the summaries to the Committee via email. He added that there are no concerns with any of the renewing members at this time. Mr. Garish indicated that all the members up for renewal, have no safety program issues and should be offered a three-year renewal in the Fund.

### **Renewal Resolutions and Agreements**

Mr. Miola indicated that Renewal Resolutions and Agreements were emailed to all renewing members on June 6, 2022. He reported that we received renewal paperwork from eight (8) member towns.

Mr. Miola mentioned that Member Updates are provided to the members during renewal presentation with the municipality's governing body.

Mr. Miola stated that the Member Updates for non-renewing members would be distributed in the late Summer / Fall.

***V. ACM JIF LOSS RATIO REPORTS – March 31, 2022 & June 30, 2022***

Mr. Miola directed the Committee to a copy of the *JIF Six Year Average Loss Ratio* reports valued as of March 31, 2022 & June 30, 2022. The report reflects a six-year period for Fund Years 2016-2021. Mr. Miola noted that the six-year average loss ratio for the ACM JIF is 87.1% as of March 31, 2022 and 88.5% as of June 30, 2022. He noted that these ratios represent incurred losses, which is paid claims and money set aside in reserve to be paid on known claims, versus loss funding in each members assessment to pay claims within the JIF's self-insured retention. Mr. Miola briefly reviewed the reports with the Committee.

Mr. Miola noted that the Loss Control Consultants use these reports to monitor member trends.

Mr. Miola asked if there were any questions. Mr. Heist asked if COVID-19 generated workers' compensation claims for the Fund. Mr. Miola responded that the Fund experienced many workers compensation claims because of the COVID-19 pandemic. He mentioned that there was one (1) allegation in another JIF for a general liability claim that a municipal employee was required to return to work, where she contracted COVID-19 and then passed it on to a family member that passed away. However, he is unsure if that claim will be viable.

Mr. Forlenza mentioned that there was one (1) property claim for costs associated with properly sanitizing a locker room. Mr. Miola stressed the importance of protecting yourself as we continue to have COVID-19 spikes in New Jersey.

Mr. Henry asked how COVID-19 is affecting the reserves and potential impact on loss funding in the future. Mr. Miola responded that he is concerned about the impact of COVID-19 reserves as well; however, Mr. Miola indicated that a pandemic is unpredictable therefore we do not know future impact at this time. He mentioned that the ACM JIF is looking at workers' compensation loss funding increase going into 2023 Fund Year of over 30%, which is approximately \$2.5 million of the budget. Mr. Miola noted that the increases is coming from several factors including severe injuries to employees. Mr. Miola noted that wellness and healthy employees play a major role in controlling workers' compensation claim costs.

Mr. Forlenza mentioned that when he received the loss funding recommendations from the Fund Actuary it shows the impact of legislative changes as well as other factors that are driving the loss-funding budget. He mentioned that we are budgeting additional amounts due to factors like Title 59 erosions and regulatory and legislative changes. The reports from the Fund Actuary now include a breakdown of the factors that are driving our budget upwards.

***VI. MEL LOSS RATIO REPORTS – March 31, 2022 & June 30, 2022***

Mr. Miola then directed the Committee to a copy of the *MEL Six Year Average Loss Ratio* reports that were included in the agenda packet. The report reflects a six-year period for Fund Years 2016-2021 with the average loss ratio for the ACM JIF at 82.4% as of March 31, 2022 & 90.6% as of June 30, 2022. He indicated that, the loss ratio represents the money that the MEL uses to pay the Workers Compensation, Property and Liability losses above the JIF layer versus that portion of the member's MEL assessment set aside to pay claims within the MEL's self-insured retention.

Mr. Forlenza explained to the Committee that the MEL is negatively experience-rating member JIFs across the State whose 10-year average loss ratio exceeds the statewide MEL average. He indicated

that 2 or 3 claims could be driving the overall loss ratio above the average. As a result, good performing members could see their MEL assessments increase simply due to a few bad claims.

Mr. Forlenza stated that discussions would be held at the MEL level to ensure that good performing members in bad performing JIFs are not being negatively experience rated based upon a few poor performing members. He noted that he would keep the members up to date in this regard.

Mr. Miola mentioned that the Loss Ratio Snapshots are now being distributed via Origami. Each member receives a notification when the reports are available.

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

## ***VII. EXECUTIVE DIRECTOR – MONITORING REPORTS***

### **Supervisory Investigation Reports**

Ms. Patel referred the Committee to page 33 to a copy of spreadsheet depicting the Supervisor Investigation Reports received for the month. The purposed of this report is to determine the incidents that occurred where a SIR was not received. SIRs are important to ensure that what happened does not repeat itself. She noted that in June there were over 30+ claims. Ms. Patel indicated that eight (8) of those claim reports were not accompanied by a supervisor's incident report. Ms. Patel noted that when an employee is hurt on the job, it is important to review the accident to ensure that these types of injuries do not re-occur.

Ms. Patel mentioned that the report is shared with J. A. Montgomery to use as a coaching opportunity during their visits.

### **Comorbidities Cost Update & Comorbidities Cost Update – ACM Only**

Mr. Miola mentioned that several years ago, the Wellness Program kicked off due to national statistics showing that healthy employees are less likely to be injured and, when they are injured, recover more quickly. He then reviewed the comorbidity statistics for all three (3) JIFs (ACM, BURLCO and TRICO) from January 2019 through June 15, 2022. He noted that the Total Claim Cost is 93% higher for those employees with co-morbidities; Indemnity & Medical Cost is 133% higher for those with comorbidities vs. those without comorbidities. Finally, Mr. Miola noted that the Lost Time Days per claim is 90% higher for those with comorbidities vs. those without comorbidities.

Mr. Miola then reviewed the comorbidity statistics for the ACM JIF specifically. He indicated the Total Costs is 191% higher for those with comorbidities vs. those without comorbidities while the Indemnity & Medical Cost is 146% higher for those with comorbidities vs. those without comorbidities. Finally, Mr. Miola noted that the Lost Time Days per claim is 122% higher for those with comorbidities vs. those without comorbidities. Mr. Miola indicated that having healthy employees does equate to dollars and cents.

Mr. Miola mentioned that Ms. Simone is doing a great job with the Wellness Program and members should continue to support the Wellness Program.

### **Quarterly Reports**

Ms. Patel mentioned that she and Mr. Forlenza are currently working with Qual-Lynx on the development of a new format of the quarterly report that will be easier for members to read and understand. She noted the new format should be available in December.



### ***VIII. REGIONAL TRAINING SCHEDULE***

Mr. Garish reviewed the remaining Regional Training Courses as follows:

- Safety, Claims, and Wellness Coordinators' Roundtable- Zoom (held April 5, 2022 @ 9:00am)
  - Survey Results – 97 attended / 42 evaluations
- Implicit Bias – Zoom (held May 18, 2022 @ 9:00am (58 attendees) and May 25, 2022 – 2 sessions: 9am (54 attendees) \ 1pm session (33 attendees)
  - Survey Results – pending (good feedback was received)
- Lifeguard Symposium – June 28, 2022 (in –person at the Ocean City Library) (31 Attendees from 17 Municipalities)
- PEOSH Visit – What to Expect/Role of the Right to Know Coordinator – Zoom (October 4, 2022 @ 9am & October 6, 2022 @ 1pm)

Mr. Miola mentioned that feedback from the trainings is tracked by the Safety Director's office in order to improve the training material.

### ***IX. SAFETY DIRECTOR'S BULLETINS***

Mr. Miola mentioned that last year the MEL decided to cut down the number of times Safety Bulletins are released throughout the month. As a result, the Safety Director's office now sends out an "email blast" where all bulletins for the month that were released in an MSI Newsletter. The Newsletter recaps the bulletins and messages that are released from the Safety Director's office or the MEL via the Mobile App. The following Bulletins have been recently released:

These following bulletins were released since our last meeting:

- Special Events Best Practices
- COVID-19 Guidance
- Playgrounds – Comprehensive Inspections and Risk Management Programs
- Youth Coaches Best Practices
- Distracted Driving Awareness Month
- Naloxone, Syringe, and Fentanyl Test Strip Legislation Impacting First Responders
- Take Your Kids to Work Day Best Practices
- Catalytic Converter Theft
- Risk Management Strategies for Lifeguard Operations
- Bounce Houses & Inflatable Best Practices
- Automated External Defibrillators (AED) Programs
- How to Receive Push Notifications on the NJ MEL Mobile App?
- MEL Leadership Academy – Open Enrollment June 1<sup>st</sup> through June 22<sup>nd</sup>
- Lightning Safety Best Practices
- Spray Parks Best Practices
- Crane Truck Regulations
- Permit-Required Confined Spaces Best Practices
- 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
- Fire & EMS Injury Investigation
- High Visibility Apparel In the Summer Best Practices
- Low-Speed Electric Scooters and Electric Bicycles "E-Bike & E-Scooter"

- Work Attire Best Practices

Mr. Miola mentioned that during a recent renewal visit, a Mayor commented that the Safety Bulletins are a great tool, especially those referencing COVID-19. He noted that all of the Safety Bulletins are posted to the MEL and JIF Websites.

#### **X. *MEL SAFETY INSTITUTE***

Mr. Garish provided a brief review of the activity within the MEL Safety Institute:

- MSI NOW
  - MSI Streaming – 79
  - MSI Online – 1185
  - MSI Live (Instructor Led)– via Zoom / In person – 611 as of 04/30/2022
  - MSI DVD Activity Report – 3 Member Towns Utilized – 8 Total DVDs Rented

Mr. Garish commented that DVDs are being utilized very infrequently.

Mr. Forlenza asked how is training this year (2022) vs. last year (2021). Mr. Garish responded that he would have to run a report, as the numbers presented today are tri-annual figures. He indicated that MSI Online training is definitely up from previous years.

Mr. Heist questioned if there is training that focuses on comorbidities, if not, he feels that this could be a campaign opportunity for our members. Mr. Miola agreed, noting that members need to be made aware of what comorbidities are and how it could affect them.

Ms. Simone commented that this could be a good training opportunity and would like to work with Mr. Garish as he has the resources to reach all members. She also suggested discussing comorbidities at the Annual Planning Retreat.

Mr. McMahon asked if there is a potential that focusing on comorbidity claims could become an Employment Practices Liability claim due to an impact on a protected class. Mr. Miola responded that the wellness program does not single out individuals but only speaks on a general level. Mr. Mahon commented that certain police departments like to single out each other regarding comorbidities that are experienced by other members of the department. Mr. Miola stated the purpose of educating members on comorbidities is not to create harassment amongst employees but to encourage them to make lifestyle changes. Department heads should be discouraging harassment in their departments.

Mr. Hummel mentioned that the Wellness Program is strictly voluntary within police departments. He stated that certain agencies have tried to enforce physical fitness but were unsuccessful. Mr. Hummel indicated that in order to be a police officer a physical fitness tests are no longer required. Discussion ensued.

Following a brief discussion, Mr. Miola indicated that he would discuss this topic further later in the agenda.

#### **XI. *S:ERVE***

Mr. Garish mentioned that S:ERVE Driver Safety Program is offered by our workers' compensation reinsurer Safety National. He noted that some of our more severe claims and injuries to our employees come from vehicle accidents.

Mr. Garish mentioned that S:ERVE is available to Police, Fire, Public Works and, EMS personnel.

Mr. Garish stated that the *Attention and Distracted Driving* course is geared toward employees that drive municipal vehicles that is approximately 30 minutes in length. He strongly recommends that all municipal employees take this course.

Mr. Garish mentioned that enrollment is required and both program can be accessed via the MEL & JIF Websites. If member have any question he can be contacted directly.

## ***XII. POLICE TOPICS***

### **Police Bulletins**

Mr. Hummel reviewed the Police Bulletin that was released since the last meeting.

- LE Bulletin 2022-02| Risk Mitigation Opportunity: Sexual Assault and Harassment Awareness Month
- LE Bulletin 2022-03| Naloxone, Syringe, and Fentanyl Test Strip Legislation Impacting Law Enforcement
- LE Bulletin 2022-04| National Volunteer Week April 17-23
- LE Bulletin 2022-05| Law Enforcement Considerations in Light of The Scotus Decision Impacting Roe V. Wade
- LE Bulletin 2022-06| Recruitment Policy Considerations New Jersey Attorney General Recruitment Guideline and a Changing Applicant Tool
- LE Bulletin 2022-07| Heat Related Health Considerations for Law Enforcement

Mr. Hummel mentioned that Police Chiefs receive notification of all police related bulletins.

### **Law Enforcement Bulletins**

The following bulletins were released to date in 2022.

- April 27, 2022 – Administrative Professionals’ Day
- May 25, 2022 – Law Enforcement Leader Considerations in Recognition of National Missing Children’s Day
- July 15, 2022 – Daniel’s Law Portal Opens
- The 988 Suicide and Crisis Lifeline Becomes Operational Nationwide on July 16, 2022

### **Police Ad Hoc Committee**

Mr. Hummel mentioned the next Police Ad Hoc Committee meeting has not been scheduled; but it will most likely be scheduled the beginning of November,

Mr. Hummel mentioned that Cape May City has offered to host a *First Line Supervisory* course. This training will be held from October 4 –6, 2022. The training will focus on leadership, the culture of the police agencies, decision-making, critical incidents and immunity.

In regards to Workers’ Compensation, Mr. Hummel will be working with the Executive Director’s office and Qual-Lynx to revamp the *Supervisor Incident Report* that will provide more information as to why certain injuries are becoming a trend. He noted that the revamped *Supervisor Incident Report* would allow his office to develop new training in the future.

Mr. Wahl suggested an educational presentation regarding changing the culture in an organization as a retreat topic. Mr. Miola asked if Mr. Hummel would be able to do the presentation as suggested. Mr. Hummel agreed he would be interested in presenting the topic at the retreat. A discussion ensued regarding mental health, PTSD, organizational changes and the impact of these factors on a claim amongst the Committee.

## ***XIII. LAW ENFORCEMENT CONSULTANT***

### **Management of Aggressive Behavior**

Mr. Winter stated that he is in the process of gathering the course material for Management of Aggressive Behavior training. Mr. Winter informed the Committee, the course would be four (4)

hours in length. The training course dates and times are being discussed and will be available in the near future. He noted that he is comparing it against the I-CAT Training to avoid duplication in material and provide more in depth information with respect to verbal and non-verbal.

### **Reporting Writing**

In regards to report writing, Mr. Winter indicated that he has reviewed some sample reports and hopes to provide the agencies with guidance on report writing. He noted that by sharing sample reports, he hopes to improve agencies report writing techniques moving forward. Mr. Winter mentioned that there are many instances where various officers at the same incident write a report, and the information regarding the event varies. This is an area of concern should there be litigation.

### **Policies and Procedures**

Mr. Winter reported that he has distributed policies and the process is ongoing. He continues to assist police agencies with their requests for advice and recommendations in regards to policies and procedures. Mr. Winter indicated he would report on policies and procedure requests during his monthly report at the Executive Committee meetings for the respective JIFs.

### **Critical Incident and Debriefing**

Mr. Winter advised the Committee, that he recently released a bulletin on Critical Incidents and Debriefing. Mr. Winter indicated he would review critical incident and debriefing and critical incident stress management in conjunction with the EAP (Employee Assistance Program) during his visits with the police agencies. He noted that he is working with the Wellness Director, and the Executive Director's office to create a training program in regards to critical incident responses. He indicated that location and times for this program would be forth coming.

In regards to Supervisor and Management, Mr. Winter commented on what Mr. Hummel discussed earlier in the meeting in regards to supervisors & leaders and changing the culture. He noted that many times agencies would promote officers and only receive one (1) leadership training during their career. Mr. Winter stated that it is important that when officers are promoted, they receive additional training to ensure that they are following the proper protocols.

Overall, Mr. Winter mentioned that his visits are going well and will continue to report to the membership of his visits to the police agencies.

## ***XIV. WELLNESS INITIATIVE***

Ms. Simone reported on activities that have been working with the municipalities:

- Meditation Workshops
- Wellness Topic Presentations – Heart and Healthy (Pleasantville)
- Chair Massages
- Decoding of a Nutrition Label
- Webinars on Stress and Sleep
- Farmers Markets – offering fresh produce and healthy recipes
- Newsletters on various topics
- Wellness Challenges
- Wellness Advisory Committee Meeting
- Yoga Demonstrations
- Sports Tournaments – Pickle Ball & Softball (learning the sport)
- Biometric Screenings
- Fresh Fruit Deliveries

Ms. Simone indicated that all of these activities target stress management, nutrition, healthy habits and have a big impact on comorbidities. She stated that one of the challenges she faces is that there

is no way to document the participation outside of the workplace. Ms. Simone indicated a member that provides training on reading nutrition labels, has no real way of knowing how effective the training was and if employees utilize what they learned when shopping for groceries.

Ms. Simone mentioned another barrier she has encountered is engagement and morale with the wellness program. Across the board, she is seeing a lack of participation in several programs offered in the ACM JIF such as the Cyber and Safety. She commented that the only difference is that the Cyber and Safety programs are required programs. Therefore, members are required to participate as opposed to Wellness, where participation is not mandated.

Ms. Simone commented that the Wellness Program is very personal for employees as it is surrounded by emotions. Another barrier faced by Ms. Simone, is the HIPPA Law that identifies an individual's health information as confidential. With that said, Ms. Simone indicated that it makes it difficult to pinpoint employee's health status; however, she can review the comorbidity claims associated with the member town and address comorbidities broadly with education, webinars, and presentations.

Ms. Simone reported that she only has 22 Wellness Coordinator contacts out of the 41 member towns. She noted that some Wellness Coordinators have voiced that they do not have authority when it comes to wellness. In addition, there also has been a lot of turnover with Fund Commissioners leaving the Wellness Coordinators to figure out the duties and responsibilities of their role. Ms. Simone developed a set of guidelines for Wellness Coordinators that outline the goals of the Wellness Program and the responsibility of their role. She then shared a copy of her suggested guidelines with the Committee. Ms. Simone reminded the Committee that this is a sample and can be tweaked as needed.

Ms. Simone suggested presenting on comorbidities at the Annual Planning Retreat, as it is a confusing area for many people. She mentioned the Pivio Program – Complete Health Improvement Program, a 12-week program that targets chronic illnesses (diabetes, high blood pressure, obesity, etc.) through healthy lifestyle changes based on six key pillars of nutrition activities, sleep, social connection, risky substances and stress management. The Pivio Program does have a fee to participate; however, Ms. Simone wanted to share this resource with the Committee to target comorbidities.

Ms. Patel commented that is important to identify the different comorbidities in each town, as they can be different. Ms. Samuelsen agreed with Ms. Patel, when she first began with the Wellness Program, she was given a five-page wellness survey to send to her employees by the JIF. Ms. Samuelsen sent the wellness survey to approximately 120 employees, including both fire departments, and she received 99 wellness surveys. In her opinion, Ms. Samuelsen feels that each municipality is unique and may not have the same issues. She stated that would like to send out another survey to her employees as another feeler as to what they need or want.

Mr. Miola mentioned Ms. Simone and her colleague Ms. Schiffer from the BURLCO and TRICO JIFs is currently working on a new wellness survey. Ms. Simone commented that at the next Wellness Advisory Committee Meeting a sample of the wellness survey would be presented for approval. The next Wellness Advisory Committee meeting will be held in September.

Mr. Winter stated that if the reporting of comorbidity percentages were broken out based on the type of comorbidities it may be a revelation. Ms. Patel commented the reports that the Executive Director's office receives from Qual-Lynx internally might have some of the information Mr. Winter is looking suggesting as useful.

In regards to a Law Enforcement Wellness, Ms. Simone found additional resources from the International Association of Chiefs of Police on mental & physical health and nutrition that targets

police agencies. She indicated that she would be working with Ms. Matro from the Executive Director's office to add the information onto the ACM JIF website for reference.

Ms. Simone asked the Committee if they had any questions.

Mr. Miola explained that Ms. Simone conducted research because of a recent meeting that occurred with the ACM Committee Chairs. He noted that the Chairs of each Committee met two-weeks ago to discuss a number of issues including the continued funding of the Wellness Program. Following the meeting, Mr. Miola advised Ms. Simone of the discussions that took place. The Committee Chairs will be working with Ms. Simone to discuss various concerns they have and to create a formal Wellness Program going into 2023. Mr. Forlenza advised the Committee a taskforce would be created to focus on the reformation of the Wellness Program. The members of the taskforce is made up of volunteers from the Chairs Committee meeting as well Ms. Simone and the Executive Director's office.

Mr. Miola suggested that Ms. Simone share her outline with the members of the ACM Safety Committee to review and make their recommendation. He noted that the outline would also be reviewed during the taskforce meeting.

Mr. Forlenza then referred the Committee to a copy of the excerpt from the ACM Chairs Committee Meeting depicting the discussions that took place. The question becomes how we can determine whether the Wellness program is having an impact. He understands the Safety Program helps prevent accidents and claims in the future to minimize costs. Concerning the Wellness Program, it is subjective; we do not know the impact of underlying health conditions, comorbidities, etc. That being said, Mr. Forlenza stated that the JIF needs to figure out the best course of action for the Wellness Program to work. He commented that we need the "buy in" from the members' governing bodies as well. During membership renewal visits, Mr. Forlenza indicated that when he presents the comorbidity numbers to the governing body members, they are shocked by the cost associated with employees that have comorbidities vs. those without comorbidities.

Mr. Wahl shared with the Committee that when he was completing his Master's Program for Human Resources Management, he was exposed to a pipeline of various information. He noted that employees want to ensure that management cares about their employees. He noted that he conducted a survey in Avalon for two departments and only four employees knew about NJ Well. Mr. Wahl stated that it was not their fault, but his. He indicated that this is where we need to create the culture of providing the information to our employees. In his opinion, Mr. Wahl stated that the information is available from the Wellness Director; we need to instill the culture into our organization. If we do not provide the information to our employees, then we are wasting Ms. Simone's time and the JIFs time. Mr. Wahl stated that Avalon Borough is going all in with the Wellness Program, as he believes in the program.

Ms. Patel added to Mr. Wahl's point that it is important to buy into the Wellness Program especially for those younger employees. She indicated that if the employee does not feel that management cares about their health and well-being, they would just move onto the next position when the opportunity arises. If management buys into the program, you are more than likely to have loyalty of those younger employees to stay with the organization for 30+ years.

Mr. Forlenza mentioned that during the Committee Chairs meeting it was discussed that the ACM JIF is judged upon its performance in individual lines of coverage. The Finance Committee looks at each individual member's performance and the Actuary looks at the overall JIF's performance. He explained that if Avalon, Stone Harbor, Upper Township are the only members engaged in wellness, that will not have an impact on the overall performance of the JIF. As a result, then all members would be subject to increases in their assessment. Mr. Forlenza stated that all members need to buy in to ensure the program will work.

Mr. Heist agrees with Mr. Wahl and Mr. Forlenza, the JIF needs to provide tools to lead the municipalities along the path. He noted that there has to be companies out there that could provide the tools such as videos, employee engagement surveys regarding Wellness. This is an ongoing issue nationwide. A discussion ensued amongst the Committee.

Following a lengthy discussion, Mr. Forlenza stated that he would keep the Committee informed on any information related to the revised Wellness Program as it develops. He mentioned that the Finance Committee decided that they will fund the Wellness Program for 2023, and will review the progress of the program during this time next year.

#### **Wellness Advisory Committee Report**

A copy of the minutes from the Wellness Advisory Committee Meeting that was held on May 11, 2022 were included in the agenda packet beginning on page 52.

#### **Wellness Incentive Program Budget**

Ms. Simone directed the Committee to a copy of the 2022 Wellness Incentive Program Budget spreadsheet included in the agenda packet on page 59. She reminded the Committee that the deadline to claim or encumber these funds is December 31, 2022. Ms. Simone noted that all encumbered funds must be claimed by February 1, 2023.

#### **Dr. Elias Program**

Ms. Simone mentioned that a Zoom call took place on July 21, 2022, with Dr. Elias to discuss the program. Ms. Simone indicated she has been working with Mr. Winters, Mr. Hummel, and the Executive Director's office in regards to the program and discussed the Transformational Leadership Program and Response Training. During the meeting, they identified the goals for the program in regards to certain health issues and the direction of the program..

Ms. Simone asked if the Committee has any questions. No questions were entertained.

### ***XV. MEL SAFETY & EDUCATION COMMITTEE MEETINGS***

Mr. Miola referred the Committee to the MEL Safety & Education minutes from our February 4, 2022 meeting. Mr. Miola indicated that another meeting was held on May 20, 2022 and the meeting minutes are included in the agenda packet. The next meeting date is scheduled for August 19, 2022. Mr. Miola stated that the MEL Safety & Education Committee consists of the Chairs of the Local Safety Committees throughout the entire state. He noted that these meetings are important as the Committee reviews the program from the top down.

### ***XVI. PEOSHA ADVISORY COMMITTEE UPDATES***

Mr. Garish referred the Committee to pages 70-73 of the agenda packet to a copy of the PEOSHA Advisory Committee Meeting Notes. He noted that Mr. Saville from his office sits on the Advisory Committee.

Mr. Garish noted that PEOSHA has hired several new inspectors and are conducting more visits to the member towns, especially to the beach patrol towns. He noted that the increased visits are a result of the unfortunate accident that occurred in Cape May and the lightning strike in North Jersey in the past year. PEOSHA is specifically looking at hazard assessment for their operations within their member towns. They continue to focus on the OSHA 300-Logs, 300-A, RTK Training, and EAP program for lightning strikes.

Mr. Garish noted that if PEOSH visits your town please let them inspect as they have authority. He stated that if a member has any questions, he asked that they contact his office directly for assistance.

## ***XVII. RIGHT TO KNOW COMPLIANCE BY MEMBER***

Mr. Forlenza reminded the Committee that at our last meeting a discussion regarding proposal his office received from J. A. Montgomery to provide *Right to Know (RTK)* service to all 41 members.

Mr. Forlenza mentioned that J. A. Montgomery's proposal was given to the Finance Committee for review for funding in the 2023 budget; however, there was great deal of concern raised by the Finance Committee regarding this request. The proposal is based upon a survey that was completed by J. A. Montgomery during 2021, to determine how many members were in compliance with the RTK requirement. He indicated that based on the results of the survey, 29 of the 41 members did not comply with RTK at the time of their visit. Of the 12 members that were in compliance, six (6) of those towns are conducting RTK internally and the other six (6) towns are contracting J. A. Montgomery to undertake the process on their behalf.

The staff of J. A. Montgomery has always provided assistance for this service even though they are not contracted to do so. He indicated that the Committee Chairs engaged in a discussion expressing their concern that many members pay an employee to complete this responsibility and stay in compliance with the RTK program. Several of the Committee Chairs members expressed concerns of double paying for the same service if the Fund proceeds with the RTK proposal. Mr. Forlenza indicated that the members of the Chairs Committee ultimately decided that municipalities should be responsible for complying with the RTK program on their own. In the event, J. A. Montgomery Consulting is called upon for assistance, the member municipality will be informed that while the staff at J. A. Montgomery is willing to assist, a charge will be associated with the service as it is not included in their contract with the ACM JIF. Mr. Miola reminded the Committee that this discussion was initiated by the Committee Chair members and not the Executive Director's office. The Safety Committee agreed with this process as presented.

Mr. Forlenza mentioned that many of the Fund Professionals are requested to provide services and advice outside of the scope of services outlined in their contract. Aside from the Safety Director's office, Mr. DeWeese's office is contacted by JIF members regarding legal questions that should be directed to their municipal solicitor and/or labor attorney. In addition, the Executive Director's office is faced with same challenge; Members and Risk Management Consultants are reaching out to the Executive Director's office for guidance that should be addressed by the Risk Management Consultant. A discussion ensued. Mr. Forlenza reminded the Committee, as per the direction of the Finance Committee and the Committee Chairs, Fund Professionals will start inform Members, when the request is outside of the Fund Professional's contractual obligation, that they could be charged. Mr. Forlenza advised the Fund Professional would have the ability to charge for service and/or guidance.

## ***XVIII. SMALL MUNICIPALITIES REGIONAL JOINT SAFETY COMMITTEE MEETINGS***

Mr. Garish reported that the Small Municipalities Regional Joint Safety Committee Meetings continue to take place. These meetings are coordinated between Corbin City, Estell Manor, Weymouth, and Folsom. So far, these small municipalities held two meetings this year, with two remaining meetings. Mr. Garish noted he has documented the meeting dates for him to attend. Mr. Garish indicated the member municipalities provide great source of support for each other as well as the Risk Management Consultants that service these towns.

Mr. Forlenza asked if the other small municipalities continue to meet. Mr. Garish responded that Commercial and Downe Township would attend each other's meetings. As far as Woodbine and Deerfield, they will meet if the time allows, otherwise they conduct their meetings individually.



***XIX. OPTIONAL SAFETY BUDGET***

Mr. Miola directed the Committee to a copy of the 2022 Optional Safety Budget Balance spreadsheet in the agenda packet on page 74. He reminded the Committee that the deadline to claim or encumber these funds is December 31, 2022. Mr. Miola noted that all encumbered funds must be claimed by February 1, 2023.

***XX. SAFETY INCENTIVE PROGRAM***

Mr. Miola directed the Committee to a spreadsheet on page 75 of the agenda packet depicting the 2021 SIP Award Balances. He noted that the deadline to encumber or claim these funds is December 31, 2022. The final date to claim encumbered funds is February 1, 2023.

***XXI. 2022 PLANNING RETREAT***

Mr. Miola mentioned that the Planning Retreat is scheduled for Wednesday, October 19<sup>th</sup> and Thursday, October 20<sup>th</sup>, 2022 at the Flanders Hotel in Ocean City, NJ. He noted that the Executive Director's office will review the survey following last year's retreat to develop the "draft" retreat agenda. Including the topics suggested below from the Committee.

Mr. Wahl suggested "Changing Organizational Culture" as a topic for the Annual Planning Retreat that would focus on supervisory issues and avoid lawsuits. Mr. Hummel indicated that he could spearhead and discuss PTSD claims, new supervisors, etc. Discussion ensued.

Mr. Forlenza mentioned that it takes years to change the culture in departments, especially in police departments.

Ms. Samuelsen suggested "Maintenance of HVAC" Dehumidifiers in offices. Mr. Miola indicated that he would reach out the boiler and machinery company to possibly present at the retreat.

Mr. Miola stated that if Committee thinks of any other topics after the meeting email them to him or Mr. Forlenza.

***XXII. SAFETY KICK OFF BREAKFAST – 2023***

Mr. Miola indicated that he is hopeful we can hold the Safety Kickoff Breakfast in 2023, but it is hard to be certain as new variants of COVID-19 are emerging on a regular basis. This will be discussed when it gets closer.

***XXIII. WELLNESS PROGRAM***

This discussion took place earlier in the meeting.

***XXIV. 2022 MEETING SCHEDULE***

Mr. Miola indicated that the next meeting is scheduled for December 1, 2022 at the 39<sup>th</sup> Street – (Tennis Building) Avalon, NJ.

***MISCELLANEOUS:***

Mr. Heist asked if there has been any serious injuries involving electric bikes. Mr. Miola responded that Mr. Garish has been working with Avalon regarding an ordinance to regulate their use, developed, and released a bulletin. He noted that he is unaware of claims that have been generated from electric bikes. Mr. Forlenza mentioned that there are companies that are dropping off electric bikes to shore towns for public use.

Mr. Garish stated that J. A. Montgomery is not permitted to write an individual policy for a town. It is up to the town how they want to police their town and enact the policy or ordinance. Mr. Garish recommends reaching out to your town solicitor regarding policies and ordinances. He mentioned that Sea Isle City put into place a speed restriction for electric bikes.

Mr. Garish stated that J. A. Montgomery will always provide guidance for a member, but we are unable to dictate policy and procedures.

There being no further business, the meeting adjourned at 1:19 PM.

File: ACMJIF/2022/Safety Committee

Tab: 08/04/2022



**TRIANNUAL  
SAFETY DIRECTOR'S REPORT  
1/1/2022-4/30/2022**

**ATLANTIC COUNTY  
MUNICIPAL JOINT INSURANCE FUND  
2022**

**PREPARED BY**

J. A. Montgomery Consulting  
P.O. Box 99106  
Camden, NJ 08101

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**ATLANTIC COUNTY  
MUNICIPAL JOINT INSURANCE FUND**

**2022 TRIANNUAL  
SAFETY DIRECTOR'S REPORT  
1/1/2022-4/30/2022**

**A. GENERAL DUTIES – EXECUTIVE SUMMARY**

The Triannual Safety Director's Report covers service activities from January through April of 2022. The 2022 Safety Director's contract calls for a minimum of 127 Loss Control Visits to the 41 Atlantic County Municipal Joint Insurance Fund members. Service visits will include (15) Renewal Surveys, (7) Boardwalk Surveys, and (7) Law Enforcement Surveys.

The remaining service visits will include but are not limited to physical facility surveys, playground inspections, seasonal operations, Job Safety Observations, Safety Committee meetings, special training requests, PEOSH violation remediation assistance, and other services requested by the membership.

Fifteen (15) members will be reviewed for renewal in 2022, including Avalon Borough, Buena Borough, Commercial Township, Dennis Township, Downe Township, Galloway Township, Hamilton Township, Longport Borough, Newfield Borough, Northfield City, Pleasantville City, Somers Point City, Upper Deerfield Township, Ventnor City, and Waterford Township. A summary of findings will be presented at the Executive Safety Committee Meetings. During the surveys, all municipal operations are reviewed. Buildings more than 50 + years old or of significant value are visited. The following elements are reviewed: SIP participation, progress on Suggestions for Improvement, any unusual exposures, and comments on their loss metrics.

Renewal surveys have been completed for eight (8) of the fifteen (15) members that will be renewing in 2022 at this time. None of the current conditions found presented concerns with the desirability of these members for renewal.

The J. A. Montgomery, Risk Control Team, consists of our Safety Director, Chief Keith Hummel (Ret.), Loss Control Consultants, John Saville, and Robert Garish. We will be your primary contacts for all onsite visits, Safety Committees, and safety-related resources. Keith is also available to provide law enforcement risk control consultation services as requested by the Joint Insurance Fund. The team is administratively supported by Melissa Meccariello.

Training support is administered by the MSI Learning Management System staff, Susan Kopec, Andrea Felip, and Natalie Dougherty.

## 1. Executive Safety Committee

The Safety Committee will meet three (3) times in 2022. The Safety Director and staff will continue to attend Safety Committee meetings to help establish local safety programs and assist in the effectiveness of the overall safety program. The Safety Director reviews loss metrics (LTAF Rate, Loss Ratio Reports), training participation, and SIP involvement quarterly.

Any member who shows deterioration in their results is brought to the attention of the Executive Safety Committee. We are happy to report that no members of the Atlantic JIF are on Safety Monitoring or Intervention at this time.

## 2. Participation in Claims Process / Accident Investigation

Personnel from the Safety Director's Office attend the monthly Fund and Claims Committee meetings and offer technical and safety-related insight on claims under review. The Safety Director's Office is also available to conduct accident investigations related to claims against the Fund. The Safety Director's Office will work with the Third-Party Administrator to help identify loss trends from claims to better focus on certain areas when needed.

## 3. Written Compliance Programs / Bulletin Updates

The Safety Director's Office has produced model safety plans to address regulatory compliance issues. These programs are available on the following website: <https://njmel.org/mel-safety-institute/resource-center/> along with the Atlantic JIF website <https://acmjif.org>. During the 4th QTR. of 2021, our office has changed the way communications will be sent to members. 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 2 times per month. A listing of all Notices and Bulletins distributed during the prior month is listed in the Safety Director's Report of the Monthly Agenda packet. There are over 130 available Safety Director's Bulletins covering various topics under Administration, Public Works / Public Authorities, Law Enforcement, Fire / Rescue, and Recreation. Over 30 bulletins related to COVID-19 have been issued by the Safety Director's Office.

## B. PROGRAMS

### 1. Safety Incentive Program (SIP)

The theme for the Safety Incentive Program is a "ZERO-HARM WORKPLACE." The presence of safety versus the absence of safety. By changing the way we approach safety, we focus on avoiding Risk rather than relying on the lack of injury to determine how well our safety programs are working.

When we describe Zero Harm vs. Zero Incident, we have to start by identifying Risk and avoiding the hazards through controls.



We avoid Risk when we Plan to reduce or eliminate hazards wherever we can. We Do what is necessary to eliminate hazards each time. We Check to ensure it is being done and Act by following through with our plan.

Elements of the 2022 Safety Incentive Program include but are not limited to:

- Base Safety Program & Enhanced Safety Program. See the 2022 Safety Incentive Program (SIP) for additional details.
- Submit 2022 Safety Committee meeting dates (2/18/2022) and return the 2022 Safety Contract (3/31/2022).
- Each member is required to send a delegate to the Safety Coordinator/Wellness Coordinator Roundtable, which was held on April 8, 2022, via Zoom (Virtual).
- Each member is required to send a delegate to at least one half-day session of the Annual Planning Retreat. (TBD)
- Members will hold at a minimum quarterly Safety Committee meetings.
- Member towns are expected to participate in all aspects of the program. Safety records are kept at the workplace and maintained by the Safety Coordinator. Once or twice a year, the safety records will be reviewed onsite by the JIF Safety Consultants.
- Activities in the safety program are grouped into the "six (6) C's", Commitment, Controlling Hazards, Continuing Education, Communication, Coaching, and Claims Management. See *Best Practices of 2022 SIP*.
- JIF Safety Consultants are required to review program records. Safety Coordinators are encouraged to maintain these program records in a centrally located file. The file should contain the member's Safety Committee Minutes, Hazard Inspections, Training Records, Job Safety Observations, and any other documentation to objectively evaluate the member's program efforts. Maintenance of this file will ensure that the member receives full credit for their actions.
- During onsite record checks, all elements of the program will be reviewed. We will work with members to secure a commitment of participation for areas found to be lacking during the review. It is expected that written documentation will be available for review (Safety Committee Minutes, Hazard Inspections, Training Records, Job Safety Observations, Roadway, Signs, and Walkway Logs, etc.)

- All safety elements are scored equally, and full participation requires activity and significant demonstration of commitment in all aspects of the program to qualify for a Safety Incentive Award.
- Members will either qualify or not qualify (Pass or Fail) for a Safety Incentive Award. There are no qualification tiers.

## 2. Road, Sign, and Walkway Program

The Road, Sign, and Walkway program is posted on the JIF website and includes written guidelines to help minimize incidents and reduce litigation costs. It's important to emphasize the need for this program as one of the key components in protecting Title 59 Immunities. Good inspection reports are often successfully used to help defend liability cases.

## 3. Law Enforcement Services

**Police Ad Hoc Committee Meetings** are held throughout the year, depending on the need. Joint meetings with Atlantic, BURLCO, and TRICO JIFs allow for representation by agencies of various sizes to present and discuss risk management issues of interest. In 2022, two meetings will be held:

Our first meeting for 2022 was held on April 26, 2022, via Zoom. The next meeting will be scheduled for the 4<sup>th</sup> QTR of 2022.

**Chief Hummel (Ret.) will provide Law Enforcement Consultative Visits** to (8) agencies. The goal of these meetings was to provide an in-depth review of services and to identify members' needs and requests. Special attention is directed to members with changes to their Command Staff. The Safety Director's Office will continue to build strong relationships with the Law Enforcement community.

**Law Enforcement Training and Memorandums** are distributed electronically and are listed in the Monthly Agenda packet and posted to the JIF website and MEL website. A newer feature to the MEL website includes a dedicated "MSI Law Enforcement" tab.

### [MSI Law Enforcement](#)

The following memorandums have been sent out for 2022 as of this report:

- Winter Weather Considerations - Law Enforcement Leader (L.E. 2022-01)
- Risk Mitigation Opportunity: Sexual Assault and Harassment (L.E. 2022-02)
- Naloxone, Syringe, and Fentanyl Test Strip Legislation (L.E. 2022-03)
- National Volunteer Week (L.E. 2022-04)



**Additional Police Services available to members in 2022 included but were not limited to:**

- Sample Policies
- Useful Links
- Crossing Guard Resources
- Messages
- Alerts
- Police Risk Management Training
- Practical Leadership – 21 Irrefutable Laws
- Building Trust and a Constitutionally Sound Police Through Training
- Violence Prevention and Risk Considerations for the CIT Trained Officer and Mental Health Professional
- Below 100 Training
- Career Survival for 911 Call Takers and Dispatchers
- Career Survival for First-Line Supervisors
- Law Enforcement Workzone Refresher Training
- Protecting Children from Abuse / Risk Management Training
- S:ERVE & Distracted Driving (Updated 2019)
- Coaching the Emergency Operator (CEVO)
- Defensive Driving (Online-State Approved)
- MEL Safety Institute (MSI LIVE, MSI NOW, MSI DVD)
- Law Enforcement Video Toolbox Talks (New 2021)
  - Introduction to Law Enforcement Resources
  - Chiefs Message – Post COVID-19 Homeless, Trespass, and Eviction
  - Preventing Officer Involved Domestic Violence
  - Hand Sanitizers and Controlled Energy Device Risks

#### **4. S:ERVE & Attention and Distracted Driving**

**S:ERVE** - Safety: Emergency Responder Vehicle Education (S:ERVE) is an online driver simulation and curriculum that focuses on code three intersection negotiation scenarios created to educate law enforcement, firefighters, E.M.S., and other emergency responders. Courses are SCORM compliant and designed to stand alone with minimal instructor participation. Each course is divided into six short lessons of 20-30 minutes, presenting techniques, concepts, rules, and procedural knowledge necessary for emergency responders to drive safely and effectively in emergency response situations. The following modules make up the S:ERVE program:

- Intersection Approach
- Intersection Assessment
- Clearing the Intersection (Basic)
- Clearing the Intersection (Advanced)
- Intersection Departure
- Distracted Driving for First Responders

**Attention and Distracted Driving** - Distracted driving is emerging as a major cause of work-related vehicle accidents. This online driver simulation program provides targeted and convenient safe driving training for all fleet drivers, regardless of vehicle type. The course is SCORM compliant and designed to function independently with basic instructor participation in a brief 20-30-minute lesson. This course includes:

- The adverse effects of looking away from the road for more than two seconds
- Strategies for eliminating controllable distractions
- How to make necessary adjustments for distractions that the driver cannot control

## 5. Facility Checklist, Job Safety Observations, Toolbox Safety Talks

**Facility Checklist** – Routine inspections help you ensure that safety and health policies and procedures are being followed. Identify and correct safety and health hazards before they cause injuries or illnesses. Determine the need for safety training while promoting compliance and showing employees we care about their safety and everyone else's.

**Job Safety Observations** – Helps identify Safe or At-Risk Actions. Reaffirms safe actions through positive reinforcement while helping identify skill sets, knowledge, and potentially unsafe actions. Through coaching and corrective actions, these observations can be a helpful resource for increasing employee safety.

**Toolbox Safety Talks** – Quick, effective, and easy-to-use tool that front-line staff can use to share information about potential safety problems and concerns daily. They help promote and reiterate valuable information and best practices for the task at hand.

## C. TRAINING

### 1. Regional Training Plan / Additional Training

The **Safety Coordinators/Claims/Wellness Coordinator Roundtable** was held on April 8, 2022, via Zoom (Virtual).

**Implicit Bias** will be made available to members via a virtual (Zoom) training environment.

- May 18, 2022 – 9 AM
- May 25, 2022 – 9 AM
- May 25, 2022 – 1 PM

**Lifeguard Symposium** – June 28, 2022 – Ocean City Library

## PEOSH Visit-What to Expect / Role of the Right to Know Coordinator

- October 4, 2022 – 9 AM via Zoom
- October 6, 2022 – 1 PM via Zoom

## 2. MSI Training and Participation

As a result of the COVID-19 Pandemic in New Jersey over the last few years, the indefinite suspension of in-person MEL Safety Institute (MSI) classroom training occurred. Our office worked together to ensure our members still received the highest level of training with the creation of various virtual environments/programs. Our office continues to conduct the vast part of our training in a virtual environment. However, with recent changes by the State of New Jersey and the lifting of restrictions regarding COVID-19, we have been conducting in-person training on a case-by-case / request basis to membership.

Traditionally there are approximately 70 different instructor-led training courses available to the membership and approximately 200 online training programs. Various safety topics from Employee Conduct, General Safety, Accident Investigation, Snow Removal, Safety Orientation for New Employees, Recreation, and a series on Camp Counselor Safety are available to the membership to name a few.

Newer training courses include but are not limited to:

- Employee Conduct and Violence Prevention in the Workplace
- Understanding and Preventing Microaggressions
- Cultural Competence
- Courageous Conversations
- Preparing for First Amendment Audits
- Implicit Bias in the Workplace

The Course Catalog and Class Request forms were made available on both the NJ MEL website and the Atlantic JIF website. Available training for our instructor-led courses is routinely provided. Approximately 60 instructor-led training sessions are occurring monthly.

### [MSI Catalog](#)

A "Training Needs Assessment Guide" is available to the membership on the Atlantic JIF / MEL websites. This "YES/NO Guide" is designed to assist members with determining safety training for each employee under various PEOSH and OSHA Standards and other occupational safety regulations.

Each MSI class has YES/NO questions concerning the duties or exposures that should be considered for each employee. A YES answer to a question would indicate some level of training or education on the topic is needed for that employee. Employers

should consider MSI LIVE classes as an option to provide the training identified from using the guide.

#### [MSI Training Needs Assessment Guide](#)

Training Administrators are an essential link for members to access the MSI Learning Management System. Administrators can run reports, register users, and update training records. All members are encouraged to check the accuracy of the Training Administrator list via the MEL Safety Institute.

MEL Safety Institute tutorials are available for both "User" and "Administrator" level capabilities through the MSI. Users can contact the MEL Helpline Monday – Friday 8:30 AM – 5:00 PM (866) 661-5120 if they need further assistance.

The MEL Safety Institute has (3) main training platforms offered to members:

1. **MSI LIVE:** The MSI LIVE features real-time, instructor-led classes and webinars. Experienced instructors provide an interactive experience for the learner 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.

- **How do I know what courses are available?**

The [MSI LIVE Catalog](#) provides a description of the course, the intended audience, and available continuing education credits. The schedule for upcoming classes is listed below.

- **How do I register?**

You can view the schedule and register by clicking on the date and topic of your choice in the schedule below.

- **What are the requirements to receive C.E.U. credits/certification of completion?**

To maintain the integrity of MSI classes and our ability to offer C.E.U.s, 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 C.E.U.s for the class or receive a certificate of completion.***

2. **MSI NOW:** The 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. The library has over 150 available streaming videos. Periodic reviews of this platform will occur to ensure the content is current and relevant. This will include the removal / addition of courses made available to the membership.

- To access the streaming videos, log in to the Learning Management System (LMS), and select the MSI NOW and Online Training College on the bottom right side of the page. When the College is opened, the streaming videos are on the page's right side, listed by ten categories. A drop-down menu of the available titles is shown when a category is selected. Online classes are still listed on the left side of the College.
- Individuals who log into the LMS and take an online class or view a video in the MSI NOW library will have the session added to their learning histories. Group learning can be added to students' learning histories by the Training Administrator of the member.

**3. MSI DVD:** The 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 members.

**MSI Video Briefings** – These video briefings are designed to focus on one limited topic, in a brief time (5 Minutes). These video briefings are an excellent resource for Toolbox Talks for employees.

- Asbestos Safety Overview (5 Minutes)
- Fire Extinguisher Monthly Inspections (5 Minutes)
- G.H.S. Pictogram Review (5 Minutes)
- Investigating Slip and Trip Injuries (5 Minutes)
- OSHA Record Keeping (5 Minutes)
- Safely Backing Work Vehicles (5 Minutes)
- Voluntary Use of Respirators (5 Minutes)
- Responsibilities of an RTK Coordinator (5 Minutes)
- Confined Space Awareness (5 Minutes)
- Customer Service (12 Minutes)
- Investigating Slip and Trip Injuries
- Exiting and Entering Trucks (5 Minutes)
- Mark Out Safety (14 Minutes)
- Firefighter Pre-Hab (8 Minutes)

**Leadership Skills Training** - The MEL Safety Institute offered (3) new virtual leadership skills classes for 2022. The 2-hour, live, interactive courses will offer insights and techniques to help supervisors deal with important workplace issues such as conflict resolution, communications, and the supervision of employees.

- **Introduction to Management Skills**  
June 30, 1 p.m. – 3 p.m.
- **Introduction to Communication Skills**  
July 14, 1 p.m. – 3 p.m.
- **Introduction to Understanding Conflict**  
August 11, 1 p.m. – 3 p.m.

**MSI Leadership Academy** – The MEL Safety Institute (MSI) has created the MSI Leadership Academy for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training.

Classes will be offered through MSI LIVE and will include a combination of virtual and in-person options at various locations throughout New Jersey. Participants who successfully complete the requirements will receive a plaque to commemorate graduation from the MSI Leadership Academy.

### **Requirements**

Complete (4) mandatory classes and (4) elective classes of your choice. Classes must be completed within two years from the date the student starts the program.

NOTE: Classes have been updated to reflect the goals of the Leadership Academy. In order to qualify for the Leadership Academy classes taken prior to 2022 will need to be retaken.

### **Academy Open Enrollment**

Open enrollment will be held for 3-weeks prior to each session. The enrollment form must be submitted during this timeframe, or the participant will not be eligible to start and will be required to wait for the next enrollment period. Participants only have to enroll one time. Once enrolled they can register for mandatory and elective classes.

### **Open Enrollment Dates**

- December 1-22, 2021 (Start Date: January 1, 2022)
- June 1-22, 2022 (Start Date: July 1, 2022)
- December 1-22, 2022 (Start Date: January 1, 2023)

### **[MSI Leadership Academy](#)**

**Additional Safety Resources but not limited to found at the Atlantic JIF website and MEL website:**

- MSI Bulletins
- MSI Briefings
- MSI Forms / Safety Checklist
- Model Policies / Procedures

## **Member Participation 1/1/2022-4/30/2022:**

Atlantic JIF members have participated in the following training courses:

- MSI LIVE: 470 Instructor-led Courses
- MSI NOW: Combined 385 Courses
  - MSI Online – 36 Courses
  - MSI Streaming – 379 Courses
- MSI DVD: (1) Member has rented a total of (4) DVD videos

**Kwik Course Briefings** – These video briefings are designed to focus on one limited topic, in a brief time (5 Minutes). These video briefings are a great resource to be used as Toolbox Talks for employees.

- Asbestos Safety Overview (5 Minutes)
- Fire Extinguisher Monthly Inspections (5 Minutes)
- G.H.S. Pictogram Review (5 Minutes)
- Investigating Slip and Trip Injuries (5 Minutes)
- OSHA Record Keeping (5 Minutes)
- Safely Backing Work Vehicles (5 Minutes)
- Voluntary Use of Respirators (5 Minutes)
- Responsibilities of an RTK Coordinator (5 Minutes)
- Confined Space Awareness (5 Minutes)

## **D. ATTENDANCE / REPORTS**

### **1. Attendance at Meetings of the Fund**

J. A. Montgomery has representation at all JIF events, including Fund Commissioner Meetings, Claims Committee Meetings, and Annual Planning Retreats. J. A. Montgomery Risk Control attends the MEL Safety and Education Committee meetings. Information presented at the MEL level is shared with the Executive Safety Committee. Additionally, J. A. Montgomery Staff attends quarterly PEOSH Meetings, Rutgers Crossing Guard Forum, and Safety / Risk Management-related events.

### **2. Monthly and Quarterly Reports**

J. A. Montgomery provides monthly reports to the Fund on Risk Control activities completed during the prior month. Quarterly reports on MSI Attendance are distributed to the membership. Safety Director Reports are presented in detail at the Executive Safety meetings.





## 2022 Regional Training Plan

### **#1 Topic: Safety, Claims, and Wellness Coordinators' Roundtable**

**Date/Time:** April 8, 2022 @ 9 AM

**Location:** Virtual-Zoom

**Target Audience:** Safety Coordinators, Claims Coordinators, Wellness Coordinators, Risk Management Consultants, General Employees, Managers, Organization Leaders, and Human Resource Professionals.

**Claims Coordinator:**

- Claims Reporting
- Member Reports

**Wellness Coordinator:**

- Increased Importance of a Wellness Program
- 2022 Program Focus – Lifestyle Changes Create Lifetime Gains
- Impact of Comorbidities on Overall Health / Prevention Techniques
- Goals & Objectives of the New Wellness Advisory Committee

**Safety Coordinator:**

- 2021 Member Accomplishments / 2022 SIP Highlights
- Accessing & Navigating JIF / MEL Websites
- Safety Committee Best Practices & Mock Safety Committee

### **#2 Topic: Implicit Bias**

**Date/Time:** May 18, 2022 @ 9 AM

**May 25, 2022 (2 Sessions) @ 9AM & 1PM**

**Location:** Virtual-Zoom

**Target Audience:** Safety Coordinators, Claims Coordinators, Risk Management Consultants, General Employees, Managers, Organization Leaders, and Human Resource Professionals.

Participants will develop an understanding of how implicit bias impacts the work environment. Individual stereotypes and unconscious beliefs can discourage employee participation in solving problems, thwart imagination, and lead to a reduction in organizational productivity. Additionally, when left unmanaged, such biases create a toxic work environment that may become unsafe while also fostering workplace discrimination allegations.



**#3 Topic: Lifeguard Symposium**

**Date/Time: June 28, 2022**

**Location: Ocean City Library**

**Target Audience: Command Staff / Administration**

The Lifeguard/Beach Patrol Symposium will provide an opportunity for Lifeguard Command Staff to exchange information on Workers' Compensation and General Liability issues related to beach operations. The presentation will include but is not limited to information on the Law Against Discrimination (L.A.D.), CEPA, Protection of Minors, and Life Saving Responsibilities. Safety programs and training tools will be discussed to assist with the goal of creating a safer environment for the lifeguards and the community.

**#4 PEOSH Visit – What to Expect / Role of the Right to Know Coordinator**

**Date/Time: October 4, 2022 @ 9 AM**

**October 6, 2022 @ 1 PM**

**Location: Virtual-Zoom**

**Target Audience: Safety Coordinators, Claims Coordinators, Risk Management Consultants, General Employees, Managers, Organization Leaders, and Human Resource Professionals.**

Participants will develop an understanding of what to expect if a visit occurs from the Department of Health/ Department of Labor. Items such as Policies, Recordkeeping, Certifications, Training, Signage, and other requirements will be reviewed, along with proper follow-up, and being served with any potential violations. We will also review the Role and Responsibilities of the Right to Know Coordinator to ensure compliance and the safeguarding of employees.

**\*If multiple sessions are offered for any specific training, members only need to attend (1) session. \***

***Attendance at all applicable Regional Training programs is mandatory and counts toward successful participation in the 2022 Safety Incentive Program.***

**Atlantic County Municipal Joint Insurance Fund**

**P.O. Box 488, Marlton, New Jersey 08053 · P: 856-446-9100 · F: 856-446-9149 ·**

**[www.acmjif.org](http://www.acmjif.org)**

# **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

## **Interim Financial Statement Summary**

**For the Period Ended June 30, 2022**

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

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary - All Fund Years**  
**June 30, 2022**

|   |                      |
|---|----------------------|
|   | Total                |
| <b>Earned Contributions &amp; MEL / RCF Dividends</b> | <b>\$141,749,279</b> |
| Closed MEL Surplus Transfer Balances                  | 1,002,135            |
| Claims Paid (Net of Subrogation) & RCF Premiums       | (46,235,932)         |
| Excess Recoveries                                     | 252,211              |
| Excess Insurance Premiums Paid                        | (42,291,971)         |
| Operating Expenses Paid                               | (24,511,923)         |
| Residual Claims Fund Premiums Paid                    | (7,050,769)          |
| MEL Premium Deferral Paid                             | -                    |
| MEL Surplus Trigger Assessment Paid                   | (106,510)            |
| Residual Claims Fund Surplus Trigger Assessment Paid  | (211,759)            |
| <b>Total Payments</b>                                 | <b>(120,156,653)</b> |
| <b>Position After Expenses</b>                        | <b>22,594,761</b>    |
| Investment Income (per treasurer)                     | 4,134,011            |
| Transfers   | -                    |
| Return of Surplus                                     | (11,581,382)         |
| <b>CASH POSITION</b>                                  | <b>15,147,390</b>    |
| Case Reserves   | (4,483,599)          |
| IBNR Reserves   | (2,976,882)          |
| MEL Premium Deferral Liability                        | (545,865)            |
| MEL Surplus Trigger Assessment Liability              | (1,795)              |
| Residual Claims Fund Surplus Trigger Assessment       | (10,667)             |
| <b>Net Current Surplus</b>                            | <b>7,277,789</b>     |
| Valued as of 03/31/22                                 | \$7,812,021          |
| <b>NET CHANGE</b>                                     | <b>(\$534,233)</b>   |

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2022

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2022**  
**June 30, 2022**

|  | Property         | General Liability | Automobile      | Workers' Comp.   | Deductible       | Loss Fund Contingency | MEL / EJIF EPL/POL | Expense & Cont.  | Total              |
|--|------------------|-------------------|-----------------|------------------|------------------|-----------------------|--------------------|------------------|--------------------|
| Earned Membership Contributions            | \$168,902        | \$247,779         | \$61,938        | \$976,514        | \$256,788        | \$53,250              | \$1,757,729        | \$920,399        | \$4,443,298        |
| Other Contributions/Retro Payments         |                  |                   |                 |                  |                  |                       |                    |                  | \$0                |
| <b>Total Contributions</b>                 | <b>\$168,902</b> | <b>\$247,779</b>  | <b>\$61,938</b> | <b>\$976,514</b> | <b>\$256,788</b> | <b>\$53,250</b>       | <b>\$1,757,729</b> | <b>\$920,399</b> | <b>\$4,443,298</b> |
| Claims Paid (Net of Subrogation)           | (96,499)         | (2,854)           | (2,383)         | (186,574)        |                  |                       |                    |                  | (288,310)          |
| Excess Recoveries                          |                  |                   |                 |                  |                  |                       |                    |                  | -                  |
| Excess Insurance Premiums Paid             |                  |                   |                 |                  |                  |                       | (\$2,224,825)      |                  | (2,224,825)        |
| Operating Expenses Paid                    |                  |                   |                 |                  |                  |                       |                    | (\$833,058)      | (833,058)          |
| Total Payments                             | (96,499)         | (2,854)           | (2,383)         | (186,574)        | -                | -                     | (2,224,825)        | (833,058)        | (3,346,193)        |
| Position After Expenses                    | 72,403           | 244,925           | 59,555          | 789,940          | 256,788          | 53,250                | (467,096)          | 87,341           | 1,097,105          |
| Investment Income (per treasurer)          | (2,390)          | (3,869)           | (961)           | (14,814)         | (4,009)          | (831)                 | (6,016)            | (8,652)          | (41,543)           |
| Transfers                                  | -                | -                 | -               | -                | -                | -                     | -                  | -                | -                  |
| Return of Surplus                          | -                | -                 | -               | -                | -                | -                     | -                  | -                | -                  |
| Closed MEL Surplus Transfer - Regular Cont | -                | -                 | -               | -                | -                | -                     |                    | -                | -                  |
| Closed MEL Surplus Transfer - Excess Prem  | -                | -                 | -               | -                | -                | -                     |                    | -                | -                  |
| <b>CASH POSITION</b>                       | <b>70,013</b>    | <b>241,056</b>    | <b>58,593</b>   | <b>775,126</b>   | <b>252,779</b>   | <b>52,419</b>         | <b>(473,112)</b>   | <b>78,689</b>    | <b>1,055,562</b>   |
| Case Reserves                              | (192,344)        | (196,091)         | (7,050)         | (104,938)        |                  |                       |                    | -                | (500,423)          |
| IBNR Reserves                              | (1,000)          | (160,905)         | (58,403)        | (816,205)        |                  |                       |                    | -                | (1,036,513)        |
| <b>Net Current Surplus/(Deficit)</b>       | <b>(123,331)</b> | <b>(115,940)</b>  | <b>(6,860)</b>  | <b>(146,017)</b> | <b>252,779</b>   | <b>52,419</b>         | <b>(473,112)</b>   | <b>78,689</b>    | <b>(481,374)</b>   |
| <i>RECOMMENDED TRANSFERS</i>               |                  |                   |                 |                  |                  |                       |                    |                  | -                  |
| Valued as of 03/31/22                      | (18,621)         | (26,090)          | (3,911)         | (80,416)         | 124,385          | 25,794                | (239,567)          | (47,286)         | (\$265,713)        |
| NET CHANGE                                 | (104,710)        | (89,850)          | (2,949)         | (65,601)         | 128,394          | 26,625                | (233,546)          | 125,976          | (215,661)          |
| Claim Count for Open Fund Years 06/30/22   | 41               | 44                | 13              | 72               |                  |                       |                    |                  | 170                |
| Claim Count for Open Fund Years 03/31/22   | 22               | 14                | 8               | 33               |                  |                       |                    |                  | 77                 |
| Net Change                                 | 19               | 30                | 5               | 39               |                  |                       |                    |                  | 93                 |

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2021**  
**June 30, 2022**

|  | Property         | General<br>Liability | Automobile       | Workers'<br>Comp.  | Deductible       | Loss Fund<br>Contingency | MEL / EJIF<br>EPL/POL | Expense<br>& Cont. | Total              |
|--|------------------|----------------------|------------------|--------------------|------------------|--------------------------|-----------------------|--------------------|--------------------|
| Earned Membership Contributions            | \$303,471        | \$499,041            | \$123,743        | \$1,943,407        | \$506,412        | \$0                      | \$3,109,307           | \$1,706,103        | \$8,191,484        |
| Other Contributions                        |                  |                      |                  |                    | \$15,255         |                          |                       |                    | \$15,255           |
| <b>Total Contributions</b>                 | <b>\$303,471</b> | <b>\$499,041</b>     | <b>\$123,743</b> | <b>\$1,943,407</b> | <b>\$521,667</b> | <b>\$0</b>               | <b>\$3,109,307</b>    | <b>\$1,706,103</b> | <b>\$8,206,739</b> |
| Claims Paid (Net of Subrogation)           | (433,110)        | (38,534)             | (15,319)         | (1,278,371)        | -                | -                        | -                     | -                  | (1,765,334)        |
| Excess Recoveries                          |                  |                      |                  |                    | -                | -                        | -                     | -                  | -                  |
| Excess Insurance Premiums Paid             |                  |                      |                  |                    | -                | -                        | (\$3,109,011)         |                    | (3,109,011)        |
| Operating Expenses Paid                    |                  |                      |                  |                    | -                | -                        |                       | (\$1,561,403)      | (1,561,403)        |
| Total Payments                             | (433,110)        | (38,534)             | (15,319)         | (1,278,371)        | -                | -                        | (3,109,011)           | (1,561,403)        | (6,435,748)        |
| Position After Expenses                    | (129,639)        | 460,507              | 108,424          | 665,036            | 521,667          | -                        | 296                   | 144,700            | 1,770,991          |
| Investment Income (per treasurer)          | (263)            | (15,628)             | (3,535)          | (26,735)           | (16,537)         |                          | (1,863)               | (4,667)            | (69,228)           |
| Transfers                                  | 150,000          |                      |                  |                    | (150,000)        |                          |                       |                    | -                  |
| Return of Surplus                          | -                | -                    | -                | -                  | -                | -                        |                       | -                  | -                  |
| Closed MEL Surplus Transfer - Regular Cont | -                | -                    | -                | -                  | -                | -                        | (155,304)             | -                  | (155,304)          |
| Closed MEL Surplus Transfer - Excess Prem  | -                | -                    | -                | -                  | -                | -                        | 155,304               | -                  | 155,304            |
| <b>CASH POSITION</b>                       | <b>20,098</b>    | <b>444,879</b>       | <b>104,889</b>   | <b>638,301</b>     | <b>355,130</b>   | <b>-</b>                 | <b>(1,567)</b>        | <b>140,032</b>     | <b>1,701,763</b>   |
| Case Reserves                              | (82,936)         | (234,755)            | (25,150)         | (925,090)          |                  | -                        | -                     | -                  | (1,267,931)        |
| IBNR Reserves                              | -                | (266,208)            | (83,238)         | (704,629)          | -                | -                        | -                     | -                  | (1,054,075)        |
| <b>Net Current Surplus/(Deficit)</b>       | <b>(62,838)</b>  | <b>(56,084)</b>      | <b>(3,499)</b>   | <b>(991,418)</b>   | <b>355,130</b>   | <b>-</b>                 | <b>(1,567)</b>        | <b>140,032</b>     | <b>(620,243)</b>   |
| <b>RECOMMENDED TRANSFERS</b>               |                  |                      |                  |                    |                  |                          |                       |                    | -                  |
| Valued as of 03/31/22                      | (224,617)        | (44,297)             | (19,694)         | (942,786)          | 505,130          | -                        | (1,567)               | 260,210            | (\$467,620)        |
| <b>NET CHANGE</b>                          | <b>161,779</b>   | <b>(11,787)</b>      | <b>16,195</b>    | <b>(48,632)</b>    | <b>(150,000)</b> | <b>-</b>                 | <b>-</b>              | <b>(120,178)</b>   | <b>(152,623)</b>   |
| Claim Count for Open Fund Years 06/30/22   | 80               | 105                  | 39               | 200                |                  |                          |                       |                    | 424                |
| Claim Count for Open Fund Years 03/31/22   | 80               | 102                  | 39               | 196                |                  |                          |                       |                    | 417                |
| Net Change                                 | 0                | 3                    | 0                | 4                  |                  |                          |                       |                    | 7                  |

\*Property includes (1) Catastrophic

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2022

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2020**  
**June 30, 2022**

|  | Property         | General<br>Liability | Automobile       | Workers'<br>Comp.  | Deductible       | Loss Fund<br>Contingency | MEL / EJIF<br>EPL/POL | Expense<br>& Cont. | Total              |
|--|------------------|----------------------|------------------|--------------------|------------------|--------------------------|-----------------------|--------------------|--------------------|
| Earned Membership Contributions            | \$296,387        | \$486,083            | \$128,090        | \$1,939,868        | \$503,016        | \$49,659                 | \$2,956,664           | \$1,650,461        | \$8,010,228        |
| Other Contributions/Retro Payments         |                  |                      |                  |                    | \$20,584         |                          |                       |                    | \$20,584           |
| <b>Total Contributions</b>                 | <b>\$296,387</b> | <b>\$486,083</b>     | <b>\$128,090</b> | <b>\$1,939,868</b> | <b>\$523,600</b> | <b>\$49,659</b>          | <b>\$2,956,664</b>    | <b>\$1,650,461</b> | <b>\$8,030,812</b> |
| Claims Paid (Net of Subrogation)           | (370,944)        | (95,465)             | (35,207)         | (997,703)          |                  |                          |                       |                    | (1,499,319)        |
| Excess Recoveries                          |                  |                      |                  |                    |                  |                          |                       |                    | -                  |
| Excess Insurance Premiums Paid             |                  |                      |                  |                    |                  |                          | (\$2,956,415)         |                    | (2,956,415)        |
| Operating Expenses Paid                    |                  |                      |                  |                    |                  |                          |                       | (\$1,530,447)      | (1,530,447)        |
| Total Payments                             | (370,944)        | (95,465)             | (35,207)         | (997,703)          | -                | -                        | (2,956,415)           | (1,530,447)        | (5,986,181)        |
| Position After Expenses                    | (74,557)         | 390,618              | 92,883           | 942,165            | 523,600          | 49,659                   | 249                   | 120,014            | 2,044,631          |
| Investment Income (per treasurer)          | 1,087            | (10,258)             | (2,697)          | (18,711)           | (14,491)         | (1,428)                  | (4,272)               | 1,781              | (48,988)           |
| Transfers                                  | 75,000           |                      |                  |                    | (75,000)         |                          |                       |                    | -                  |
| Return of Surplus                          | -                | -                    | -                | -                  | -                | -                        | -                     | -                  | -                  |
| Closed MEL Surplus Transfer - Regular Cont | -                | -                    | -                | -                  | -                | -                        | (235,556)             | -                  | (235,556)          |
| Closed MEL Surplus Transfer - Excess Prem  | -                | -                    | -                | -                  | -                | -                        | 235,556               | -                  | 235,556            |
| <b>CASH POSITION</b>                       | <b>1,530</b>     | <b>380,360</b>       | <b>90,186</b>    | <b>923,454</b>     | <b>434,109</b>   | <b>48,231</b>            | <b>(4,023)</b>        | <b>121,795</b>     | <b>1,995,643</b>   |
| Case Reserves                              | (28,443)         | (247,508)            | (149,821)        | (509,614)          |                  | -                        | -                     | -                  | (935,386)          |
| IBNR Reserves                              | -                | (164,623)            | (39,239)         | (165,761)          |                  |                          | -                     | -                  | (369,623)          |
| <b>Net Current Surplus/(Deficit)</b>       | <b>(26,913)</b>  | <b>(31,771)</b>      | <b>(98,874)</b>  | <b>248,079</b>     | <b>434,109</b>   | <b>48,231</b>            | <b>(4,023)</b>        | <b>121,795</b>     | <b>690,634</b>     |
| <i>RECOMMENDED TRANSFERS</i>               |                  |                      |                  |                    |                  |                          |                       |                    | -                  |
| Valued as of 03/31/22                      | (97,771)         | (78,901)             | (98,672)         | 439,833            | 434,109          | 48,231                   | (4,023)               | 121,795            | \$764,602          |
| NET CHANGE                                 | 70,858           | 47,130               | (202)            | (191,754)          | -                | -                        | -                     | -                  | (73,968)           |
| Claim Count for Open Fund Years 06/30/22   | 69               | 128                  | 23               | 234                |                  |                          |                       |                    | 454                |
| Claim Count for Open Fund Years 03/31/22   | 69               | 126                  | 23               | 233                |                  |                          |                       |                    | 451                |
| Net Change                                 | 0                | 2                    | 0                | 1                  |                  |                          |                       |                    | 3                  |

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2019**  
**June 30, 2022**

|  | Property         | General<br>Liability | Automobile       | Workers'<br>Comp.  | Deductible       | Loss Fund<br>Contingency | MEL / EJIF<br>EPL/POL | Expense<br>& Cont. | Total              |
|--|------------------|----------------------|------------------|--------------------|------------------|--------------------------|-----------------------|--------------------|--------------------|
| Earned Membership Contributions            | \$267,750        | \$451,895            | \$125,800        | \$1,953,070        | \$493,972        | \$0                      | \$2,740,523           | \$1,556,335        | \$7,589,345        |
| Other Contributions/ Retro payments        |                  |                      |                  |                    |                  |                          |                       | \$600              | \$600              |
| <b>Total Contributions</b>                 | <b>\$267,750</b> | <b>\$451,895</b>     | <b>\$125,800</b> | <b>\$1,953,070</b> | <b>\$493,972</b> | <b>\$0</b>               | <b>\$2,740,523</b>    | <b>\$1,556,935</b> | <b>\$7,589,945</b> |
| Claims Paid (Net of Subrogation)           | (550,097)        | (122,374)            | (25,149)         | (1,648,117)        |                  |                          |                       |                    | (2,345,737)        |
| Excess Recoveries                          |                  |                      |                  |                    |                  |                          |                       |                    | -                  |
| Excess Insurance Premiums Paid             |                  |                      |                  |                    |                  |                          | (2,740,332)           |                    | (2,740,332)        |
| Operating Expenses Paid                    |                  |                      |                  |                    |                  |                          |                       | (1,460,898)        | (1,460,898)        |
| Total Payments                             | (550,097)        | (122,374)            | (25,149)         | (1,648,117)        | -                | -                        | (2,740,332)           | (1,460,898)        | (6,546,967)        |
| Position After Expenses                    | (282,347)        | 329,521              | 100,651          | 304,953            | 493,972          | -                        | 191                   | 96,037             | 1,042,978          |
| Investment Income (per treasurer)          | (762)            | (4,898)              | (502)            | 23,069             | 4,829            |                          | 14,625                | 13,550             | 49,911             |
| Transfers                                  | 320,000          |                      |                  |                    | (320,000)        |                          |                       |                    | -                  |
| Return of Surplus                          | -                | -                    | -                | -                  | -                | -                        | -                     | -                  | -                  |
| Closed MEL Surplus Transfer - Regular Cont | -                | -                    | -                | -                  | -                | -                        | (241,351)             | -                  | (241,351)          |
| Closed MEL Surplus Transfer - Excess Prem  | -                | -                    | -                | -                  | -                | -                        | 241,351               | -                  | 241,351            |
| <b>CASH POSITION</b>                       | <b>36,891</b>    | <b>324,623</b>       | <b>100,149</b>   | <b>328,022</b>     | <b>178,801</b>   | <b>-</b>                 | <b>14,816</b>         | <b>109,587</b>     | <b>1,092,889</b>   |
| Case Reserves                              | (82,130)         | (352,489)            | (87,197)         | (709,205)          |                  |                          |                       |                    | (1,231,021)        |
| IBNR Reserves                              | -                | (52,762)             | (9,761)          | (202,510)          |                  |                          |                       |                    | (265,033)          |
| <b>Net Current Surplus/(Deficit)</b>       | <b>(45,239)</b>  | <b>(80,628)</b>      | <b>3,191</b>     | <b>(583,693)</b>   | <b>178,801</b>   | <b>-</b>                 | <b>14,816</b>         | <b>109,587</b>     | <b>(403,165)</b>   |
| <i>RECOMMENDED TRANSFERS</i>               |                  |                      |                  |                    |                  |                          |                       |                    | -                  |
| Valued as of 03/31/22                      | (45,240)         | 66,520               | (3,641)          | (597,592)          | 178,801          | -                        | 14,816                | 109,587            | (\$276,749)        |
| <b>NET CHANGE</b>                          | <b>1</b>         | <b>(147,148)</b>     | <b>6,832</b>     | <b>13,899</b>      | <b>-</b>         | <b>-</b>                 | <b>-</b>              | <b>-</b>           | <b>(126,416)</b>   |
| Claim Count for Open Fund Years 06/30/22   | 89               | 139                  | 22               | 161                |                  |                          |                       |                    | 411                |
| Claim Count for Open Fund Years 03/31/22   | 89               | 139                  | 22               | 161                |                  |                          |                       |                    | 411                |
| Net Change                                 | 0                | 0                    | 0                | 0                  |                  |                          |                       |                    | 0                  |

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2018**  
**June 30, 2022**

|  | Property         | General Liability | Automobile       | Workers' Comp.     | Deductible       | Loss Fund Contingency | MEL / EJIF EPL/POL | Expense & Cont.    | Total              |
|--|------------------|-------------------|------------------|--------------------|------------------|-----------------------|--------------------|--------------------|--------------------|
| Earned Membership Contributions            | \$270,300        | \$451,350         | \$125,800        | \$2,011,950        | \$507,802        | \$0                   | \$2,594,140        | \$1,533,310        | \$7,494,652        |
| Other Contributions/Retro Payments         |                  |                   |                  |                    |                  |                       |                    |                    | \$0                |
| <b>Total Contributions</b>                 | <b>\$270,300</b> | <b>\$451,350</b>  | <b>\$125,800</b> | <b>\$2,011,950</b> | <b>\$507,802</b> | <b>\$0</b>            | <b>\$2,594,140</b> | <b>\$1,533,310</b> | <b>\$7,494,652</b> |
| Claims Paid (Net of Subrogation)           | (338,023)        | (978,635)         | (71,147)         | (2,195,754)        |                  |                       |                    |                    | (3,583,559)        |
| Excess Recoveries                          |                  |                   |                  |                    |                  |                       |                    |                    | -                  |
| Excess Insurance Premiums Paid             |                  |                   |                  |                    |                  |                       | (2,568,089)        |                    | (2,568,089)        |
| Operating Expenses Paid                    |                  |                   |                  |                    |                  |                       |                    | (1,410,686)        | (1,410,686)        |
| Total Payments                             | (338,023)        | (978,635)         | (71,147)         | (2,195,754)        | -                | -                     | (2,568,089)        | (1,410,686)        | (7,562,334)        |
| Position After Expenses                    | (67,723)         | (527,285)         | 54,653           | (183,804)          | 507,802          | -                     | 26,051             | 122,624            | (67,682)           |
| Investment Income (per treasurer)          | 988              | 7,604             | 2,011            | 37,134             | 9,908            | -                     | 13,842             | 19,594             | 91,080             |
| Transfers                                  | 100,000          | 353,277           |                  | 80,000             | (533,277)        |                       |                    |                    | -                  |
| Return of Surplus                          |                  |                   |                  |                    |                  |                       |                    |                    | -                  |
| Closed MEL Surplus Transfer - Regular Cont | -                | -                 | -                | -                  | -                | -                     | (188,080)          | -                  | (188,080)          |
| Closed MEL Surplus Transfer - Excess Premi | -                | -                 | -                | -                  | -                | -                     | 188,080            | -                  | 188,080            |
| <b>CASH POSITION</b>                       | <b>33,265</b>    | <b>(166,404)</b>  | <b>56,664</b>    | <b>(66,670)</b>    | <b>(15,567)</b>  | <b>-</b>              | <b>39,893</b>      | <b>142,218</b>     | <b>23,398</b>      |
| Case Reserves                              | -                | (269,881)         | (18,335)         | (260,622)          |                  |                       |                    |                    | (548,838)          |
| IBNR Reserves                              | -                | (71,133)          | (2,808)          | (177,697)          |                  |                       |                    |                    | (251,638)          |
| <b>Net Current Surplus/(Deficit)</b>       | <b>33,265</b>    | <b>(507,418)</b>  | <b>35,521</b>    | <b>(504,989)</b>   | <b>(15,567)</b>  | <b>-</b>              | <b>39,893</b>      | <b>142,218</b>     | <b>(777,078)</b>   |
| <i>RECOMMENDED TRANSFERS</i>               |                  |                   |                  |                    |                  |                       |                    |                    | -                  |
| Valued as of 03/31/22                      | 33,265           | (529,128)         | 34,433           | (516,626)          | (15,567)         | -                     | 39,893             | 142,218            | (\$811,513)        |
| NET CHANGE                                 | -                | 21,710            | 1,088            | 11,637             | -                | -                     | -                  | -                  | 34,435             |
| Claim Count for Open Fund Years 06/30/22   | 56               | 152               | 40               | 157                |                  |                       |                    |                    | 405                |
| Claim Count for Open Fund Years 03/31/22   | 56               | 152               | 40               | 157                |                  |                       |                    |                    | 405                |
| Net Change                                 | 0                | 0                 | 0                | 0                  |                  |                       |                    |                    | 0                  |



**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Closed Years Contingency Fund**  
**June 30, 2022**

|   |                    |
|---|--------------------|
|   | 1991-2017          |
| Earned Contributions & MEL / RCF Dividends            | \$105,983,833      |
| Claims Paid (Net of Subrogation)                      | (36,753,673)       |
| Excess Recoveries                                     | \$252,211          |
| Excess Insurance Premiums Paid                        | (28,693,299)       |
| Operating Expenses Paid                               | (17,715,431)       |
| Residual Claims Fund Premiums Paid                    | (7,050,769)        |
| Residual Claims Fund Surplus Trigger Assessment Paid  | (211,759)          |
| Total Payments  | (90,172,720)       |
| Position After Expenses                               | 15,811,113         |
| Investment Income (per treasurer)                     | 4,155,304          |
| Transfers   | \$0                |
| Return of Surplus                                     | (11,581,382)       |
| Closed MEL Surplus Transfer - Regular Contributions   | (\$181,844)        |
| Closed MEL Surplus Transfer - Excess Premiums Paid    | \$181,844          |
| <b>CASH POSITION</b>                                  | <b>\$8,385,035</b> |
| Case Reserves - Property                              | \$0                |
| IBNR Reserves - Property                              | \$0                |
| Residual Claims Fund Surplus Trigger Assessment       | (\$10,667)         |
| <b>Current Surplus/(Deficit)</b>                      | <b>8,374,368</b>   |
| <b>2013 Surplus/(Deficit) Transfer as of 06/30/17</b> | <b>\$0</b>         |
| <b>Net Current Surplus/(Deficit)</b>                  | <b>\$8,374,368</b> |
| Open Property Claim Count: 06/30/22                   | 2                  |
| Open Property Claim Count: 03/31/22                   | 2                  |
| Net Change  | 0                  |

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from  
Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2022

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Closed MEL Unencumbered Surplus Contingency Fund**  
**June 30, 2022**

|  |                         |
|--|-------------------------|
|  | Fund Year(s) 2016- 2021 |
| <b>Total Surplus Transferred</b>         | <b>1,151,342</b>        |
| MEL Premium Deferral Paid                |                         |
| MEL Surplus Trigger Assessment Paid      | (106,510)               |
| <b>Position After Expenses</b>           | <b>1,044,832</b>        |
| Investment Income (per treasurer)        | -2,526                  |
| Transfers                                | 0                       |
| Return of Surplus                        |                         |
| <b>CASH POSITION</b>                     | <b>\$1,042,306</b>      |
| MEL Premium Deferral Liability           | (545,865)               |
| MEL Surplus Trigger Assessment Liability | (1,795)                 |
| <b>Current Surplus/(Deficit)</b>         | <b>\$494,646</b>        |
| <b>Valued as of 03/31/22</b>             | <b>\$494,646</b>        |
| <b>NET CHANGE</b>                        | <b>\$0</b>              |

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2022

**Burlington County Municipal Joint Insurance Fund**  
**Open Years Comparative Operating Results Summary**  
**June 30, 2022**

| <b>FUND YEAR 2022</b>         | Property     | GL           | Automobile | WC           | Deductible | Loss Contingency Fund | MEL/EJIF/EPL/POL | Operating   | Total        |
|-------------------------------|--------------|--------------|------------|--------------|------------|-----------------------|------------------|-------------|--------------|
| CASH POSITION                 | \$ 70,013    | \$ 241,056   | \$ 58,593  | \$ 775,126   | \$ 252,779 | \$ 52,419             | \$ (473,112)     | \$ 78,689   | \$ 1,055,562 |
| Net Current Surplus/(Deficit) | \$ (123,331) | \$ (115,940) | \$ (6,860) | \$ (146,017) | \$ 252,779 | \$ 52,419             | \$ (473,112)     | \$ 78,689   | \$ (481,374) |
| RECOMMENDED TRANSFERS         | \$ -         | \$ -         | \$ -       | \$ -         | \$ -       | \$ -                  | \$ -             | \$ -        | \$ -         |
| Valued as of 03/31/22         | \$ (18,621)  | \$ (26,090)  | \$ (3,911) | \$ (80,416)  | \$ 124,385 | \$ 25,794             | \$ (239,567)     | \$ (47,286) | \$ (265,713) |
| NET CHANGE                    | \$ (104,710) | \$ (89,850)  | \$ (2,949) | \$ (65,601)  | \$ 128,394 | \$ 26,625             | \$ (233,546)     | \$ 125,976  | \$ (215,661) |

| <b>FUND YEAR 2021</b>         | Property     | GL          | Automobile  | WC           | Deductible   | Loss Contingency Fund | MEL/EJIF/EPL/POL | Operating    | Total        |
|-------------------------------|--------------|-------------|-------------|--------------|--------------|-----------------------|------------------|--------------|--------------|
| CASH POSITION                 | \$ 20,098    | \$ 444,879  | \$ 104,889  | \$ 638,301   | \$ 355,130   | \$ -                  | \$ (1,567)       | \$ 140,032   | \$ 1,701,763 |
| Net Current Surplus/(Deficit) | \$ (62,838)  | \$ (56,084) | \$ (3,499)  | \$ (991,418) | \$ 355,130   | \$ -                  | \$ (1,567)       | \$ 140,032   | \$ (620,243) |
| RECOMMENDED TRANSFERS         | \$ -         | \$ -        | \$ -        | \$ -         | \$ -         | \$ -                  | \$ -             | \$ -         | \$ -         |
| Valued as of 03/31/22         | \$ (224,617) | \$ (44,297) | \$ (19,694) | \$ (942,786) | \$ 505,130   | \$ -                  | \$ (1,567)       | \$ 260,210   | \$ (467,620) |
| NET CHANGE                    | \$ 161,779   | \$ (11,787) | \$ 16,195   | \$ (48,632)  | \$ (150,000) | \$ -                  | \$ -             | \$ (120,178) | \$ (152,623) |

| <b>Fund Year 2020</b>         | Property    | GL          | Automobile  | WC           | Deductible | Loss Contingency Fund | MEL/EJIF/EPL/POL | Operating  | Total        |
|-------------------------------|-------------|-------------|-------------|--------------|------------|-----------------------|------------------|------------|--------------|
| CASH POSITION                 | \$ 1,530    | \$ 380,360  | \$ 90,186   | \$ 923,454   | \$ 434,109 | \$ 48,231             | \$ (4,023)       | \$ 121,795 | \$ 1,995,643 |
| Net Current Surplus/(Deficit) | \$ (26,913) | \$ (31,771) | \$ (98,874) | \$ 248,079   | \$ 434,109 | \$ 48,231             | \$ (4,023)       | \$ 121,795 | \$ 690,634   |
| RECOMMENDED TRANSFERS         | \$ -        | \$ -        | \$ -        | \$ -         | \$ -       | \$ -                  | \$ -             | \$ -       | \$ -         |
| Valued as of 03/31/22         | \$ (97,771) | \$ (78,901) | \$ (98,672) | \$ 439,833   | \$ 434,109 | \$ 48,231             | \$ (4,023)       | \$ 121,795 | \$ 764,602   |
| NET CHANGE                    | \$ 70,858   | \$ 47,130   | \$ (202)    | \$ (191,754) | \$ -       | \$ -                  | \$ -             | \$ -       | \$ (73,968)  |

| <b>FUND YEAR 2019</b>         | Property    | GL           | Automobile | WC           | Deductible | Loss Contingency Fund | MEL/EJIF/EPL/POL | Operating  | Total        |
|-------------------------------|-------------|--------------|------------|--------------|------------|-----------------------|------------------|------------|--------------|
| CASH POSITION                 | \$ 36,891   | \$ 324,623   | \$ 100,149 | \$ 328,022   | \$ 178,801 | \$ -                  | \$ 14,816        | \$ 109,587 | \$ 1,092,889 |
| Net Current Surplus/(Deficit) | \$ (45,239) | \$ (80,628)  | \$ 3,191   | \$ (583,693) | \$ 178,801 | \$ -                  | \$ 14,816        | \$ 109,587 | \$ (403,165) |
| RECOMMENDED TRANSFERS         | \$ -        | \$ -         | \$ -       | \$ -         | \$ -       | \$ -                  | \$ -             | \$ -       | \$ -         |
| Valued as of 03/31/22         | \$ (45,240) | \$ 66,520    | \$ (3,641) | \$ (597,592) | \$ 178,801 | \$ -                  | \$ 14,816        | \$ 109,587 | \$ (276,749) |
| NET CHANGE                    | \$ 1        | \$ (147,148) | \$ 6,832   | \$ 13,899    | \$ -       | \$ -                  | \$ -             | \$ -       | \$ (126,416) |

| <b>FUND YEAR 2018</b>         | Property  | GL           | Automobile | WC           | Deductible  | Loss Contingency Fund | MEL/EJIF/EPL/POL | Operating  | Total        |
|-------------------------------|-----------|--------------|------------|--------------|-------------|-----------------------|------------------|------------|--------------|
| CASH POSITION                 | \$ 33,265 | \$ (166,404) | \$ 56,664  | \$ (66,670)  | \$ (15,567) | \$ -                  | \$ 39,893        | \$ 142,218 | \$ 23,398    |
| Net Current Surplus/(Deficit) | \$ 33,265 | \$ (507,418) | \$ 35,521  | \$ (504,989) | \$ (15,567) | \$ -                  | \$ 39,893        | \$ 142,218 | \$ (777,078) |
| RECOMMENDED TRANSFERS         | \$ -      | \$ -         | \$ -       | \$ -         | \$ -        | \$ -                  | \$ -             | \$ -       | \$ -         |
| Valued as of 03/31/22         | \$ 33,265 | \$ (529,128) | \$ 34,433  | \$ (516,626) | \$ (15,567) | \$ -                  | \$ 39,893        | \$ 142,218 | \$ (811,513) |
| NET CHANGE                    | \$ -      | \$ 21,710    | \$ 1,088   | \$ 11,637    | \$ -        | \$ -                  | \$ -             | \$ -       | \$ 34,435    |



**To:** BURLCO JIF Finance Committee  
**FROM:** Paul Forlenza, MGA, RMC, Executive Director  
**DATE:** August 30, 2022  
**SUBJECT:** Fiduciary Disclosure

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The **Municipal Excess Liability Joint Insurance Fund** is not an insurance entity subject to financial rating by A.M. Best's & Co. The ratings by A.M. Best's & Co. are the basis upon which Risk Program Administrators evaluates the financial strength of insurers used by Risk Program Administrator clients. Accordingly, we are not able to offer a similar comparative analysis regarding the financial strength of the **Municipal Excess Liability Joint Insurance Fund**. However, the financial statements produced by the **Municipal Excess Liability Joint Insurance Fund** are shared with the membership on a regular basis. Additionally, other information on the **Municipal Excess Liability Joint Insurance Fund** is shared with the membership through reports given by the Fund's representative to the **Municipal Excess Liability Joint Insurance Fund**, Meghan Jack. We, of course, will advise you should we become aware of any significant financial information concerning the **Municipal Excess Liability Joint Insurance Fund**. All members are encouraged to monitor the financial position of the **Municipal Excess Liability Joint Insurance Fund**. Although the State Department of Banking and Insurance and the Department of Community Affairs closely monitor pools such as the **Municipal Excess Liability Joint Insurance Fund**, these entities are not subject to any Guaranty Fund protection in the event of insolvency. As a result, you should be aware of the potential for an additional assessment should it be determined necessary by the Actuary for **Municipal Excess Liability Joint Insurance Fund**.

**CC:** Fund Commissioners *via 08/30/2022 Finance Committee Meeting Minutes*  
Risk Management Consultants *via 08/30/2022 Finance Committee Meeting Minutes*

## **RESOLUTION NO. 2022 -**

### **RESOLUTION OF THE EXECUTIVE COMMITTEE OF THE BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND AUTHORIZING REFUND OF CLOSED YEAR ACCOUNTS (2008-2017) SURPLUS**

**WHEREAS**, N.J.A.C. 11:15-2.21 provides that a municipal joint insurance fund may seek approval from the Commissioner of Banking and Insurance for a refund of excess monies from any fund year upon compliance with certain requirements; and

**WHEREAS**, the Burlington County Municipal Joint Insurance Fund, hereinafter referred to as "FUND" has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations and the financial integrity of the FUND; and

**WHEREAS**, the Executive Committee of the FUND has determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

**NOW, THEREFORE, BE IT RESOLVED** by the Executive Committee of the FUND, as follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund that has been completed for not less than twenty-four months. Based upon this requirement, and the closure of Fund years **2008 through 2017**, surplus monies in Closed Year Accounts are eligible for refunds at the discretion of the FUND, the Department of Banking and Insurance and the Department of Community Affairs.
2. The Executive Committee has balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. Because the reserve figures and the IBNR figures utilized by the FUND's actuary are conservative, and because the Department of Banking and Insurance and the state regulations require a thirty-five percent margin of error, and since the Fund transferred its liabilities to the Residual Claims Fund, it is the conclusion of the Executive Committee that **\$900,000** representing closed years surplus can be refunded at this time.
3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Departments of Banking and Insurance and Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the Fund's annual certified audit as of **December 31, 2021**. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.
5. The FUND's Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, upon receipt of written documentation of approval or acquiescence of these refunds from the Departments of Banking and Insurance and Community Affairs. Said refunds shall be made to the municipalities that were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question.

**BURLINGTON COUNTY  
MUNICIPAL JOINT INSURANCE FUND**

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Glenn McMahon, Fund Chair

ATTEST:

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John Gural, Fund Secretary

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Date



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

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

**Date:** Wednesday September 7, 2022

**To:** Burlington County Municipal Joint Insurance Fund

**From:** Commissioner Jack

**Subject:** September MEL Meeting

**SPECIAL ACKNOWLEDGEMENTS:** The board thanked Joseph Catenaro for his services to the MEL Board representing the Suburban Metro JIF since January 2020. Commissioner Cuccia will replace him as the Suburban Metro representative, Greg Franz replaces Commissioner Cuccia as the South Bergen JIF Commissioner.

**CYBER JOINT INSURANCE FUND:** The MEL has now completed its second submission of necessary documents for approval of the formation of the Cyber Joint Insurance Fund; target date to be operational is 1/1/23. The MEL Underwriting Manager has been working with the Chertoff Group, who were awarded a contract in June to review the current program. A meeting of the Cyber Sub-Committee will be scheduled to review revised minimum standards and coverage recommendations for the new JIF.

Underwriting Manager scheduled a webinar for members on September 15<sup>th</sup> to outline modifications to minimum standards.

**JIF MEMBERSHIP RENEWALS:** The NJPHA JIF and First Responders JIFs are set to renew their 3-year membership on 1/1/2024. The other eighteen local JIFs renewed on 1/1/2022 or 7/1/2022. Middlesex JIF has a 1-year membership, which expires 12/31/22.

**SAFETY & EDUCATION:** Committee met on August 19<sup>th</sup>; enclosed are the minutes for information. J.A. Montgomery is working with BIS on the implementation of the new Learning Management System – which will be functional as of January 2023.

**LEGISLATIVE COMMITTEE:** Committee met on July 13<sup>th</sup>; enclosed are the minutes for information. The next meeting is scheduled for November 16, 2022 at 10:30 AM at the Sheraton Hotel, Atlantic City, NJ.

**INVESTMENT COMMITTEE:** Committee met on June 23<sup>rd</sup>; enclosed are the minutes for information.

**COVERAGE COMMITTEE:** Coverage committee met on July 26, 2022; enclosed are the minutes for information.

The Claims Review Committee has been debating the best way to manage these costs & asked the Coverage Committee to review. Coverage Committee reviewed over multiple meetings and recommends the following:

**Vehicles (Rental Reimbursement)**

The Member JIFs and MEL JIF provide Rental Reimbursement coverage. Claims will be adjusted based upon the current standard Insurance Services Office (ISO) language approved in New Jersey at the time of loss (CA 99 23 10 13 and as updated). The following limits of insurance shall apply:

Per Occurrence: \$100,000

Monthly Aggregate, Per Occurrence: \$10,000

Member Coinsurance: 20%

Underwriting Manager said the rental costs have been escalating and noted there are opportunities for members to enter into shared services arrangements with other towns to meet the temporary need for use of vehicles while repairs are underway.

**RCF REPORT:** Enclosed is a copy of Commissioner Clarke's report of the RCF June meeting.

**MARKETING COMMITTEE:** Committee is finalizing their next meeting – likely to be October 7<sup>th</sup>.

**CLAIMS COMMITTEE:** The Claims Review Committee met on June 2<sup>nd</sup>; minutes of these meetings are sent to the full MEL Board separately from the agenda. Committee is scheduled to meet immediately following today's meeting.

**LEAGUE ARTICLES:** Enclosed are two articles to be published in upcoming League magazines. The first is authored by MEL Secretary Paul Tomasko and Commissioner Cuccia and discusses the inflationary pressures on 2023 insurance budgets. The second is by MEL Chairwoman Joy Tozzi and Ed Cooney, Underwriting Manager concerning cyber risk management.

**POWER OF COLLABORATION:** A copy of the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine, distributed for information. The ad highlights the \$3.6 billion savings provided to NJ Taxpayers while responding to the impacts of Covid-19, cost incurred from natural disasters and legislative challenges.

**EXECUTIVE SESSION:** Board of Commissioner discussed three matters in Executive Session: Negotiations with Safety National concerning 2020 Covid-19 Workers' Compensation Recovery; MEL Membership of the Middlesex County Municipal Joint Insurance Fund and Cyber situation that occurred during a JCMI bond repayment transaction.

Once in open session, the board voted on Resolutions 34-22 Authorizing Various Actions to Assist Former Middlesex JIF members that are now Current Members of MEL Affiliated Local Joint Insurance Funds and Resolution 35-22 Authorizing the Termination And/Or Non-renewal of the Middlesex County Municipal Joint Insurance Fund.

Board authorized the Operating Committee of the Joint Cash Management & Investment Program (JCMI) to work with Fund Attorney at the appropriate time to file termination notice with Clearbrook/Asset Manager and authorize the JCMI Operating Committee to seek/engage a qualified Asset Manager, if necessary.

In March, the Fund extended its contract with Anderson Kill to work with the Fund in its recovery of Covid-19 claims from Safety National. Contract was not to exceed \$100,000. In order to keep the effort moving, actual costs in 2022 have reached \$197,000. Since the matter is not yet fully resolved, board agreed to increase the 2022 not to exceed amount to \$250,000. The bills list reflects the payment of \$197,000.





## MEL Increases New Jersey Taxpayers Savings to \$3.6 Billion While Responding to the Financial Impact of COVID-19, Natural Disasters, Legislative and Judicial Decisions

MEL has saved taxpayers \$3.4 billion dollars including \$322 million in dividends to its members since its inception. On average, each MEL JIF member has saved over \$5.7 million.

MEL also assisted its members by purchasing over \$135 million in debt securities that stabilized the bond market disrupted by COVID-19.

### MEL JOINT INSURANCE FUND MEMBER SAVINGS

| Member Joint Insurance Fund | Established | JIF Savings (millions) | JIF Membership | JIF Member Savings (millions) |
|-----------------------------|-------------|------------------------|----------------|-------------------------------|
| Bergen                      | 1985        | \$291.3                | 38             | \$7.7                         |
| South Bergen                | 1986        | 251.4                  | 23             | 10.9                          |
| Atlantic                    | 1987        | 408.4                  | 41             | 9.9                           |
| Camden                      | 1987        | 216.6                  | 37             | 5.9                           |
| Mid-Jersey                  | 1987        | 184.8                  | 12             | 15.4                          |
| Morris                      | 1987        | 252.9                  | 45             | 5.6                           |
| Ocean                       | 1987        | 336.1                  | 31             | 10.8                          |
| PMM                         | 1987        | 87.2                   | 4              | 21.8                          |
| Monmouth                    | 1988        | 271.2                  | 41             | 6.6                           |
| Burlco                      | 1991        | 118.4                  | 28             | 4.2                           |
| Trico                       | 1991        | 229.1                  | 38             | 6.0                           |
| NJ Utility Authorities      | 1991        | 190.0                  | 72             | 2.6                           |
| NJ Self-Insurers            | 1992        | 70.9                   | 5              | 4.2                           |
| Suburban Metro              | 1992        | 117.5                  | 10             | 11.8                          |
| NJ Housing Authorities      | 1994        | 117.2                  | 89             | 1.3                           |
| Suburban Municipal          | 1994        | 79.3                   | 12             | 6.6                           |
| PAIC                        | 1997        | 128.8                  | 21             | 6.1                           |
| Central                     | 1998        | 178.9                  | 12             | 14.9                          |
| First Responders            | 2009        | 33.3                   | 37             | 0.9                           |
| <b>TOTALS</b>               |             | <b>\$3.6 Billion</b>   | <b>596</b>     | <b>Average \$6.0 million</b>  |

"Despite the financial impact of COVID, natural disasters and increased coverage costs caused by legislative and judicial decisions, MEL continues to provide exceptional coverage at reasonable rates. MEL has the resources, tools, training and organizational competencies needed to weather the storms and support member needs. Our collaborative power is a major source of our strength."

### JOY TOZZI

*MEL Chairperson and Township of Robbinsville Business Administrator*



THE POWER OF  
COLLABORATION

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



## **Municipal Excess Liability Residual Claims Fund**

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

September 7, 2022

Memo to: Burlington County Municipal Joint Insurance Fund

From: Commissioner Jack

Re: RCF September 2022 Meeting

**2021 Budget Amendment:** Following the public hearing, the Board of Commissioners reviewed and adopted the amended Fund Year 2021 Budget, which reflected the transfer of the Fund Year 2017 claims from the local JIFs as of 12/31/21. Enclosed as part of this report is the Amended 2021 Budget.

**2023 Budget:** The Board of Fund Commissioners reviewed the proposed 2023 Budget. Under the conditions of the Fund, the 2023 expenses cannot be directly charged to an expense line established in the 2022 budget.

Executive Director recommended a dividend in the amount of \$685,000 be released from the 2021 Fund Year Contingency Account and the Board adopted Resolution 22-22 reflecting that recommendation.

In addition, the Board of Fund Commissioners voted to introduce on first reading of the 2023 Budget and to schedule the Public Hearing at the October 19, 2022, 10:30AM meeting to be held at Forsgate Country Club. Enclosed as part of this report is the Proposed 2023 Budget.

**2021 Audit Filing.** The RCF 2021 audit was filed with the New Jersey Department of Banking and Insurance (DOBI) and the New Jersey Department of Community Affairs (DCA) on June 28, 2022.

**Claims Committee:** The Claims Review Committee met on June 2 and July 27, 2022 and also met the morning of the Commissioner's meeting. Minutes of the meetings were enclosed under separate cover.

**Next Meeting:** The next meeting of the RCF is scheduled for October 19, 2022 at 10:30AM at the Forsgate Country Club.

|  |                      |                         |                       |                   |
|--|----------------------|-------------------------|-----------------------|-------------------|
| <b>MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND</b> |                      |                         |                       |                   |
| <b>2021 ADOPTED BUDGET</b>                             |                      |                         |                       |                   |
|  | <b>2021</b>          | <b>2021 Amendment</b>   | <b>2021</b>           | <b>\$</b>         |
|  | <b>PROPOSED</b>      | <b>2017 Assessments</b> | <b>Revised Budget</b> | <b>CHANGE</b>     |
|  | <b>BUDGET</b>        |                         |                       |                   |
| <b>APPROPRIATIONS</b>                                  |                      |                         |                       |                   |
| MEL  | 309,019              | 9,333,074               | 9,642,093             | 9,333,074         |
| BMEL   | 0                    |                         | 0                     | 0                 |
| ATLANTIC   | 48,549               | 1,606,035               | 1,654,584             | 1,606,035         |
| BERGEN   | 13,563               | 581,132                 | 594,695               | 581,132           |
| BURLCO   | 20,308               | 213,926                 | 234,234               | 213,926           |
| CAMDEN   | 23,351               | 999,555                 | 1,022,906             | 999,555           |
| MONMOUTH   | 26,781               | 1,357,359               | 1,384,140             | 1,357,359         |
| MORRIS   | 20,377               | 1,101,843               | 1,122,220             | 1,101,843         |
| NJUA   | 16,732               | 534,529                 | 551,261               | 534,529           |
| OCEAN  | 49,240               | 1,877,205               | 1,926,445             | 1,877,205         |
| PMM  | 8,418                | 210,793                 | 219,212               | 210,793           |
| SOUTH BERGEN   | 21,777               | 1,796,814               | 1,818,591             | 1,796,814         |
| SUBURBAN ESSEX   | 21,201               | 603,003                 | 624,204               | 603,003           |
| TRICO  | 30,410               | 313,244                 | 343,653               | 313,244           |
| SUBURBAN MUNICIPAL                                     | 3,434                | 31,943                  | 35,377                | 31,943            |
| CENTRAL JERSEY (incl. Run-in Receivable)               | 43,247               | 1,150,838               | 1,194,085             | 1,150,838         |
| NJPHA  | 16,162               | 918,656                 | 934,818               | 918,656           |
| <b>TOTAL</b>   | <b>672,570</b>       | <b>22,629,948</b>       | <b>23,302,518</b>     | <b>22,629,948</b> |
|  |                      |                         |                       |                   |
| <b>MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND</b> |                      |                         |                       |                   |
| <b>2021 ADOPTED BUDGET</b>                             |                      |                         |                       |                   |
|  | <b>2021 PROPOSED</b> | <b>2021 Amendment</b>   | <b>2021</b>           |                   |
|  | <b>BUDGET</b>        | <b>2017 Assessments</b> | <b>Revised Budget</b> |                   |
| <b>APPROPRIATIONS</b>                                  |                      |                         |                       |                   |
| CLAIMS   | 0                    | 21,944,948              | 21,944,948            | 21,944,948        |
| Run-in Claim Receivable                                | 15,000               |                         | 15,000                | 0                 |
| LOSS FUND CONTINGENCY                                  | 0                    | 685,000                 | 685,000               | 685,000           |
| <b>SUBTOTAL LOSS FUND</b>                              | <b>15,000</b>        | <b>22,629,948</b>       | <b>22,644,948</b>     | <b>22,629,948</b> |
| <b>EXPENSES</b>  |                      |                         |                       |                   |
| ADMINISTRATOR  | 209,959              |                         | 209,959               | 0                 |
| DEPUTY ADMINISTRATOR                                   | 71,421               |                         | 71,421                | 0                 |
| ATTORNEY   | 43,467               |                         | 43,467                | 0                 |
| CLAIMS SUPERVISION & AUDIT                             | 62,835               |                         | 62,835                | 0                 |
| TREASURER  | 40,810               |                         | 40,810                | 0                 |
| AUDITOR  | 24,107               |                         | 24,107                | 0                 |
| ACTUARY  | 43,038               |                         | 43,038                | 0                 |
| MISCELLANEOUS  | 25,294               |                         | 25,294                | 0                 |
| <b>SUBTOTAL</b>  | <b>520,931</b>       | <b>0</b>                | <b>520,931</b>        | <b>0</b>          |
| EXPENSE CONTINGENCY                                    | 136,639              |                         | 136,639               | 0                 |
| <b>SUBTOTAL EXPENSES</b>                               | <b>657,570</b>       | <b>0</b>                | <b>657,570</b>        | <b>0</b>          |
| <b>TOTAL BUDGET</b>                                    | <b>672,570</b>       | <b>22,629,948</b>       | <b>23,302,518</b>     | <b>22,629,948</b> |

|  |                        |                      |               |               |
|--|------------------------|----------------------|---------------|---------------|
| <b>MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND</b> |                        |                      |               |               |
| <b>2023 PROPOSED BUDGET</b>                            |                        |                      |               |               |
|  |                        |                      |               |               |
|  |                        |                      |               |               |
|  |                        |                      |               |               |
|  | <b>2022 ANNUALIZED</b> | <b>2023 PROPOSED</b> | <b>\$</b>     | <b>%</b>      |
|  | <b>BUDGET</b>          | <b>BUDGET</b>        | <b>CHANGE</b> | <b>CHANGE</b> |
|  |                        |                      |               |               |
| <b>APPROPRIATIONS</b>                                  |                        |                      |               |               |
|  |                        |                      |               |               |
| CLAIMS   | 0                      | 0                    | 0             |               |
| Run-in Claim Receivable                                | 15,000                 | 15,000               | 0             | 0%            |
| LOSS FUND CONTINGENCY                                  | 0                      | 0                    |               |               |
|  |                        |                      |               |               |
| <b>SUBTOTAL LOSS FUND</b>                              | <b>15,000</b>          | <b>15,000</b>        | <b>0</b>      | <b>0%</b>     |
|  |                        |                      |               |               |
| <b>EXPENSES</b>  |                        |                      |               |               |
|  |                        |                      |               |               |
| ADMINISTRATOR  | 214,158                | 218,441              | 4,283         | 2%            |
| DEPUTY ADMINISTRATOR                                   | 72,849                 | 74,306               | 1,457         | 2%            |
| ATTORNEY   | 44,336                 | 45,223               | 887           | 2%            |
| CLAIMS SUPERVISION & AUDIT                             | 64,092                 | 65,374               | 1,282         | 2%            |
| TREASURER  | 41,626                 | 42,459               | 833           | 2%            |
| AUDITOR  | 24,589                 | 25,081               | 492           | 2%            |
| ACTUARY  | 43,899                 | 44,777               | 878           | 2%            |
| MISCELLANEOUS  | 25,800                 | 26,316               | 516           | 2%            |
|  |                        |                      |               |               |
| <b>SUBTOTAL</b>  | <b>531,349</b>         | <b>541,977</b>       | <b>10,628</b> | <b>2%</b>     |
|  |                        |                      |               |               |
| EXPENSE CONTINGENCY                                    | 139,651                | 142,523              | 2,872         | 2%            |
|  |                        |                      |               |               |
| <b>TOTAL BUDGET</b>                                    | <b>671,000</b>         | <b>684,500</b>       | <b>13,500</b> | <b>2%</b>     |



**New Jersey Municipal Environmental  
Risk Management Fund**

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

DATE: September 7, 2022

TO: Burlington County Municipal Joint Insurance Fund

FROM: Commissioner Jack

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

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**2023 BUDGET PROCESS** – Attached to this report, is the 2023 draft budget. The Finance Committee met on August 30, 2022 and recommended the 2023 budget as presented. The budget was introduced and approved by the Board and will be adopted at the Public Hearing scheduled for October 19, 2022 at Forsgate Country Club.

**2022 DIVIDEND** - The Finance Committee is recommending a 2022 dividend of \$3,300,000. Resolution #24-22 authorizing a total return dividend of \$3,300,000 was adopted by the Executive Board.

**PFOA/PFAS 2023 COVERAGE** - At the Fund's June meeting, the Board of Commissioners recommended that the Fund Professionals provide an Endorsement to add to our policy to include the recommendations of the Coverage Committee which will provide limited coverage for PFOA/PFAS claims in 2023. Adopted by the Executive Board was Resolution 25-22, outlining Endorsement #3 which will provide a \$25,000 sub limit per claim with an annual aggregate EJIF cap of 1 million dollars. A claim sweep letter will be sent to all membership and said endorsement will be effective January 1, 2023.

**REGULATORY AFFAIRS** - PERMA filed the 2021 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund's newspaper.

**3<sup>RD</sup> CIRCUIT DECISION ON SHARK RIVER COALITION VS. WALL** – Attached in this report is the 360 Law article concerning the 3rd circuit decision on Shark River Coalition vs. Wall which was reviewed during the meeting.

**NEXT MEETING-** The next meeting of the EJIF is scheduled for October 19, 2022 at the Forsgate Country Club.

|    |   |           |           |                 |
|----|---|-----------|-----------|-----------------|
|    | <b>NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND</b>                                  |           |           |                 |
|    | 2023 PROPOSED BUDGET BASED ON 2010 CENSUS & 1/3rd Change to 2020 CENSUS                         |           |           |                 |
|    |   |           |           |                 |
|    | 8/30/2022   | 2022      | 2023      |                 |
|    |   | TOTAL     | TOTAL     | CHANGE CHANGE   |
|    | I. Claims and Excess Insurance  |           |           | \$ %            |
|    | Claims  |           |           |                 |
| 1  | Third Party (Non-Site Specific)   | 422,229   | 423,792   | 1,563 0.4%      |
| 2  | On Site Cleanup (Site Specific)   | 232,799   | 232,402   | (397) -0.2%     |
| 3  | PO Pollution Liability  | 155,197   | 152,657   | (2,540) -1.6%   |
| 4  | Tank Systems  | 216,822   | 221,010   | 4,188 1.9%      |
| 5  | DMA Waste Sites (Superfund Buyout)  | 1,220,160 | 1,248,593 | 28,433 2.3%     |
| 6  | LFC   | 21,239    | 21,239    | - 0.0%          |
| 7  | Total Loss Fund   | 2,268,446 | 2,299,693 | 31,247 1.4%     |
| 8  |   |           |           |                 |
| 9  | II. Expenses, Fees & Contingency  |           |           |                 |
| 10 | Professional Services   |           |           |                 |
| 11 | Actuary   | 62,500    | 62,500    | - 0.0%          |
| 12 | Attorney  | 90,856    | 92,673    | 1,817 2.0%      |
| 13 | Auditor   | 17,275    | 17,620    | 345 2.0%        |
| 14 | Executive Director  | 335,445   | 342,154   | 6,709 2.0%      |
| 15 | Treasurer   | 21,305    | 21,731    | 426 2.0%        |
| 16 | Legislative Agent   | 45,000    | 45,000    | - 0.0%          |
| 17 | Underwriting Managers   | 265,686   | 271,000   | 5,314 2.0%      |
| 18 | Environmental Services  | 475,159   | 484,663   | 9,504 2.0%      |
| 19 | Claims Administration   | 31,402    | 32,030    | 628 2.0%        |
| 20 |   |           |           |                 |
| 21 | Subtotal - Contracted Prof Svcs   | 1,344,628 | 1,369,371 | 24,743 1.8%     |
| 22 |   |           |           |                 |
| 23 | Non-Contracted Services   |           |           |                 |
| 24 | Expenses contingency  | 28,337    | 28,337    | - 0.0%          |
| 25 | Member Testing  | 8,326     | 8,326     | - 0.0%          |
| 26 |   |           |           |                 |
| 27 | Subtotal - Non-contracted svcs  | 36,663    | 36,663    | - 0.0%          |
| 28 |   |           |           |                 |
| 29 | Subtotal-Contracted/Non-contracted svcs   | 1,381,291 | 1,406,034 | 24,743 1.8%     |
| 30 |   |           |           |                 |
| 31 | Excess Aggregate Insurance  | 546,249   | 546,249   | - 0.0%          |
| 32 |   |           |           |                 |
| 33 | General Contingency   | 224,086   | 190,196   | (33,890) -15.1% |
| 34 |   |           |           |                 |
| 35 | Total Exp, Fees & Contingency   | 2,151,626 | 2,142,479 | (9,147) -0.4%   |
| 36 |   |           |           |                 |
| 37 | TOTAL JIF APPROPRIATIONS  | 4,420,072 | 4,442,172 | 22,100 0.5%     |
| 38 |   |           |           |                 |
| 39 | *LFC = Members not based on population (i.e. Parking Auth, Health Commissions, Fire Dept, OMUA) |           |           |                 |



### **Endorsement #3**

#### **PFAS, RELATED CHEMICALS AND OTHER CONTAMINANTS OF EMERGING CONCERN OR EMERGING CONTAMINANTS EXCLUSION**

The EJIF Policy to which this endorsement is attached is amended as follows:

Section IV - Exclusions is amended to include the following additional exclusion:

This Policy does not apply to:

Per- and polyfluoroalkyl substances (PFAS) and Related Chemicals **or Products or any contaminant of** emerging concern or emerging contaminants.

Any claim or loss arising out of or in any way involving:

1. **PERFLUOROALKYL AND POLYFLUOROALKYL** substances (“**PFAS**”), also known as perfluorinated chemicals (PFCs), including but not limited to related chemicals or products or any **CONTAMINANT OF EMERGING CONCERN OR EMERGING CONTAMINANTS**;
2. Any precursor of any substance or chemical listed in paragraph 1 above;
3. Any additive to any substance or chemical listed in paragraph 1 above; or
4. Any daughter compound or degradation by-product of any substance or chemical listed in paragraph 1 above.

However, the following sub-limit is provided and limited to **DEFENSE COSTS** for any claim made related to the substances described in items 1 – 4 above:

**\$25,000 DEFENSE COSTS limit per local unit per occurrence.**

The limit of liability of the E-JIF for coverage under Endorsement #3: It is expressly understood and agreed that in the event of an occurrence or multiple occurrences involving multiple **LOCAL UNITS**, the limit of liability the E-JIF will pay for the

occurrence or multiple occurrences for all **LOCAL UNITS** involved in the occurrences is limited to \$1,000,000 for all **LOCAL UNITS** annual aggregate.

Therefore, the Limits of Liability shall be applied on a pro rata basis in relation to each **LOCAL UNITS** loss to the “all **LOCAL UNITS**” per occurrence loss until exhausted but under no circumstance shall the limitations exceed the aforementioned EJIF Fund limit of liability of \$1,000,000. This applies only to the limits of liability shown in Endorsement #3.

**The following definitions are added to the policy:**

**PERFLUOROALKYL and POLYFLUOROALKYL (“PFAS”)** substances are defined as fluorinated substances that contain at least one fully fluorinated methyl or methylene carbon atom (without any H/Cl/Br/I atom attached to it), *i.e., with a few noted exceptions, any chemical with at least a perfluorinated methyl group ( $-CF_3$ ) or a perfluorinated methylene group ( $-CF_2-$ ) is a PFAS.* The “noted exceptions” refer to a carbon atom with a H/Cl/Br/I atom attached to it.

**PERFLUOROALKYL and POLYFLUOROALKYL (“PFAS”)** substances are highly fluorinated aliphatic substances that contain one or more carbon (C) atoms on which all the hydrogen (H) substituents (present in the nonfluorinated analogues from which they are notionally derived) have been replaced by fluorine (F) atoms, in such a manner that they contain the perfluoroalkyl [moiety](#)  $C_nF_{2n+1}-$ .

**CONTAMINANT OF EMERGING CONCERN OR EMERGING CONTAMINANTS** are defined as chemicals determined to be persistent in the environment and are not currently commonly monitored during environmental investigations and remediation. They consist of, but are not limited to, industrial chemicals, pesticides, surfactants, and pharmaceuticals.

The terms “**CONTAMINANT OF EMERGING CONCERN**” and “**EMERGING CONTAMINANTS**” mean a contaminant— (A) for which the Administrator of the United States Environmental Protection Agency “EPA” or Commissioner of the New Jersey Department of Environmental Protection “DEP” has not promulgated a national or state primary drinking water regulation; and (B) that may have an adverse effect on the health of individuals or the environment.

**All other policy terms and conditions apply.**



# Split 3rd Circ. Affirms Citizen Clean Water Act Suit Toss

By [Ryan Harroff](#) · [Listen to article](#)

Law360 (August 25, 2022, 4:05 PM EDT) -- The Third Circuit has affirmed a New Jersey town's win in a citizen Clean Water Act suit against it, ruling that the initial intent to sue was received with improper notice, though the panel was split on whether the lack of location information noted by the lower court was the only problem with the notice.

According to the majority's Wednesday [opinion](#), when the Shark River Cleanup Coalition Inc. sent Wall, New Jersey, a town about 40 miles from Newark, its notice of intent to sue over an alleged failure to maintain an underground sewer pipe on the deceased resident Fred McDowell Jr.'s estate, it failed to provide all of the necessary details.

Unlike the lower court, which ruled in April that the notice failed to properly detail the location of the pipe, the majority held that the notice failed by not specifying which part of the CWA was violated, with one circuit judge arguing that both deficiencies were valid.

The 2017 complaint from the cleanup coalition alleges that erosion had exposed the sewer pipe and caused sediment to flow away beneath it, leaving the pipe "flying" as the fill surrounding it discharged into the Shark River Brook in violation of the CWA. Without knowing specifically which part of the CWA was violated, though, the township and the estate were ill-equipped to fix it, according to the majority.

"The notice did little to explain what part of the Clean Water Act was allegedly being violated," the majority wrote. "Accordingly, it denied defendants a fair opportunity to determine how they should respond to the concerns then raised by the cleanup coalition."

The lower court had tossed the suit for failure to provide the exact location of the exposed pipe, but the majority said the location information provided in the notice was "just barely" enough to squeak by. The notice referred to a sewer pipe constructed under eminent domain on a specific person's estate, which the majority said narrowed the location down enough, even if more information would have been "helpful."

U.S. Circuit Judge Thomas Hardiman disagreed, writing in his concurring opinion that while the notice was also deficient for not informing the township and the estate about the specific CWA violation, the location deficiency cited by the lower court was also a good reason to give the township and the estate a win.

Judge Hardiman pointed out in his concurrence that as far as the sewer pipe's location, the notice said "Only that it was located on the estate's 484.97-acre, densely wooded property, along the township's three-mile-long, 25-foot-wide easement" and that a [New Jersey Department of Environmental Protection](#) employee got lost multiple times trying to find the pipe using that information.

In Judge Hardiman's view, the cleanup coalition should have lost for both the reason the lower court gave and the majority's finding, not one or the other.

Jim Maley and Erin Simone of [Maley Givens](#), counsel for the township, told Law360 on Thursday that they were "in the Hardiman camp" and would have liked it if the majority had agreed that the unsuccessful efforts made to find the pipe demonstrated insufficient directions from the notice, but they were overall pleased with the decision.

"A lot of this has never made sense to us," Maley said. "The goal of these groups is for the most part compliance. And it just never made sense why you wouldn't go overboard trying to give the information to someone to find it, so there could be compliance."

John Novak, counsel for the estate, echoed the concerns about the lack of detail in the cleanup coalition's notice and criticized the organization for not providing more information when asked prior to litigation.

"If an organization is going to wrap themselves in the flag of the environment, then they should conduct their affairs consistent with what that flag represents," Novak said.

Counsel for the cleanup coalition did not respond to requests for comment on Thursday.

Shark River Cleanup Coalition Inc. is represented by John P. Brennan Jr of The Law Office of John Brennan.

The Township of Wall is represented by M. James Maley Jr. and Erin E. Simone of Maley Givens.

The estate of Fred McDowell Jr. is represented by John J. Novak.

The case is Shark River Cleanup Coalition v. Township of Wall et al., case number 21-2060, in the U.S. Court of Appeals for the Third Circuit.

# OPRA REQUEST ROADMAP

The Municipal Clerk receives an OPRA request seeking documents pertaining to an ongoing or closed lawsuit or requesting other claims information.

**STEP 1:** Review your files for documents that are responsive to the OPRA request. If responsive documents are located, the documents should be reviewed by the Municipal Solicitor to determine if the documents should be released.



**STEP 2:** If, after the review of your municipal files, you believe that the JIF may have documents that are responsive to the request that are **not** in the possession of the Municipality, then forward the request to Kris Kristie ([Kristi\\_Kristie@rpadmin.com](mailto:Kristi_Kristie@rpadmin.com)) in the Executive Director's Office specifying the documents you already have in your possession.



**STEP 3:** Executive Director's Office will request the documents from Qual-Lynx. Documents received from Qual Lynx will then be forwarded to the Fund Solicitor to determine if they can be released. Once approved, Qual-Lynx will forward the approved documents to the Municipal Clerk.



**STEP 4:** The Municipal Clerk then forwards the documents that are responsive to the request to the original OPRA requester **once the Clerk makes all necessary redactions**. (Vaughn Index\*)

The JIF recognizes the time constraints built into the OPRA statute and will respond to the Municipal Clerk as quickly as possible. In some cases, an extension of time may be required and must be requested by the Municipal Clerk.

## NOTE:

- **Do NOT send the request to the Fund Solicitor or Qual-Lynx directly**, as all OPRA requests for information held by the JIF must be recorded by the JIF.
- The Executive Director's office will not respond directly to an OPRA requester for a request that was received by the Municipal Clerk of a member municipality.
- The Executive Director's office will only respond to those parts of the OPRA request that pertain to information held by the JIF. The Clerk must obtain all other documents from all other sources, and the Municipal Solicitor should review those documents prior to their release.

\* Vaughn Index: index explaining redactions., i.e. PII or PHI