



AGENDA PACKET



Tuesday, October 18, 2022 at 3:30 PM

*Hainesport Municipal Building
Hainesport, NJ*

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, October 18, 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 **September 20, 2022** Meeting Minutes – **Motion – All in Favor**...Pages 1-14
- VII. Claims Review Committee Report: Open Session Items – October 11, 2022.....Handout
- VIII. Executive Director's Report.....Pages 15-37
 - A. Lost Time Accident Frequency.....Pages 18-19
 - B. Certificates of Insurance.....Pages 20-21
 - C. Financial Fast Track Reports.....Page 22
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 - E. 2021 Safety Incentive Program Awards.....Page 25
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 - H. 2022 EPL/Cyber Risk Management Budget.....Page 28
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 - J. Statutory Bond Status.....Pages 30-31
 - K. Skateboard Park Approval Status.....Page 32
 - L. Capehart Scatchard Updates.....Pages 33-35
 - M. Land Use Training Certification.....Page 36
 - N. Elected Officials Training
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XIX. Miscellaneous Business

<p>The next meeting of the BURLCO JIF will be held on Tuesday, November 22, 2022 at 3:30 PM Via Zoom Conferencing</p>
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XX. Meeting Open to Public Comment

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

XXI. **Closed Session** (*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

September 20, 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, September 20, 2022. Chair McMahon, **Chesterfield**, presiding. The meeting was called to order at 3:30 PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Amanda Somes, *Alternate*, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Maria Carrington, **Bordentown Twp.**
Glenn McMahon, **Chesterfield**
Joe Bellina, **Delran Twp.**
Erin Provenzano, **Delanco Twp.**
Fern Ouellette, *Alternate*, **Delanco Twp.**
Paula Kosko, **Hainesport Twp.**
Kathy Burger, **Medford Twp.**
Susan Jackson, **New Hanover Twp.**
Dan Hornickel, **Pemberton Twp.**
Mike Mansdoerfer, **Riverside Twp....arrived after roll call/missed voting**
Susan Onorato, **Shamong Twp.**
J. Paul Keller, **Springfield Twp.**
Lisa Cummins, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Tom Pullion, **Edgewater Park**
Patrice Hansell, **Fieldsboro Borough**
Steve Fazekas, **Florence Twp.**
Ed Dellorco, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Mary Picarillo, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

Paul A. Forlenza, MGA, *Executive Director, RPA – A Division of Gallagher*
Paul Miola, CPCU, ARM, *Deputy Executive Director, RPA – A Division of Gallagher*

Kamini Patel, MBA, CIC, CPCU, 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*
Karen Beatty, Account Manager, *Qual-Care*
Tom Tontarski, *Treasurer*
Debby Schiffer, Wellness Director, *Targeting Wellness*
Chris Winter, *Law Enforcement Risk Management Consultant*

Absent Fund Professionals were:

Chris Roselli, Account Manager, *General Liability Unit, Qual-Lynx*

Also present were the following Risk Management Consultant agencies:

Insurance Agency Mgmt.
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 Mr. Ingling, seconded by Ms. Kosko. 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 July 19, 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. Ingling, seconded by Ms. Archer to approve the Open session meeting minutes of the July 20, 2022 meeting. All in Favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE MEETING REPORT – September 13, 2022

As Ms. Burger, Claims Committee Chair, was absent from the September 13th meeting, Mr. Forlenza reported that a Claims Committee meeting was held via Zoom on Tuesday, September 13, 2022 and that the minutes from this meeting were a handout at today's meeting and are self-explanatory. He noted the Committee reviewed four (4) Property Pars and three (3) workers compensation PARs as well as the Solicitor reports.

He referenced one particular PAR in where there was "theft by deception" and a significant amount of money was stolen. He reported at this time, a portion of that amount has been recovered, however, it is still a significant financial loss. He asked the members when dealing with a large sum of money, please be cognizant and confirm not only the banking instructions in writing but be sure to confirm the instructions verbally as well.

Ms. Forlenza 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 both July and August, 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 30th 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 that 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 all been completed, and we have received *Renewal Resolutions & Agreements* from all nine (9) renewing members, which will be countersigned once Secretary Gural is available.

Mr. Forlenza noted 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. He noted there was some confusion as the Clerks do not currently have access to Origami, and explained that he is working with the MEL and Origami in obtaining more licenses so the Clerks will have access going forward. Mr. Forlenza stated 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. 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.

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, September 13, 2022, and stated that there no (0) closed cases in either July or August.

Mr. DeWeese also stated that there were no (0) new case(s) in either July or August.

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 informed the Committee that on August 03, 2022 he received correspondence from Parker McCay, P.A. advising Mr. DeWeese that the firm would like to resign from the BURLCO JIF Defense Panel. Mr. DeWeese updated the Committee regarding the conversations he had with Counsel at Parker McCay, P.A. regarding the current open files. Parker McCay P.A. has agreed to complete the handling of the two open files for Fieldsboro Borough and Medford Township until their conclusion. In addition, they agreed to not represent any parties in any actions involving Fieldsboro Borough and Medford Township while they are actively working on these two files. Mr. DeWeese noted that a resolution removing Parker McCay from the Defense Panel will be prepared for the October Executive Committee Meeting.

Lastly, Mr. DeWeese noted that in regards to Police Civil Rights cases, Mr. Barker has found a way to save money in defending these types of cases by separating the liability issues within the case. Though this applies more to the ACM and TRICO JIF's, of which Mr. Barker is part of the Defense Panel, he explained that usually this is negotiated between the lawyers, however in a recent Millville case, it was the Judge who actually ruled in favor of this option, which will help us in future Civil Rights claims, saving significant time and money.

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, including Law Enforcement messages and Loss Control Surveys issued during July and August 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

In Mr. Roselli's absence, Mr. Beatty reviewed this month's *Lessons Learned from Losses*, included in the agenda packet that outlines proper or the SMART lifting technique. In addition, Ms. Beatty reviewed some examples where proper lifting techniques were not utilized.

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

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

Mr. Winter reviewed his report for July and August that were included in the agenda, were self-explanatory, and highlighted the following.

In regards to Policy Development, Mr. Winter reported requests for policies and procedure have been received and responses 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 underway 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 and will be limited to 40 participants.

Mr. Winter reviewed a bulletin on the *New Requirements for the Carrying of Firearms in Public*, noting 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 it impacts New Jersey's "carry" law but does not eliminate the overall permitting requirements.

A 2nd bulletin included in the agenda was on the *Wellness/Physical Assessment Program* which, 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.

The last bulletin Mr. Winter reviewed dealt with Protocols for Pregnant Officers and the guidance needed to follow, which included workplace breastfeeding rights.

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 as the deadline to use or encumber your funds is coming up quickly. She then reviews what some towns have been using their funds for, including: Setting up a flu clinic; Seminar on Mental Fitness; Starting deliveries

of Misfit Markets; purchase a picnic table for a “quiet space” outside for employees; Meditation sessions and Chair massages.

Ms. Schiffer reviewed events that had taken place to promote Well-being, including the Wellness Advisory Committee meeting; the Wellness Coordinator Brainstorming Sessions, and her Monthly Wellness Idea that is posted to the JIF website each month.

In the September “Targeting Wellness Newsletter, Ms. Schiffer focused on Healthy Aging and Aging Gracefully. Topics included:

- 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

In addition, she included a *Fall Cleanse Challenge*, with daily goals to achieve.

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

MANAGED HEALTH CARE REPORT

Ms. Beatty noted she had included both July and August reports in the agenda, but would verbally be reporting on the month of August.

Lost Time v. Medical Only Cases

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

	<i>August</i>	<i>YTD</i>
<i>Lost Time</i>	3	28
<i>Medical Only</i>	19	86
<i>Report Only</i>	23	179
<i># of New Claims Reported</i>	45	295
<i>Report Only % of Total</i>	51%	61%
<i>Medical Only/Lost Time Ratio</i>	88:12	66:34
<i>Average Days to Report to Qual-Lynx</i>	1.8	4.1
<i>Average Days Reported to employer</i>	0.5	1.4

Claims Report by Type

This report depicts the number of claims and average number of days to report a claim by individual member YTD 2022.

Non-COVID Claims – 2.7 days to report

COVID Claims – 8.6 days to report

All Claims – 5.7 days to report

Transitional Duty Report

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

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	1,318
<i>Transitional Duty Days Worked</i>	975
<i>% of Transitional Duty Days Worked</i>	47%
<i>Transitional Duty Days Not Accommodated</i>	343
<i>% of Transitional Duty Days Not Accommodated</i>	26%
<i>\$ Saved by Accommodating</i>	\$92,612
<i>\$ Lost by not Accommodating</i>	\$33,114

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>August</i>
<i>Bill Count</i>	120
<i>Original Provider Charges</i>	\$97,321
<i>Re-priced Bill Amount</i>	\$40,057
<i>Savings</i>	\$57,263
<i>% of Savings</i>	59%
<i>Participating Provider Penetration Rate - Bill Count</i>	93%
<i>Participating Provider Penetration Rate – Provider Charges</i>	65%
<i>EPO Provider Penetration Rate - Bill Count</i>	98%
<i>EPO Provider Penetration Rate – Provider Charges</i>	99%

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 report provides information and savings examples for provider bill negotiation.

Mr. Wolbert inquired as to when a member reports a claim, they sometimes end up speaking to two (2) different groups of people that answer the phone, and they seem to be asking questions that they should not be asking, ie: prior conditions, etc. Ms. Beatty explained, if the Intake Team is very busy, the Nurses may step in and assist, and noted the nurses may be trying to get as much info as necessary for the intake personnel, but she will speak to the Intake Team about this matter.

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero presented the Technology Risk Services Report stating in regards to the new WIZER Training, the new course is in progress and there are currently 1,087 users enrolled with an 89% completion rate, which is good progress, so keep pushing.

Whitelisting and Phishing

As of September 20th, there are 24 members (86%) actively enrolled with three (3) waiting test phishing email confirmation and one (1) who has not replied letting him know if they have completed their whitelisting.

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

D2 Cybersecurity Vulnerability Scanning & Penetration Testing

As of September 20th, there are 27 members (96%) are actively enrolled in the program. Mr. Romero noted he is still missing the KYC or the VSA from one (1) member. He 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.

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

MEL's Cyber Risk Management

Mr. Romero reported that as of September 20th:

19 or 68% of the members are Tier 1 certified
15 or 54% of the members are Tier 2 certified
13 or 46% of the members are Tier 3 certified

Mr. Romero reviewed the Security tip of the month, reminding parents to please stay vigilant of children accessing the internet and to take the precautions he has outlined in the Child Rescue Coalition website.

Lastly, Mr. Romero noted he has created a step by step instruction sheet to register your domain with haveIbeenpwned.com which is a website that monitors, and will automatically notify you if emails are found on the dark web. This is also a Tier 3 requirement under the Password Integrity control, though there are other tools out there that will do the same.

Mr. Forlenza stated earlier today at the Strategic Planning meeting he reported that the MEL Cyber JIF is getting off the ground January 1, 2023 and there have been ongoing discussions about the types and limits of coverage that will be provided. Currently 19 of the 28 BURLCO JIF members are not in compliance with all the tiers, which means there are 9 member who are in jeopardy of not having coverage come January 1st, and that is significant. He reiterated this has been a discussion for several years now, and IF you have coverage, you will have limited coverage with a very high deductible. If you are compliant in at least one of the Tiers, you will be grandfathered in for the coverage that adheres to that Tier and the

deductible that goes with those Tiers thought 2023. However, you will then need to come into compliance with the Tiers going forward. The market will only provide coverage for those towns that have cyber programs in place, and it is constantly changing.

If you are coming into the home stretch with being in compliance with any of the Tiers, please complete the steps necessary, it is extremely important. Mr. Romero stated he would be happy to attend any Council meetings and explain the situation directly to your Governing Body if any member would like that done.

Mr. Romero asked if everyone understood and if there were any questions. No questions were entertained.

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for the month of July & August 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 two month period ending August 31, 2022 for Closed Fund Years 1991 through 2017, and Fund Years 2018, 2019, 2020, 2021, and 2022.

Investment Interest

Interest received or accrued for the reporting period totaled \$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

	Monthly	YTD
Subrogation Receipts	\$30,083.58.00	\$57,337.27
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$0.00	
2022 Premium Assessments	\$4,335,122.00	

Loss Run Payment Register – July and August 2022

Mr. Tontarski stated that the report included in the agenda packet shows net claim activity during the reporting period for claims paid by the Fund and claims payable by the Fund at period end in the amount of \$520,395.11. The claim detail shows 463 claim payments issued.

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

Interest Allocated	\$207.00
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

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.

Bill List – Ratification of August 2022

For the Executive Committee's consideration, Mr. Tontarski presented the August 2022 Bill List in the amount of \$699,252.21, which was included in the agenda, for ratification.

Bill List - September 2022

For the Executive Committee's consideration, Mr. Tontarski presented the September 2022 Bill List in the amount of \$103,603.47, which was included in the agenda packet for approval.

Chair McMahon entertained a motion to approve the July and August 2022 Loss Run Payment Register, the August and September 2022 Bill Lists as presented.

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

Motion by Mr. Ingling, seconded by Mr. Wolbert to approve the *July and August 2022 Loss Run Payment Register, the August and September 2022 Bill Lists* as presented.

ROLL CALL	Yeas	Amanda Somes, <i>Alternate</i> , Bass River Twp. Rich Wolbert, Beverly City Grace Archer, Bordentown City Maria Carrington, Bordentown Twp. Glenn McMahon, Chesterfield Joe Bellina, Delran Twp. Erin Provenzano, Delanco Twp. Paula Kosko, Hainesport Twp. Kathy Burger, Medford Twp. Susan Jackson, New Hanover Twp. Dan Hornickel, Pemberton Twp. Susan Onorato, Shamong Twp. J. Paul Keller, Springfield Twp. Lisa Cummins, Tabernacle Twp. Steve Ent, Westampton Twp. James Ingling, Wrightstown Borough
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Nays: None

Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Safety Committee Meeting Minutes – July 12, 2022

As Mr. Wolbert was not present at the July 12th meeting, Mr. Forlenza stated the minutes were self-explanatory and included in the agenda packet and noted the Tri-Annual Loss Control Report was also attached to the minutes for your review. He stated the Committee also reviewed the Loss Ratio reports valued as of March 31, 2022. He noted those reports valued as of June 30th are what are looked at as the Budget and Assessments start to be created, so please be cognizant of the Losses you have over that 6 year period.

Mr. Forlenza noted the Committee also reviewed the Regional Training events including the Wellness and Safety/Claims Coordinator Roundtable, as well as the upcoming session regarding PEOSHA visits. Also reviewed were Police Bulletins issued as well as approximately 20 MEL Safety Bulletins that are posted to the JIF website as well as received through the MEL App. Lastly were discussing on the Police Ad-Hoc Committee and what is going on with that as we have a meeting coming up later this Fall.

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

Finance Committee Report Minutes – August 30, 2022

Mr. Mansdoerfer stated the minutes of the August 30 meeting, were self-explanatory and were a handout for today's meeting. He then highlighted the following from the meeting:

Mr. Mansdoerfer reported the Committee has been discussing the 2023 Budget and the Committee reviewed the Interim Financial Summary valued as of June 30, 2022 and referenced those reports in the agenda as well, noting the Fund continues to be in good financial condition. Mr. Mansdoerfer also noted included in the agenda was the yearly MEL Fiduciary Disclosure Statement memo put out each year for the members to review simply stating the MEL is financially sound; however, is not subject to any Guaranty Fund protection in the event of insolvency. As a result, be aware of any potential additional assessments should the MEL become insolvent.

Lastly Mr. Mansdoerfer stated there was one (1) Resolutions presented for consideration. One authoring the release of Surplus in the amount of \$900,000 from the Closed Year Accounts 2008-2017.

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

Resolution 2022-31 – Authorizing Refund of Closed Year Account (2008-2017) Surplus Release of Surplus

Chair McMahon entertained a motion to approve Resolution 2022-31, *Authorizing Refund of Closed Year Accounts (2008-2017) Surplus Release as presented*

Motion by Mr. Ingling, seconded by Mr. Wolbert, to approve *Resolution 2022-31* as presented.

ROLL CALL	Yeas	Amanda Somes, <i>Alternate</i> , Bass River Twp. Rich Wolbert, Beverly City Grace Archer, Bordentown City Maria Carrington, Bordentown Twp. Glenn McMahon, Chesterfield Joe Bellina, Delran Twp. Erin Provenzano, Delanco Twp. Paula Kosko, Hainesport Twp. Kathy Burger, Medford Twp. Susan Jackson, New Hanover Twp. Susan Onorato, Shamong Twp. J. Paul Keller, Springfield Twp. Lisa Cummins, Tabernacle Twp. Steve Ent, Westampton Twp. James Ingling, Wrightstown Borough
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Nays: None

Abstain: Dan Hornickel, **Pemberton Twp.**

All in favor. Motion carried by majority vote.

Strategic Planning Committee Meeting Minutes – September 20, 2022

In the absence of Mr. Gural, Chair McMahon noted the Committee met earlier today and the minutes would be included in next month's agenda. With that said, he noted the Committee discussed the meeting format for the 2023 Executive Committee meetings and that there would be five (5) virtual and six (6) in person; the Holiday Dinner Meeting will be held at O'Connor's in Easthampton with a small reception prior to the meeting and more details will be forthcoming; the 2022 Annual Reports at 8 copies per town

will be printed and distributed at the December meeting; and the Elected Officials dates and format was discussed for 2023, along with discussion on the venue for the 2023 Annual Retreat.

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

MEL/RCF/EJIF REPORTS

In the absence of Ms. Jack, Mr. Mansdoerfer reported the MEL/RCF/EJIF all met on September 7, 2022 and those reports are included in the agenda and are self-explanatory, and highlighted the following.

Mr. Mansdoerfer asked the members to please review the Bulletin on the millions of dollars in savings in taxpayer money the MEL has saved it's members since its inception.

In regards to the RCF, the initial 2023 Budget was reviewed with a 2% increase over last year's budget. And lastly in regards to the EJIF, the initial 2023 budget was also reviewed with a .05% increase over last year.

Mr. Forlenza noted the MEL has introduced a Rate Table, which is the rate that is multiplied against an Exposure Unit to generate your Premium. He noted the Rate Table has increased 13.9%, which is significant, and does not take into consideration any type of exposure unit changes year over year. He stated that it is going to be a tough Budget cycle for everyone.

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

MISCELLANEOUS BUSINESS

OPRA ROADMAPS

Mr. Forlenza noted included in your agenda and as a handout was the updated OPRA Roadmap, which will also be emailed out to the Clerks shortly. He noted the Executive Director's office is the Custodian of Records for the JIF. He noted that should you receive an OPRA request, and after searching your files, you do not have what the requestor is seeking, please send the request to Kris Kristie in his office and we will start the procedure for obtaining the documents in the request. We will also advise you if an extension is needed and if you need to redact any information include in the documents that are supplied to you.

He explained some of these OPRA requests are being send directly to Mr. DeWeese, or Qual-Lynx and it is causing some confusion. The Executive Directors office keeps an OPRA log, as required, so it is important the Roadmap is followed in addressing OPRA requests. Again, you need to check your own records first to see if you have the requested documents in your possession.

Mr. Forlenza asked if there were any questions, no questions were entertained.

Next Meeting

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, October 18, 2022 at 3:30 PM** at the Hainesport Municipal Building.

PUBLIC COMMENT

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

Chair McMahon opened the meeting to the public for comment.

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

Motion by Mr. Wolbert, seconded by Mr. Ingling, to close the meeting to the public. 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.

<i>Workers Compensation</i>	<i>Property</i>
<i>MLT-2020179427</i>	<i>2022271713</i>
<i>2023277874</i>	<i>2022269034</i>
<i>2021229233</i>	<i>2023280920</i>
	<i>2020203174</i>

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.**
Paula Kosko, **Hainesport Twp.**
Kathy Burger, **Medford Twp.**
Susan Jackson, **New Hanover Twp.**
Dan Hornickel, **Pemberton Twp.**
Susan Onorato, **Shamong Twp.**
J. Paul Keller, **Springfield Twp.**
Lisa Cummins, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were two (2) claim(s) recommended by the Claims Committee for abandonment of subrogation since the last meeting:

2021211406
2021238231

Motion by Mr. Wolbert, seconded by Mr. Ingling, to approve the Abandonment of Subrogation Attempts on the Claims as 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.**
Paula Kosko, **Hainesport Twp.**
Kathy Burger, **Medford Twp.**
Susan Jackson, **New Hanover Twp.**
Dan Hornickel, **Pemberton Twp.**

Susan Onorato, **Shamong Twp.**
J. Paul Keller, **Springfield Twp.**
Lisa Cummins, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

MOTION TO ADJOURN

Chair McMahon entertained a motion to adjourn the September 20, 2022 meeting of the BURLCO JIF.

Motion by Ms. Kosko, seconded by Ms. Archer to adjourn the September 20, 2022 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:35 PM.

Kris Kristie,
Recording Secretary for

Rich Wolbert, Acting SECRETARY



7

To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: October 18, 2022
Re: Executive Director's Report

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

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

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

A summary of the Certificates of Insurance issued during September are attached for your review.

C. Financial Fast Track Report (pg. 22)

The Financial Fast Track Report as of August 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 August 31, 2022 was \$7,370,256

D. Regulatory Filing Checklists (pgs. 23-24)

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. 25)

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 and a reminder letter was sent out on October 10, 2022 to same advising of any additional funds left to claim. 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. 26)

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 and a reminder letter was sent out on October 10, 2022 to same advising of any additional funds left to claim. 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. 27)

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 and a reminder letter was sent out on October 10, 2022 to same advising of any additional funds left to claim. 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. 28)

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 and a reminder letter was sent out on October 10, 2022 to same advising of any additional funds left to claim. 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. 29)

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. 30-31)

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. All renewal applications must be submitted to the Fund Underwriter's office by **November 1, 2022**. Reminders to complete the application were sent on August 31st, September 22nd, and October 4th. Failure to meet the **November 1, 2022** deadline may result in an issuance of a non-renewal notice. Any questions on the status of an application or a bond listed on the report should be directed to Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

K. Skateboard Park Approval Status (pg. 32)

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. 33-35)

John Geaney, Esq. of the law firm of Capehart Scatchard periodically provides updates on court cases dealing with workers' compensation, ADA and FMLA issues. Copies of his latest updates are included for your information.

M. Land Use Training Certification (pg. 36)

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.

N. Elected Officials Training

Once again this year, the Fund will be sponsoring Elected Officials training with both in-person and virtual options. The MEL will reduce each member's 2023 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited

to 5% of a member's 2023 MEL Assessment. Once information is available regarding the training, a notice will be sent out to all members.

O. RMC Resolutions & Agreements

On or about October 17, 2022, a memo and sample copies of the JIF RMC Resolution and Agreement for the 2023 Fund Year were e-mailed to all Risk Management Consultants. If an RMC represents more than one municipality, we request that the form be copied and one set executed for each municipality represented. Once our office receives this documentation, payment can be issued for the 2023 fees at the February 2023 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. Also, all RMC's are required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee. If you have any questions in this regard, please contact Tracy Forlenza at 856-446-9143 or Tracy.Forlenza@rpadmin.com.

P. 3rd Quarter Attendance (pg. 37)

A report detailing attendance records through the 3rd quarter of the 2022 Fund year is attached for your review. As the attendance is taken directly from the minutes, please contact Kris Kristie at Kristi.Kristie@rpadmin.com with any questions or concerns.

Q. Surplus Release

On or about October 17, 2022, all members who are eligible to receive a share of this year's surplus release will receive a notification from Tracy Forlenza in regards to their balance and options for collecting their portion of the surplus. All members are asked to respond to Tracy as to the disposition of their portion of the surplus no later than **November 30, 2022**.

R. Website (WWW.BURLCOJIF.ORG)

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

S. New Member Activity

Nothing to Report.

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

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

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

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

Member Municipality	Opening Balance	January 2022	February 2022	March 2022	April 2022	May 2022	June 2022	July 2022	August 2022	September 2022	October 2022	November 2022	December 2022	Paid 2023	Total Paid	Remaining Balance	Date Encumbered
Bass River	995.00														0.00	995.00	
Beverly Ctiy	1,595.00														0.00	1,595.00	
Bordentown City	1,595.00														0.00	1,595.00	
Bordentown Twp.	2,660.00				705.00	31.99									736.99	1,923.01	
Chesterfield	995.00							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							1,220.00				1,269.99	325.01	
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										4,645.00				4,645.00	0.00	
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	\$5,865.00	\$0.00	\$0.00	\$0.00	8,421.13	43,623.87	
Must be Claimed or Encumbered by November 30, 2022. All Encumbered Claims Must be Claimed by February 1, 2023																	

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Burlington County Municipal Joint Insurance Fund 2022 Wellness Incentive Program																	
Member Municipality	Opening Balance	January 2022	February 2022	March 2022	April 2022	May 2022	June 2022	July 2022	August 2022	September 2022	October 2022	November 2022	December 2022	Paid 2023	Total Paid	Remaining Balance	Date of Encumber
Bass River	500.00														0.00	500.00	
Beverly	750.00														0.00	750.00	
Bordentown City	750.00														0.00	750.00	
Bordentown Twp.	1,000.00				163.35			225.00		136.34	225.00				749.69	250.31	
Chesterfield	500.00										500.00				500.00	0.00	
Delanco	750.00										306.96				306.96	443.04	
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										441.12				441.12	58.88	
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	\$1,473.08	\$0.00	\$0.00	\$0.00	3,460.54	18,289.46	
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										500.00				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										500.00				500.00	-	
Medford	500.00														0.00	500.00	
Mt. Laurel	500.00										500.00				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	\$1,500.00	\$0.00	\$0.00	\$0.00	\$3,396.47	\$10,603.53	

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

F:\DATA\Risk\EXCEL\BURLCO\2022\Safety\BURLCO 2022 REIMBURSE.xlsx|EPL CYBER

2022 BURLCO Meeting Attendance																			
Municipality	Name	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y	Y		Y						8			
Bass River	Renwick/Somes	FC	Alt	Alt	Alt	Alt	Alt	Alt		Alt				1	7	8	13%	88%	100%
Beverly City	Wolbert/Midgette	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Bordentown City	Archer/Peak	FC	FC	FC	FC	FC	FC	N/A		FC				7	0	8	88%	0%	88%
Bordentown Twp.	Carrington/Theokas	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Chesterfield Township	McMahon/Sahol	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Delanco Township	Provanzano/Browne	FC	FC	FC	Alt	FC	FC	FC		FC				7	1	8	88%	13%	100%
Delran Township	Bellina/Eggers	N/A	N/A	FC	FC	FC	FC	FC		FC				6	0	8	75%	0%	75%
Edgewater Park Twp.	Pullion/Cahall	N/A	FC	FC	N/A	N/A	N/A	N/A		N/A				2	0	8	25%	0%	25%
Fieldsboro	Hansell, P./Lewis.C	FC	N/A	FC	N/A	N/A	FC	FC		N/A				4	0	8	50%	0%	50%
Florence Township	Fazekas/Elrton	FC	FC	FC	FC	FC	FC	N/A		N/A				6	0	8	75%	0%	75%
Hainesport Township	Kosko/Kilburn	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Lumberton Township	Dellorco	FC	FC	FC	FC	FC	FC	N/A		N/A				6	0	8	75%	0%	75%
Mansfield Township	Fitzpatrick/Magee	FC	FC	FC	FC	N/A	FC	FC		N/A				6	0	8	75%	0%	75%
Medford Township	Burger/Bielec	FC	FC	FC	FC	N/A	FC	FC		FC				7	0	8	88%	0%	88%
Mt. Laurel	Mascia/Shillingford	FC	FC	FC	FC	N/A	FC	N/A		N/A				5	0	8	63%	0%	63%
New Hanover	Jackson/Tuliano	FC	N/A	FC	FC	FC	N/A	FC		FC				6	0	8	75%	0%	75%
North Hanover	Picariello/Duff	FC	FC	FC	Alt	Alt	FC	FC		N/A				5	2	8	63%	25%	88%
Palmyra Borough	Gural/Jackson	Alt	FC	FC	N/A	N/A	FC	N/A		N/A				3	1	8	38%	13%	50%
Pemberton Borough	Mull/Vallari	FC	N/A	N/A	Alt	N/A	N/A	N/A		N/A				1	1	8	13%	13%	25%
Pemberton Twp.	Hornickel/Brown	Alt	FC	FC	FC	FC	FC	FC		FC				7	1	8	88%	13%	100%
Riverside Township	Mansdoerfer/Jack	FC	FC	FC	FC	FC	FC	Alt		FC				7	1	8	88%	13%	100%
Shamong Township	Onorato	FC	FC	FC	N/A	FC	FC	FC		FC				7	0	8	88%	0%	88%
Southampton Township	Hoffman	FC	FC	FC	N/A	N/A	N/A	N/A		N/A				3	0	8	38%	0%	38%
Springfield Township	Keller/Sobotka	FC	FC	FC	FC	N/A	FC	FC		FC				7	0	8	88%	0%	88%
Tabernacle Township	Cummins/	FC	FC	FC	N/A	N/A	N/A	N/A		FC				4	0	8	50%	0%	50%
Westampton Township	Ent/Farnsworth	FC	FC	FC	FC	N/A	FC	N/A		FC				6	0	8	75%	0%	75%
Woodland Township	Brown/Seeland	FC	N/A	N/A	N/A	N/A	N/A	N/A		N/A				1	0	8	13%	0%	13%
Wrightstown	Ingling/Gorman	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
28		26	23	26	21	16	22	17	28	17	28	28	28	154	14	224	69%	6%	75%
		93%	82%	93%	75%	57%	79%	61%	100%	61%	100%	100%	100%						

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

SAFETY DIRECTOR REPORT

Burlington County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: October 4, 2022

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

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

LOSS CONTROL SURVEYS

- Township of Medford on September 8, 2022
- Township of Florence on September 20, 2022
- Township of Bordentown on September 26, 2022
- Borough of Fieldsboro on September 26, 2022
- Township of Chesterfield on September 27, 2022
- Township of Mansfield on September 28, 2022

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Surveys were completed in September

MEETINGS ATTENDED

- Claims Committee Meeting on September 13, 2022
- Executive Fund Committee Meeting on September 20, 2022

MEL SAFETY INSTITUTE (MSI)

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

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

MSI SAFETY DIRECTOR

- How to Receive Push Notifications on the NJ MEL Mobile App?
- Training Announcement: Designated Employer Representative (DER), Thursday, September 15, 2022, 9:00 AM-4:00 PM (1-Hour Lunch Break)
- Law Enforcement Message: [Model Policy – Wellness For Law Enforcement Agencies](#)
- 2022 MSI EXPO: In-Person Training on September 7, 2022, Camden County Regional Emergency Training Center
- Coin Toss: Soliciting Donations on Roadways Best Practices
- Law Enforcement Risk Analysis: Considerations for the Law Enforcement Leaders when Reviewing the School/Law Enforcement MOA In Light of The Robb Elementary School Tragedy New Threat Assessment Legislation
- Training Announcement: Leadership Skills for Supervisors, September 22nd & 23rd at the Gloucester County Fire Academy
- 2022 MSI EXPO: In-Person Training on October 5, 2022, Atlantic Cape Community College
- First Aid & First Aid Kits in the Workplace Best Practices
- MSI LIVE Schedule

MSI LAW ENFORCEMENT MESSAGES

- N.J.S. 2C 58-3 Firearms Act Amended- MSI LE Bulletin
- Child Safety Seats Utilized by Police Transport – MSI LE Message
- NICS Denial Notification Act – MSI LE Risk Analysis

MSI NOW & MSI DVD

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

MSI NOW	
Municipality	Number of Videos
Mount Laurel	3
Pemberton Township	1

[MSI DVD](#) includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free

of charge for MEL members and held for up to 2 weeks so you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD.

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

MSI LIVE

[MSI LIVE](#) features real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certifications. The

MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

The [MSI LIVE Schedule](#) is available for registration. Please register early, under-attended classes will be canceled.

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

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

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

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

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER - OCTOBER 2022

TRUCK SAFETY



- THREE POINTS OF CONTACT SHOULD BE MAINTAINED AT ALL TIMES.
- WEAR BRIGHTLY COLORED CLOTHING/VESTS AND STAY ALERT
- WORKERS SHOULD COMMUNICATE AND MAINTAIN EYE CONTACT WITH EACH OTHER BEFORE WALKING IN FRONT OF OR BEHIND A VEHICLE OR OTHER MOBILE EQUIPMENT.
- USE SPOTTERS
- DO NOT WALK BETWEEN TOW VEHICLE AND TRAILER OR MOBILE EQUIPMENT
- LISTEN FOR BACK UP ALARMS OR HORNS AND MAKE SURE THESE WARNING SYSTEMS ARE OPERATIONAL
- AVOID BLIND SPOTS

- CLAIMANT WAS GETTING DOWN FROM A ROLLER TRUCK WHEN HIS FOOT GOT STUCK CAUSING HIM TO TWIST HIS LEFT KNEE AND FALL TO THE GROUND. CONSERVATIVE TREATMENT FOR A LEFT KNEE SPRAIN IS ONGOING AND THE TOTAL INCURRED ON THE CLAIM IS \$48,000. 3 POINTS OF CONTACT MAY HAVE PREVENTED THIS CLAIM.
- CLAIMANT EXITING A TRUCK, MISSED A STEP CAUSING HIM TO FALL AND TEAR THE ACL OF HIS KNEE RESULTING IN SURGERY. THE TOTAL INCURRED ON THE FILE IS \$91,000. 3 POINTS OF CONTACT MAY HAVE PREVENTED THIS CLAIM.
- CLAIMANT STEPPING OVER GAS HOSE CONNECTED TO HIS VEHICLE AND HIS FOOT GOT CAUGHT CAUSING HIM TO FALL. A TORN ROTATOR CUFF RESULTED THAT MAY REQUIRE SURGERY. THE TOTAL INCURRED IS \$85,000

DATE: October 05, 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 (September)

During the month of September the following information is provided.

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

2. Training: The Management of Aggressive Behavior class is now scheduled for November 16, 2022 at the Burlington County Emergency Services Training Center. Class will be from 8:30 to 12. A Training Bulletin will be posted to all BURLCO agencies. Class size will be limited to 40 attendees.

3.. Meetings Attended:

BURLCO Claims Meeting:	09/13/2022
BURLCO Executive Meeting:	09/20/2022

4. Law Enforcement Bulletins / Newsletters: There were no bulletins posted in September.

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: October 18, 2022 at Hainesport Municipal Building
Email address: debby_schiffer@targetingwellness.com 856-322-1220

October Well-being Initiatives & Activities

Not a lot of new activity since my last report. Working with a few towns that have remaining balances. Reminder that all funds need to be used or at least encumbered by November 30th. You have until Feb 1st, 2023 to use those encumbered funds.

- Beverly City – presentation on Mental Fitness this month.
- Bordentown Twp – Planning a presentation on Mental Fitness for 4th quarter.
- Chesterfield – Had a successful flu clinic including blood pressure screenings and information from BCHD.
- Florence – Ran a Sleep Hygiene Challenge in September. Presentation on Plant-based vs. S.A.D. this month.
- Southampton – Presentation on Mental Fitness in September. Looking at topics for the remaining months; they have been hosting monthly wellness events since June.
- Pemberton Borough – scheduled chair massages for end of October
- Tabernacle – Stress Management activity held in September

Meetings:

Wellness Advisory Committee –Our third meeting was held on September 21st. The minutes have been shared with the Safety Committee for approval. We plan to have one more meeting at the end of November or beginning of December. Date to be determined.

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

Website:

Check out the JIF Website for updates to the Wellness Section

I am interested in sharing photos and prize ideas to assist other towns. Please feel free to share them at any time. I can't guarantee I can have ALL of them posted, but we'll do the best we can.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
WELLNESS DIRECTOR'S REPORT

October Targeting Wellness Newsletter:

October has always been dedicated to Breast Cancer Awareness. And rightly so since 1 in 8 U.S. women (about 13%) will develop invasive breast cancer over the course of her lifetime. Yet this month's newsletter, I wanted to focus on reducing one's risk of all cancers.

So often we live in fear that whatever our parents or siblings developed, we too will meet the same fate. However, in reality, countless studies have shown that the risk of cancer is only 5%-10% based on our genes and 90%-95% due to our lifestyle choices! That means you may be born with a predisposition to a certain disease that can remain dormant unless fueled by your environment and lifestyle choices. You can play a huge part in your destiny when it comes to cancer or any other chronic disease! That is empowering! Topics discussed include:

- What is in your backpack? (cover page)
- Your risk of cancer goes beyond your genes
- Cancer risk – impacted by lifestyle changes
- What is visceral fat?
- How to measure/rate visceral fat
- Tips to lose visceral fat
- Fall fitness-don't make it a fantasy sport
- Nutritional Bites: Highlights from my "Ethos Farm Retreat"
- A few examples of cancer-fighting foods
- Recipe Corner: Warming Carrot and Tomato Soup (both contain cancer-fighting nutrients!)
- Word search puzzle to prevent cognitive decline and reduce stress (which contributes to chronic disease)

Article:

I also included an article on "*Overeating & Food Addictions*" from the Center for Nutrition Studies. It addresses **many of the causes** of overeating and obesity and the possible solutions... many are simple but not easy! Today, nearly ¾ of the US adult population are overweight and about 1/3 of US children and teenagers are obese or overweight.

Society sets us up to fail. However, you don't have to remain a victim. Take charge by making a commitment to yourself knowing you are worth it! Don't be afraid or embarrassed to ask for help and accountability. We all need support...You don't have to fight this battle alone!



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

Intake	September-22	September-21	2022 September YTD	2021 September YTD
# of New Claims Reported	29	40	328	309
# of Report Only	14	22	194	164
% Report Only	48%	55%	59%	53%
# of Medical Only	14	17	101	98
# of Lost Time	1	2	31	47
Medical Only to Lost Time Ratio	93:07	89:11	77:23	68:32
Claim Petition First Notice	0	0	2	0
COVID-19	11	14	163	163
Average Days <u>Reported To Qual-Lynx</u> (Indemnity, Medical Only, Report Only)	3.1	4.5	4.0	4.2
Average Days <u>Reported To Employer</u> (Indemnity, Medical Only, Report Only)	2.2		2.9	

Nurse Case Management	September-22	September-21
# of Cases Assigned to Case Management	20	18
# of Cases >90 days	14	15

Savings	September-22	September-21	2022 September YTD	2021 September YTD
Bill Count	111	143	1070	1420
Provider Charges	\$77,141	\$178,601	\$1,562,774	\$2,250,424
Repriced Amount	\$24,678	\$73,109	\$562,920	\$850,290
Savings \$	\$52,464	\$105,492	\$999,854	\$1,400,134
% Savings	68%	59%	64%	62%

QualCare Provider Network Penetration Rate	September-22	September-21	2022 September YTD	2021 September YTD
Bill Count	96%	97%	93%	95%
Provider Charges	91%	98%	94%	95%

Exclusive Provider Panel Penetration Rate	September-22	September-21	2022 September YTD	2021 September YTD
Bill Count	98%	96%	94%	96%
Provider Charges	99%	97%	94%	90%

Transitional Duty Summary		2022 September YTD	2021 September YTD
% of Transitional Duty Days Worked		65%	74%
\$ Saved By Accommodating		\$102,889	\$135,799
% of Transitional Duty Days Not Accommodated		35%	26%
Cost Of Days Not Accommodated		\$50,607	\$61,537



Cyber Risk Management

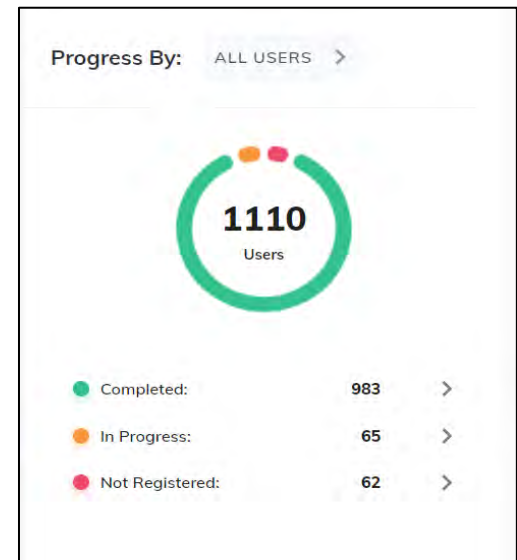
Monthly Executive Report

October 5, 2022

Wizer Training

Municipalities	Total Users	Training Completion %
Bordentown City	22	100
Bordentown Township	51	100
Chesterfield Township	24	100
Delran Township	58	100
Fieldsboro Borough	4	100
Florence Township	62	100
Hainesport Township	10	100
Medford Township	145	100
North Hanover Township	21	100
Pemberton Borough	13	100
Pemberton Township	102	100
Southampton Township	14	100
Westampton Township	89	96
Mansfield Township	77	95
Delanco Township	27	93
Palmyra Borough	34	91
Beverly City	18	89
Lumberton Township	43	88
Edgewater Park Township	35	83
Mount Laurel Township	154	82
Shamong Township	14	79
Woodland Township	8	75
Wrightstown Borough	4	75
Tabernacle Township	19	74
Bass River Township	14	64
New Hanover Township	8	50
Springfield Township	20	15
Riverside Township	36	6

Training Progress 89%



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	Ongoing phishing campaign
Woodland Township	Ongoing phishing campaign
Wrightstown Borough	Awaiting test email confirmation

Phishing Compliance Status			
	Ongoing	24	86%
	Awaiting test email confirmation	3	11%
	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%	

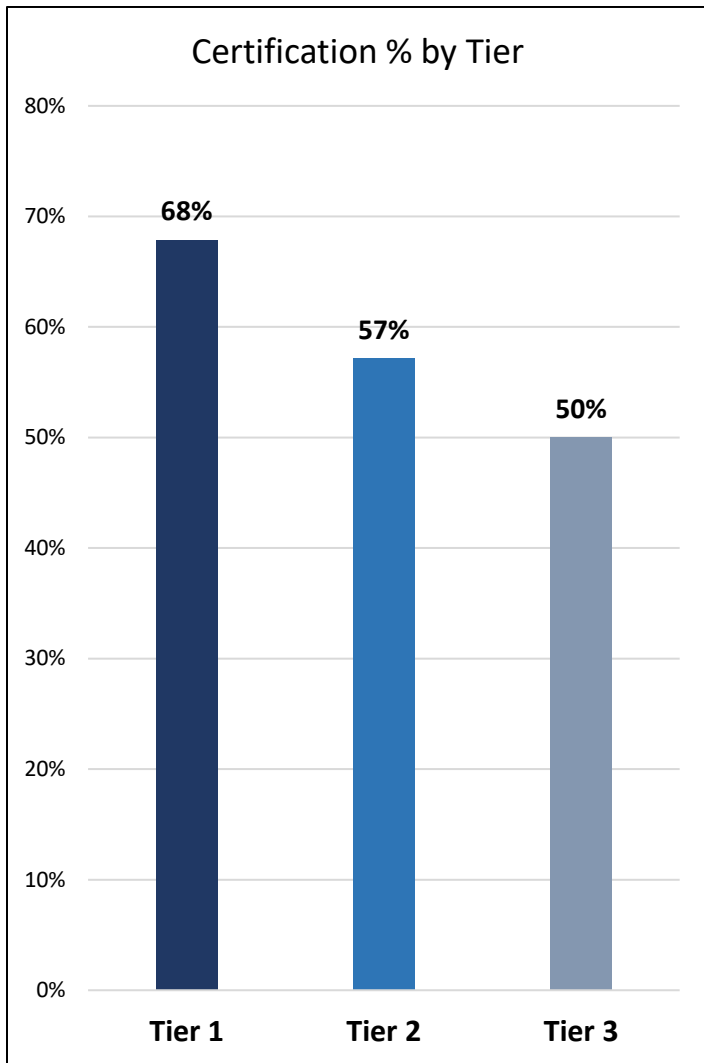


MEL's Cyber Risk Management

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	Approved	Approved
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	16	14
% Approved	68%	57%	50%
Number Incomplete	1	3	5
% Incomplete	4%	11%	18%

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 –

Why Use a Passphrase vs a Password

What is a passphrase?

A passphrase is a sentencelike string of words used for authentication that is longer than a traditional password, easy to remember and difficult to crack.

Using a long passphrase instead of a short password increases security access to data, devices, and accounts. The longer a passphrase is, the more likely a user is to incorporate randomness, or factors that make it less predictable to a potential attacker.

Why are passphrases considered superior to passwords?

- **Passphrases generally are easier to remember than passwords.** Most people find it easier to remember four to eight random words that are more than 30 characters long versus a password that is typically 8 to 16 characters.

- **Passphrases are more secure than passwords.** Passphrases can be as long as 100 characters, including capitalizations and special characters. A properly constructed passphrase can be much more difficult to guess than a password.
- **Passphrases can be created that are almost impossible to crack.** Although cybercriminals have a collection of sophisticated password cracking tools, even the most advanced tools would have a difficult time cracking a passphrase that uses random words and is of considerable length.
- **Samples of Passphrases**
 - *Ilovedrivingmyconvertibleinthesummer* (I love driving my convertible in the summer)
 - *Ihatemycreditcard25%interestrate* (I hate my credit card 25% interest rate)
 - *\$unshineisbetterthanarainyday* (Sunshine is better than a rainy day)

How to use a passphrase

The best way to create a passphrase is to combine a group of words into a phrase that makes sense to the user and is easily remembered but difficult to anyone else.

Passphrase best practices

- Use an easy to remember but uncommon group of four to eight words.
- Use capital letters or capitalize certain words.
- Add punctuation and special characters that make sense to the user but no one else.
- Use unusual or abbreviated spellings of words.
- Make some letters into numbers.
- Use character substitution of symbols that look like characters.
 - Letter S could be a \$
 - Letter L could be a 1 or !
 - Letter O could be a 0

What to avoid

- Do not choose a popular phrase or saying.
- Avoid popular song lyrics.
- Consider nonsense words.
- Make the phrase at least 16 characters long.
- Five words are better than four.
- Add in symbols and letters.
- Choose random words.
- Use a different phrase for each account.
- Don't use common themes or associations found in your social media pages.

How Long It Would Take a Hacker To Brute Force Your Password

Hive Systems did some number crunching and research and provided the table below that illustrates the time it takes to crack a password based on complexity and length.

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

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

October 10, 2022

To the Members of the
Executive Board of the
Burlington County Municipal
Joint Insurance Fund

I have enclosed for your review and, in some cases consideration, documents of presentation relating to claims, transfers, and the financial condition of the Fund.

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending September 30, 2022 for Closed Fund Years 1991 to 2017, and Fund Years 2018, 2019, 2020, 2021 and 2022. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 17,755.17. This generated an average annual yield of 1.24%. However, after including an unrealized net loss of \$ 338,611.05 in the asset portfolio, the yield is adjusted to -22.43% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$13,684,422.70.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 8,316.43 w/YTD Total \$ 65,653.70
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00
2022 Premium Assessments \$ 103,527.00

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 \$ 167,513.63. The claims detail shows 275 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$ 286.79 Interest Allocated)

Delran Township	\$ 0.00
Chesterfield Township	\$ 2,239.00
Bordentown City	\$ 41,301.00
Bordentown Township	\$ 57,627.00
Westampton Township	\$ 10,597.00
E-JIF Dividend	\$181,003.38

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 17,398,109.38 to a closing balance of \$ 16,937,461.80 showing a decrease in the fund of \$ 460,647.58. 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 - OCTOBER 2022

	Payee	FY2022	FY2021	JIF Appropriation	Description
1	The Actuarial Advantage	3,064.00		Prof Services/Actuary	Aug and Sept 2022 Fees
2	PERMA	7,412.00		Prof Services/Admin. Consultant	Oct, Nov, Dec 2022 Fee
3	Arthur J. Gallagher Risk Management Services	31,880.00		Prof Services/Administration	Oct 2022 Fee
4	Arthur J. Gallagher Risk Management Services	74.39		Misc/Postage/Copies/Faxes	Postage/copies expenses-Sept
5	The DeWeese Law Firm, P.C.	6,287.00		Prof Services/Attorney	Oct 2022 Fees
6	Qual-Lynx	18,316.00		Prof Services/Claims Admin.	Oct 2022 Fees
7	Joyce Media	390.00		Misc/JIF Website	Oct 2022 Fees
8	Christopher J. Winter Sr.	1,833.00		Training/Police Risk Services	Law Enforcement Consultant-Oct 2022 fees
9	Kris Kristie	383.00		Misc/Recording Secretary	Oct 2022 Fees
10	J. A. Montgomery Consulting	11,715.00		Prof Services/Safety Director	Oct 2022 Fees
11	Secure Data Consulting Services, LLC	5,544.00		Prof Services/Technology Risk Serv Dir	Oct 2022 Fees
12	Tom Tontarski	987.00		Prof Services/Treasurer	Oct 2022 Fees
13	Conner Strong & Buckelew	711.00		Prof Services/Underwriting Mgr	Oct 2022 Fees
14	Debby Schiffer	2,558.00		Wellness Program	Oct 2022 Fees
15	Iron Mountain	79.02		Misc/Record Retention Service	"Inv#GXJR615; Storage 10/1-31/22; Service 8/24-9/27/22
16	O'Connor's American Grill	500.00		Misc/Meeting Expense/Dinner Mtg	Dec Dinner deposit
16	Township of Bordentown	225.00		Wellness Program	Chair massage and meditation
17	Township of Chesterfield	500.00		EPL/CYBER/EPL/Cyber Incentive Program	Cyber security
18	Delanco Township	306.96		Wellness Program	Misfits markets produce; water filter, mobility session
19	Edgewater Park Township	1,220.00		Optional Safety Budget	AED and pads
20	Hainesport Township	441.12		Wellness Program	Chair Massage, weighted blankets and sleep challenge
21	Mansfield Township	500.00		EPL/CYBER/EPL/Cyber Incentive Program	Firewall and security
22	Mount Laurel Township	500.00		EPL/CYBER/EPL/Cyber Incentive Program	Baricuda filter
23	Mount Laurel Township	4,645.00		Optional Safety Budget	Hi Viz wear and barriers
	Subtotals	\$100,071.49	\$0.00		

JIF Bill List Total

\$100,071.49



***Strategic Planning Committee Meeting Minutes
September 20, 2022
Hainesport Municipal Building***

A meeting of the Burlington County Municipal Joint Insurance Fund's Strategic Planning Committee was held on September 20, 2022 at 2:00pm at the Hainesport Municipal Building, in Hainesport, NJ. The meeting began at 2:08 PM.

Those in attendance were:

Glenn McMahon, **Chesterfield Township**
Daniel Hornickel, **Pemberton Township**
Sue Onorato, **Shamong Township**
James Ingling, **Wrightstown Borough**
Paul 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**
Lou Romero, **Technology Risk Services Director**

Those not in attendance:

John Gural, Chair, **Palmyra Borough**
Jay Springer, **Lumberton Township**

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

I. Minutes of the June 21, 2022 Meeting

Mr. Miola stated that a copy of the June 21, 2022, Strategic Planning Committee Minutes were emailed to all Committee members along with the notice for today's meeting on September 8, 2022. They were also reviewed at our July Executive Committee Meeting.

II. Membership Renewals

Mr. Miola mentioned that all members up for renewal effective January 1, 2023 have renewed their membership with the Fund. He noted that once the agreements have been countersigned by the Fund Chair and Secretary, the agreements will be filed with DOBI & DCA.

III. 2022 Conferences

Mr. Miola announced that the AGRiP (Association of Governmental Risk Pools) Fall Conference will be held October 2 – 4, 2022 in San Diego, CA. A reminder email was sent on July 19, 2022, to those eligible Fund Commissioners. Currently, there are no attendees from BURLCO registered.

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

IV. Fund Commissioner Attendance

Mr. Miola mentioned that our office will be monitoring attendance records through September since there was no August Executive Committee Meeting. Once those records have been reviewed,

our office will send out letters to members that have poor attendance. The Committee agreed with this process.

V. 2022 Fall Executive Committee Meetings

With regard to the Fall Executive Committee Meetings, Mr. Miola briefly reviewed the remaining meeting schedule with the Committee:

- October – In-person
- November – Virtual
- December – In-person

2023 Executive Committee Meeting Schedule

Mr. Miola reminded the Committee that the 2023 Executive Committee Meeting Schedule was approved the last Strategic Planning Committee Meeting that was held in June. He noted that there will be five (5) virtual meetings and six (6) in-person meetings. This format was developed to boost attendance from the members.

VI. December Executive Committee Meeting/Holiday Dinner Meeting

Mr. Miola pointed out that the December Dinner Meeting is scheduled to take place on December 20, 2022. The December Dinner Meeting format was discussed internally by the Executive Director's office to find ways to improve attendance.

Ms. Ortiz mentioned that it was suggested to provide food before and during the meeting with the reception follow after the meeting. She explained that hors d'oeuvres would be served before and during the meeting and then hold the reception immediately following the Executive Committee meeting with heavier food options. Ms. Ortiz noted that O'Connors American Grill in Eastampton, NJ is available on December 20, 2022 to hold our event. Mr. Miola asked the Committee for their feedback.

Mr. McMahon commented that he likes the idea of having food before and during the Executive Committee Meeting. He is comfortable with holding the December Dinner Meeting at O'Connors American Grill. The Committee agreed with Mr. McMahon that it would be a great idea to provide food before and during the meeting.

Mr. Hornickel suggested sending an invitation to the members asking who will be attending the JIF meeting and reception to get a better headcount for food purposes.

Ms. Ortiz indicated that she will reach out to O'Connors to reserve the facility for the December Dinner Meeting. Mr. Forlenza noted that his office will re-advertise the December Executive Committee Meeting.

VII. Technology Risk Service Director RFP

Mr. Romero presented the Technology Risk Services Report stating in regards to Employee Cyber Hygiene Training. The new cyber training course is in progress and there are currently 1,087 users enrolled with an 89% completion rate, which is good progress, so keep pushing.

Whitelisting and Phishing

As of September 20th, there are 24 members (86%) actively enrolled with three (3) waiting test phishing email confirmation and one (1) who has not replied letting him know if they have completed their whitelisting.

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

D2 Cybersecurity Vulnerability Scanning & Penetration Testing

As of September 20th, 27 members (96%) are actively enrolled in the program. Mr. Romero noted he is still missing KYC and VSAs from one (1) member. He reiterated that both documents need to be submitted to Mr. Romero at the same time so he can then forward to D2 Cybersecurity.

MEL's Cyber Risk Management

Mr. Romero reported that as of September 20th:

- 19 or 68% of the members are Tier 1 certified
- 15 or 54% of the members are Tier 2 certified
- 13 or 46% of the members are Tier 3 certified

With regard to the MEL's Cyber Risk Management checklist, Mr. Romero indicated that he will be asking Risk Management Consultants to contact him prior to them sending their clients *Certification Checklist* to CSB. Mr. Romero wants to ensure that everything that is required is checked off or a comment noting the reason an item is not checked.

Mr. Romero reviewed the Security tip of the month, reminding parents to please stay vigilant of children accessing the internet and to take the precautions outlined in the Child Rescue Coalition website.

Lastly, Mr. Romero noted he has created a step by step instruction sheet to register your domain with www.haveibeenpwned.com which is a website that monitors and automatically notify you if emails are found on the dark web. This is also a Tier 3 requirement under the Password Integrity control, though there are other tools out there that will do the same.

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

VIII. Technology Risk Service Director RFP

Ms. Patel reported that the *Technology Risk Service Director RFP* was released in August. Questions were received and the responses were provided at the beginning of September. The deadline to respond to the *Technology Risk Service Director RFP* is Thursday, September 22, 2022. Ms. Patel noted that once the responses are received they will be reviewed and the Executive Director's office will provide the Committee with copies of the RFP responses as well as a report outlining the findings of the RFP responses.

IX. Cyber Renewal

Mr. Forlenza noted that the preliminary Cyber JIF filing was accepted by DOBI. The Cyber JIF will provide coverage for cyber-related incidents with a heavy emphasis on cyber risk management programs. He noted that a few amendments were made since the filing was accepted.

Most of the programs currently offered by the BURLCO JIF over the last few years will likely be provided by the Cyber JIF. There may be some overlap with the programs due to the startup of the Cyber JIF. The Executive Director's office is participating in discussions regarding the coverage that will be available for members through the Cyber JIF.

Mr. Forlenza indicated those member towns that are not compliant with the current Tier 1, 2 & 3 will have limited coverage.

Mr. Forlenza explained that if a member is currently in compliance with Tier 1, the member will be provided a reduced limit up to the MEL retention layer. If the MEL retains \$250,000, this will be the maximum coverage allowed under the new Tier 1 level and a healthy deductible and co-insurance may apply. If you comply with higher cyber security levels you will be eligible for higher limits and lower deductibles. Mr. Forlenza believes the current deductible is \$50,000; however if you have not implemented basic security measures you may have a \$100,000

deductible or more. Mr. Forlenza stated that issues will continue to be worked out based on what the market provides when we begin to finalize coverage in the next 6-8 weeks. The program plans to be operational on January 1, 2023.

Mr. Forlenza went on to describe the new set of cyber security levels that will be rolled out. The cyber security standards will add more safeguards in progressive levels. Members will be provided an opportunity to come into compliance with the new standards during 2023. For example, those towns that currently comply with certain Tiers going into January 1, 2023 may be grandfathered and have a year to come into compliance with the new standards and retain their coverage and deductibles.

If members have not adopted any of the cyber security safeguards proposed by the Cyber JIF they will not be eligible for lower deductibles and higher limits of coverage.

Mr. Forlenza indicated that the Cyber JIF is in the process of reviewing what services will be provided to the members which may include Employee Cyber Hygiene Training, Phishing Campaigns, External Network Vulnerability Scanning and External Network Penetration Testing. He noted that members have been given plenty of opportunities to be compliant with the program.

Mr. Miola mentioned that the MEL continues to have discussions in regards to the new level standards and the ultimate goal is to take care of the members while maintaining strong cyber security measures.

Mr. Hornickel is concerned with employees that do not have access to highly sensitive information such as PII, PHI and financials being required to have multi-factor authentication (MFA). Mr. Romero explained that anyone that has access to the network from outside of the office should be required to utilize MFA. This does not apply to other employees.

Mr. Miola then referred the Committee to the MEL Cyber Bulletins that were released in July. He asked that these bulletins be shared with all the members.

X. 2022 Annual Reports

Mr. Miola noted that the 2022 Annual Reports are in development and will be distributed in December. Each town will receive eight (8) copies and a copy will be placed on the JIF website. He noted that the printed copies will be sent to the Clerk asking them to distribute them to their governing body. Mr. Miola then asked the Committee for authorization to have the Annual Reports printed. Motion moved by Ms. Onorato; second by Mr. Hornickel; all in favor.

XI. Elected Officials Training

Mr. Miola announced the tentative 2023 Elected Officials Training dates and formats as follows:

- January 30, 2023 – Virtual
- January 31, 2023 – Virtual
- February 23, 2023 – Format TBD
- April 11, 2023 – In-person
- April 26, 2023 – In-person

Mr. Miola explained that the MEL is in the process of developing a script for the Elected Officials Training. He noted that during training we like to share valuable information with members of the Governing Body from each town. Mr. Miola mentioned that the training can be accomplished in well under two hours.

Mr. Miola asked the Committee if they had any comments in regards to the Elected Officials Training.

Mr. McMahon asked if any Elected Officials Training sessions were held in person in 2021. Mr. Forlenza responded that all sessions were held virtually due to Covid. Mr. Miola asked the Committee for authorization to reserve venues for 2023 in-person Elected Officials Training. The Committee authorized the Executive Directors' office to reserve venues for the in-person sessions.

XII. Annual Planning Retreat

Mr. Miola asked the Committee if they are comfortable holding the 2023 Annual Planning Retreat at Café Madison in Riverside, NJ as in previous years. He commented that there are not many venues that can accommodate the Annual Planning Retreat due to size.

Ms. Onorato noted that Indian Springs CC used to be a great location to hold the Annual Planning Retreat. Mr. Miola responded that Indian Springs in Evesham Township, NJ is a great location; however, some members objected to utilizing venues that are located within a municipality that is not a member of the BURLCO JIF. Evesham Township is a member of the PMM JIF. Mr. Miola stated that Indian Springs is a great venue; however, it is up to the Committee on where they would like to hold the Retreat.

Mr. Hornickel suggested Medford Village Country Club. Mr. Miola indicated that we held a December Dinner Meeting a few years back at Medford Village Country Club; however, it was a little small to accommodate everyone that attended. He noted that the Executive Director's office will take a look at potential venues again. Ms. Onorato suggested Valenzano Winery in Shamong, NJ. Mr. Miola noted that his office will research the suggested venues from the Committee.

Miscellaneous:

Mr. Miola explained that we continue to ask ourselves, "how much is too much?" with the JIF. He noted that we had internal discussions on how we can continue to offer programs, keep the cost down for the members and alleviate the stress of the day-to-day functions of a Fund Commissioner.

Mr. Ingling from Wrightstown Borough commented that for a small town, IT requirements become stressful in our day-to-day operations. He noted that in his town they depend on a third-party vendor to handle their IT operations; however, it becomes difficult to track down the IT person.

Mr. Hornickel commented that, "you get what you pay for". Having an IT professional that understands what to do allows you to stay on top of the IT requirements in the Fund. Group discussion ensued.

Following a brief discussion, Mr. Miola mentioned that his office is always open to suggestions from the members.

Ms. Patel stated there are concerns in the other JIFs as well, specifically "are Fund Professionals doing too much? Is the JIF requiring too much of the members". The Fund Professionals are being asked to provide assistance on matters that are outside the scope of their contracts. She noted that these concerns are being discussed internally and may possibly be a retreat topic.

Mr. McMahon suggested having visits to the Clerk, Administrator, or Fund Commissioner, similar to member visits that J. A. Montgomery conducts yearly. Ms. Patel commented that this was also part of our internal discussion. She noted that we understand the concerns of the members and we will be addressing them.

XIII. Next Meeting

Mr. Miola stated that the next meeting will be scheduled in early Spring 2023.

There being no further business, the meeting adjourned 2:54 PM.



EDWARD J. COONEY, MBA

MEL UNDERWRITING MANAGER

P 973-659-6424

E ecooney@connerstrong.com

MEL Cyber 2023

The MEL is pleased to introduce you to our new Cyber solution, the New Jersey Cyber Risk Management Fund ("Cyber JIF"). The Cyber JIF will deliver broad insurance coverage alongside a suite of security services, providing members with the type of complete risk management program the MEL has deployed over the last 35 years to assist New Jersey local government. But now in the digital world. The key to success is the uniform adoption of minimum cybersecurity controls, which will be accomplished through an updated Cybersecurity Framework and group purchase of certain security solutions to help reduce costs.

Deductibles

The Cyber JIF's Risk Management Program will incentivize members to strengthen their security posture as follows:

- Non-Compliant: Members not meeting the minimum-security controls will have a \$50,000 deductible and 20% coinsurance of the next \$300,000 of loss.
- Minimum Security: Members meeting the minimum-security controls will see their deductible reduced to \$25,000 with no coinsurance (worth up to \$85k in savings).
- Advanced Security: Compliance with the entire program will eliminate your deductible (worth \$110k in savings).

As always, your compliance will be determined at the time of loss, when you will be required to submit an updated checklist and certain documentation to prove such compliance.

Claims Examples with Deductible Application

- *Total Claim is \$500k. Member is "Non-Compliant". Member pays \$50k deductible plus \$60k copay (20% of the next \$300k), for a total of \$110k out of pocket. The remaining \$390k is paid by the Cyber JIF.*
- *Total Claim is \$500k. Member is "Minimum Security". Member pays \$25k deductible and Cyber JIF pays remaining \$475k.*

Grandfathering

We will also reinstitute a grandfathering program for the deductibles, as follows:

- Members with no compliance by end of 2022 will be subject to the new deductibles on 1/1/23
- Members in the current Tier 1 or Tiers 1 and 2 will be grandfathered until 1/1/24 (15 months) in the "Minimum Security" group.
- Members with current Tiers 1, 2 and 3 will be grandfathered until 1/1/24 (15 months) in the "Advanced Security" group.

Cybersecurity Risk Control Services

The Cyber JIF will include the following services within your membership:

- Cyber Hygiene Training and Phishing Testing
- Vulnerability Scanning
- Template Incident Response Plan and Technology Practices Policy
- JIF-wide Cybersecurity Advice
- Identification of Cybersecurity Grants

The update Cybersecurity Framework, created in conjunction with The Chertoff Group, will be available shortly on the MEL website at <https://njmel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/>. Included is a guide to the new program and notable changes.

Cybersecurity Framework

Following are the security control categories within each group.

Minimum Security

- This category is for members not meeting all the controls of “Minimum Security”.

Minimum Security

- Data Protection – *Back-up strategy and data security*
- Policies – *Incident Response Plan and Technology Practices Policy (provided by the Cyber JIF)*
- Remote Access – *MFA and VPN*
- Vulnerability Scanning (*reimbursed up to a set rate by the Cyber JIF*)
- Asset Management – *Inventory of software and hardware assets, plus managing user accounts*
- Patch Management
- Cyber Hygiene Training (*reimbursed up to a set rate by the Cyber JIF*)
- Defense – *Software and security settings to protect the network*
- Credential Management

Advanced Security

- Advanced items for “Minimum Security” categories
- Logging Practices
- Business Continuity Plan
- Network Segmentation
- Endpoint Detection and Response

Changes in Coverage

We want to reiterate the member’s deductible will be \$50,000 and 20% coinsurance of the next \$300,000 of loss if you are “Non-Compliant”. This is an increase from the current \$25,000 and 0% coinsurance.

The limits offered by the Cyber JIF for the 2023 renewal will be \$3,000,000 Each Claim subject to a separate \$6,000,000 Aggregate for each MEL Member JIF. The Cyber JIF believes these limits are sufficient considering the claims trends and large increases in cost of excess insurance.

Best regards,



Edward J. Cooney, MBA
MEL Underwriting Manager

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2022-_____

RESOLUTION TO JOIN THE NEW JERSEY CYBER RISK MANAGEMENT FUND SUBJECT TO APPROVAL OF ASSESSMENT

WHEREAS, a number of joint insurance funds in the state of New Jersey have joined together to form the New Jersey Cyber Risk Management Fund (hereinafter the “FUND”) as permitted by N.J.S.A 40: 10-36);

WHEREAS, said FUND was approved to become operational by New Jersey Department of Banking and Insurance and the Department of Community Affairs,

WHEREAS, the statutes and regulations governing the creation and operation of a Joint Insurance Fund contain elaborate restrictions and safeguards concerning the safe and efficient administration of the public interest entrusted to such a Fund;

NOW THEREFORE, be it resolved that the **Burlington County Municipal Joint Insurance Fund** (hereinafter the “MEMBER”) does hereby agree to join the FUND subject only to the right to approve the initial assessment when the same is received from the FUND following processing of the application.

BE IT FURTHER RESOLVED that the MEMBER is applying to the FUND for the following types of coverages:

1. CYBER RISK

BE IT FURTHER RESOLVED that the MEMBER hereby adopts and approves of the bylaws of the FUND;

BE IT FURTHER RESOLVED that the period of membership shall be for the FUND’s 2023, 2024 and 2025 Fund Years; and

BE IT FURTHER RESOLVED that the **Burlington County Municipal Joint Insurance Fund** is authorized to execute the application for membership and the accompanying certification on behalf of the MEMBER; and

BE IT FURTHER RESOLVED that the **Burlington County Municipal Joint Insurance Fund** is authorized and directed to execute the Indemnity and Trust Agreement and such other documents signifying membership in the FUND as are required by the FUND's bylaws and to deliver same to the Executive Director of the FUND with the express reservation that said document shall become effective only upon the applicant's admission to the FUND following approval by the FUND, passage by the MEMBER of a Resolution Accepting Assessment and approval by the New Jersey Department of Banking and Insurance and the Department of Community Affairs.

BE IT FURTHER RESOLVED that a fully executed copy of this resolution be forwarded to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Cyber Risk Management Fund.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2022-_____

This resolution was duly adopted by the Burlington County Municipal
Joint Insurance Fund at a public meeting held on October 18, 2022.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

By: _____
CHAIRPERSON

Attest: _____
SECRETARY

Date: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2022-_____

INDEMNITY AND TRUST AGREEMENT NEW JERSEY CYBER RISK MANAGEMENT FUND

THIS AGREEMENT, made this day of _____ in the County of _____, State of New Jersey, By and Between the New Jersey Cyber Risk Management Fund, hereinafter referred to as "FUND", and _____, a duly constituted joint insurance fund hereinafter referred to as the "MEMBER".

WITNESSETH:

WHEREAS, several joint insurance funds have collectively formed or are in the process of forming the FUND as such an entity is authorized and described in NJSA 40A:10-36 et seq. and the administrative regulations promulgated pursuant thereto and;

WHEREAS, the MEMBER has agreed to become a member of the FUND in accordance with and to the extent provided for in the bylaws of the FUND and in consideration of such obligations and benefits to be shared by the membership of the FUND;

NOW THEREFORE, it is agreed as follows:

1. The MEMBER accepts the FUND'S bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said bylaws and the pertinent statutes and Administrative Regulations pertaining to same and as set forth in the Risk Management Plan.
2. The MEMBER agrees to participate in the FUND with respect to the types of insurance listed in the Resolution to Join.
3. The MEMBER agrees to become a member of the FUND for an initial period not to exceed three (3) years, the commencement of which shall coincide with the effective date of the FUND'S operation and coverage, or the effective date of membership, whichever occurs later and concludes at the end of the Fund's 2025 Fund Year.
4. The MEMBER certifies that it has never defaulted any claims if self-insured and has not been canceled for non-payment of insurance premiums for a period of at least two years prior to the date hereof.
5. In consideration of membership in the FUND the MEMBER agrees that it shall jointly and severally assume and discharge the liability of each and every member of the FUND, all of whom as a condition of membership in the FUND shall execute a verbatim counterpart of this Agreement and by execution hereof the full faith and credit of the MEMBER is pledged to the punctual payment of any sums which shall become due to the FUND in accordance with the bylaws thereof, this Agreement, the FUND's Risk Management Plan or any applicable Statute.

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6. If the FUND in the enforcement of any part of this Agreement shall incur necessary expense or become obligated to pay attorney's fees and/or Court costs the MEMBER agrees to reimburse the FUND for all such reasonable expenses, fees and costs on demand.
7. The MEMBER and the FUND agree that the FUND shall hold all monies paid by the MEMBER to the FUND as fiduciaries for the benefit of FUND claimants all in accordance with NJAC 11:15 2.1 et seq.
8. The FUND shall establish separate Trust Accounts for each of the following categories of risk and liability:

CYBER RISK

The FUND shall maintain Trust Accounts aforementioned in accordance with NJSA 40A: 10-36, NJAC 11:15.2 et seq, NJSA 40A: 5-1 and such other statutes as may be applicable. More specifically, each of the aforementioned separate Trust Accounts shall be utilized solely for the payment of claims, allocated claim expense and excess insurance or reinsurance premiums for each such risk or liability or as "surplus" as such term is defined by NJAC 11:15-2.2.

9. Each joint insurance fund that shall become a member of the FUND shall be obligated to execute this agreement.

BY:

Dated: