

AGENDA PACKET



Tuesday, November 22, 2022 at 3:30 PM

Via Zoom Conferencing

<https://us06web.zoom.us/j/87484801562>

Meeting ID: 874 8480 1562

Telephone Access: 646-876-9923 US (New York)

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, November 22, 2022 – 3:30 PM
Via Zoom Conferencing

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 **October 18, 2022** Meeting Minutes – **Motion – All in Favor**...Pages 1-14
- VII. Claims Review Committee Report: Open Session Items – November 22, 2022.....Verbal
- VIII. Executive Director's Report.....Pages 15-36
 - A. Lost Time Accident Frequency.....Pages 18-19
 - B. Certificates of Insurance.....Pages 20-21
 - C. Financial Fast Track Reports.....Page 22
 - D. Regulatory Filing Checklists.....Pages 23-24
 - E. 2021 Safety Incentive Program Awards.....Page 25
 - F. 2022 Optional Safety Budget.....Page 26
 - G. 2022 Wellness Incentive Page.....Page 27
 - H. 2022 EPL/Cyber Risk Management Budget.....Page 28
 - I. EPL Compliance StatusPage 29
 - 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
 - O. Model RFQ for Risk Management Services
 - P. 2023 RMC Resolutions & Agreements
 - Q. Dividend Notices
 - R. Website
 - S. New Member Activity

IX.	Solicitor's Report	
A.	MEL Helpline and Contact List.....	Pages 37-38
X.	Safety Director's Report	
A.	Activity Report	Pages 39-41
XI.	Claims Administrator's Report	
A.	Lessons Learned from Losses	Page 42
XII.	Law Enforcement Risk Management	
A.	Report.....	Pages 43-46
XIII.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 47-48
B.	Targeting Wellness Newsletter	Pages 49-56
C.	Manage Your Diabetes.....	Page 57
D.	Gratitude Challenge.....	Pages 58-60
XIV.	Managed Health Care Report	
A.	BURLCOJIF Summary.....	Page 61
B.	Average Days to Report.....	Page 62
C.	Claims Reported by Type.....	Page 63
D.	PPO Savings and Penetration Reports.....	Pages 64-65
E.	Top 10 Providers & Paid Provider by Specialty.....	Page 66
F.	Transitional Duty Report.....	Page 67
G.	Nurse Case Management Reports.....	Page 68
H.	Quick Notes.....	Page 69
XV.	Technology Risk Services	
A.	Report.....	Pages 70-76
XVI.	Treasurer's Report as of October 31, 2022	Pages 77-107
A.	Investment Report	
B.	Investment JCM I	
C.	Loss Run Payment Registers	
D.	Fund Status	
E.	Disbursements	
F.	November Bill List.....	Pages 108-109
	Motion to approve the Payment Register & Bill List– Motion – Roll Call	
XVII.	Committee Report	
A.	Safety Committee Meeting – October 18, 2022.....	Pages 110-135
B.	Finance Committee Meeting – November 1, 2022.....	Pages 136-142
1.	2023 Budget Message.....	Pages 143-147
2.	2023 Budget Introduction – Motion to Introduce – Roll Call	Page 148
3.	2023 Assessment Allocation Strategy Policy - Motion to Introduce – Roll Call	Pages 149-166
4.	2023 Assessment Certification - Motion to Introduce – Roll Call	Page 167
5.	Resolution 2022- _____ Authorizing a Transfer of the 2018 Fund Year to the MEL Residual Claims Fund – Motion – Roll Call	Page 168
6.	Resolution 2022- _____ Authorizing Refund of \$300,000 from Closed Year Accounts (2016-2017) Surplus – Motion – Roll Call	Pages 169-170

- 7. Resolution 2022-_____ Authorizing the Executive Director to Transfer the 2022 Dividends Received from the Environmental Risk Management Joint Insurance Fund Into the Member Aggregate Excess Loss Contingency Accounts – **Motion – Roll Call**Page 171
 - C. Nominating Committee Meeting Minutes – November 4, 2022.....Pages 172-174
 - 1. 2023 Nomination Slate Draft.....Page 175
 - D. Technology Risk Services Director RFP Evaluation Committee Meeting Minutes - November 9, 2022.....Pages 176-177
 - XVIII. MEL/RCF/E-JIF Reports
 - A. MEL Report – October 19, 2022.....Pages 178-182
 - B. RCF Report – October 19, 2022.....Pages 183-184
 - C. EJIF Report – October 19 & November 9, 2022.....Pages 185-187
 - D. Resolution 2022-_____ Accepting the 2023 Annual Assessment for the NJ Cyber Risk Management JIF and Confirming Membership of the BURLCOJIF Effective January 1, 2023.....Page 188
 - E. Resolution 2022-_____ Appointing Megan Jack, Riverside Township, as the Fund’s Representative to the MEL/RCF/EJIF/Cyber JIF for 2023 –**Motion – Roll Call**.....Pages 189-190
 - XIX. Miscellaneous Business
 - A. Resolution 2022_____ Rejecting All Responses Received to the Technology Risk Services Director Request for Proposals and Authorizing the Executive Director to Undertake Certain Actions to Secure a Technology Risk Services Director – **Motion – Roll Call**.....Pages 191-192
- The next meeting of the BURLCO JIF will be held on Tuesday, December 20, 2022 at 3:30 PM at O’Connor’s American Grill, Eastampton, with a pre-meeting holiday buffet**
- XX. Meeting Open to Public Comment
 - F. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
 - G. 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

October 18, 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, October 18, 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.**
Representative, **Edgewater Park**
Patrice Hansell, **Fieldsboro Borough**
Steve Fazekas, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Bobbie Quinn, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**
Brandon Shillingsford, *Alternate*, **Mt. Laurel Twp.**
Susan Jackson, **New Hanover Twp.**
Mary Picarillo, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Mike Mansdoerfer, **Riverside Twp....arrived after roll call**
J. Paul Keller, **Springfield Twp.**
Lisa Cummins, **Tabernacle Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Mike Fitzpatrick, **Mansfield Twp.**
Dan Hornickel, **Pemberton Twp.**
Donna Mull, **Pemberton Borough**
Susan Onorato, **Shamong Twp.**
Kathy Hoffman, **Southampton Twp.**
Steve Ent, **Westampton 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*
Chris Roselli, Account Manager, *General Liability Unit, Qual-Lynx*
Karen Beatty, Account Manager, *Qual-Care*
Tom Tontarski, *Treasurer*
Debby Schiffer, Wellness Director, *Targeting Wellness*
Chris Winter, *Law Enforcement Risk Management Consultant*

Also present were the following Risk Management Consultant agencies:

Barclay Insurance
Hardenberg Insurance Group
Conner Strong & Buckelew

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

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

APPROVAL OF MINUTES

Chair McMahon presented the Open session meeting minutes of the September 20, 2022 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. Wolbert, seconded by Ms. Archer to approve the Open session meeting minutes of the September 20, 2022 meeting. All in Favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE MEETING REPORT – October 11, 2022

Ms. Burger reported that a Claims Committee meeting was held via Zoom on Tuesday, October 11, 2022 and that the minutes from this meeting were a handout at today's meeting and are self-explanatory. She noted the Committee reviewed six (6) workers compensation PARs as well as the Solicitor reports.

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

EXECUTIVE DIRECTOR'S REPORT

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

Mr. Forlenza referenced a report showing the Certificates of Insurance issued for September, 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 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. Mr. Forlenza stated if you would like to check the status of an application, please contact Ed Cooney, Fund Underwriter.

Mr. Forlenza stated that 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.

Earlier today 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 the Executive Directors office.

Mr. Forlenza noted 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 the Executive Directors with any questions or concerns.

In regards to Surplus Release, Mr. Forlenza noted next week 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 \$900,000 surplus the BURCOJIF has authorized to be released to the members. All members are asked to respond to Tracy as to the disposition of their portion of the surplus no later than **November 30, 2022**.

Lastly, Mr. Forlenza noted a meeting will be taking place with Origami to discuss how to allow the Clerks to have access to the system so they can secure coverage documents. More information will be forthcoming.

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

SOLICITOR'S REPORT

Open/Closed Claims Reports

Mr. DeWeese noted the Claims Committee met on Tuesday, October 11, 2022, and stated there were three (3) New Cases since the last meeting:

Immordiano v. Township of Florence
White v. Township of Tabernacle
Moore v. Township of Westampton

Mr. DeWeese stated there was one (1) Closed Cases since the last meeting:

Middleton v. City of Bordentown

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 reminded the members, as discussed last month, on August 03, 2022 he received correspondence from Parker McCay, P.A. advising him that the firm would like to resign from the BURLCO JIF Defense Panel and that they will continue to handle the two remaining files they have for Medford Township and Fieldsboro Borough. Mr. DeWeese stated he has prepared a Resolution that was a handout at today's meeting, for the Funds consideration in accepting the resignation of Parker McCay from the Defense Panel.

Resolution 2022-32 – Confirming and Accepting the Resignation of Parker McCay, P.A. as Assigned Defense Counsel

Chair McMahon entertained a motion to approve Resolution 2022-32, *Confirming and Accepting the Resignation of Parker McCay, P.A. as Assigned Defense Counsel as presented*

Motion by Mr. Gural seconded by Mr. Wolbert, to approve *Resolution 2022-32* 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 Erin Provenzano, Delanco Twp. Patrice Hansell, Fieldsboro Borough Steve Fazekas, Florence Twp. Paula Kosko, Hainesport Twp. Bobbie Quinn, Lumberton Twp. Kathy Burger, Medford Twp. Brandon Shillingsford, <i>Alternate</i> , Mt. Laurel Twp. Susan Jackson, New Hanover Twp. Mary Picarillo, North Hanover Twp. John Gural, Palmyra Borough Mike Mansdoerfer, Riverside Twp J. Paul Keller, Springfield Twp. Lisa Cummins, Tabernacle Twp. James Ingling, Wrightstown Borough
------------------	-------------	---

<i>Nays:</i>	None
<i>Abstain:</i>	None

Motion carried by unanimous vote.

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.**

Mr. Saville reminded the members to make use of the S:ERVE Programs for your Police, Fire and EMS departments and the that the Distraction Driving module is available to anyone who drives a municipal owned vehicle.

Lastly, Mr. Saville note the hierarchy reports for your town are available for review in the Learning Management System to be sure your training is up to date.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

Mr. Roselli reviewed the Lessons from Losses this month that outlines truck safety. He reviewed the importance of the three (3) points of contact, wearing bright colors, and using spotters. Mr. Roselli highlighted claim examples where the cost of these claims are quite large. In addition, Mr. Roselli reminded the Committee the safety tips can be utilized for other large vehicles as well. He encouraged the Committee to print and display this month's Lessons from Losses where individuals utilizing large vehicles have access as a reminder for them. He also noted that it was suggested to create stickers of the "3 Point Contact" rule that was on his Lesson Learned from Losses Memo, and that they will discuss creating those and getting them out to members to display.

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

Mr. Winter reviewed his report for September that was included in the agenda, was 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 the *Management of Aggressive Behavior* class is scheduled for November 16, 2022 at the Burlington County Emergency Services training Center and will run from 8:30am to 12 noon. A Training Bulletin will be sent to all BURLCO JIF agencies and the class will be limited to 40 participants.

Mr. Winter noted there were no Bulletins posted for September.

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 there has not been a lot of activity for October and she is still working with some towns in regards to utilizing their Wellness Funds. She then reviewed what some towns have been using their funds for, including: Setting up a flu clinic; Sleep Hygiene Challenge; Starting deliveries of Misfit Markets; Stress Management Activities; Meditation sessions and Chair massages.

Ms. Schiffer reviewed events that had taken place to promote Well-being, including the Wellness Advisory Committee meeting that met on September 21st; the Wellness Coordinator Brainstorming Sessions, and her Monthly Wellness Idea and Wellness Updates that are posted to the JIF website each month.

In the October "Targeting Wellness Newsletter", Ms. Schiffer focused on Breast Cancer Awareness as well as other topics that included:

- What is in your backpack?
- 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)

In addition, she included an *Overeating & Food Addictions* article.

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 the September reports in the agenda and highlighted the following:

Lost Time v. Medical Only Cases

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

	<i>September</i>	<i>YTD</i>
<i>Lost Time</i>	<i>1</i>	<i>31</i>
<i>Medical Only</i>	<i>14</i>	<i>101</i>
<i>Report Only</i>	<i>14</i>	<i>194</i>
<i># of New Claims Reported</i>	<i>29</i>	<i>328</i>
<i>Report Only % of Total</i>	<i>48%</i>	<i>59%</i>

<i>Medical Only/Lost Time Ratio</i>	<i>93:07</i>	<i>77:23</i>
<i>Average Days to Report to Qual-Lynx</i>	<i>3.1</i>	<i>4.0</i>
<i>Average Days Reported to employer</i>	<i>2.2</i>	<i>2.9</i>

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 – 3.0 days to report

COVID Claims – 1.0 days to report

All Claims – 2.2 days to report

Transitional Duty Report

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

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	<i>1,711</i>
<i>Transitional Duty Days Worked</i>	<i>1,114</i>
<i>% of Transitional Duty Days Worked</i>	<i>65%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>597</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>35%</i>
<i>\$ Saved by Accommodating</i>	<i>\$102,889</i>
<i>\$ Lost by not Accommodating</i>	<i>\$50,607</i>

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>September</i>
<i>Bill Count</i>	<i>111</i>
<i>Original Provider Charges</i>	<i>\$77,141</i>
<i>Re-priced Bill Amount</i>	<i>\$24,678</i>
<i>Savings</i>	<i>\$52,464</i>
<i>% of Savings</i>	<i>68%</i>

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

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

Managed Care Quick Notes

This report provides information and savings examples for provider bill negotiation.

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 1,107 users enrolled with a 91% completion rate, which is good progress, so keep pushing.

Whitelisting and Phishing

As of October 17th, 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 October 17th:

22 or 79% of the members are Tier 1 certified
19 or 68% of the members are Tier 2 certified
15 or 54% of the members are Tier 3 certified

Mr. Romero reported there are currently six (6) members who are not compliant with any of the Tiers, and not only does leave them very vulnerable to cyber hacks, the program will be changing on January 1, 2023 and will drastically affect the municipalities Cyber insurance eligibility, coverage, and deductible.

Mr. Romero reviewed the *Security Tip of the Month*, reminding people to use a Passphrase – a sentence like string of words, rather than a password, as a Passphrase provide a much stronger authentication.

Mr. Forlenza reiterated again this month that this has been a discussion for several years now that if you are not in compliance you may not have coverage, and IF you do, 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 through 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 has 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 September 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 September 30, 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 \$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

	Monthly	YTD
Subrogation Receipts	\$8,316.43.00	\$65,653.70
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$0.00	
2022 Premium Assessments	\$103,527.00	

Loss Run Payment Register – September 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 \$167,513.63. The claim detail shows 275 claim payments issued.

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

Interest Allocated	\$286.79
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 Allocation	\$181,003.38

Cash Activity for the Period

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$17,398,108.67.00 to a closing balance of \$16,937,461.80 showing a decrease in the fund of \$460,647.58.

Bill List – October 2022

For the Executive Committee's consideration, Mr. Tontarski presented the October 2022 Bill List in the amount of \$101,071.49 which was included in the agenda packet for approval.

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

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

Motion by Mr. Shillingford, seconded by Mr. Ingling to approve the *September 2022 Loss Run Payment Register, the October 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 Erin Provenzano, Delanco Twp. Patrice Hansell, Fieldsboro Borough Steve Fazekas, Florence Twp. Paula Kosko, Hainesport Twp. Bobbie Quinn, Lumberton Twp. Kathy Burger, Medford Twp. Brandon Shillingsford, <i>Alternate</i> , Mt. Laurel Twp. Susan Jackson, New Hanover Twp. Mary Picarillo, North Hanover Twp. John Gural, Palmyra Borough Mike Mansdoerfer, Riverside Twp. J. Paul Keller, Springfield Twp. Lisa Cummins, Tabernacle Twp. James Ingling, Wrightstown Borough
------------------	-------------	--

Nays:	None
Abstain:	None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Strategic Planning Meeting Minutes – September 13, 2022

Mr. Gural stated the minutes were self-explanatory and included in the agenda packet and then highlighted the following from the meeting:

Mr. Gural 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 were discussed for 2023, along with discussion on the venue for the 2023 Annual Retreat.

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

Finance Committee Report Minutes – October 4, 2022

Mr. Mansdoerfer stated the Committee met on October 4 via Zoom and the minutes of the 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 reviewed the final Assessment Allocation strategy and review the Draft Budget as some updates in the Excess Premiums have been received.

In regards to the Actuarial Loss Funding there is an additional 2.8% increase in the Loss Funding from last month noting what was driving the increase. He also noted the MEL Premiums are in and they came in at a 15% increase over last month, which is up an additional 5%. He noted there is a Finance Committee meeting on November 1, 2022, at which time the Committee will be able to review these increases again and decide if a 2nd Surplus release should be authorized to assist in offsetting some of the additional costs this coming year.

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

Safety Committee Meeting Minutes – October 18, 2022

Mr. Wolbert noted the Safety Committee met earlier today and noted the detailed minutes would be included in next month's agenda. With that said, he noted Mr. Garish reviewed the 3rd Quarter Safety Report as well as discussed the Safety Intervention and Monitoring of which there are currently no candidates.

Mr. Wolbert stated also reviewed with the JIF and MEL Loss Ratio Reports, as well as the Supervisors Investigation report, which shows a great increase in members submitting them, which is a great result.

Discussions also took place in regards to the 2023 Safety Breakfast and the Safety and Claims Coordinator Roundtable, as well as items for Regional Trainings and the scheduling of Safety Committee next year quarterly, with three (3) meetings in person and one (1) virtual.

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

MEL/RCF/EJIF REPORTS

In the absence of Ms. Jack, Mr. Forlenza noted a MEL Cyber Memo was included in the agenda packet, which was also emailed out to all members approximately 2 weeks ago and outlines the changes that are occurring due to the implementation of the Cyber JIF effective January 1, 2023.

As Mr. Romero reported earlier if you are not in compliance with any of the Tiers, you will have a \$50,000 deductible and be responsible for 20% of the next \$300,000. That means, if you are not in compliance, you will have an \$110,000 deductible for each Cyber claim above \$350,000 in value, of which most Cyber Claims are now. If you are compliant in Tier 1 or Tier 2, you will have the standard deductible of \$25,000 per claims, basically grandfathered in for the coverage that adheres to that Tier and the deductible that goes with those Tiers through 2023. However, you will then need to come into compliance with the Tiers going forward. Mr. Forlenza reiterated you must stay in compliance, because if you have an incident and at the time of that incident you have not stayed compliant in that specific Tier, your coverage and deductible will fall back to the deductible for the level of compliance at the time of the loss. For example, if you were compliant in Tier 1 in February, but have an incident in June, and have not stayed compliant in Tier 1, your coverage will revert back to the \$50,000 deductible and 20% of the next \$300,000. If you are in compliance with Tier 3 on January 1, 2023 and stay in Tier 3 compliance, you will have a \$0 deductible. The market will only provide coverage for those towns that have cyber programs in place, and it is constantly changing. It is very important to come into compliance as soon as possible and stay in compliance.

There have been many resources made available to you to assist in coming into compliance and staying in compliance. January 1, 2023 is the deadline.

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

Resolution 2022-33 – Authorizing the BURLCOJIF to join the MEL Cyber JIF Effective for three (3) Years starting January 1, 2023.

Chair McMahon entertained a motion to approve Resolution 2022-33, *Authorizing the BURLCOJIF to join the MEL Cyber JIF Effective for three (3) Years starting January 1, 2023, as presented*

Motion by Mr. Wolbert, seconded by Ms. Kosko, to approve *Resolution 2022-33* 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 Erin Provenzano, Delanco Twp. Patrice Hansell, Fieldsboro Borough Steve Fazekas, Florence Twp. Paula Kosko, Hainesport Twp. Bobbie Quinn, Lumberton Twp. Kathy Burger, Medford Twp. Brandon Shillingsford, <i>Alternate</i> , Mt. Laurel Twp. Susan Jackson, New Hanover Twp. Mary Picarillo, North Hanover Twp. John Gural, Palmyra Borough Mike Mansdoerfer, Riverside Twp. J. Paul Keller, Springfield Twp. Lisa Cummins, Tabernacle Twp. James Ingling, Wrightstown Borough
------------------	-------------	--

<i>Nays:</i>	None
<i>Abstain:</i>	None

Motion carried by unanimous vote.

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

MISCELLANEOUS BUSINESS

Next Meeting

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, November 22, 2022 at 3:30 PM** via Zoom Conferencing.

PUBLIC COMMENT

Motion by Mr. Gural, 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. Gural, seconded by Mr. Wolbert, 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>2021234855</i>
<i>2022269800</i>
<i>2023282963</i>
<i>2023280119</i>
<i>2023278456</i>
<i>2023280221</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**
Erin Provenzano, **Delanco Twp.**
Patrice Hansell, **Fieldsboro Borough**
Steve Fazekas, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Bobbie Quinn, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**
Brandon Shillingsford, *Alternate*, **Mt. Laurel Twp.**
Susan Jackson, **New Hanover Twp.**
Mary Picarillo, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Mike Mansdoerfer, **Riverside Twp.**
J. Paul Keller, **Springfield Twp.**
Lisa Cummins, **Tabernacle 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:

2021216069
2022244400

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.**
Patrice Hansell, **Fieldsboro Borough**
Steve Fazekas, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Bobbie Quinn, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**
Brandon Shillingsford, *Alternate*, **Mt. Laurel Twp.**
Susan Jackson, **New Hanover Twp.**
Mary Picarillo, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Mike Mansdoerfer, **Riverside Twp.**
J. Paul Keller, **Springfield Twp.**
Lisa Cummins, **Tabernacle 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 October 18, 2022 meeting of the BURLCO JIF.

Motion by Ms. Kosko, seconded by Mr. Shillingford to adjourn the October 18, 2022 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:21 PM.

Kris Kristie,
Recording Secretary for

John Gural, SECRETARY



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: November 22, 2022
Re: Executive Director's Report

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

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

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

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

C. Financial Fast Track Report (pg. 22)

The Financial Fast Track Report as of September 30, 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 September 30, 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 were to 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 have met 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. Model RFQ for Risk Management Services

On or about October 18, 2022, a model RFQ for Risk Management Services was sent to all Fund Commissioners, Municipal Clerks, and Risk Managers. This model RFQ was developed by the Strategic Planning Committee to assist members in prioritizing the securing of necessary risk management services from an insurance professional for their municipality instead of the price for these services. Any members with questions regarding these documents can contact Tracy Forlenza at Tracy_Forlenza@rpadmin.com.

P. 2023 RMC Resolutions & Agreements

On or about October 20, 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.

Q. Dividend Notices

On or about November 14, 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 **December 7, 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					3,150.00									3,150.00	0.00		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	10/31/22	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	\$62,250.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$62,250.00	\$24,100.00		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											1,583.90			1,583.90	11.10	
Bordentown City	1,595.00														0.00	1,595.00	
Bordentown Twp.	2,660.00				705.00	31.99									736.99	1,923.01	11/03/22
Chesterfield	995.00							949.80							949.80	45.20	
Delanco	1,595.00														0.00	1,595.00	10/24/22
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											1,342.80			1,342.80	1,317.20	10/21/22
Hainesport	995.00					144.35						31.31			175.66	819.34	
Lumberton	2,660.00														0.00	2,660.00	10/21/22
Mansfield	1,595.00											1,595.00			1,595.00	0.00	
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											4,645.00			4,645.00	0.00	
Riverside	2,660.00											2,660.00			2,660.00	0.00	
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	10/31/22
Westampton	1,595.00			675.00								920.00			1,595.00	0.00	
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	\$12,778.01	\$0.00	\$0.00	21,199.14	30,845.86	
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]OSB

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											748.57			748.57	1.43	
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	11/03/22
Chesterfield	500.00										500.00				500.00	0.00	
Delanco	750.00										306.96				306.96	443.04	10/24/22
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	58.88			500.00	0.00	
Lumberton	1,000.00											450.00			450.00	550.00	10/21/22
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											225.00			225.00	275.00	
Pemberton Twp.	1,500.00											1,500.00			1,500.00	0.00	
Riverside	1,000.00														0.00	1,000.00	11/01/22
Shamong	500.00														0.00	500.00	
Southampton	750.00														0.00	750.00	
Springfield	500.00														0.00	500.00	
Tabernacle	500.00											225.00			225.00	275.00	10/31/22
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	\$3,207.45	\$0.00	\$0.00	6,667.99	15,082.01	
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\WELLNESS

**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											500.00			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	10/24/2022
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											500.00			500.00	-	
Hainesport	500.00											500.00			500.00	-	
Lumberton	500.00											500.00			500.00	-	10/21/2022
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											500.00			500.00	-	
Riverside	500.00											500.00			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	10/31/2022
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	\$3,000.00	\$0.00	\$0.00	\$6,396.47	\$7,603.53	

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

SAFETY DIRECTOR REPORT

Burlington County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: November 22, 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 Bordentown on October 28, 2022
- Township of Hainesport on October 28, 2022
- Township of Lumberton on October 28, 2022
- Township of Medford on October 28, 2022
- Township of North Hanover on October 28, 2022

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Township of Bordentown on October 9, 2022

MEETINGS ATTENDED

- Career Survival for First Line Supervisor Training on October 3, 2022
- Regional Training: PEOSH Visit – What to Expect / Role of the Right to Know Coordinator on October 4, 2022
- Regional Training: PEOSH Visit – What to Expect / Role of the Right to Know Coordinator on October 6, 2022
- Executive Claims Committee Meeting on October 11, 2022

- Executive Safety Committee Meeting on October 18, 2022
- Executive Fund Committee Meeting on October 18, 2022
- Police Ad Hoc Committee Meeting on October 25, 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

- Fire Prevention Week
- Job Hazard Analysis
- Fire Extinguishers Best Practices
- Fires: Plan & Practice Your Escape Best Practices
- Excavation, Trenching, & Shoring Best Practices

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
Edgewater Park	1
Florence	1
Lumberton	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.

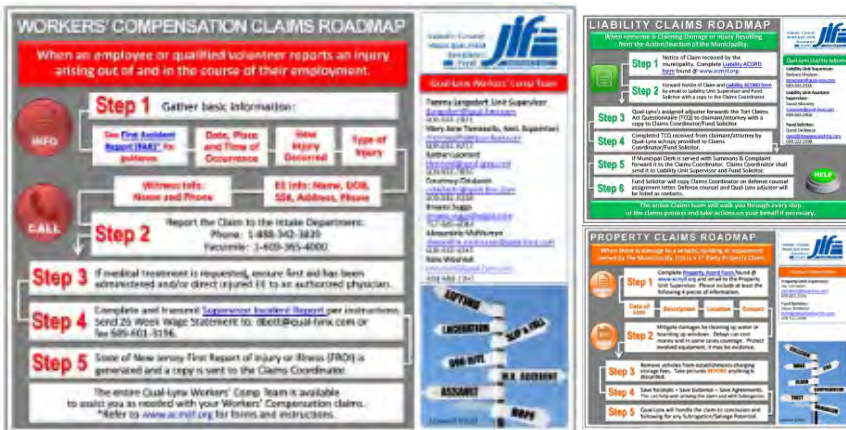
LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER - NOVEMBER 2022

REPORTING REFRESHER

- **WORKERS' COMPENSATION:** REPORTING THE CLAIM AS SOON AS POSSIBLE TO QUAL-LYNX IS INTEGRAL IN KEEPING THE COSTS DOWN. PLEASE CALL [1-888-342-3839](tel:1-888-342-3839). **REPORTING CLAIMS WITHIN 3 DAYS OF THE INJURY RESULTS IN A CLAIM WITH LOWER COSTS!**
- **LIABILITY:** DELAYED REPORTING CAN HAMPER THE BEST POSSIBLE DEFENSE THAT QUAL-LYNX, THE DEWEESE LAW FIRM AND THE DEFENSE PANEL CAN PROVIDE.
- **PROPERTY:** DAMAGES CAN WORSEN IF NOT MITIGATED TIMELY LEADING TO INCREASED COSTS AND POTENTIALLY NO COVERAGE FOR PORTION OF THE CLAIMS.

CLAIMS REPORTING ROADMAPS RIGHT ON THE HOMEPAGE OF YOUR WEBSITE
GO TO THE CLAIMS TAB AND CLICK ON CLAIMS ROADMAPS



- ALSO, UNDER THE CLAIMS TAB IS INFORMATION TO HELP YOU WITH REPORTING CLAIMS, SUCH AS;
- SUPERVISOR'S INCIDENT REPORT & FIRST ACCIDENT REPORT, ACORD FORMS, LIST OF URGENT CARE PROVIDERS, QUAL-LYNX NAMES AND CONTACT INFORMATION
- CYBER INCIDENT INFORMATION



DATE: November 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 (October)

During the month of October 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 an ongoing process.

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. Training Bulletins have been distributed to all BURLCO agencies and Fund Commissioners. . Class size will be limited to 40 attendees.

3. Law Enforcement Bulletins / Newsletters: L/E Bulletin 22-09 was distributed to all agencies pertaining to Resiliency Program Officers (RPO) which is attached to this report.

4. Meetings Attended:

BURLCO Claims Meeting:	10/11/2022
BURLCO Executive Meeting:	10/18/2022

Sincerely,

Christopher J. Winter Sr., CPM
Law Enforcement RMC
ACM, BURLCO, and TRICO JIF
609-780-4769
chriswinter1429@gmail.com

TO: All BURLCO JIF Police Departments

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

DATE: October 31, 2022

SUBJECT: Resiliency Program Officers (RPO):

L/E Bulletin: 22-09

- Discussion: The Officer Safety and Wellness Committee of the FBI National Academy Alumni seeks to save lives, families, and careers of police officers around the globe. As part of that mission, a group of National Academy Alumni attended training in May 2017 at the Joint Services Air Force Base in San Antonio, TX, to become certified Master Resiliency Trainers. The participants were trained in a model first developed by the USAF and were charged to grow the program via train-the-trainer courses throughout the country. The program includes the fundamental principles of the USAF but has been adapted for use in law enforcement. The exposure to traumatic stress increases first responders' risk of developing serious problems including anxiety, depression, post traumatic stress disorder (PTSD), marital issues, substance abuse, and suicidal behaviors such as ideations and attempts. *The JIF has experienced an increase in PTSD cases and the*

Executive Directors, Consultants and Wellness Directors are actively researching in an effort to provide awareness and advanced information to the agency assigned RPO's.

- **Resiliency Program Officers (RPO):** As mandated by the New Jersey Attorney General, each agency should have a minimum of one (1) officer selected for this position based on years of service, experience and additional training in this area. The RPO position is for assistance and referral to trained counselors. NOTE: The RPO should not be the sole source for conducting a CID session. The intent is to provide education and support for officers to recognize and help manage the many stressors of the job, which will result in healthier officers and better community relations. They are NOT designed to replace already existing programs, or the work of qualified professionals.
- **Resilience Rationale**

A key component to a comprehensively fit officer is resilience. People are not born resilient; they learn to be resilient through life experiences.

Resilience training builds resilience and improves it in those that are already considered to be resilient. Research by the University of Pennsylvania and other academic forums has established that resilient people are not as negatively impacted by adverse events, and when they do experience an adverse event, they recover faster and are more likely to experience post-event growth.

Even without an adverse event, the positive effects of this training are a win-win: it's just a matter of degree. This training helps reshape your thinking. It helps you to look at the world, yourselves, and events you experience in a different way. Emphasizing the positive and your strengths rather than your weaknesses.

You are on the front end of a culture change regarding Comprehensive Officer Resilience. To keep you apprised of the latest information The training course mentioned below for the assigned RPO's is recommended. For additional or specific information, please do not hesitate to contact your JIF Directors, Consultants and Wellness Directors. Lastly, an advanced training course is in the planning stage at this time for 2023 for agency assigned RPO's.

Shield of Resilience Training Course

Substance Abuse and Mental Health Services Administration (SAMHSA) has provided a short course that is available at the link provided below.

<https://www.samhsa.gov/dtac/shield-resilience-training-course>

REMEMBER:

Resilience NOT just Traumatic Moments

- It's about dealing with:

- Daily Hassles

- Stressors that law enforcement are exposed to:

- Acute Stress- *Most common.*

- Chronic Stress

- Signs and Symptoms

- Peer to Peer behavioral health support (when possible).

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

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

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Debby Schiffer, JIF Wellness Director
DATE: November 22, 2022 Virtual via Zoom
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

NOVEMBER ACTIVITIES AND EVENTS

Thank you for either using your Wellness funds throughout the year or planning to encumber them on time. Once encumbered you will have until February 1st, 2023 to allocate any remaining funds to an appropriate wellness initiative. Here is a reminder of some of the initiatives that have been done that might be of interest to your municipality.

- Reimbursement for wellness items or services (gym membership, 5k registration cost, sneakers)
- Bottled water, Kind Bars, Mixed Nuts, Fruit per department, Misfit Orders
- Supplies for Wellness Week or de-stress activities (paint, crayons, puzzle books, etc.)
- Chair massages, Reflexology or Reiki sessions with trained therapist
- Ergonomic equipment for office (chair, keyboard, foot rest, etc.)
- Ergonomic evaluation from outside professional
- Gym bags or lunch bags
- Challenge prizes for Bingo, walking/step, hydration, etc.
- Contests – door decorating, pumpkin decorating, healthy holiday treat
- Gift Card – only if associated with wellness though information on benefits of the prize and if it is associated with a challenge
- Water bottle refilling station
- Monthly “grocery bag” challenge
- Presentations (no cost)
- Blue light computer glasses/screens
- Portable exercise equipment (resistance bands, dumbbells, ankle/wrist weights, kettle bells, yoga mats, etc.)
- Flu shots & blood pressure screening (no cost)
- Stretching, yoga and tai chi/qi gong demonstrations

Share your event photos; check out the JIF website for other ideas.

Transformational Leadership and Crisis Response – Dr. Elias Pilot Program

Last year we introduced a beta program called “Transformational Leadership and Crisis Response” to offer coaching and peer support to Law Enforcement Leaders. Dr. Elias and research staff took 5 JIF municipalities through a guided course that proved to be extremely valuable and achievable for those who participated. We still have spots remaining from our initial launch that we would love to fill. The goal is to continue offering this program beyond the beta cohort so all First Responder personnel can learn how to support each other during challenging times. If you are interested, please reach out to me for more details.

November Targeting Wellness Newsletter

This month's *Targeting Wellness Newsletter* focuses is on Diabetes, one of the top comorbidities/chronic diseases challenging millions of people today! Prediabetes is of particular interest not only because 1 in 3 adults have it, but also because making simple lifestyle changes NOW can prevent the future diagnoses of Type 2 diabetes, a diagnoses sure to be received if nothing changes. Making changes is not easy, as we all know. Start small. Focus on making one change at a time. Building on successes bred more successes! **Here is a snapshot of the agenda:**

- The focus for this year's Diabetes Awareness Month is properly managing your diabetes team! You are the key part of that team! I share a few ideas on ways you can help prevent diabetes with small lifestyle changes that are achievable.
- Knowing your ABC's as it pertains to diabetes and overall well-being
- Diabetes and your diet: is it really all about the carbs?
- Work connections can improve overall well-being and gratitude - how?
- Nutritional Bites: Toxic Hunger or True Hunger?
- The Hunger-Satiety Scale to help detect true hunger
- Recipe Corner: Harvest Quinoa Salad

Additional items included:

1. November Gratitude Challenge: I have included a Workplace Gratitude Challenge - with options, suggestions and directions
2. Flyer: Manage Your Diabetes

Thank you for sharing my monthly newsletter and additions with your employees; some of you email it to everyone, others print them out and post them for all to see. Whatever you do, it is appreciated it!



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

Intake	October-22	October-21	2022 October YTD	2021 October YTD
# of New Claims Reported	40	29	370	178
# of Report Only	21	18	217	116
% Report Only	53%	62%	59%	65%
# of Medical Only	17	11	117	30
# of Lost Time	2	0	34	32
Medical Only to Lost Time Ratio	89:11	100:00	77:23	48:52
Claim Petition First Notice	0	0	2	0
COVID-19	14	17	179	178
Average Days <u>Reported To Qual-Lynx</u> (Indemnity, Medical Only, Report Only)	1.9	3.3	3.8	5.8
Average Days <u>Reported To Employer</u> (Indemnity, Medical Only, Report Only)	0.7		1.4	

Nurse Case Management	October-22	October-21
# of Cases Assigned to Case Management	19	16
# of Cases >90 days	13	15

Savings	October-22	October-21	2022 October YTD	2021 October YTD
Bill Count	208	119	1278	1539
Provider Charges	\$520,483	\$179,383	\$2,083,257	\$2,429,808
Repriced Amount	\$135,310	\$60,544	\$698,230	\$910,834
Savings \$	\$385,173	\$118,840	\$1,385,027	\$1,518,974
% Savings	74%	66%	66%	63%

QualCare Provider Network Penetration Rate	October-22	October-21	2022 October YTD	2021 October YTD
Bill Count	95%	94%	94%	95%
Provider Charges	94%	95%	94%	95%

Exclusive Provider Panel Penetration Rate	October-22	October-21	2022 October YTD	2021 October YTD
Bill Count	96%	97%	94%	96%
Provider Charges	94%	92%	94%	90%

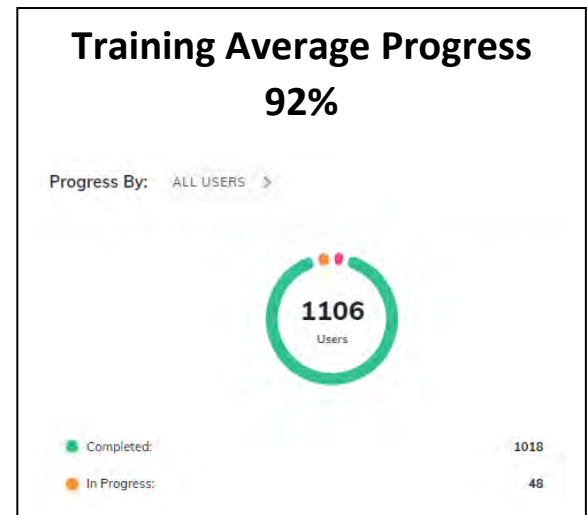
Transitional Duty Summary		2022 October YTD	2021 October YTD
% of Transitional Duty Days Worked		66%	72%
\$ Saved By Accommodating		\$120,115	\$142,082
% of Transitional Duty Days Not Accommodated		34%	28%
Cost Of Days Not Accommodated		\$55,912	\$71,191



Cyber Risk Management Monthly Executive Report November 4, 2022

Wizer Training

Municipality	Total Users	Training Completion %
Bordentown City	22	100
Bordentown Township	51	100
Chesterfield Township	24	100
Delanco Township	26	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	87	100
Mansfield Township	77	95
Palmyra Borough	34	91
Beverly City	18	89
Lumberton Township	42	88
Woodland Township	8	88
Edgewater Park Township	35	83
Mount Laurel Township	154	82
Shamong Township	14	79
New Hanover Township	8	75
Wrightstown Borough	4	75
Tabernacle Township	19	74
Riverside Township	36	68
Bass River Township	14	64
Springfield Township	20	55



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%	

No Change from October



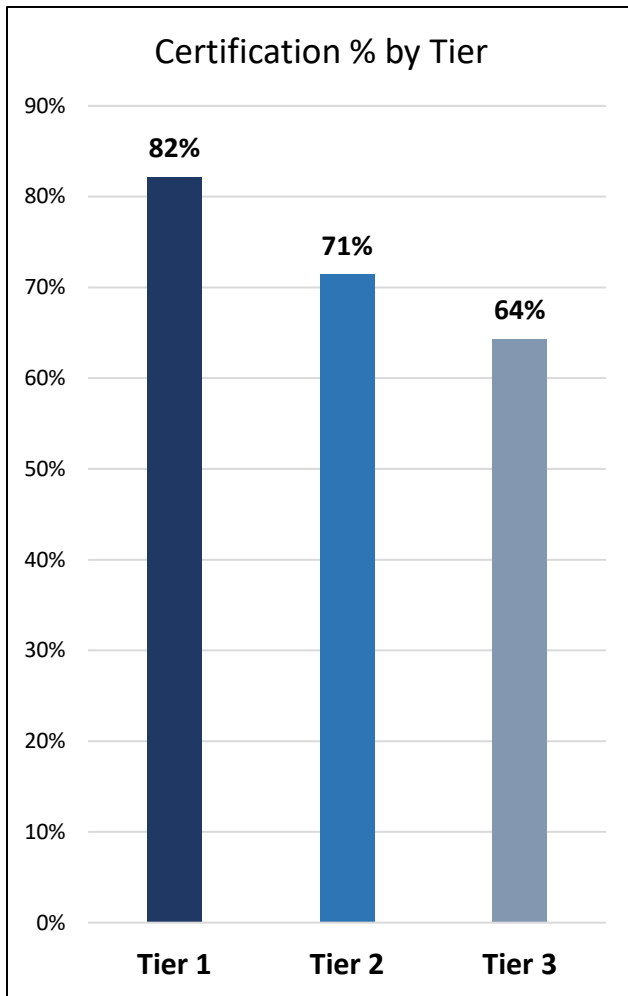


MEL's Cyber Risk Management

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	Checklist Submitted to the MEL	Approved	Approved	Approved
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	Approved
Springfield Twp	Risk Questionnaire to be reviewed	Approved	Approved	Approved
Tabernacle Twp	Checklist Submitted to the MEL	Approved	Approved	Incomplete
Westampton Twp	Waiting for Certification Checklist			
Woodland Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
Wrightstown Borough	Waiting for Certification Checklist			

	Tier 1	Tier 2	Tier 3
Number Approved	23	20	18
% Approved	82%	71%	64%
Number Incomplete	0	2	4
% Incomplete	0%	7%	14%

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.



Overall Significant Improvement



Security Tip of the Month –

New MEL Cyber Risk Management Program begins 1/1/2023

Work with your IT professional and your Technology Risk Services Director to become compliant with the current MEL Cyber Risk Management program before year end.

Effective January 1st 2023

- ***Non compliant members could face up to a \$110,000 deductible.***
 - ***\$50,000 + 20% coinsurance of the next \$300,000 of loss***
- ***Tier 1 & 2 compliant members could face a \$25,000 deductible***
- ***Tier 1, 2, & 3 compliant members could have a \$0 deductible.***

Grandfathering

- ***The new program has two levels: Minimum & Advance Security***

Current Tiers 1&2 will be grandfathered into the Minimum Security Level till January 1, 2024.

Current Tiers 1,2 & 3 will be grandfathered into the Minimum & Advance Security Levels till January 1, 2024.

<i>Minimum Security</i>	<i>Advance Security</i>
Data Protection	System Log Practices
Policies	Business Continuity Plan
Remote Access	Network Segmentation
Vulnerability Scanning	Endpoint Detection & Response
Asset Management	
Patch Management	
Cyber Hygiene Training	
Defense Software & Network Protection	
Credential Management	

NOTICE !!

Though you may be covered, you must provide evidence of compliance at the time of a claim.

You must submit a Deductible Reimbursement form executed by your administrative point of contact and your IT professional to be considered for reimbursement.

Required documentation:

1. Cyber training completion certificates or signed attendance
2. Screen shots of antivirus coverage
3. Screen shots of patches
4. Backup reports showing offsite backups
5. Copies of adopted Incident Response Plan and Technology Practices Policy
6. Email warning label screenshot
7. List of staff or contractors that support technology
8. Copies of adopted policies
 - a. Access, use, & control policy
 - b. PII & PHI encryption policy
 - c. Password policy
 - d. Banking Control policy
 - e. Remote Access policy
 - f. IT Business Continuity policy

November 11, 2022

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending October 31, 2022 for Closed Fund Years 1991 to 2017, and Fund Years 2018, 2019, 2020, 2021 and 2022. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 19,873.93. This generated an average annual yield of 1.44%. However, after including an unrealized net loss of \$ 79,693.14 in the asset portfolio, the yield is adjusted to -4.32% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$13,619,596.02.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 7,219.00 w/YTD Total \$ 72,872.70.70
Salvage Receipts \$ 1,200.00
Overpayment Reimbursements \$ 0.00
E-JIF Closed Year Dividend \$ 50,962.00

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 \$ 555,281.73. The claims detail shows 390 claim payments issued.

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

Delran Township	\$ 0.00
Chesterfield Township	\$ 2,241.00
Bordentown City	\$ 41,350.00
Bordentown Township	\$ 57,696.00
Westampton Township	\$ 10,610.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 16,937,461.80 to a closing balance of \$ 16,357,768.06 showing a decrease in the fund of \$ 579,693.74. 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 - NOVEMBER 2022**

	Payee	FY2023	FY2022	Closed Yrs	JIF Appropriation	Description
1	Arthur J. Gallagher Risk Management Services		31,880.00		Prof Services/Administration	Nov 2022 Fee
2	Arthur J. Gallagher Risk Management Services		208.41		Misc/Postage/Copies/Faxes	Postage/copies expenses-Oct
3	Arthur J. Gallagher Risk Management Services	106.55			Misc/Meeting Expense/Dinner Mtg	Yr Zoom subscription split with other JIFs; PF AMEX
4	Arthur J. Gallagher Risk Management Services	505.00			Wellness Program	Wellness calendars; split with other JIFs; PF AMEX
5	Arthur J. Gallagher Risk Management Services	613.00			Safety Incentive Program	Safety calendars; split with other JIFs; PF AMEX
6	The DeWeese Law Firm, P.C.		6,287.00		Prof Services/Attorney	Nov 2022 Fees
7	Qual-Lynx		18,316.00		Prof Services/Claims Admin.	Nov 2022 Fees
8	Joyce Media		390.00		Misc/JIF Website	Nov 2022 Fees
9	Christopher J. Winter Sr.		1,833.00		Training/Police Risk Services	Law Enforcement Consultant-Nov 2022 fees
10	Kris Kristie		383.00		Misc/Recording Secretary	Nov 2022 Fees
11	J. A. Montgomery Consulting		11,715.00		Prof Services/Safety Director	Nov 2022 Fees
12	Secure Data Consulting Services, LLC		5,544.00		Prof Services/Technology Risk Serv Dir	Nov 2022 Fees
13	Tom Tontarski		987.00		Prof Services/Treasurer	Nov 2022 Fees
14	Conner Strong & Buckelew		711.00		Prof Services/Underwriting Mgr	Nov 2022 Fees
15	Debby Schiffer		2,558.00		Wellness Program	Nov 2022 Fees
16	MEL RCF JIF			10,667.38	RCF Additional Assessment	RCF supplemental assessment FY 2007 (2003)
17	MEL RCF JIF			50.67	Transfer to RCF	QL checks sent to JIF in error
18	Gatehouse Media PA Holdings, Inc.		20.67		Misc/Legal Notices	Claims audit Ad#7798470
19	Iron Mountain		79.02		Misc/Record Retention Service	"Inv#GZGB498; Storage 11/1-30/22; Service 9/28-10/25/22
20	Postmaster	404.00			Misc/Postage/Copies/Faxes	PO Box 489 Annual Fee 11/30/22-11/30/23
21	City of Beverly		748.57		Wellness Program	water coolers, reiki workshop
22	City of Beverly		500.00		EPL/CYBER/EPL/Cyber Incentive Program	Cyber security
23	City of Beverly		1,583.90		Optional Safety Budget	Safety items

24	Florence Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	Back ups, protection software
25	Florence Township		1,342.80		Optional Safety Budget	safety items
26	Hainesport Township		58.88		Wellness Program	chair massages
27	Hainesport Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	barracuda back ups and email
28	Hainesport Township		31.31		Optional Safety Budget	safety glasses
29	Lumberton Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	Labor Attorney for employee issues
30	Lumberton Township		450.00		Wellness Program	chair massages
31	Mansfield Township		1,595.00		Optional Safety Budget	locks for doors and panic button
32	Pemberton Borough		225.00		Wellness Program	chair massages
33	Pemberton Township		1,500.00		Wellness Program	Reiki and chair massages
34	Pemberton Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	cloud back up
35	Pemberton Township		4,645.00		Optional Safety Budget	safety items
36	Riverside Township		2,660.00		Optional Safety Budget	AED, exams, safety items
37	Riverside Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	Labor Attorney for employee issues
38	Tabernacle Township		225.00		Wellness Program	training
39	Westampton Township		920.00		Optional Safety Budget	AED
	Subtotals	\$1,628.55	\$99,897.56	\$10,718.05		

JIF Bill List Total	\$112,244.16
----------------------------	---------------------

***Safety Committee Meeting Minutes
October 18, 2022 @ 1:30pm
Hainesport Municipal Building, Hainesport, NJ***

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund (“BURLCO”) was held at Hainesport Municipal Building, Hainesport, New Jersey on October 18, 2022 at 1:30pm.

The meeting was called to order at 1:32pm.

Those in attendance were:

Richard Wolbert, *Chair*, **Beverly City**
Grace Archer, **Bordentown City**
Erin Provenzano, **Delanco Township**
Joe Bellina, **Delran Township**
Patrice Hansell, **Fieldsboro Borough**
Paula Kosko, **Hainesport Township**
Mary Picariello, **North Hanover Township**
Meredith Storch, **Conner Strong & Buckelew**
Joe Henry, **Hardenbergh Insurance Group**
Rob Garish, Assistant Director of Public Sector, **J.A. Montgomery Consulting**
John Saville, RSM, CPSI, Senior Risk Control Consultant, **J. A. Montgomery Consulting**
Paul A. Forlenza, MGA, Executive Director, **RPA a Division of Gallagher**
Paul J. Miola, CPCU, ARM, Deputy Executive Director, **RPA a Division of Gallagher**
Sheila Ortiz, Account Representative, **RPA a Division of Gallagher**
Kamini Patel, MBA, CIC, CPCU, AIDA®, Program Director, **RPA a Division of Gallagher**
Debby Schiffer, Wellness Director, **Targeting Wellness, LLC**
Christopher J. Winter Sr. CPM, Law Enforcement Risk Management Consultant

Those not in attendance were:

Michael Fitzpatrick, **Mansfield Township**
Maryalice Brown, **Woodland Township**
Steve Ent, **Westampton Township**
Keith Hummel, Safety Director, **J. A. Montgomery Consulting**

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

I. MINUTES OF JULY 12, 2022 SAFETY MEETING (E-mailed 10/05/2022)

Mr. Wolbert mentioned that a copy of July 12, 2022, Executive Safety Committee Meeting minutes were emailed on October 5, 2022, to all Committee members and were discussed at our last Executive JIF Committee Meeting.

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

II. TRI-ANNUAL SAFETY DIRECTOR'S LOSS CONTROL REPORT *(handout)*

Mr. Garish referred the Committee to a handout of the 3rd Quarter Safety Director's Loss Control report. He briefly reviewed the abridged version of the report with the Committee highlighting activities through August 31, 2022.

Mr. Garish noted that the Safety Contract calls for a minimum of 67 loss control visits to the 28 members of the BURLCO JIF.

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

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

Mr. Garish mentioned that the MEL Safety Institute has three (3) main training platforms that are available to the Membership.

- Member Usage for 05/01/2022 through 08/31/2022
 - MSI NOW
 - MSI Streaming – 22
 - MSI Online – 319
 - MSI Live – via Zoom / In- person – 262
 - MSI DVD Activity Report – 0 Member Towns Utilized – 0 Total DVDs Rented

Mr. Garish noted that the MSI DVD Library may be coming to end due to the lack of usage. Mr. Forlenza asked if the MEL owned the copyrights to any of the DVDs in the MEL library. Mr. Saville responded that he is certain that all of the DVDs in the library are provided through a lease program so the MEL does not own the copyrights. He noted that prior to Howard Spencer retiring, he and Andrea from the Safety Director's office would go through the DVD log to identify the DVDs that were not rented, or if the titles were old, they would then send the DVDs back to the vendor and exchange them for newer titles.

Mr. Forlenza commented that if the DVDs are owned by the MEL, the Safety Director's office should look into uploading the content to the MSI Streaming to make the information readily available to all members. He expressed concerns over the MEL paying for DVDs that are not currently being utilized. A discussion ensued regarding the utilization of DVDs and the cost associated with the same. Mr. Garish advised he will look into the matter advise the Committee accordingly.

Mr. Garish noted that there has been so much turnover in administration in member towns it has been difficult to ensure towns have a Training Administrator.

(The Third Quarter Safety Director's Loss Control Report is attached to the minutes of today's meeting.)

III. SAFETY INTERVENTION/MONITORING

Safety Intervention / Monitoring

Mr. Garish reported that there are no candidates for *Safety Intervention or Monitoring* at this time; however, he wanted to make the Committee aware that property and workers' compensation claims continue to drive high losses in the smaller towns. He explained to the Committee, that if an extra-small municipality experiences a loss that exceeds their annual assessment, the said town would have a high loss ratio and would be monitored by the Safety Director's office.

Mr. Forlenza asked if there are any organizational and/or cultural concerns with any of the members. Mr. Saville responded that most of the BURLCO JIF members are engaged in the Safety Program.

IV. MEMBERSHIP RENEWALS

Renewal Summaries

Mr. Garish referred the Committee to the Renewal Survey Summary handouts for those members that are up for renewal effective January 1, 2023. He noted that the summaries were emailed to the Committee on October 17, 2022 for their review in anticipation of today's meeting. He noted that Mr. Saville conducted all nine (9) of the membership renewal visits.

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

V. BURLCO JIF LOSS RATIO REPORTS – June 30, 2022

Mr. Forlenza directed the Committee to pages 1-8 of the agenda packet which depicts the JIF Six Year Average Loss Ratio Reports valued as of June 30, 2022. The report reflects a six-year period for Fund Years 2016-2021. Mr. Forlenza noted that the six-year average loss ratio for the BURLCO JIF is 86.8%. He noted that the loss ratios reflect incurred losses, which is money paid on known claims and the reserve to be paid on the known claims versus the members' JIF loss funding assessment within the JIFs self-insured retention. Mr. Forlenza then briefly reviewed the report with the Committee.

VI. MEL LOSS RATIO REPORTS – June 30, 2022

Mr. Forlenza directed the Committee to pages 9-16 of the agenda packet which depicts the MEL Six Year Average Loss Ratio Reports valued as of June 30, 2022. The report reflects a six-year period for Fund Years 2016-2021. Mr. Forlenza noted that the six-year average loss ratio for the BURLCO JIF at the MEL layer is 111.7%. He indicated that this report includes incurred losses vs. loss funding assessment for Excess Liability, Property & Workers Compensation losses within the MEL's self-insured retention. He then briefly reviewed the reports with the Committee.

Mr. Forlenza mentioned that the MEL numbers are trending poorly. He noted that the Finance Committee has discussed moving to a \$500,000 self-insured retention vs. our current \$300,000 self-insured retention. He noted that "bracket-creeping", where the increasing cost of claims in the SIR is flowing into the MEL level, is a concern. He commented this is caused by inflation factors, an increase in indemnity, medical cost, and legal expenses. Mr. Forlenza reminded the Committee that the BURLCO JIF is experienced rated at the MEL layer. He explained when the JIF is a good performing member, they receive a credit towards the assessment like the JIF has received in the past. However, if the JIF is a bad performing member, they receive a higher assessment based on the loss ratio which will have an impact in 2023.

Mr. Forlenza asked if there were any questions.

Mr. Wolbert asked if there is a way the report could reflect what property claims are caused by climate change related losses. Mr. Forlenza responded that certain catastrophic claims are included in the MEL Reports; however, they are included in a way that it is represented by the total amount of the shared self-insured retention across all JIFs impacted by the CAT claim. He noted that the MEL is currently working through this process as to how the JIFs are reimbursed for a CAT claim. Discussion ensued.

Following a brief discussion, Mr. Forlenza stated that he will follow up with Mr. Roselli from Qual-Lynx regarding the possibility of identifying property claims caused by climate change.

Mr. Forlenza mentioned that the loss ratio reports are also available in Origami for members' review. Mr. Forlenza advised the Committee that in another JIF that he works with, an RMC utilized the loss ratio snapshots to secure alternative quotes with another JIF. Currently, there is no notification mechanism which alerts the Executive Director's office when loss ratio snapshots are downloaded. He explained loss runs are more comprehensive compared to a loss ratio snapshot. He noted that loss runs are typically utilized to secure quotation in the commercial market place as they are deemed more credible and are typically requested by the member and/or their Risk Management Consultant. He asked the Committee for feedback on whether the Executive Director's office should continue to provide the loss ratio snapshots in Origami. A discussion ensued.

Following a brief discussion, Mr. Forlenza asked the Committee to let him know if they are comfortable keeping the Loss Ratio Reports in Origami by the end of this month.

He noted that the September 30, 2022 Loss Ratio Reports will be uploaded to Origami once they are available.

VII. EXECUTIVE DIRECTOR – MONITORING REPORTS

Ms. Patel referred the Committee to page 25 which reflects the Supervisor Investigation Reports received for August. She reported that there was one (1) claim where a Supervisor Incident Report was not provided in September. She noted that there were 13 cases that generated the creation of a Supervisor Incident Report.

Ms. Patel noted that these reports are shared with J. A. Montgomery for them to use for training opportunities.

Mr. Wolbert commented that the "submit" button on the Supervisor Incident Report on the BURLCO JIF website does not function with all browser platforms. Ms. Patel noted that the instruction document states that you have to print the form and submit it to J. A. Montgomery. Mr. Forlenza stated that there has to be a way to fix the "submit" button or remove it entirely. He noted that his office will work on correcting the issue.

VIII. REGIONAL TRAINING SCHEDULE

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

- Lifeguard Symposium – June 28, 2022 - Zoom
 - Survey Results – 32 attended / 8 surveys – overall feedback was positive
- PEOSH Visit – What to Expect/Role of the Right to Know Coordinator – Zoom (October 4, 2022 @ 9am & October 6, 2022 @ 1pm)
 - 140 attendee's – October 4th session
 - 100 attendee's – October 6th session

2023 Regional Training Schedule

Mr. Garish mentioned that maintenance of HVAC and humidifiers in the office was suggested to the Safety Director as a potential topic for 2023 by another JIF. He noted that this relates to "indoor air quality".

Mr. Garish stated that all municipalities are required to have an "indoor air quality" SOP. He suggested having a representative from PEOSH (Department of Health) to conduct an "indoor air quality" training virtually as part of the Regional Training.

Mr. Garish mentioned that the goal is to have (3) Regional Trainings for the BURLCO JIF in 2023; however, they are open to any suggested topics the members bring to their attention. Discussion

ensued. Following a brief discussion the topics were suggested for the 2023 Regional Training Schedule:

- Safety and Claims Coordinator Roundtable
- Maintenance of HVAC – Humidifiers in the Office
- Police Training – Advanced Resiliency Officer Training
- Implementation of the new storm water regulations

Mr. Wolbert suggested developing a checklist for Claims Coordinators and/or other employees that need to document an accident so they have a better understanding of what the process is in the event there is a claim. After a brief discussion, Mr. Forlenza commented that he will speak with Qual-Lynx to see if they can develop a checklist to distribute to the members.

IX. MSI NEWSLETTER / BULLETINS

Mr. Garish mentioned that his office releases the MSI Newsletter twice per month via the MEL Mobile App. The newsletter recaps the bulletins and messages that are released from the Safety Director's office. The following bulletins have been recently released:

- Lightning Safety Best Practices
- Spray Parks Best Practices
- Crane Truck Regulations
- Permit-Required Confined Spaces Best Practices
- Seasonal Employees Best Practices
- Heat – Related Illnesses Best Practices
- Black Bear Best Practices
- Hurricane Preparedness Best Practices
- How to Receive Push Notifications on the NJ MEL Mobile App?
- Flash Flood Preparedness Best Practices
- Tick & Tick-Borne Diseases Best Practices
- Poison Ivy Best Practices
- MSI Fire & EMS Injury Investigation
- High Visibility Apparel in the Summer Best Practices
- Low-Speed Electric Scooters and Electric Bicycles “E-Bike & E-Scooter”
- Work Attire Best Practices
- Coin Toss: Soliciting Donations On Roadways Best Practices
- First Aid & First Aid Kits in the Workplace Best Practices
- National Preparedness Month Best Practices
- Wood Chipper Best Practices
- Deer: Avoiding Vehicle Collision's Best Practices
- Job Hazard Analysis

Mr. Garish indicated that his office is always developing Safety Bulletins, and they will be released to the members when they become available.

Mr. Garish mentioned that a Safety Bulletin will be released on “Hayrides” soon. Mr. Wolbert asked if a “hayride” is considered an amusement ride. Mr. Garish responded that a “hayride” is not considered an amusement ride; however, an indemnification and hold harmless agreement should be secured, or ensure that the 3-party vendor agreement is completed.

X. MEL SAFETY INSTITUTE

Mr. Garish provided a brief review of the activity within the MEL Safety Institute during his report earlier in the meeting:

- Member Usage for 05/01/2022 through 08/31/2022
- MSI NOW
 - MSI Streaming – 22
 - MSI Online – 319
- MSI Live – via Zoom / In- person – 262
- MSI DVD Activity Report – 0 Member Towns Utilized – 0 Total DVDs Rented

MSI Training Announcement

Mr. Garish indicated that notices have been sent to the members asking them to review and update the list of employees that have access to the MSI, paying special attention to remove those employees who are no longer employed by their municipality. He noted that a new learning management system will be utilized in 2023. Mr. Garish mentioned that this will be beneficial to training records for your employees.

XI. S:ERVE

Mr. Garish mentioned that S:ERVE Driver Safety Program is provided by the MEL workers' compensation reinsurer Safety National. He noted that some of the more severe employee injury claims are a result of motor vehicle accidents.

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

Mr. Garish stated that the Attention and Distracted Driving course is geared toward employees that drive municipal vehicles. He strongly recommends that all municipal employees take this course. He also mentioned that the CEVO Class is available to the members. If there is a course that is not available on the catalog, contact his office to see if a class can be scheduled.

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

XII. POLICE TOPICS

Law Enforcement Bulletins

Mr. Garish reviewed the Police Bulletins and Law Enforcement Bulletins that were released since the last meeting:

Police Bulletins 2022

- LE Bulletin 2022-05 | Law Enforcement Considerations in Light of the SCOTUS Decision Impacting Roe V. Wade
- LE Bulletin 2022-06| Recruitment Policy Considerations New Jersey Attorney General Recruitment Guideline and a Changing Applicant Pool
- LE Bulletin 2022-07| Heat Related Health Considerations for Law Enforcement
- July 15, 2022 – Daniel's Law Portal Opens
- The 988 Suicide and Crisis Lifeline Becomes Operational Nationwide on July 16, 2022
- Model Policy – Wellness for Law Enforcement Agencies
- 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
- An Act Concerning Firearms and Amending N.J.S. 2C:58-3 Approved 07/05/2022

Police Ad Hoc Committee Meeting

Mr. Garish mentioned that the next Police Ad Hoc Committee meeting is scheduled for October 25, 2022 at 9:00 AM via Zoom.

XIII. LAW ENFORCEMENT CONSULTANT

Mr. Winter reported on how wellness, comorbidities and physical assessment programs can impact Police Officers. He reminded the Committee, the programs have to be constantly reviewed and followed by Officers for it to be effective. He advised the Committee, while he is reporting on law enforcement, the same can be applied to those in public works and other departments throughout the municipalities.

Mr. Winter also mentioned the importance of engaging with an EAP program for your employees.

Mr. Winter reviewed the pros and cons of municipalities allowing Officers to work out during work hours. He commented that the practice could lead to increased workers' compensation injuries. He noted that some agencies allow officers to work out using the onsite gym; however, they need to be off duty. Many times he will direct agencies to the Safety Director's office as they can provide safety guidance specific to gym usage which can help avoid injuries.

Mr. Winter informed the Committee, per the recent legislation that was enacted, Police Officers are now required to be licensed and will have CEU requirements. He noted that more information will be provided once made available. Ms. Picariello asked who will be in charge of overseeing the police licensing process. Mr. Winter responded that most likely the Police Training Commission as they will be implementing the training in the entire State of New Jersey for Police Officers.

Mr. Winter mentioned that he is working with Dr. Elias, the Wellness Directors, Safety Director and Executive Directors to help develop an advanced resiliency training which will be available soon. The training will be targeted toward employees that are designated as the Resiliency Police officer. He noted that all officers received the same basic training and then the Police Chief designates the resiliency police officer. Mr. Winter indicated that he will be presenting information on the topic during the Police Ad Hoc Committee Meeting.

Mr. Winter shared with the Committee that he is on a Threat Assessment Team for a school district in his area and is currently revising threat assessment policies. He indicated that a Threat Assessment Team consists of teachers, counselors, superintendents, principals, police, armed security officers, etc. He noted that he completed an eight (8) hour training course which outlined key points such as identifying a threat and how to assess a threat. He advised the Committee, per the recently enacted legislation that all school districts are required to have a *Threat Assessment Team* for the 2023-2024 school year. Mr. Winter advised the Committee, he will be developing a bulletin on *Threat Assessment* and sending it to all police agencies.

Mr. Wolbert asked who offered the *Threat Assessment* course. Mr. Winter responded that training was conducted online. He noted that he will share the information with Mr. Wolbert after the meeting. Mr. Wolbert also requested a copy of the *Critical Incident and Debriefing Policy* and procedures. Mr. Winter stated that he will send Mr. Wolbert a copy of the *Critical Incident and Debriefing Policy* and procedures following the meeting.

Management of Aggressive Behavior Training

Mr. Winter informed the Committee, the training course is scheduled for November 16, 2022, at the Burlington County Emergency Services Training Center. He noted the training for the ACM JIF will be held at the Cape May County Police Academy and the TRICO JIF will be held at the Vineland Police Department in December.

Mr. Winter informed the Committee, the course would be four (4) hours in length with limited seating of forty (40).

Mr. Forlenza asked the Committee for authorization to pay for the *Management of Aggressive Behavior Training* expenses. The Committee approved this expenditure.

XIV. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Saville referred the Committee to pages 20-23 of the agenda packet and highlighted the *PEOSH Advisory Committee Meeting Notes* from their July 28, 2022 meeting. He briefly reviewed his notes from the meeting with the Committee.

Mr. Saville mentioned that PEOSH has hired many new enforcement officers. PEOSH is in the process of sending emails to towns asking to schedule consultant visits rather than conducting a random inspection. He noted that these consult visits are more like an introduction for the new consultant to understand and review policies which will result in no violations. Mr. Saville indicated that if you receive an email from PEOSH asking for a visit, do not be concerned, but let them visit.

Mr. Saville made the Committee aware that PEOSH is focusing on Fire Agencies and Public Works Departments. He stated that if a member has any questions related to PEOSH to contact his office directly. Mr. Saville informed the Committee that fines for violations have increased significantly.

XV. MEL SAFETY & EDUCATION COMMITTEE MEETINGS

Mr. Forlenza referred the Committee to the May 20, 2022 & August 19, 2022, MEL Safety & Education Committee meeting minutes as included on pages 34-43 of the agenda packet. He noted that the Committee is comprised of the Chairs of the local JIF Safety Committees and is designed to develop programs on a statewide basis. These minutes are included so the members are aware of the statewide initiatives.

Mr. Forlenza noted that the next MEL Safety & Education Meeting is scheduled for November 4, 2022.

XVI. WELLNESS INITIATIVE

Ms. Schiffer noted that she has tried to stay in touch with all the members either through Zoom meetings, phone calls, emails, or in person visits to finalize usage of this year's wellness funds. These are the nine (9) members that she has not heard from or have not finalized how they want to spend their funds:

- Bass River Township
- Bordentown City
- Mansfield Township
- Pemberton Township
- Riverside Township
- Springfield Township
- Westampton Township
- Woodland Township
- Wrightstown Borough

Ms. Schiffer briefly reviewed her Wellness Activities with the Committee:

- Challenges – stress management, hydration, sleep and exercise
- Chair Massages, Reflexology, Reiki and Meditation
- Biometric screening – Salem County Health Department

- Fruit Delivery
- Snacks
- Monthly Wellness Wednesday
- Presentations – Mental Fitness, PB vs SAD
- Race Reimbursements
- Stretching Demo's

Ms. Schiffer will continue to encourage her contacts to keep her updated, share photos, and will continue to work with Megan Matro from the Executive Director's Office to post the photos to the JIF Website.

Wellness Advisory Committee Report

Ms. Schiffer reported that the 3rd Wellness Advisory Committee meeting was held on September 21, 2022. She noted that the Committee wants to hold a fourth meeting that has been tentatively scheduled for November 30, 2022. The minutes are included on pages 34-42 of the agenda for the Committee's approval. She noted that there was great communication and an exchange of ideas during the meeting.

Here are a few highlights from the Wellness Advisory Committee meeting:

- Discussed the benefits of having employees know their numbers and offer biometrics on-site screening, encourage utilization of NJWELL, and the importance of support that is needed to make consistent and continued improvement beyond just knowing the numbers.
- Reviewed the proposed survey developed for a recommendation and feedback.
- She involved the Committee to test out the survey first with their employees and co-workers. This was shared as a Google Survey for the simplicity of getting it to their employees. However, due to an issue, Ms. Schiffer will be redistributing the survey via Survey Monkey.
- Promotional items were discussed but Mr. Miola questioned if the recently distributed Wellness Posters were being utilized. This resulted in Ms. Schiffer reaching out to the membership to see if they received the posters and if they have posted them in common areas.
- The Committee is interested in holding a 4th meeting possibly on November 30, 2022

Ms. Schiffer indicated that she hosted a brainstorming session with Ms. Simone and invited the Wellness Coordinators to participate. During the session, there were 19 towns representing all three (3) JIFs. She is developing peer support and sharing ideas and challenges. The last meeting will be held in early December.

Wellness Budget

Ms. Schiffer referred the Committee to page 43 of the agenda packet which depicts the 2022 Wellness Incentive Program budget balances. She reminded the Committee that the deadline to claim or encumber these funds is November 30, 2022. Ms. Schiffer noted that all encumbered funds must be claimed by February 1, 2023.

XVII. OPTIONAL SAFETY BUDGET

Mr. Forlenza directed the Committee to page 44 of the agenda packet which depicts the 2022 Optional Safety Budget balances. He reminded the Committee that the deadline to claim or encumber these funds is November 30, 2022. Mr. Forlenza noted that all encumbered funds must be claimed by February 1, 2023. He indicated that this information is included in the Executive Committee agenda packet on a monthly basis. Reminders letters to those with balances are will be sent out.

XVIII. SAFETY INCENTIVE PROGRAM

2021 Program

Mr. Forlenza directed the Committee to page 53 of the agenda packet which depicts the 2021 SIP balances. The deadline to claim or encumber these funds is November 30, 2022. The final date to claim encumbered funds is February 1, 2023. Reminders letters to those with balances are pending.

2022 Program

Member Status

Mr. Forlenza asked if all members will qualify for the 2022 Safety Incentive Program. Mr. Garish responded that at the current moment he anticipates all members to qualify for the 2022 SIP. He noted that he will follow-up with Ms. Ortiz to obtain copies of the BURLCO JIF Planning Retreat sign-in-sheets to verify attendance. Mr. Garish will follow-up with the Committee once he reviews the sign-in-sheets.

2023 Program

Member Status

Mr. Garish indicated that there will be no significant changes for the 2023 *Safety Incentive Program*. He noted that the “Zero Harm” theme will continue in 2023.

Mr. Garish noted that the proposed 2023 Safety Incentive Program and size categories will be sent to the Committee and will highlight any changes for review in December. The Committee approved.

Outstanding Suggestions for Improvement

Mr. Garish stated that the Outstanding Suggestions for Improvement is part of the Safety Incentive Program. There are a few members that have (SFIs) older than two years. Mr. Garish noted that they are realizing that during the COVID pandemic some (SFIs) were completed; however, his office has not been notified. His office will be working with those members to update the *Outstanding Suggestion for Improvement* (SFI) list. Mr. Garish noted that his office will review the Outstanding Suggestions for Improvement and report back to the Committee by the end of November.

Mr. Garish explained the different levels of *Outstanding Suggestions for Improvement* (SFIs):

- **PI** – Program Improvement
- **I** – Important
- **U** - Urgent

XIX. 2023 SAFETY KICKOFF BREAKFAST

Mr. Forlenza noted that the Executive Director’s office is looking to schedule the 2023 Safety Breakfast in late March or early Spring to be held in person. He asked the Committee for authorization to reserve a facility once the date is finalized. The Committee approved.

Mr. Forlenza mentioned that the budget, award, and size categories will be sent to the Committee in December.

XX. 2023 SAFETY & CLAIMS COORDINATOR ROUNDTABLE

Mr. Forlenza stated that the Safety & Claims Coordinator Roundtable will be held in-person in conjunction with the Safety Kickoff Breakfast. He then asked the Committee if they are okay with purchasing Safety & Claims Coordinator gifts. The Committee approved the purchase of Safety & Claims Coordinator gifts.

XXI. *NOMINATING COMMITTEE MEETING*

Mr. Forlenza indicated that a representative from the Safety Committee is needed to participate on the 2022 Nominating Committee. He indicated that the Nominating Committee meets once for about an hour to review the Nomination Slate for the upcoming fund year. The Nomination Slate is presented at the November JIF meeting. Mr. Forlenza asked the Committee for a volunteer to be a represent the Safety Committee. Ms. Picariello volunteered to represent the Safety Committee on the Nominating Committee.

XXII. *NEXT MEETING*

Mr. Forlenza mentioned that last year he suggested that the Committee meet three (3) times per year vs. four (4) times per year with three (3) virtual and one (1) in person. He indicated that now he is concerned that the meetings are held too far apart and the information presented is stale. Therefore, Mr. Forlenza suggested that the Committee go back to holding quarterly meetings with three (3) virtual and one (1) in-person.

He then asked the Committee for their feedback. Discussion ensued.

Following a brief discussion, the Committee agreed to hold four (4) Safety Committee Meetings in 2023, with three (3) meetings to be held virtual and one (1) in person.

Seeing no other business, the meeting concluded at 3:10 PM.

File: BURLCO/2022/Safety Committee

Tab: 10/18/2022



**TRIANNUAL
SAFETY DIRECTOR'S REPORT
5/1/2022-8/31/2022**

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND
2022**

PREPARED BY

J. A. Montgomery Consulting

P.O. Box 99106

Camden, NJ 08101

Table of Contents

A. GENERAL DUTIES – EXECUTIVE SUMMARY	2
1. Executive Safety Committee	3
2. Participation in Claims Process / Accident Investigation	3
3. Written Compliance Programs / Bulletin Updates	3
B. PROGRAMS	3
1. Safety Incentive Program	3
2. Road, Sign, and Walkway Program.....	5
3. Law Enforcement Services.....	5
4. S:ERVE / Attention and Distracted Driving.....	6
5. Facility Checklist, Job Safety Observations, Toolbox Talks	7
C. TRAINING	7
1. Regional Training Plan / Additional Training	7
2. MSI Training and Participation	8
D. ATTENDANCE / REPORTS	12
1. Attendance at Meetings of the Fund.....	12
2. Monthly and Quarterly Reports	12
3. 2022 Regional Training Plan.....	13

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

**2022 TRIANNUAL
SAFETY DIRECTOR'S REPORT
5/1/2022-8/31/2022**

A. GENERAL DUTIES – EXECUTIVE SUMMARY

The Triannual Safety Director's Report covers service activities from May through August of 2022. The 2022 Safety Director's contract calls for a minimum of 67 Loss Control Visits to the 28 Burlington County Municipal Joint Insurance Fund members. Service visits will include (8) Law Enforcement Surveys and (9) Renewal Surveys.

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

Nine (9) members will be reviewed for renewal in 2022, including Bordentown City, Bordentown Township, Delran, Lumberton, Mansfield, New Hanover, Pemberton Borough, Riverside, and Southampton. A summary of findings will be presented during Executive Safety Committee Meetings. During the surveys, all municipal operations are reviewed. Buildings more than 50 + years old or of significant value are visited. The following elements are reviewed: SIP participation, progress on Suggestions for Improvement, any unusual exposures, and comments on their loss metrics.

Renewal Surveys have been completed for all members who will be renewing in 2022. None of the current conditions found presented concerns with the desirability of these members for renewal.

Right to Know (RTK) Inventory and Labeling Surveys for 2022 continue to be completed. Members should have received the electronic distribution of their 2021 Central File via Egnyte. All members must submit their 2021 RTK Surveys by July 15, 2022. Please contact our staff with any questions.

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

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

1. Executive Safety Committee

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

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

2. Participation in Claims Process / Accident Investigation

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

3. Written Compliance Programs / Bulletin Updates

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

B. PROGRAMS

1. Safety Incentive Program

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

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

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

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

- Base Safety Program & Enhanced Safety Program. See the 2022 Safety Incentive Program (SIP) for additional details.
- Submit 2022 Safety Committee meeting dates by (2/18/2022) and return the 2022 Safety Contract by (3/31/2022).
- Each member was required to send a delegate to the Safety, Claims, and Wellness Coordinator Roundtable, which was held on April 5, 2022, via Zoom (Virtual).
- Each member was required to send a delegate to at least one half-day session of the Annual Planning Retreat on May 3, 2022.
- Members will hold at a minimum quarterly Safety Committee meetings.
- Member towns are expected to participate in all aspects of the program actively. Safety records are kept at the workplace and maintained by the Safety Coordinator. Once or twice a year, the safety records will be reviewed onsite by the safety consultants.
- Activities in the safety program are grouped into the "six (6) C's", Commitment, Controlling Hazards, Continuing Education, Communication, Coaching, and Claims Management. See *Best Practices of 2022 SIP*
- JIF Safety Consultants are required to review program records. Safety Coordinators are encouraged to maintain these program records in a centrally located file. The file should contain the member's Safety Committee Minutes, Hazard Inspections, Training Records, Job Safety Observations, and any other documentation to assist with an objective evaluation of the member's program efforts. Maintenance of this file will ensure that the member receives full credit for their actions.
- During onsite record checks, all elements of the program will be reviewed. We will work with members to secure a commitment to participation for areas lacking during the review. It is expected that written documentation will be available for review (Safety Committee Minutes, Hazard Inspections, Training Records, Job Safety Observations, Roadway Signs, and Walkway Logs, etc.).

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

2. Road, Sign, and Walkway Program

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

3. Law Enforcement Services

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

Our first meeting for 2022 was held on April 26, 2022, via Zoom. The next meeting is scheduled for October 25, 2022.

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

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

[MSI Law Enforcement](#)

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

- Winter Weather Considerations - Law Enforcement Leader (L.E. 2022-01)
- Risk Mitigation Opportunity: Sexual Assault and Harassment (L.E. 2022-02)
- Naloxone, Syringe, and Fentanyl Test Strip Legislation (L.E. 2022-03)
- National Volunteer Week (L.E. 2022-04)
- National Missing Children's Day – May 25 (L.E. 2022-05)
- Law Enforcement Considerations in Light of SCOTUS Decision Roe v. Wade (L.E. 2022-06)

- Daniel's Law Portal Opens on July 12 (L.E. Message)
- 988 Suicide/Crisis Lifeline Becomes Operational July 16 (L.E. Message)
- Heat-Related Health Considerations for Law Enforcement (L.E. 2022-07)
- Attorney General Recruiting Guidelines and Applicant Pool (L.E. 2022-08)
- Guard Training and Resources Program Training (L.E. Message)
- Model Policy – Wellness for L.E. Agencies (L.E. 2022-09)

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

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

4. S:ERVE & Attention and Distracted Driving

S:ERVE – Safety: Emergency Responder Vehicle Education (S:ERVE) is an online driver simulation and curriculum focusing on code three intersection negotiation scenarios created to educate law enforcement, firefighters, E.M.S. other emergency responders. Courses are SCORM-compliant and designed to stand alone with minimal instructor participation.

Each course is divided into six short lessons of 20-30 minutes, presenting techniques, concepts, rules, and procedural knowledge necessary for emergency responders to drive safely and effectively in emergency response situations. The following modules make up the S:ERVE program:

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

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

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

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

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

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

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

C. TRAINING

1. Regional Training Plan / Additional Training

The **Safety, Claims, and Wellness Coordinator Roundtable** was held on April 5, 2022, via Zoom (Virtual).

Annual Retreat – May 3, 2022

Implicit Bias was made available to members via a virtual (Zoom) training environment.

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

Lifeguard Symposium – June 28, 2022

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

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

2. MSI Training and Participation

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

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

Newer training courses include but are not limited to:

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

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

[MSI Catalog](#)

A "Training Needs Assessment Guide" is available to the membership on the BURLCO JIF / MEL websites. This "YES/NO Guide" is designed to assist members with

determining safety training for each employee under various PEOSH and OSHA Standards and other occupational safety regulations.

Each MSI class has YES/NO questions concerning the duties or exposures that should be considered for each employee. A YES answer to a question would indicate some level of training or education on the topic is needed for that employee. Employers should consider MSI LIVE classes as an option to provide the training identified from using the guide.

[MSI Training Needs Assessment Guide](#)

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

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

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

1. **MSI LIVE:** The MSI LIVE features real-time, instructor-led classes and webinars. Experienced instructors provide an interactive experience for the learner on a broad spectrum of safety and risk control topics. Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog describes the course, the intended audience, and available credits.

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

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

- **How do I register?**

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

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

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

2. **MSI NOW:** The MSI NOW provides on-demand streaming videos and online classes that can be viewed 24 / 7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The library has over 150 available streaming videos. Periodic reviews of this platform will occur to ensure the content is current and relevant. This will include the removal / addition of courses made available to the membership.
- To access the streaming videos, log in to the Learning Management System (LMS), and select MSI NOW and Online Training College on the bottom right side of the page. When the College is opened, the streaming videos are listed by ten categories on the page's right side. When a category is selected, a drop-down menu of the available titles is shown. Online classes are still listed on the left side of the College.
 - Individuals who log into the LMS and take an online class or view a video in the MSI NOW library will have the session added to their learning histories. Group learning can be added to students' learning histories by the Training Administrator of the member.
3. **MSI DVD:** The MSI DVD includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for members.

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

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

Leadership Skills Training - The MEL Safety Institute offered (3) new virtual leadership skills classes for 2022. The 2-hour, live, interactive courses will offer insights and

techniques to help supervisors deal with important workplace issues such as conflict resolution, communications, and the supervision of employees.

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

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

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

Requirements:

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

NOTE: Classes have been updated to reflect the goals of the Leadership Academy. To qualify for the Leadership Academy, classes taken before 2022 must be retaken.

Academy Open Enrollment:

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

Open Enrollment Dates:

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

[MSI Leadership Academy](#)

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

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

Member Participation 5/1/2022-8/31/2022:

BURLCO JIF members have participated in the following training courses:

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

Kwik Course Briefings – These video briefings are designed to focus on one limited topic in a short time (5 Minutes). These video briefings are an excellent resource for employees to use as Toolbox Talks.

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

D. ATTENDANCE / REPORTS

1. Attendance at Meetings of the Fund

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

2. Monthly and Quarterly Reports

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



2022 Regional Training Plan

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

Date/Time: April 5, 2022

Location: Virtual-Zoom

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

Review membership accomplishments from 2021, highlight the 2022 SIP, ZERO Harm / Presence of Safety, and review online resources available at the MEL / JIF websites, such as the Job Safety Observations Toolbox Talks, Safety Checklists, and the most recent additions to MSI Learning Management System. The Wellness Coordinator will highlight the 2022 theme and review the membership accomplishments in 2021.

#2 Topic: Implicit Bias

Date/Time: May 18, 2022, May 25, 2022 (Two Sessions AM/PM)

Location: Virtual-Zoom-Multiple Sessions

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

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

#3 Topic: Lifeguard Symposium

Date/Time: June 28, 2022

Location: Ocean City Library

Target Audience: Command Staff / Administration

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

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

Date/Time: October 4, 2022 - 9 AM (Zoom) & October 6, 2022 - 1 PM (Zoom)

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

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

Attendance at Regional Training programs counts toward successful participation in the 2022 Safety Incentive Program.

Burlington County Municipal Joint Insurance Fund

P.O. Box 489, Marlton, New Jersey 08053 · P: 856-446-9100 · F: 856-446-9149 ·

www.burlcojif.org



***Finance Committee Meeting
November 1, 2022
Mount Laurel Municipal Building, Mount Laurel, NJ***

A meeting of the Burlington County Municipal Joint Insurance Fund Finance Committee was held on Tuesday, November 1, 2022 at 9:00 AM at Mount Laurel Municipal Building, Mount Laurel, NJ.

Those in attendance were:

Mike Mansdoerfer, *Chair*, **Riverside Township**
Mike Theokas, **Bordentown Township**
Kathy Burger, **Medford Township**
Brandon Shillingford, **Mount Laurel Township**
John Gural, **Palmyra Borough**
Paul A. Forlenza, MGA, Executive Director, ***RPA a Division of Gallagher***
Paul J. Miola, CPCU, ARM, Deputy Executive Director, ***RPA a Division of Gallagher***
Kamini Patel, MBA, CIC, CPCU, AIDA ®, Program Dir., ***RPA a Division of Gallagher***
Jodi Palmeri, Sr. Financial Analyst, ***RPA a Division of Gallagher***

Those unable to attend were:

Paul Keller, **Springfield Township**
Tracy Forlenza, Financial Analyst, ***RPA a Division of Gallagher***

These minutes do not necessarily reflect the order in which these matters were discussed.

Draft Resolution to Transfer FY 2018 to RCF

Ms. Palmeri noted that the draft resolution to transfer FY 2018 to the RCF is included in the agenda packet. The Committee approved the draft resolution to transfer FY 2018 to the RCF to be presented at the November Executive Committee meeting.

Investment Updates-JCMI

Mr. Forlenza reported that our recent investments have been in Treasury notes with short (2-3 month) terms. He stated that the unrealized losses in the JCMI are still fluctuating, but as the JCMI sells its short term notes, they are recognizing the investment income and reinvesting their cash in higher interest bearing investments so the unrealized losses will dwindle over time.

Mr. Forlenza informed the Committee that the company who handles the JCMI financial transactions, Clearbrook, has been placed on notice by the JCMI of the termination of their contract. The temporary replacement is Bank of New York. He also stated that a new set of guidelines on completing transactions with the JCMI is being prepared.

Retrospective Candidate Analysis – 09/30/22

Ms. Palmeri provided the Committee with an update as to the performance of the candidates in the Retrospective for both those enrolled in the program and those enrolled in prior year programs, valued as 09/30/22. She noted that the members participating in the program are sent

quarterly updates to inform them of any potential additional assessments. She reminded the members that for 2022, the loss funding only represents 75% of the total loss funding since it is valued as of 09/30/22. She noted that the members participating in the program are sent quarterly updates to inform them of any potential additional assessments.

Delanco Township

Ms. Palmeri reviewed Delanco Township noting their participation in the Program in 2020, 2021, and 2022. She noted their loss ratio is 260.1% for 2020. Their claims paid has exceeded the minimum loss funding for 2020 and they have been billed and have paid their full obligation under the terms of the contract; \$13,116. In addition, for the 2021 Fund year, their claims paid has exceeded their contract minimum so the Township was billed an additional \$15,255 in June which is due 12/17/22. She noted their 2022 loss ratio of 49.1% utilizing 75% of the minimum loss funds.

Edgewater Park Township

Ms. Palmeri reviewed Edgewater Park Township noting their participation in the program in 2020 and 2021. She noted their 2020 loss ratio is 155.1% valued as of 6/30/22. Ms. Palmeri stated that the claims paid has exceeded the minimum loss funding for 2020; therefore, they were billed the maximum additional obligation of \$7,468 which payment has been received. They will continue to be monitored for the 2021 Fund Year, but there are no concerns at this time.

Palmyra Borough

Ms. Palmeri reviewed Palmyra Borough noting their participation in the Program in 2020. She noted their loss ratio is 17.6% with no concerns.

Riverside Township

Ms. Palmeri reviewed Riverside Township noting their participation in the Program in 2020. She noted their loss ratio is 28.9% with no concerns.

Westampton Township

Ms. Palmeri reviewed Westampton Township noting their participation in the Program in 2020, 2021, and 2022. She noted their loss ratio valued as of 09/30/22 is 86.9% for 2020; 86.7% for 2021 and 95.4% in 2022. She stated that her office will continue to monitor Westampton's performance.

Loss Funding and Draft Budget

Ms. Palmeri directed the Committee to the 2023 Draft Budget on page 4 of the agenda packet. She stated that this is the same central loss funding that was decided on initially less the impact of the retrospective program plus an additional \$137 that was generated through the Assessment Strategy selected.

Ms. Palmeri stated there is no changes to the Operating Expense or the Member Benefits portion of the budget.

Budget - Excess Premiums

Ms. Palmeri commented that the MEL Excess WC & Liability line was increased from an overall 15.0% increase to a 16.32% increase. She stated that the WC/GL line remained at 15%; however, the Excess Property increased to 19.12% as the final rate was higher than anticipated. She noted

that the increase in the BURLCO JIF experience rating from the MEL coupled with significant rate increases is driving the overall increase. These figures include approximately \$50,000 in overfunding which can be utilized to pay future MEL Surplus Strengthening assessments. She noted that it was originally anticipated that the MEL premium would include \$100,000 in over funding; however, that decreased to approximately \$50,000 due to the increases in exposures, experience rating, and rate increases.

Ms. Palmeri stated that the Fund's EPL/POL/LU was budgeted for a 10.0% increase, but the final figures resulted in a 5.2% increase. She noted that the MEL is in year 1 of 3 of the 2010 to 2020 decennial population transition for this line of coverage. The VDO is remaining flat as presented.

Mr. Mansdoerfer inquired if there were many claims at the MEL level or just a few large claims. Mr. Forlenza commented a few large claims. He reminded the Committee that at their August Finance Committee meeting an analysis of losses by layer was presented to determine if the JIF should increase its current SIR for WC and GL claims. The exercise determined it was best for the JIF to maintain the \$300K SIR on WC and GL claims.

Excess Cyber

Ms. Palmeri reported that a 25% increase was budgeted for Cyber. She stated that the increase for Cyber premiums is 58.37%. She noted that the savings from the EPL/POL/LU helped temper this larger than anticipated increase.

Ms. Palmeri reported that the overall increase in Excess Premiums is 15.05%.

Ms. Palmeri noted the overall budget is now 12.36% prior to RMC fees and 12.27% inclusive of RMC fees as a result of the changes noted. Mr. Forlenza commented that this is about the average increase for JIFs around the State. She asked the Committee if they approved the draft 2023 Budget as presented which will be introduced at the November Executive Committee meeting. The Committee approved the 2023 draft budget to be introduced.

MEL Rate Budget and Table

Ms. Palmeri noted that the attached MEL 2023 Draft Budget is inclusive of exposure growth noting a 16.3% increase instead of the 13.9% increase which was prior to exposure growth.

Ms. Palmeri stated that page 5 is the MEL rate table and contains the information which is used when determining member and JIF premiums. The rates for JIFs with a \$300K SIR is highlighted for BURLCO. She noted that for 2023, the MEL is transitioning in the results of the 2020 census. She explained that the MEL will take one third of the difference between the 2010 census and the 2020 census and phased it in over three years. She noted that population will be used in developing the EPL/POL and Cyber premiums.

MEL Experience Rating

Ms. Palmeri directed the Committee to page 8 depicting each MEL JIF 10 year average loss ratio and corresponding experience rating. She noted that the ACM JIF's MEL 10 year average loss ratio is 87.4% with a MEL wide loss ratio of 63.9%, resulting in a 15% negative experience rating being applied to the WC and GL loss funding portion of the MEL assessment which is approximately 5% higher than 2022.

MEL Financial Fast Track

Ms. Palmeri noted that the MEL June 30, 2022 Financial Fast Track shows a deterioration of \$7,608,666 since 12/31/21. She also noted that the COVID recoveries deteriorated slightly from \$14,614,438 to \$14,225,174 in the six (6) month period. Mr. Forlenza commented that the FFT includes the Safety National COVID recovery of \$10,497,984.

EPL/POL Deductible & Co-Insurance

Ms. Palmeri directed the Committee to the proposed EPL/POL Deductible and Co-Insurance Terms on page 10 of the agenda. She stated that the same practice of utilizing poor loss experience coupled with three (3) or more claims results in higher deductible / co-insurance terms.

Ms. Palmeri noted that for 2023, there are no suggested changes. The carrier recognizes that Hainesport's loss ratio is being driven by one claim so there is no change. Mansfield's loss ratio is being driven by two claims so there is no recommendations. She stated that Wrightstown has a higher deductible and co-insurance because they remain non-compliant with MEL's EPL Plan of Risk Management. Ms. Palmeri noted that notifications regarding members' buy down options will be going out in the next two-three weeks.

Cyber JIF

Mr. Forlenza noted that the MEL Cyber JIF budget is included on page 11. He reminded the members that since the BURLCO JIF already funds many of the risk management programs included in the Cyber JIF Budget, the BURLCO JIF will be receiving a partial credit for these services. He did however note that if we receive a hard number for the credit prior to budget introduction, the Finance Committee can decide if they wish to reduce this line or leave the money in the budget. Mr. Mansdoerfer asked if we can use this credit to reduce the members' cyber premiums the following year. Mr. Forlenza noted that this would need to be explored and noted that the JIF will need to decide if they want to keep the current risk management program providers, D2 & Wizer, or use the contracted vendors secured by the MEL. He noted that the Cyber JIF will be meeting later today to organize for 2023 and authorize the issuance of RFPs for Fund Professionals.

Mr. Forlenza stated that the Cyber JIF will be the carrier of the first \$350,000 of a loss. Members who are fully compliant as of January 1, 2023 with tiers 1-3 will have a deductible of \$0; compliant with tiers 1 and 2 will have a deductible of \$25,000; and no compliance is a deductible of \$50,000 plus 20% of the next \$300,000 of the loss. He also noted that members must be in compliance at the time of the loss to have these deductibles.

Cyber Assessments

Ms. Palmeri stated that the Cyber JIF assessment allocations by JIF can be found on page 12. She explained that they were developed using member population in tiers. She further explained that the population figures used include one third of the 2010 and 2020 differential.

E-JIF 2023 Draft Budget

Ms. Palmeri directed the members to the 2023 draft E-JIF budget on page 13 which includes an overall budget increase of .5%. She explained that the JIF impact is .05% due to the impact of population changes.

E-JIF 2022 Dividend Release

Ms. Palmeri stated that the E-JIF is releasing \$3.3 million dollars and the BURLCO JIF's share is \$50,962 and the breakout per member can be found on page 15. She noted that the release is from 2010 and 2011 so in order to receive a share, the municipality must have been a member of the BURLCO JIF during those years.

Ms. Palmeri reminded the Committee that in years past the JIF directed each members' share of the E-JIF dividend directly into the AELCF. She inquired if the Committee still wished to continue with the practice of depositing the E-JIF dividend into the AELCF. She also noted that the 2022 JIF Dividend Announcement will draw more attention to member's AELCF balances and how it can be used or claimed. The Committee decided to continue to transfer the E-JIF balances into the AELCF, but agreed to highlight available balances to members and how it can be claimed.

Assessment Strategy Scenario

Ms. Palmeri directed the members to Option 1 Assessment Strategy on page 16 of the agenda. She noted that there is no change from the October 4, 2022 meeting.

Model OE

Ms. Palmeri noted that Model OE is presented on pages 17-19. She reminded members that it is a process that allocates operating expenses to all members. She noted that the Model OE allocates operating expenses based upon loss funding, police counts, payroll, etc. as noted in each line item. She noted that Wrightstown is highlighted due to their non-compliance with the MEL EPL Plan of Risk Management and will receive a surcharge. Mr. Forlenza commented that he has spoken with the Township's governing body about becoming compliant with the EPL Risk Management Plan during the last two renewal visits; however, they still have not adopted the Program.

Assessment Comparison Reports

Ms. Palmeri then reviewed the Assessment Comparison Report on pages 20 and 21 with the Committee, noting that page 20 is the 2022 versus 2023 assessment comparison with dollar impact and page 21 is the percentage impact. She noted the JIF assessment is inclusive of loss funding and operating expenses, but does not include RMC fees. She stated that any significant increases over the JIF average were researched by her office and can be explained. She informed the Committee that the exposure comparison report will be loaded on each member's home page in Origami and all members will be emailed notifying them once available. She stated that Ms. Forlenza will be emailing this along with the LOC and 1st installment invoices for 2023.

Mr. Forlenza also stated that several members added significant new exposures for 2023 or increased the value of existing exposures, including new fire trucks. He explained that when the MEL changed the coverage for fire vehicle over 10 years of age, many members began raising the values of their vehicles which increased their total amount of insurable vehicles. He noted that some members did not fully appreciate the impact of the increased values and rates on their premium.

Premium Allocation by Line of Coverage

Ms. Palmeri reminded the Committee that the Actuary provides the percentage for each member for allocating loss funding in the Line of Coverage provided to each member annually for

inclusion in their municipal budget. She stated that the LOC breakout for other lines of coverage was never modified to reflect this same allocation. She stated that the costs of the other lines of coverage were allocated based upon the same percentage as determined by the Actuary for all lines of coverage. She noted that EPL/POL/LU premium should only be applied against the GL line. In whole, it is the total budget which includes the OE, member benefits and RMC fees that gets allocated into the Property, Auto, General Liability and Workers' Compensation lines. The Committee agreed to utilize the new methodology in determining the lines of coverage.

Secondary Surplus Release

Ms. Palmeri presented options for a secondary surplus release to be used as a credit to offset the members' 2023 first installment assessment. She noted that she is recommending to only release surplus from 2016 and 2017 years where there is like membership and is inclusive of the unrealized losses in the Closed Years Account. The Committee reviewed the scenarios and asked Ms. Palmeri to prepare and email additional surplus release options.

**Following the meeting, Ms. Palmeri emailed additional options to the Committee for their review. The Committee unanimously decided to recommend Option 5, the release an additional \$300,000, to be taken only as a credit to offset the 2023 premiums, to the Executive Committee. Ms. Palmeri noted that a resolution will be presented at the November Executive Committee meeting.*

Six Year Loss Ratio Summary as of September 30, 2022

Ms. Palmeri directed the Committee to the Loss Ratio Summary spreadsheets contained in the agenda. She indicated that these reports are for Fund Years 2016-2021 valued as of 09/30/22. She noted that the JIF Six Year Average Loss Ratio is 86.4%. She then reviewed the individual years, by line of coverage with the Committee. She noted the MEL and the EPL figures are not complete as there were computer issues at her office.

Loss Ratios Loaded to Origami

Ms. Palmeri informed the Committee that recently a Risk Manager extracted the loss data from Origami to shop two of his members to the Statewide JIF. Usually a RMC asks the Claims Administrator to provide loss data. The Claims Administrator then gets the authorization from the Executive Director's office to release the data. This process makes the Executive Director's office aware that a member might be looking elsewhere and allows the Executive Director's office to address the member's concerns. She asked the Committee if they were comfortable with the loss data being in Origami or if only a loss ratio percentage should loaded instead of the dollars associated and the open claims reports. The Committee decided that the loss ratio reports can be revised in Origami and members can request specific loss data if needed.

Miscellaneous

Unclaimed Property as of 6/30

Ms. Palmeri stated that the Fund Treasurer, Mr. Tontarski, has provided a copy of the annual State submission regarding unclaimed property filed by October 27, 2022.

Administrator/Treasurer/TPA Fidelity Bond

Ms. Palmeri explained that currently the Fund carries a Fidelity Bond in the amount of \$250,000, with a \$2,500 deductible, for an annual premium of \$1,114. She stated that minimum suggested amount by the Auditor is approximately \$102,000 for the Fund Treasurer/TPA and the 2023 recommended amount is \$166,000; and the recommended amount for the Administrator is \$125,000-\$150,000. The Committee agreed to leave the current bond limits in place.

Next Meeting Date

Ms. Palmeri noted the next meeting would be sometime in May 2023.

Seeing no other business, the meeting was adjourned at 10:20am.

File: BURLCO/2022/Finance Committee Tab: 11/01/22

2023 BURLCO Budget Message

FUND YEAR 2023 DRAFT BUDGET OVERVIEW

The attached \$9,626,998 JIF, MEL, EPL/POL/LU, Cyber JIF, and EJIF budget represents a 12.36% increase over last year's combined annualized budget of \$8,568,181 and is based upon the known renewal data at the time the draft budget was prepared. As in years past, individual member assessments will fluctuate above or below the estimated range based on member claims experience as outlined in the attached *JIF Assessment Allocation Policy*. The 2023 Renewal JIF Budget of \$5,581,117 represents an increase of 10.48% (\$529,347) over last year's \$5,051,566 annualized budget.

Highlights of the 2023 Renewal Budget are as follows:

- Budgeted loss funds increased by \$466,270 (13.18%)
- Operating Expenses (Fund Professional fees, Meeting Expenses, Postage/Copies, etc.) increased \$27,755 (2.88%)
- Member Benefits (Safety Programs, EPL/Cyber Programs, Wellness, etc.) increased \$34,902 (6.42%)
- Excess and Standalone premiums, inclusive of the MEL, EPL/POL/Land Use, Cyber JIF, and EJIF policies increased \$529,266 (15.05%)
- The application of the JIF's *Revaluation Program* to the nine (9) members renewing their membership effective January 1, 2023, resulted in four (4) members qualifying. This program is thoroughly explained in the attached *Assessment Allocation Policy*.
- All members' performance was reviewed for inclusion in the JIF's *Retrospective Program*. One member (Pemberton Township) met the Policy's criteria for inclusion in the Program. This program is thoroughly explained in the attached *Assessment Allocation Policy*.

JIF BUDGET FACTORS

Loss Funds

Loss Funds represent money used for the payment of member claims within the Fund's self-insured retention. Assuming no change in the SIR for Fund Year 2023, the Actuary recommended a 14.2% increase in the overall loss funding budget utilizing anticipated exposure growth of 0% for Auto & General Liability and Workers' Compensation and 4% for Property. In preparation of the 2022 Budget, the Actuary provided the Finance Committee with the option to fund additional perils including Fire Fighters' Cancer Presumption, WC Pension Offset, Sexual Abuse and Molestation, and Title 59 Erosion. Ultimately, the Finance Committee decided to fund 25% of the optional additional perils. When developing the 2023 Budget, the funding of these additional perils is no longer optional and were included in the Actuary's base figures. As customary, the Actuary provided three confidence levels of loss funding: low (40% confidence level), central (55% confidence level), and high (70% confidence level). The Finance Committee opted to fund the central loss funding recommendation as they have done historically. They recognized that failure to fund at the central confidence level will have a negative impact on their surplus position and will result in the possibility of multiple years of large loss funding increases or additional assessments in future years. Interestingly, had the Finance Committee fully funded the additional perils in 2022, the 2023 loss funding increase would have been 3.9% rather than the 14.2%. Due to the impact of the Retrospective Program, overall loss funding was reduced by \$35,867 as this funding is now the contractual obligation of the member on the Retrospective Program.

- **Workers' Compensation** loss funding increased 18.96% (\$372,305). While there are many factors that are driving this increase including increasing pressure on health care costs resulting in medical inflation, the lingering impact of the pandemic, increasing indemnity costs, and an increase in the overall number of claim "re-openers", there are certain cost drivers identified by the Fund Actuary. This includes an additional \$145,000 in loss funding directly attributable to the "pension offset" regulatory change and an additional

\$81,000 due to statutory changes to the Workers Compensation statute making certain types of cancers contracted by fire fighters compensable. Some initiatives the JIF is utilizing to control Workers Compensation costs include:

- The use of a PPO & EPO resulted in over 96% of all medical expenses being repriced resulting in a savings of \$999,584 or 64% as of September 30, 2022.
 - The use of 65% of available transitional duty days by the members resulted in the savings of \$102,889 as of September 30, 2022.
 - The timely reporting of claims currently averaging 5.2 days (2.8 days for non-COVID claims) of the occurrence of a claim.
 - The continued strong participation in Safety Training by all members.
 - The JIF's Lost Time Accident Frequency is 1.14 as of August 31, 2022, which represents a reduction in comparison to the same evaluation date in 2021, which is an indication that the Fund's emphasis on safety training, transitional duty, and management of claims is paying off.
 - The continued funding of a member employee Wellness Program. Numerous national studies indicate that healthy employees are less likely to suffer a workers' compensation claim; and, when they are injured, the injury is less severe and the employee recovers faster.
 - The Fund continues to monitor the potential impact of expanding definitions of compensability, both legislative and court rendered, the aging workforce, and "reopeners" on this line of coverage.
- **General Liability** loss funding increased 8.87% (\$43,955). This increase is reflective of statutory and judicial changes that continue to erode Title 59 immunities that the Fund uses to defend its member municipalities. Some initiatives the JIF is utilizing to control General Liability Claims costs include:
 - Members continue to make good use of the various liability risk control programs offered by the Fund including encouraging members to include model indemnification, defense, and hold harmless language in all municipal contracts including inter-local service agreements.
 - Members continue to use the TULIP (Tenant User Liability Insurance Program) Program that allows private users of municipal facilities to secure short-term, low cost, liability insurance policies over the internet. These policies automatically name the municipality as an *Additional Insured* and provide an added layer of protection to the members.
 - The funding of a Police Risk Management Consultant to assist member Police Departments in the adoption, training, and implementation of the most critical policies as identified by the JIF Defense Panel members who defend police related claims.
 - The Fund's liability claims adjusters and defense panel members are continuing to do a fine job in investigating, settling, and defending liability claims brought against our members with 20 active General & Auto Liability claims as of September 30, 2022 for 28 members.
 - **Auto Liability** loss funding is increasing 3.35% (\$4,138). At fault automobile accidents, involving Police vehicles continue to be the main factor driving this line of coverage. Some initiatives the JIF is utilizing to control Auto Liability Claims costs include:
 - The Fund's *Safety Incentive Program* includes a requirement that ALL emergency responders complete the S:ERVE Training program.
 - The Fund continues to promote the *Coaching of Emergency Vehicle Operators* training.
 - The Fund continues to promote annual Motor Vehicle Records check of all drivers of municipally owned vehicles.
 - The Fund Administrator is receiving a quarterly report that tracks at fault accidents involving police vehicles to track the costs of these accidents from both a property and workers compensation perspective.
 - **Property** loss funding is increasing 19.84% (\$66,813). This increase is driven by the increasing costs of labor and materials involved in recovering from a property loss. Some initiatives the JIF is utilizing to control Property Claims costs include:

- Ongoing property appraisals of each member's buildings at least once every four (4) years.
 - An ongoing review of member's property schedules to ensure that coverage for all properties are properly designated within Origami.
 - The implementation of a new *JIF Preferred Auto Shop Program* to make sure that all auto repair shops working on municipally owned vehicles are following stringent guidelines in regards to documentation of repairs, the use of appropriate aftermarket/OEM parts, the approval process for additional unforeseen repairs, and storage fees.
- **Loss Fund Contingency** funding is at \$0. The 2022 funding of \$106,500 represented 25% of the Fund Actuary's recommendation to fund "additional perils". As these "additional perils" are now included in the Loss Funding recommendation for 2023, the Finance Committee opted to remove the Loss Fund Contingency line.

JIF LOSS FUNDING ASSESSMENT STRATEGY

In consideration of the aforementioned factors affecting the 2023 JIF Loss Funding Budget, the Finance Committee is recommending that the 2023 JIF loss funding assessments range from an increase of 4.0% for renewing members, with a six year average loss ratio below 20%, to an increase of 14.19% for new members (less than three years) with no experience with the BURLCO JIF. Members with six-year average loss ratios above 150% and the one member in the Retrospective Program will receive a 17.0% increase in their loss funding assessment. Details outlining the assessment strategy are documented in the attached *2023 Assessment Allocation Strategy*.

OPERATING EXPENSES/MEMBER BENEFITS

Operating Expenses (i.e. Fund Professional fees, Meeting Expenses, Postage/Copies, etc.) represent approximately 10% of the overall JIF budget. Member Benefits (i.e. Safety Programs, EPL/Cyber Programs, Wellness, etc.) represent 6%, of the combined JIF budget. Factors impacting the JIF operating expenses and member benefits include:

- Operating Expenses increased by \$27,755 (2.88%) with increases in professional fees averaging 2.00% with the exception of the Claims Administrator with a 5.24% increase. The increase is driven by the Fund's desire to have a dedicated unit of adjusters with maximum file counts per adjuster.
- Member Benefits increased by \$34,902 (6.42%) due to an increase in the EPL/Cyber Incentive Program line item (\$7,000), AGRIP/PRIMA line item (\$3,000), Payroll Auditor (\$3,426), and Technology Risk Services Director (\$18,628). The Payroll Auditor increase results from the additional work necessary due to multiple payroll systems, turnover in municipal contact representative, and modifications to final report directed by municipal representatives. The 28.27% increase requested from the Technology Risk Services Director resulted in the JIF issuing a RFP for these services. The contract will be awarded effective 1/1/2023 with any potential savings being allocated to a separate budget line item.

EXCESS INSURANCE BUDGET - NJMEL

The 2023 MEL Budget is projecting a 16.3% budget increase (\$8,096,295) over 2022 inclusive of exposure growth, which is driven by the hardening of the worldwide excess insurance market. The JIF is budgeting an increase of \$371,966 (16.32%). Over the last 18 months, the worldwide insurance market has been challenging due to ongoing natural disasters (i.e., hurricanes & wildfires), the lingering effects from the COVID-19 pandemic, the impact of law enforcement related claims, and the impact of social inflation. The financial strength of the MEL provides an opportunity for it to protect its members against the ravages of the hardening market. A copy of the proposed 2023 MEL Budget and rate table are attached. Some factors influencing the 2023 JIF MEL Budget include:

- The MEL continues to utilize the experience rating process based on the prior ten years MEL experience for WC and Liability claims funding.

- The BURLCO JIF has been a net “giver” to the MEL over the prior ten years with a 10-year average loss ratio of 97.4%; however, when compared to the MEL wide 63.9% loss ratio, the Fund will receive a 15% experience-rating penalty applied to its WC and Liability claims funding.
- The Finance Committee has opted to fund an additional \$54,654 in anticipation of future MEL Surplus Trigger Assessments which is detailed in the attached *Assessment Allocation Strategy*.

EPL/POL/Land Use/VDO

Overall, the JIF Budget for Employment Practices Liability, Public Officials Liability, Land Use, and Volunteers Directors, & Officers Liability Coverage is increasing 5.07% or \$37,433 for 2023 due to transitioning to the new process for calculating members’ premiums.

For Fund Year 2023, the JIF EPL/POL/Land Use insurer QBE is issuing a 2% statewide premium increase. This increase varies JIF by JIF based upon a revised formula for the pricing of all members based upon their individual exposures and loss performance. This revised formula was necessary when it was determined that good performing members in poor performing JIFs were paying more premium than necessary while poor performing members in good performing JIFs were not paying enough premium to cover their exposures. 2023 is year 4 of a 5-year phase in process. Some members will continue to recognize small swings in their premium until the new process is fully implemented. Details on the revised premium allocation process are included in the attached *Assessment Allocation Policy*.

- The net impact of the premium allocation results in a premium increase of 5.2% (\$38,835) prior to the application of member deductible Buy Downs and Land Use premium for 2023.
- Volunteer, Directors and Officers Liability Coverage remains with QBE at expiring rates.

CYBER JIF

In recognition of the difficulty in securing Cyber Liability coverage for public entities in the commercial insurance market, the need for all members to implement stringent cyber security protocols, the volatile nature of cyber related losses and the recent poor loss experience for members in the Cyber line of coverage; the MEL affiliated JIFs formed the Cyber Risk Management Joint Insurance Fund to provide Cyber related services and coverage for all MEL affiliated JIFs effective January 1, 2023. The Cyber JIF will carry a self-insured retention and purchase specific and aggregate excess coverage for each member JIF.

The Cyber JIF premium is allocated to members utilizing population tiers to create size categories. The members with smaller populations will have a lower premium than those members with large populations. This recognizes the complexity of larger towns that may have greater exposures than smaller towns. It is anticipated that the basis by which premium is allocated will be revisited over the next several years as the Cyber JIF gets a better understanding of the exposures and member losses.

Beginning with the 2023 Fund Year, the results of the 2020 Census will be phased in over a three (3) year process. The phase-in of the 2020 Census will affect the MEL, POL, and Cyber premiums over this three (3) year span. Cyber Liability Coverage consists of loss funds within the Cyber JIF layer and excess coverage with XL Insurance.

- As of October 15, 2022, 19 of the 28 JIF members comply with Tier 1, 16 of the 28 JIF members complied with Tier 2, and 14 of the 28 JIF members complied with the MEL’s Three Tier Cyber Risk Management Program.
- Beginning January 1, 2023, the cyber security standards for compliance with the MEL’s Cyber Risk Management Program will change recognizing a “minimum” and “advanced” set of standards.
- Those members that do not meet the minimum cyber security standards as of January 1, 2023 will have a \$50,000 deductible and a 20% coinsurance requirement of the next \$300,000 of a claim, members in compliance with the “minimum” cyber security standards will have a \$25,000 deductible with no coinsurance, and members that meet the “advanced” cyber security standards will have no deductible assuming compliance with the standards at the time of the incident.

- Members are strongly encouraged to come into compliance with the existing cyber security standards by January 1, 2023 to take advantage of a “grandfathering” provision that will provide members in compliance with Tier 1 & Tiers 1 & 2, have a \$25,000 deductible and members in compliance with Tiers 1, 2, & 3, having no deductible assuming compliance with the standards at the time of the incident.

EJIF

Effective January 1, 2006, the JIF became a member of the Environmental Risk Management Joint Insurance Fund (E-JIF). The E-JIF provides its members with a defined Environmental Liability coverage package along with strong risk management programs and other member services including educational and training seminars. The E-JIF rate for 2023 is increasing \$130 (0.05%) over 2022 as a result of the Budget increase of 0.5% coupled with phasing in the 2020 census results. E-JIF assessments are allocated based upon a member’s population.

CLOSED YEARS ACCOUNT - JIF DIVIDENDS

The Finance Committee made a recommendation to release varying amounts of surplus from Fund Years 2008 through 2017. In arriving at the amount of surplus to release, the Finance Committee continued its practice of examining the financial development of the most current years to guarantee future consistent releases of surplus to the membership while providing a cushion against unforeseen events. In addition, the Finance Committee also considered the impact of the 12/31/2021, RCF Surplus Trigger Assessment (\$10,667) on its Closed Years Account. The RCF *Surplus Strengthening Program* is detailed in the attached *Assessment Allocation Strategy*. The BURLCO JIF 12/31/2021 financial results include an unrealized loss in investment income of approximately \$85,000. The 06/30/2022 financial results include an unrealized loss in investment income of approximately \$911,000. After examining its current surplus position and the aforementioned factors, the Committee recommended, and the Fund released, \$900,000, which is a 25% decrease (\$300,000) over last year’s combined release as an initial release. As in prior years, the members will have the option to receive the dividend as a check, credit against their 2023 premium, or to transfer to the Aggregate Excess Loss Contingency Fund for future use. At the completion of the Budget Development process, the Finance Committee recommended releasing an additional \$300,000, which would result in the combined release to be a flat 0% increase over the 2021 release. The second dividend will be applied as a credit against all members’ 1st installment invoice.

RISK MANAGEMENT CONSULTANT FEES

Members of the Fund contract independently with their respective Risk Management Consultant. The fees associated with these services are built into member assessments and the expense is passed through the Fund budget.

FUND YEAR 2023 BUDGET

The attached draft budget is submitted for your consideration and introduction at the November 22, 2022 Executive Committee Meeting. A Budget Hearing will be held at the December 20, 2022 Executive Committee meeting.

File: BURLCO/2023/Budget

Tab: Budget Message

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
FUND YEAR 2023 BUDGET
\$300K SIR (WC/GL/AL) - \$100K SIR (PR)

	ANNUALIZED 2022	DRAFT BUDGET 2023	CHANGE \$	CHANGE %
PROPERTY	336,741	403,554	66,813	19.84%
GENERAL LIABILITY	495,374	539,329	43,955	8.87%
AUTO LIABILITY	123,439	127,577	4,138	3.35%
WORKERS' COMPENSATION	1,963,414	2,335,719	372,305	18.96%
DEDUCTIBLE	515,112	601,091	85,979	16.69%
LOSS FUND CONTINGENCY	106,500	-	(106,500)	100.00%
TOTAL CLAIM LOSS FUNDS	3,540,580	4,007,270	466,690	13.18%
CLAIMS ADMINISTRATION	221,790	233,421	11,631	5.24%
PROFESSIONAL SERVICES	314,421	322,844	8,423	2.68%
- Actuary	26,627	27,159	532	2.00%
- Administrative Consultant	29,648	30,241	593	2.00%
- Attorney	75,441	76,950	1,509	2.00%
- Auditor	20,025	20,425	400	2.00%
- Safety Director	142,307	147,288	4,981	3.50%
- Treasurer	11,846	12,083	237	2.00%
- Underwriting Manager	8,527	8,698	171	0.00%
ADMINISTRATION	382,557	390,208	7,651	2.00%
CLAIMS AUDITOR	5,470	5,470	-	0.00%
MISCELLANEOUS OPERATING EXPENSES	40,040	40,090	50	0.12%
- Fidelity Bond (Admin/TPA/Treasurer)	1,200	1,200	-	0.00%
- JIF Website	5,500	5,500	-	0.00%
- Legal Notices	1,800	1,800	-	0.00%
- Meeting Expense/Dinner Meeting	3,000	3,000	-	0.00%
- Office Supplies	2,300	2,300	-	0.00%
- Other	10,000	10,000	-	0.00%
- Performance Bond (TPA)	250	300	50	20.00%
- Postage/Copies/Fax	3,200	3,200	-	0.00%
- Printing	7,000	7,000	-	0.00%
- Record Retention Service	1,200	1,200	-	0.00%
- Recording Secretary	4,590	4,590	-	0.00%
TOTAL OPERATING EXPENSES	964,278	992,033	27,755	2.88%
SAFETY PROGRAMS	214,211	215,943	1,528	0.81%
- Optional Safety Budget	52,045	52,045	-	0.00%
- Safety Incentive Program	87,725	87,725	-	0.00%
- Training	74,441	76,173	1,528	2.33%
- Police Risk Services	22,000	22,000	-	0.00%
- Right to Know	43,645	45,173	1,528	3.50%
- Training	8,796	9,000	204	2.32%
EPL / CYBER	114,000	121,000	7,000	6.14%
- Cyber Risk Services	100,000	100,000	-	0.00%
- EPL/Cyber Incentive Program	14,000	21,000	7,000	50.00%
PAYROLL AUDITOR	12,119	15,545	3,426	28.27%
PROPERTY APPRAISER	25,680	27,000	1,320	5.14%
RISK CONTROL CONTINGENCY	20,000	20,000	-	0.00%
TECHNOLOGY RISK SERVICES DIRECTOR	66,528	85,156	18,628	28.00%
WELLNESS/WEALTH INCENTIVE	60,670	60,670	-	0.00%
CONTINGENCY	15,000	15,000	-	0.00%
MISCELLANEOUS MEMBER BENEFITS	18,500	21,500	3,000	16.22%
- AGRIP/ PRIMA	12,000	15,000	3,000	25.00%
- Annual Planning Retreat	6,500	6,500	-	0.00%
TOTAL MEMBER BENEFITS	546,708	581,814	34,902	6.42%
SUB TOTAL JIF BUDGET	5,051,566	5,581,117	529,347	10.48%
MUNICIPAL EXCESS LIABILITY JIF	2,279,774	2,651,740	371,966	16.32%
- MEL Excess WC & Liability	1,551,647	1,784,394	232,747	15.00%
- MEL Excess Property	728,127	867,346	139,219	19.12%
- Property	717,866	855,546	137,680	19.18%
- Fidelity	10,261	11,800	1,539	15.00%
EPL/POL/LU PREMIUM	737,875	775,308	37,433	5.07%
EPL/POL/LU COMMISSION - AJG	24,365	25,600	1,235	5.07%
EPL/POL/LU COMMISSION - CONNER STRONG	24,365	25,600	1,235	5.07%
EPL/POL SURCHARGE	357	357	-	0.00%
CYBER JIF	200,900	318,167	117,267	58.37%
ENVIRONMENTAL JIF	248,979	249,109	130	0.05%
SUB TOTAL PREMIUMS	3,516,615	4,045,881	529,266	15.05%
SUB TOTAL JIF & EXCESS BUDGET	8,568,181	9,626,998	1,058,613	12.36%
RISK MANAGEMENT CONSULTANTS	365,628	402,827	37,199	10.17%
TOTAL JIF BUDGET	8,933,809	10,029,825	1,095,812	12.27%

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

ASSESSMENT ALLOCATION STRATEGY

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

Revised: December 2022

BUDGET DEVELOPMENT

BUDGET PROCESS

The BURLCO JIF Budget Process begins in July each year when the Risk Management Consultants (RMCs) are asked to update their member **exposures** (e.g. insurable property values, vehicle lists, appropriations, payrolls, etc.). This data is required by the Actuary in order to calculate the **loss fund** demands for the new budget year. Beginning with the 2013 Renewal process, the Fund implemented an on-line exposure data management system that provides members and their Risk Management Consultants with real time direct access to their exposure data. The system allows members to update their exposure data throughout the year and complete the Annual Renewal Process in a fraction of the time compared to prior years. The system also allows Fund Professionals direct access to the exposure information and will increase the accuracy of the Fund's Underwriting data.

In July, all vendors are invited to submit renewal proposals for the coming Fund Year. The Finance Committee reviews these proposals for acceptance, negotiation, and/or other action. The Finance Committee then makes their recommendation regarding contract renewal to the Executive Committee. Finally, it is important to note that the Fund continues to appoint its Fund Professionals utilizing a non-fair and open process in accordance with NJSA 19:44A-20.1. The membership continues to believe that forbidding Fund Professionals from making political contributions to elected officials in member towns is appropriate.

BUDGET COMPONENTS

The budget consists of Six (6) major categories that are described below:

- A. **Loss Funds** - Portion of budget developed by an actuarial review based upon the JIF's aggregate exposures, claims history, and risk factors. It takes into account all costs associated with the payment of members' claims on an accrual basis. The JIF fully funds losses to "Ultimate" expected payout. Each year the Finance Committee evaluates the overall Fund performance and claims counts within both the Fund's SIR and the MEL layer. Based on the positive performance in the Fund's SIR and the MEL layers directly above the Fund's SIR, the Committee continues to maintain a \$300K for Workers' Compensation and Liability claims.
- B. **Operating Expenses** - Pays all expenses associated with operating the Fund (fund professionals, meeting expenses, printing

expenses, etc.), member benefits (payroll audits, property appraisals, various training programs, etc.), and member reimbursement programs (Wellness, Safety Incentive Program, etc.).

C. EPL/POL Premiums – In recognition of the ongoing statewide poor loss experience for members in the Employment Practices Liability line of coverage, in the Fall of 2010, the MEL, who had previously provided this coverage, decided to place this coverage in the commercial market. While the MEL acts as the lead negotiator with the commercial market to provide uniform coverage terms on behalf of the MEL affiliated JIF's, the Fund Administrator will bind the coverage on behalf of the Fund. The premium for this coverage will be collected as part of each member's assessment and will be paid directly to the commercial insurer by the JIF.

D. MEL Assessment – The JIF belongs to the Municipal Excess Liability Joint Insurance Fund (MEL). The MEL provides excess property, liability and workers' compensation coverage beyond the JIF SIR. This budget item is developed by the MEL and transmitted to the JIF in October.

E. E-JIF Assessment – The JIF is a member of the Environmental Risk Management Joint Insurance Fund (E-JIF). The E-JIF provides first and third party liability coverage to its members. The E-JIF provides training and strong risk management programs in the area of environmental hazards. E-JIF assessments are based upon a per capita rate.

F. Cyber JIF – In recognition of the difficulty in securing Cyber Liability coverage for public entities in the commercial insurance market, the need for all members to implement stringent cyber security protocols, the volatile nature of cyber related losses and the recent poor loss experience for members in the Cyber line of coverage; in the Fall of 2022, the MEL affiliated JIFs formed the Cyber Risk Management Joint Insurance Fund to provide Cyber related services and coverage for all MEL affiliated JIFs. The Cyber JIF will carry a self-insured retention and purchase specific and aggregate excess coverage for each member JIF.

ASSESSMENT ALLOCATION STRATEGY

Once the JIF budget is developed, a formula for allocating individual members' shares must be developed. For an assessment allocation formula to be successful it must be easily understood, easy to administer, and perceived as fair and equitable by the

members. The Finance Committee meets each year and establishes the formula that will be used.

The JIF currently uses a loss ratio methodology to allocate the annual budget. Each member's expiring assessment is adjusted by a set percentage that correlates to a range of loss ratios. Loss ratio is defined as the ratio that loss dollars incurred bears to the member loss fund contributions. During the Fall of 2010, the Fund Administrator and Actuary recommended utilizing a six-year average loss ratio rather than the three-year average loss ratio used in prior years to depict a better overall picture of a member's Loss Ratio performance. The six-year loss ratio (excluding the current year), valued as of June 30th of the current year, is used in the formula for determining a member's percentage increase in loss funds for the upcoming year. Members with lower loss ratios will receive a lower percentage increase than members with higher loss ratios. This percentage will vary each year based upon the percentage increase in the JIF budget. Members with less than three years' experience may receive an increase equivalent to the overall JIF budget increase. An anomaly loss, which is one loss that accounts for more than 50% of a member's total losses for the six-year period would have their proposed assessment dropped by one category. Members with anomaly losses are usually small members and the reduction of a single category does not have an impact on the assessment strategy.

Beginning with Fund Year 2011, the Fund implemented a Reward/Revaluation Program for Renewing Members who over the past six years (excluding the current year) have been a net giver to the Fund. This concept is more fully discussed on **pages 6 and 7**.

Also beginning with Fund Year 2011, the Finance Committee opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract. This concept is more fully discussed on **page 8**.

The following table is indicative of the current strategy:

6 Year Average Loss Ratio				Increase in Loss Funds	Members Affected
RETRO ASSESSMENT PROGRAM				17.00%	1
ABOVE	150%			17.00%	3
BETWEEN	125%	and	150%	16.00%	1
BETWEEN	100%	and	125%	15.00%	3
NEW MEMBERS LESS THAN 3 YEARS				14.19%	0
BETWEEN	60%	and	100%	13.50%	8
BETWEEN	40%	and	60%	12.00%	3

BETWEEN	20%	and	40%	10.00%	1
BELOW			20%	8.00%	4
RENEWING MEMBERS WITH LR BETWEEN 40% & 60%				8.00%	3
RENEWING MEMBERS WITH LR BETWEEN 20% & 40%				6.00%	1
RENEWING MEMBERS BELOW 20%				4.00%	0
					28

Risk Management Consulting Fees are negotiated individually by each member and are added to the member's assessment after the above factors are applied.

The following pages present a history of past Assessment Allocation Strategies.

THE EARLY YEARS - EQUALIZATION

During its early years, the JIF allocated assessments using a simple formula called "**equalization**". Under this scenario each member's renewal assessment rose by approximately the same amount as the JIF budget regardless of changes in their operations or their claims experience. Many pools use this approach during their formative years and the BURLCO JIF was no exception.

EXPOSURES - In comparing the JIF's membership data over time, however, it became apparent that some members' exposures were changing at a different rate than others. For example, a growing municipality may have had to build a new municipal building, while another member eliminated their entire police department. The result was that growing members received subsidies at the expense of the other members. This concept is more fully discussed on **page 13**.

EXPERIENCE - A review of the members' claims histories also revealed the potential for inequities. One member, for example, may have incurred a relatively low ratio of claims compared to their budgeted assessment while others incurred higher claims ratios. Clearly, the "**Equalization**" strategy offered no inducement to control losses and, in fact, may have rewarded members with poor experience. **Pages 14 and 15** more fully discusses this topic.

After several years of "**Equalization**" the Finance Committee realized that if this strategy continued, inequities would develop and the JIF could lose members. Unfortunately, the first to leave the JIF would be those members whose good experience was subsidizing the JIF.

1993 - COMBINED ALLOCATION STRATEGY

In 1992, after reviewing all of the above facts, the Finance Committee recommended that an Assessment Allocation Strategy be adopted which incorporated both an Exposure Allocation and Experience Rating strategy taking all of the above factors into consideration. This strategy took effect with the 1993 Fund Year.

1997 - EXPERIENCE BASED ALLOCATION STRATEGY

In the Fall of 1996, the Finance Committee again examined the relationship between members' assessments and their claims experience. The Committee agreed that the Combined Allocation strategy did not place enough weight upon a members' claims history. The Committee therefore recommended that a more simplified assessment allocation method be adopted in which members' renewal assessments are modified based upon their preceding three full years' claims experience. The Finance Committee recommended that the chart, which appears on **page 15**, be simplified and that members' **overall** three-year claims experience be used in lieu of individual lines of coverage. That is the strategy in effect today.

2006 – MODEL OPERATING EXPENSES

In the fall of 2005, the Finance Committee examined the way JIF Operating Expenses were allocated to the members. While the above "Experience Based Allocation Strategy" appeared equitable, it was recognized that members' share of JIF Operating Expenses should not be affected by their loss ratio. Therefore, in consultation with the Fund Administrator, The Finance Committee adopted an Assessment Allocation Strategy that applies the above "Experience Based Allocation Formula to **LOSS FUNDS ONLY** and proposes that a members' Operating Expenses be allocated more in line with their actual cost to the Fund. Therefore, those expenses that are directly attributable to a member (Direct Expenses) e.g. Optional Safety Budget, EPL Consulting Service, Loss Control Service, etc. will be charged to a member's assessment. Those expenses that cannot be directly attributable to a member (Indirect Expenses) such as Actuarial Fees, Claims Audit Fees, Financial Audit Fees, etc. shall be charged to a member's assessment in the same proportion that their Loss Fund Contributions, Property Values, or Payroll figures, whichever bases is most appropriate, bear to the entire JIF. Thus, if a member contributes 5% to the JIF Loss Fund budget, they will receive a 5% share of a specified JIF indirect Operating Expense.

2011 – SIX-YEAR LOSS RATIO, REWARD / REVALUATION PROGRAM & RETRO ASSESSMENT PROGRAM

In the fall of 2010, the Finance Committee undertook an in depth analysis to determine whether the Three Year Average loss ratio was still a good indicator of a member's exposure to the Fund. The Fund Actuary reviewed the current process utilized to decide member loss funding assessments and rendered an opinion that even though the Three Year loss ratio was a good indicator of a member's overall performance the utilization of a longer time period, six or nine years, would be a more accurate indicator of a member's long term performance in the Fund. Based upon this analysis, the Finance Committee decided to utilize a six year average loss ratio

when determining the Fund's Assessment Allocation Strategy and adjustments to member's assessments on an annual basis.

In conjunction with this change, the Finance Committee also decide to implement a program that allows the Fund to reduce a good performing member's loss funding budget if they have been a "net giver" to the Fund over the same six year period. Beginning with the 2011 Fund Year, the Finance Committee examined each member during their Renewing Year to make sure that their assessment accurately reflects their exposure to the Fund. In cases where a good performing member is a net giver to the Fund over the preceding six year period (not inclusive of the current year), the Finance Committee will consider reducing the member's loss funding assessment to better reflect their exposure to the Fund. The Finance Committee recognizes that failure to provide financial relief to the good performing members will cause them to become over assessed and an attractive member to a competing Fund. The Fund recognizes that if good members leave the Fund a greater financial burden will be placed on the remaining members. This process continues to repeat itself until all the good members have left the Fund leaving the Fund with only poor performing members resulting in "adverse selection." This program allows for the Fund to remain competitive in the pricing of the good performing members.

Beginning in Fund Year 2011, the Finance Committee also opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract.

Each year the Fund performs an analysis of the each member's performance over the prior three and six year periods to determine those members that are having the greatest negative impact on the Fund's surplus position. Once these members are identified, the Fund Actuary re-prices these members as if they were stand-alone members in the Fund. The Fund can then reduce the amount of the Loss Funding Budget by the difference between the member's loss funding assessment and the Actuary's loss funding assessment or a percentage amount as determined by the Finance Committee. Each remaining member of the Fund is then slotted into their appropriate assessment increase/decrease category based upon their performance.

Those members in the *Retrospective Assessment Program* are then given an increase equal to the increase in the loss funding budget had they remained in the original loss funding formula. The difference between the Actuary's stand-alone pricing, or a percentage amount as determined by the Committee, and the poor performer(s) pricing with the standard increase becomes the obligation of the poor performing member(s) should the funding be needed to offset losses incurred by this member. Members participating in the *Retrospective Assessment Program* are required to

adopt a resolution and accompanying Policy Endorsement that outlines the member's minimum and maximum loss funding allocation under the program.

Those members in the *Retrospective Assessment Program* have their incurred losses evaluated at 18, 30, and 42 months after the inception of the Fund Year to determine if they are obligated to pay any of the additional loss funding between the amount the originally contributed to the Fund and their maximum loss funding assessment as determined by the Finance Committee. Any additional loss funding due from a member enrolled in this program can be billed to the member at any time following the conclusion of the Fund Year. All additional loss funds due and owing under this program must be paid to the Fund at the time the Fund transfers the obligations of the Fund Year to the Residual Claims Fund or the member leaves the Fund.

The *Retrospective Assessment Program* benefits both the good and poor performing members of the Fund. Poor performing members benefit in that they are able to spread potentially large increases in loss funding over a number of years easing a potential burden on their local budget, providing them time to address claims and loss issues, and providing a financial incentive to improve their performance. Good performing members of the Fund also benefit in that they are no longer supplementing the poor performing members since the Actuary reduces the loss funding budget by the total amount between the minimum and maximum obligations of those members in the *Retrospective Assessment Program*. As a result, the assessment allocation strategy for the good performing members is lower than it would be because the poor performing members are contractually bound to the contract maximum; therefore reducing the amount needed to fund for loss funding. For those members that were selected for the *Retro Assessment Program* that elected not to participate, will be given a Loss Funding Increase significantly higher than what was proposed in the Assessment Strategy breakout before considering taking into consideration the *Retro Assessment Program*.

2011 – 2019 - EPL/POL PREMIUM ALLOCATION

Due to the deteriorating performance in this line of coverage over the prior years, the MEL, on behalf of its member JIF's, negotiated EPL/POL coverage with a private insurer.

In prior years, the MEL allocated member premiums strictly as a rate (police vs. non-police) multiplied by employee counts. In addition, members that were poor performers in this line of coverage were surcharged by the MEL. These surcharges carried through to the specific members during the 2011-2012 JIF Premium assessment with the private insurer.

For the 2013 Fund Year, in an effort to transition to a process that emphasized recent claims experience, the Finance Committee decided to allocate fifty percent (50%) of

the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining fifty percent (50%) allocated based on the member's six year loss experience for these lines of coverage. For the 2014 Fund Year, the Finance Committee allocated twenty-five percent (25%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining seventy-five percent (75%) allocated based on the member's six year loss experience. For the 2015 Fund Year, the Finance Committee fully transitioned to an allocation based on the member's five year loss experience.

Finally, it should be noted that beginning in 2013, Volunteer, Directors and Officers Liability (optional) was transitioned from the MEL coverage to a commercial carrier. Also in 2013, Cyber Liability Coverage was added also through a commercial carrier.

2012 – EXCESS PROPERTY PREMIUM ALLOCATION

The Finance Committee undertook an in depth analysis of the allocation of Excess Property Premiums. Excess Property Premiums have been included in the JIF Loss Funding portion of the budget; so therefore, members receive a proportionate share of the Excess Property Premiums based on their proportionate share of the JIF Loss Funding Budget. During the analysis, significant variances arose when comparing the Excess Property Premiums to those determined by the MEL (rate times exposure based). In preparation for the 2012 Budget, the Finance Committee opted to remove the Excess Property from the Loss Funding portion of the Budget and include it with the Excess Coverage. In doing so, the Finance Committee elected to transition from the proportionate share allocation to the MEL allocation by utilizing one fourth of the MEL Premium and allocating the remaining funds based on a proportionate share of Loss Funds (as done in years past). It took four years to transition to the MEL's allocation process.

2013 – EXCESS PREMIUM ALLOCATION

Beginning in 2013, the MEL implemented several changes to how excess premiums are calculated. Population is used by the MEL as the basis for the allocation of Liability premiums. Beginning in 2013, the MEL phased in changes in population from the 2000 census to the 2010 census data over a three year period (1/3 each year for 3 years). The BURLCO JIF members experienced an increase in population of 5.54% which had an impact on member assessments. Also, beginning in 2013, the MEL began experience rating member JIFs based upon the JIF's performance over the prior five years at the MEL level. As the BURLCO JIF has been a net giver to the MEL over the prior five years, the JIF will see a reduction in their MEL Assessment prior to the

impact of the 2014 rate changes. The implementation of an experience factor is subject to review on an annual basis.

2016 – EXCESS PREMIUM ALLOCATION

Beginning in 2016, the MEL implemented a *Retrospective Program* on all JIFs in the MEL System in addition to continuing to experience rate JIFs based on the prior ten years' MEL experience for WC and Liability claims funding. As the BURLCO JIF has been a net giver to the MEL over the prior ten years, the JIF will see an experience rating decrease in their WC and Liability claims funding. Under the Retrospective Program, each JIF will be invoiced 85% of WC and Liability claims funding while being contractually bound to a value (100% to 125%) based on the prior ten years' MEL experience. Each JIF will be contractually bound to the *Retrospective Program* for the respective Fund Year for ten (10) years.

2020 – EPL/POL/LAND USE PREMIUM ALLOCATION

In the Fall of 2019, an EPL/POL Task Force was created at the MEL level consisting of Executive Directors of the MEL affiliated JIFs. As noted for Fund Years 2011-2019, the MEL affiliated JIFs premiums were increased or decreased based on the JIF's performance in the MEL program. The goal of the Task Force is to ensure the EPL/POL premium is allocated on a JIF by JIF basis in a fair and equitable manner. The Task Force recognizes that the current structure for allocating JIF premiums was not fair and equitable. As a result, good performing members in poor performing JIFs were paying more premium than necessary while poor performing members in good performing JIFs were not paying enough premium to cover their exposures. To combat this trend, the Task Force removed the JIF performance factor and created a process that allows each member to be priced individually based upon their exposures and performance. Member premiums are now created by determining a base premium for all members based on their individual exposures (population for POL, and FTE, PTE, Seasonal, and Volunteers for EPL) times applicable rates per the attached rate table. Each individual member will have an experience rating factor per the attached utilizing five years' experience with claims capped at \$400,000 gross incurred, valued as of June 30th. Another experience-rating factor of the Statewide increase is also applied to each member's premium. The JIF total premium is determined by the sum of the individual member premiums. In an effort to phase in the new allocation process over five (5) years, there are several smoothing factors applied: such as capping individual member decreases, capping overall JIF premium decreases, and preventing poor performing members with an average loss ratio of 75% or higher from having a premium decrease.

2020 – SURPLUS STRENGTHENING MEL & RCF

Due to recent changes in State Law, public entities now have a potential exposure to claims that might have occurred many years ago. The first statutory change enacted, in July 2019, indicates that fire fighters that meet certain service criteria, and develop one of a number of cancers that are prevalent in fire fighters, will have a presumption that the cancer developed as a result of their fire fighter activities and will be eligible for workers compensation benefits.

The second statutory change that went into effect in December 2019, increases a public entities potential exposure to liability resulting from sexual abuse and molestation claims. This new State law allows claimants to file liability claims for incidents previously barred by the statute of limitations, clarifies that public entities are responsible for claims resulting from negligent hiring, and emphasizes that Title 59 immunities cannot be applied in the defense of these claims.

In recognition of the potential financial impact these statutory changes could have on the MEL & RCF, the MEL and the RCF have developed a mechanism to ensure the overall financial stability of the two Funds. The claims generated by the Cancer Presumption law will be paid through the RCF and billed back to MEL affiliated JIFs for all expenses incurred based on established rates for Fire Fighters: full time, part time, and volunteers. However, depending on the Sexual Abuse and Molestation claims loss date, these claims will either be paid as a standard GL claim for occurrences in open Fund Years or they will be handled by the RCF if the Fund Year where the incident occurred has been transferred to the RCF. The difference between these two types of claims is that there was never WC coverage for the cancer presumption claims whereas claims of sexual abuse and molestation have always been covered under the JIF's GL policy. As a result, sexual abuse claims will go through the JIF & MEL retention, or will be handled directly by the RCF depending on the loss date.

To guarantee the ongoing financial viability of these two Funds, the MEL and RCF, with the assistance of the Fund Actuary, have developed the Surplus Strengthening Program. This Program includes the implementation of a "Surplus Floor" of 12.5% representing the ratio of surplus to the open reserves. If at any time this ratio drops below 12.5%, the shortfall will be addressed via the issuance of an additional assessment to the member JIFs.

Specific to the RCF, the 12/31/19 valuation did not meet the 12.5% surplus floor ratio; therefore, the RCF issued an additional assessment based upon deficit Fund Years at the same time they issue invoices for the transfer of the 2016 Fund Year into the RCF. The issuance of the additional assessment will guarantee compliance with the surplus floor requirements, address deficit Fund Years in the RCF, bolster the overall surplus position of the RCF, and free up additional cash to be utilized to fund fire fighter

cancer presumption claims. An annual analysis and/or assessment is performed to ensure the 12.5% surplus floor ratio is maintained.

Specific to the MEL, the 12/31/20 valuation did not meet the 12.5% surplus floor ratio; therefore, the MEL issued an additional assessment based upon deficit Fund Years. The issuance of the additional assessment will guarantee compliance with the surplus floor requirements, address deficit Fund Years in the MEL, bolster the overall surplus position of the MEL, and free up additional cash. An annual analysis and/or assessment is performed to ensure the 12.5% surplus floor ratio is maintained.

In recognition of the significant financial impact that the COVID-19 pandemic, the changes to the Sexual Abuse & Molestation statutes, the adoption of the firefighters cancer presumption legislation, the adoption of the “pension offset” regulatory changes, the continuing judicial and legislative degradation of Title 59 immunities, and increased number of workers compensation claim “re-openers” the MEL decided to suspend the 12.5% surplus floor in 2022. Instead, each year, the MEL Actuary will be asked to provide a recommended surplus position for the MEL based upon factors such as the total amount of cash, total reserves, and IBNR factors.

2022 – EXCESS PREMIUM ALLOCATION

Beginning with the 2022 Fund Year, the MEL removed the Retrospective Program. With the implementation of the Surplus Strengthening program referenced above, the MEL did not feel the need for both programs. Thorough analysis was done in regards to the impact of the Retrospective Program and it was determined that had the MEL invoiced the full 100% of premium rather than the 85% there would not have been a need to invoice for the 12/31/20 Surplus Strengthening Assessment. The experience rating process will continue to reward good performing JIFs and penalize poor performing JIFs and the Surplus Strengthening Program will ensure the financial stability of the MEL.

2023 – Cyber JIF – 2020 Census

As noted earlier, in recognition of the difficulty in securing Cyber Liability coverage for public entities in the commercial insurance market, the need for all members to implement stringent cyber security protocols, the volatile nature of cyber related losses and the recent poor loss experience for members in the Cyber line of coverage; the MEL affiliated JIFs formed the Cyber Risk Management Joint Insurance Fund to provide Cyber related services and coverage for all MEL affiliated JIFs effective January 1, 2023. The Cyber JIF will carry a self-insured retention and purchase specific and aggregate excess coverage for each member JIF.

The Cyber JIF premium is allocated to members utilizing population tiers to create size categories. The members with smaller populations will have a lower premium

than those members with large populations. This recognizes the complexity of larger towns that may have additional exposures than smaller towns.

Beginning with the 2023 Fund Year, the results of the 2020 Census will be phased in over a three (3) year process. The phase-in of the 2020 Census will affect the MEL, POL, and Cyber premiums over this three (3) year span.

EXPOSURE ALLOCATION STRATEGY

An "exposure" unit is a measure of the magnitude of a loss exposure. For example property values are a measure of the risk of fire. The greater a member's property values, the greater the potential loss.

Appropriations, on the other hand, are traditionally viewed as the measure of liability risk for municipalities. The greater the appropriations, the more activities there are and the higher the likelihood of injury and thus the more likely a law suit to develop.

The exposure unit, therefore, serves as a yardstick to measure the cost of risk and can be easily measured and utilized used to allocate assessment contributions.

The JIF self-insures four areas of risk:

1. Property
2. Liability
3. Automobile
4. Workers' Compensation

Each of these areas of risk is easily measured through the use of exposure units.

PROPERTY

The Finance Committee recommended that total insurable values be used to allocate property insurance costs. Neither the actuary nor the excess carriers differentiate between buildings, contents, equipment, etc. and we have seen no trend in our losses to weight any one item more heavily than the other. The following example describes how the formula actually works.

Example: If the JIF members have a total of \$100,000,000 in insurable property values and member "A" has \$10,000,000 in insurable values then Member "A" will be allocated 10% of the property loss funds.

LIABILITY

In allocating liability costs, the Finance Committee elected to use appropriations. Both the actuary and other JIFs rate on this basis. Neither the actuary nor other JIFs charge for any special exposures such as Police, Fire, etc. Our review of liability claims supports this approach.

Example: If the JIF members have total appropriations of \$100,000,000 and member "A" has appropriations of \$5,000,000 then member "A" will be allocated 5% of the liability loss funds.

AUTOMOBILE

In this area, vehicle counts were used. Again, neither the actuary nor the excess carriers differentiate between types of vehicles. Our instinct tells us that police cars should have a greater potential for loss, however, further analyses indicates that this affects the potential *value* of the loss not the *frequency*, and is therefore more of an issue for the excess carrier than it is for us.

Example: If the JIF members own 500 vehicles and member "A" owns 25 vehicles then member "A" will be allocated 5% of the automobile loss funds.

WORKERS' COMPENSATION

Traditionally, workers' compensation payrolls have been separated into categories of employment with different rates for each; "police", "Clerical, etc. Our analyses and recommendation was to support this more traditional approach. The Committee, therefore decided to accept the Workers' Compensation Rating bureau "relativities" and assign these weights to the workers' compensation assessment allocation formula.

Example: If the "Manual" Workers' Compensation premium for the JIF as a whole is \$2,000,000 and member "A" has a "Manual" Workers' Compensation premium of \$200,000 then member "A" will be allocated 10% of the workers' compensation loss funds.

EXPERIENCE RATING

For any assessment allocation to be successful it must recognize the potential for some members to incur more claims than others relative to their assessments. Addressing this issue can eliminate the problems associated with the perception that the Fund is subsidizing some members' claims experience at the expense of others.

One method, studied by the Fund, is a simplified experience-rating program that does not impose harsh penalties on members but recognizes adverse claims experience over time. This is accomplished through the application of an experience adjustment factor. The experience adjustment factor is determined from a chart that lists the appropriate factor for a given loss ratio in each line of coverage offered by the JIF. The experience adjustment factor is applied to the member's assessment by line of coverage. The chart below illustrates this concept:

Line of Coverage	Assessment	Experience Factor	Modified Assessment
Property	\$ 2,500.00	.90	\$ 2,250.00
Liability	\$15,000.00	.95	\$14,250.00
Automobile	\$12,000.00	.94	\$11,280.00
Workers' Comp.	\$20,000.00	1.02	\$20,400.00
Total	\$49,500.00	N/A	\$48,180.00

Since it takes several years for claims to develop to their full potential the committee may decide to defer experience rating on members until they have been in the JIF for three full years.

OPERATING EXPENSE ALLOCATION

The JIF's operating expenses are broken down into two categories:

- A. Allocated - These expenses can be directly attributed to a specific member's participation in the JIF. An example of this type of expense is the Safety Director who charges a fee based upon the size of the member.
- B. Unallocated - These expenses that cannot be directly attributable to a member (Indirect Expenses) shall be charged to a member's assessment in the same proportion that a member's individual exposure relates to the Fund total. Examples of exposure data that are used to distribute unallocated operating expenses across the membership include Loss Fund Contributions, Property Values, and Payroll figures, whichever basis is most appropriate. Thus, if a member has 5% of the total property values for the Fund, this member will pay 5% of the total property appraisal costs for that year.

Under this assessment strategy, the JIF charges allocated operating expenses directly to the members. Unallocated expenses are spread across the membership based upon the individual member's share of the exposure to the total for the Fund.

Risk Management Consulting Fees

Risk Management Consulting Fees are negotiated individually by each member and are added to the members' assessment after all of the above factors and the Cap Strategy (described below) are applied.

CAP STRATEGY

The Finance Committee realized that one of the major reasons member municipalities formed a JIF was to avoid the harsh cycles associated with the traditional insurance market. Without some type of capping mechanism in place, members' assessments could swing wildly from one year to the next. That is why a capping strategy was developed.

A capping strategy begins with a decision to set an upward percentage limit on the amount of any individual member's assessment increase. Naturally, the imposition of a cap on individual members' assessments will create some compression within the overall assessment allocation strategy. This must be addressed in order for the sum of the members' assessments to equal the budget figure for the JIF. In some cases this could mean that a member whose assessment formula results in a decrease could actually receive a modest increase in their assessment. The trade-off in this scenario is that all members know that they are being protected from large increases should their experience turn sour in a particular year.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
2023 BUDGET FOR ASSESSMENT CALCULATION				
MUNICIPALITIES ONLY -				
	A	B	B-A	B-A
	BUDGET	BUDGET		
APPROPRIATIONS	2022 ANNUALIZED	2023 PROPOSED	\$	%
I. CLAIMS AND EXCESS INSURANCE	MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
CLAIMS				
Excess Liability:				
To 500K	2,831,419	3,344,914	513,495	18.1%
1.5MIL Ex 500K	5,255,812	7,007,650	1,751,838	33.3%
3MIL ex 2MIL	1,725,145	1,921,115	195,970	11.4%
Excess WC	8,358,790	9,701,024	1,342,234	16.1%
Excess Property Claims	4,524,489	5,953,235	1,428,746	31.6%
POL/EPL Land Use	1,061,662	1,074,214	12,552	1.2%
Cyber Liability		-	-	#DIV/0!
Aggregate Excess LFC	13,957	13,864	(93)	-0.7%
JIF Faithful Performance Bond	202,758	207,544	4,786	2.4%
Surety Bond	312,572	314,875	2,303	0.7%
Sub Total	24,286,604	29,538,435	5,251,831	21.6%
PREMIUMS				
Optional Excess Liability	2,639,634	3,214,534	574,900	21.8%
Optional Excess POL/EPL	1,767,888	2,057,612	289,724	16.4%
Cyber Excess Liability		-	-	#DIV/0!
Excess WC	3,324,591	3,414,839	90,248	2.7%
Excess Property	11,890,720	13,683,616	1,792,896	15.1%
Loss Fund Contingency	224,294	220,643	(3,651)	-1.6%
Sub Total	19,847,128	22,591,244	2,744,116	13.8%
Total Claims & Premiums	44,133,732	52,129,679	7,995,947	18.1%
II. EXPENSES				
Claims Adjustment	1,093,506	1,115,376	21,870	2.0%
Property Adjustment	176,653	180,186	3,533	2.0%
Administration	1,389,332	1,417,119	27,787	2.0%
Claims Supervision	500,000	500,000	-	0.0%
Actuary	53,183	54,247	1,064	2.0%
Attorney	47,864	48,821	957	2.0%
Deputy Attorney	1,597	1,629	32	2.0%
Attorney-OPRA	18,018	18,378	360	2.0%
Auditor	30,500	31,110	610	2.0%
Treasurer	26,966	27,505	539	2.0%
Underwriting Manager	61,395	62,623	1,228	2.0%
Reinsurance Manager	324,183	330,667	6,484	2.0%
Safety and Education Committee	108,289	110,455	2,166	2.0%
Computer Services	149,386	152,374	2,988	2.0%
Legislative Committee	28,587	29,159	572	2.0%
Internal Audit Committee	62,625	63,878	1,253	2.0%
Strategic Planning Committee	31,313	31,939	626	2.0%
Coverage Committee	41,476	42,306	830	2.0%
Communications Committee	128,895	131,473	2,578	2.0%
Expense Contingency	65,831	65,831	-	0.0%
Subtotal	4,339,599	4,415,076	75,477	1.7%
MEL Safety Institute	1,106,022	1,130,893	24,871	2.2%
Total Appropriations	49,579,353	57,675,648	8,096,295	16.3%

MEL RATE TABLES - Municipalities

CLAIMS & EXPENSES						DRAFT MEL 2023 Rates.pdf					10.0%
Attachme nt Key	Line of Coverage	Layer	RATING BASE	2022	2022 Minimums	2023	Credibility Factor 1 = Low 2 = Select 3 = High	2023 Minimums	CHANGE	CHANGE%	Population >15K Discount
200	Liability Claims To 500K	300 x 200	Population	1.2972		1.5316	2		0.234372917	18.1%	10%
250		250 x 250		0.9432		1.1288	2		0.185539812	19.7%	10%
300		200 x 300		0.6754		0.8096	2		0.134171378	19.9%	10%
350		150 x 350		0.4644		0.5529	2		0.088541919	19.1%	10%
400		100 x 400		0.2860		0.3407	2		0.05465	19.1%	10%
500		0 x 500		0.0000		0.0000	2		0	0.0%	10%
500	Liability Claims 1.5MIL Ex 500K	1,500 x 500	Population	1.1002	1500	1.4645	2	1997	0.364243348	33.1%	10%
750		1,250 x 750		0.8269		1.3315	2		0.50461	61.0%	10%
1000		1,000 x 1,000		0.5230		1.2180	2		0.69501	132.9%	10%
2000	Liability Claims 3MIL ex 2MIL	3,000 x 2,000	Population	0.3640	679	0.3990	2	744	0.034985348	9.6%	10%
SPECIAL EXPOSURES											
		WATER UTILITY	Payroll	0.0112		0.0112			0	0.0%	
		ELECTRIC UTILITY(1)	Payroll to 1MIL	0.0195		0.0195			0	0.0%	
		ELECTRIC UTILITY(2)	Payroll over 1MIL	0.0020		0.0020			0	0.0%	
	Allocation to Liability Claims										
	Liability Claims To 500K			67.85%		67.85%			0	0.0%	
	Liability Claims 1.5MIL Ex 500K			32.15%		32.15%			0	0.0%	
SEASONAL SURCHARGE											
ATL	Allocation to Liability Claims is by % of Total		Liability Assessment	8.48%		6.00%			-0.0247692	-29.2%	10%
MON			Liability Claims	6.20%		6.00%			-0.0020071	-3.2%	10%
CNTRL			Optional Excess	6.20%		6.00%			-0.0020071	-3.2%	10%
OCE			Liability	3.22%		6.00%			0.0278191	86.4%	10%
200	Workers Comp Claims to 2Mil	1,800 x 200	Payroll	0.004814		0.005393	2		0.000579095	12.0%	
250		1,750 x 250		0.003816		0.004318	2		0.000501459	13.1%	
300		1,700 x 300		0.003095		0.003510	2		0.000414946	13.4%	
350		1,650 x 350		0.002561		0.002877	2		0.000315827	12.3%	
400		1,600 x 400		0.002157		0.002388	2		0.00023079	10.7%	
450		1,550 x 450		0.001841		0.001992	2		0.000150792	8.2%	
500		1,500 x 500		0.001589		0.001665	2		7.60961E-05	4.8%	
600		1,400 x 600		0.001221		0.001192	2		-2.89532E-05	-2.4%	
750		1,250 x 750		0.000902		0.000759	2		-0.00014355	-15.9%	
2000				0.000000		0.000000	2		0	0.0%	
100	Property Claims to 250K	150K x 100K	TIV	0.0192		0.0240	2		0.004756492	24.8%	
150		100K x 150K		0.0099		0.0124	2		0.00245108	24.8%	
200		50K x 200K		0.0041		0.0051	2		0.000973389	23.7%	
250	Property Claims 500K x 250K	250K x 250K	TIV	0.0101		0.0126	2		0.002544133	25.2%	
500	Property Claims 500K x 500K	500K x 500K	TIV	0.0068		0.0085	2		0.001692998	24.9%	
POLEPL Land Use				Population		0.2191			0	0.0%	
Cyber Liability Claims				Limits????	Flat Rate	1805			0	0.0%	
Aggregate Excess LFC						1805			0	0.0%	
Suburban Municipal JIF						13957		13864	-93	-0.7%	
JIF Faithful Performance Bond				FT EE		6.3405		6.3405	0	0.0%	
Surety Bond						Base Limit	Optional Limit	Base Limit	Optional Limit		
0						500	125	500	125	0	0.0%
3001						500	125	500	125	0	0.0%
6001						500	125	500	125	0	0.0%
10001						1000	250	1000	250	0	0.0%
15001						1000	250	1000	250	0	0.0%
20001			Population			1250	313	1250	313	0	0.0%
30001						1500	375	1500	375	0	0.0%
40001						2000	500	2000	500	0	0.0%
50001						2750	688	2750	688	0	0.0%
Loss Fund Contingency				Population		0.0450		0.0450	0	0.0%	
Loss Fund Contingency OTHER				Total Loss Fund Assmt		0.0392		0.0392	0	0.0%	
MEL Safety Institute				FT Ees		32.99		32.99	0	0.0%	
Expense Contingency				% of Assessment		0.0933		0.0933	0	0.0%	
PREMIUMS			2022 Certified Rate	Actual Rates		MEL FY2023 Premium Increase Estimates email.pdf					
Optional Excess Liability									premium	budgeted	
2	2 MIL EX 5 MIL	Population		0.1848	0.2119		0.2225		0.0105952	5.0%	20.4%
5				0.3725	0.4272		0.4485		0.02135896	5.0%	20.4%
10				0.5573	0.6391	934.304	0.6710	981.0192	0.03195416	5.0%	20.4%
15				0.6595	0.7562	1557.976	0.7940	1635.8748	0.03781162	5.0%	20.4%
Shared Aggregate (requires 15 Optional)											
% of base premium					43%		43%		0	0.0%	
Optional Excess POL/EPL											
1	1MIL Ex 2MIL	Population		0.1308	0.1407	705.625	0.1477	740.90625	0.00703367	5.0%	12.9%
2	2MIL Ex 2MIL			0.2166	0.2329	1168.515	0.2446	1226.9408	0.011645635	5.0%	12.9%
3	3MIL Ex 2MIL			0.2787	0.2996	1502.699	0.3146	1577.834	0.01498183	5.0%	12.9%
4	4MIL Ex 2MIL			0.3289	0.3536	1773.659	0.3713	1862.342	0.01768014	5.0%	12.9%
8	8MIL Ex 2MIL			0.6300	0.6774	3398.29	0.7113	3568.2045	0.03387	5.0%	12.9%
Workers Comp Premium				Payroll	0.001084	0.0010248	0.0010760		5.124E-05	5.0%	
Property Premiums											
	Excess Property	TIV		0.0841	0.08405		0.09246		0.008405369	10.0%	10.0%
	Excess Flood - \$25m x \$50m			0.0044	0.00439		0.00483		0.0004389	10.0%	10.0%
	Excess Flood - \$25m x \$75m			0.0023	0.00231		0.00254		0.00023056	10.0%	10.0%

**BURLCO JIF - 2023 Budget
Assessment Certification**

Bass River Township	74,471
Beverly City	227,921
Bordentown City	431,845
Bordentown Township	501,703
Chesterfield Township	190,568
Delanco Township	201,331
Delran Township	723,594
Edgewater Park Township	323,616
Fieldsboro Borough	44,710
Florence Township	544,101
Hainesport Township	149,504
Lumberton Township	387,324
Mansfield Township	318,336
Medford Township	974,140
Mount Laurel Township	1,262,615
New Hanover Township	139,457
North Hanover Township	246,975
Palmyra Borough	363,144
Pemberton Borough	143,521
Pemberton Township	1,244,202
Riverside Township	322,755
Shamong Township	98,583
Southampton Township	239,853
Springfield Township	131,139
Tabernacle Township	166,575
Westampton Township	435,856
Woodland Township	85,377
Wrightstown Borough	56,609
28	10,029,825

RESOLUTION 2022-

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
TO TRANSFER TO
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

WHEREAS, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

WHEREAS, the Executive Committee of the **Burlington County Municipal Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interests of the member local units and joined the Residual Claims Fund in 1995.

NOW, THEREFORE, BE IT RESOLVED that the Executive Committee of the **Burlington County Municipal Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks:

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>JIF Member Fund S.I.R.</u>
2018	WC/GL/AL	\$300,000

BE IT FURTHER RESOLVED that the actual transfer of liabilities and premium to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 12/31/22
Less Net Claim Payments from 01/01/23 to the date of closure

Net claim Payments are defined as claim payments, less voids, refunds and recoveries. All voids, refunds, and recoveries received after the date of closure for the closed fund years shall be paid to the Municipal Excess Liability Residual Claims Fund as well.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on November 22, 2022.

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

RESOLUTION NO. 2022 -

RESOLUTION OF THE EXECUTIVE COMMITTEE OF THE BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND AUTHORIZING REFUND OF CLOSED YEAR ACCOUNTS (2016-2017) SURPLUS

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

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

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

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

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund that has been completed for not less than twenty-four months. Based upon this requirement, and the closure of Fund years **2016 through 2017**, surplus monies in Closed Year Accounts are eligible for refunds at the discretion of the FUND, the Department of Banking and Insurance and the Department of Community Affairs.
2. The Executive Committee has balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. Because the reserve figures and the IBNR figures utilized by the FUND's actuary are conservative, and because the Department of Banking and Insurance and the state regulations require a thirty-five percent margin of error, and since the Fund transferred its liabilities to the Residual Claims Fund, it is the conclusion of the Executive Committee that **\$300,000** representing closed years surplus can be refunded at this time.
3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Departments of Banking and Insurance and Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the Fund's annual certified audit as of **December 31, 2021**. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.
5. Upon receipt of written documentation of approval or acquiescence of these refunds from the Departments of Banking and Insurance and Community Affairs, the FUND's Executive Director is authorized to apply the appropriate share of the aforementioned refunds due to each member municipality, for the years from which the surplus is being released, in the same ratio as said municipalities were assessed for the years from which the surplus is being released, as a **credit against the members' 2023 assessment billing**.

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

Glenn McMahon, Fund Chair

ATTEST:

John Gural, Fund Secretary

Date

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2022-___**

**RESOLUTION AUTHORIZING THE EXECUTIVE DIRECTOR TO TRANSFER THE
2022 DIVIDENDS RECEIVED FROM THE ENVIRONMENTAL RISK MANAGEMENT
JOINT INSURANCE FUND INTO THE MEMBER AGGREGATE EXCESS LOSS
CONTINGENCY ACCOUNTS IN ACCORDANCE WITH N.J.A.C. 11:15-2.23**

WHEREAS, the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) has been organized pursuant to N.J.S.A. 40A:10-36 et seq.; and

WHEREAS, the BURLCO JIF is a member of the Environmental Risk Management Joint Insurance Fund (EJIF); and

WHEREAS, on October 16, 2018, the Executive Committee approved Resolution 2018-42 Authorizing the Executive Director to establish individual member accounts within the Fund's Aggregate Excess Loss Contingency Account in accordance with N.J.A.C 11:15-2.23; and

WHEREAS, the BURLCO JIF was recently notified that they were entitled to receive a dividend from the EJIF in 2022 in the amount of **\$50,962**; and

WHEREAS, over the last several years the BURLCO JIF Finance Committee has encouraged members to place a portion of their annual dividend from the BURLCO JIF into the Aggregate Excess Loss Contingency Fund to provide financial resources for future needs; and

WHEREAS, while preparing the 2023 Fund Budget and reviewing the 2022 Annual BURLCO JIF Dividend release, the Finance Committee decided to recommend to the membership that each members' share of the 2022 EJIF Dividend be deposited into the individual members account within the Aggregate Excess Loss Contingency Account; and

WHEREAS, the Finance Committee is hopeful that this recommendation will encourage all members to place a portion of their future BURLCO JIF and EJIF dividends into the Aggregate Excess Loss Contingency Account for future financial needs.

NOW THEREFORE BE IT RESOLVED by the Burlington County Municipal Joint Insurance Fund that the Fund Treasurer is hereby authorized to deposit each member's share of the 2022 EJIF Dividend into each member's account within the Aggregate Excess Loss Contingency Account; and

BE IT FURTHER RESOLVED that a copy of this Resolution be provided to the Fund Administrator, Fund Treasurer, and Fund Solicitor for their information and necessary action.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on November 22, 2022.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
John Gural, Secretary

By: _____
Glenn McMahon, Chairperson

Date: November 22, 2022



NOMINATING COMMITTEE MEETING MINUTES

November 2, 2022 @ 1:00PM

via Zoom / Conference Call

A meeting of the Nominating Committee of the Burlington County Municipal Joint Insurance Fund was held on Wednesday, November 2, 2022 @ 1:00 PM via Zoom.

Those in attendance were

Grace Archer, **Bordentown City**, *Rep. Claims Review Committee*
Kathy Burger, **Medford Township**, *Rep. Coverage Committee*
Mary Picariello, **North Hanover Township**, *Rep. Safety Committee*
Dan Hornickel, **Pemberton Township**, *Rep. Strategic Planning*
Paul A. Forlenza, MGA, Executive Director, **RPA a subsidiary of Gallagher**
Paul J. Miola, CPCU, ARM, Deputy Executive Director, **RPA a subsidiary of Gallagher**
Kamini Patel, MBA, CIC, CPCU, AIDA, Program Director, **RPA a subsidiary of Gallagher**
Sheila Ortiz, Account Rep, **RPA a subsidiary of Gallagher**

Those not in attendance were:

Meghan Jack, **Riverside Township**, *Past Fund Chair*
Mike Mansdoerfer, **Riverside Township**, *Rep. Finance Committee*

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

The meeting was called into order at 1:02 PM.

I. Nominating Committee Meeting Minutes of November 9, 2021

Mr. Forlenza directed the Committee to the minutes of the November 9, 2021 meeting located in the *Appendix* of the agenda packet. He explained that the minutes provide a narrative of the process that the Committee followed last year in developing the 2022 Executive Committee slate.

II. Nominating Committee Charter, Adopted April 15, 2008

Mr. Forlenza directed the Committee to a copy of the Committee Charter contained in the agenda packet. He explained that the Charter outlines the makeup of the Committee and the process that the Fund follows in developing a slate of candidates for the Executive Committee.

A. Selection of a Committee Chair

Mr. Forlenza indicated that the Charter requires that the Committee select a Chairperson. The main responsibility of the Chair will be to present the minutes from today's meeting and the recommended Executive Committee Slate to the membership at the November Executive Committee meeting. In addition, the Committee Chair will be asked to reach out to the individuals nominated for the 2023 Slate to make sure they are interested in

serving. Daniel Hornickel volunteered to take the position of Nominating Committee Chair.

III. Executive Committee Election Process

A. Timetable

Mr. Forlenza directed the Committee to the Executive Committee Election process timeline that was included in the agenda packet. He indicated that normally, a draft Nomination Slate is presented to the membership at the November Executive Committee meeting. The election of the 2023 Executive Committee members and Alternates will be held at the January 17, 2023 Reorganization meeting.

B. Development of a Nomination Slate

Mr. Forlenza referred the Committee to the Succession Plan Chart located in the Agenda Packet. The chart displayed the current members and alternate members of the Executive Committee.

Mr. Forlenza then explained that several years ago, the Fund began a process of nominating the same individual to sit as the Fund Chair for two (2) consecutive years. At the end of the second year, the Chair steps down and the Secretary moves up to the position of Fund Chair, then all other Executive Committee Members move up one spot. This process helps build the knowledge base of members that will eventually move up to the position of Chair. Mr. Forlenza noted that Mr. McMahon is just completing his second year as Fund Chair; therefore if the Committee is comfortable continuing with the change every two years, John Gural would be eligible to sit as Fund Chair, and moving up Richard Wolbert as Fund Secretary. He asked the Committee if they are comfortable with this process.

Mr. Hornickel mentioned to the Committee that it is his understanding that Mr. Gural might be retiring in 2023; therefore, if we move Mr. Gural up to Fund Chair we may have a situation in 2023 where the Fund would need to replace the Fund Chair. Several members of the Committee indicated that they were unaware that Mr. Gural might be retiring. Ms. Picarello then mentioned that Steve Ent from Westampton Township is also projected to retire in September of next year. Discussion ensued as to Mr. Ent remaining on the Executive Committee in 2023.

Following this discussion, the Committee agreed to move John Gural to Fund Chair, pending discussions with Mr. Hornickel; and move Richard Wolbert to Fund Secretary. If it is determined that Mr. Gural is retiring, Mr. Wolbert will be asked to ascend to Fund Chair in 2023, with all remaining members of the Executive Committee moving up one position to fill the vacancies. He then asked the Committee members if they were comfortable moving everyone up one position on the Executive Committee and Alternates to fill the vacancy if necessary. The Committee agreed.

Mr. Forlenza then asked the Committee for their recommendation and/or suggestions to fill the four (4) vacancies on the 2023 Executive Committee Nomination Slate.

The Committee members then reviewed the list of Fund Commissioners including their length of time as Fund Commissioners as well as their attendance records and filled in the remaining vacancies on the 2023 Executive Committee Nomination Slate.

The Bylaws indicate that the slate can be composed of up to seven (7) Alternate Executive Committee members.

Following this discussion, the Committee made a recommendation to add Steve Fazekas from Florence Township as Alternate # (4), Maria Carrington from Bordentown Township as Alternate # (5), Sue Onorator from Shamong Township as Alternate # (6) and, Kathy Burger from Medford Township as Alternate # (7).

Mr. Forlenza asked the Committee if Mr. Gural does not wish to serve as Fund Chair in 2023, is the Committee comfortable moving everyone up from the Executive Committee and Alternate Executive Committee Slate. The Committee agreed with this process.

The Committee recommended the following Nomination Slate for 2023:

Chair: John Gural, **Palmyra Borough**

Secretary: Richard Wolbert, **Beverly City**

Executive Committee Members:

James Ingling, Wrightstown Borough	(#1)
Jerry Mascia, Mount Laurel Township	(#2)
Paula Kosko, Hainesport Township	(#3)
Grace Archer, Bordentown City	(#4)
Daniel Hornickel, Pemberton Township	(#5)

Executive Committee Alternates:

Erin Provenzano, Delanco Township	(#1)
Mike Mansdoerfer, Riverside Township	(#2)
Mary Picariello, North Hanover Township	(#3)
Steve Fazekas, Florence Township	(#4)
Maria Carrington, Bordentown Township	(#5)
Sue Onorato, Shamong Township	(#6)
Kathy Burger, Medford Township	(#7)

Mr. Forlenza stated that once the meeting minutes are complete, Ms. Ortiz will forward them to Mr. Hornickel to review and ask that he report on the Committee's recommendations at the November 22, 2022 Executive Committee Meeting.

Mr. Hornickel stated that he would contact the "draft" slate of candidates for the 2023 Executive Committee and Alternates to be sure they are comfortable taking on the positions for which they have been nominated.

There being no further business, the meeting was adjourned at 1:23 PM.



2023 NOMINATION SLATE

Chair: **John Gural**, Palmyra Borough

Secretary: **Rich Wolbert**, Beverly City

Executive Committee: **James Ingling**, Wrightstown Borough
Jerry Mascia, Mount Laurel Township
Paula Kosko, Hainesport Township
Grace Archer, Bordentown City
Daniel Hornickel, Pemberton Township

Alternates:

- #1 **Erin Provenzano**, Delanco Township
- #2 **Mike Mansdoerfer**, Riverside Township
- #3 **Mary Picariello**, North Hanover Township
- #4 **Steve Fazekas**, Florence Township
- #5 **Maria Carrington**, Bordentown Township
- #6 **Sue Onorato**, Shamong Township
- #7 **Kathy Burger**, Medford Township



Technology Risk Services Director RFP Evaluation Committee Meeting Minutes
Wednesday, November 09, 2022 at 9:00 AM
Via Zoom Conferencing

A meeting of the Technology Risk Services Director RFP Evaluation Committee was held on Wednesday, November 09, 2022 at 10:30 AM via Zoom Conferencing.

Those in attendance were:

Varvara Keun, Middle Township, ACM JIF EPL/Technology *Committee Chair*
Rich Wolbert, Beverly City, BURLCO JIF Representative from Strategic Committee
Robert Law, Woodbury City, TRICO JIF EPL/Technology *Committee Chair*
Paul A. Forlenza, MGA, *Executive Director* **RPA a Division of Gallagher**
Paul J. Miola, CPCU, ARM, *Deputy Executive Director* **RPA a Division of Gallagher**
Kamini Patel, MBA, CIC, CPCU, AIDA®, *Program Director*, **RPA a Division of Gallagher**

I. Request for Proposal

Mr. Forlenza reviewed the timeline outlined in the Technology Risk Services Director's Request for Proposal (RFP) in regards to release of the RFP, question and answer period, and proposal due date. Mr. Forlenza informed the Committee, that the RFP was distributed to over thirty (30) firms and two (2) proposals were received. The two (2) firms that responded were Secure Data Consulting, LLC and Wintsec/Network Plus.

II. RFP Proposal review

Mr. Forlenza informed the Committee, the two (2) proposals were reviewed by the Fund Solicitor, David DeWeese. Ms. Patel shared her screen displaying the email response from Mr. DeWeese in respect to his review of the proposals. Mr. DeWeese indicated one (1) of the proposals did not provide all of the mandatory contents requested in the RFP. The second response included all the mandatory documents; however, Mr. Forlenza noted that the pricing proposal exceeds what each of the JIFs have budgeted for this position in 2023. A discussion ensued regarding the two (2) proposals received including the perceived pros & cons of each vendor. Issues discussed included the size of each firm, the location of their office, their knowledge and experience in providing the services sought, their experience with municipalities, and the firms' knowledge of the requirements of the MEL Cyber Risk Management Program.

III. Next Steps:

After a lengthy discussion, the Committee directed the Executive Director to prepare a resolution rejecting both proposals received for the November Executive Committee Meeting as discussed earlier in the meeting. In addition, the resolution should include language authorizing the Executive Director's office to engage both Respondents in negotiations for a potential one (1) year "non-fair and open" contract, the authority to reissue the Technology Risk Services Director RFP as deemed necessary the Executive Director, and engage Risk Program Administrators (RPA), a division of Gallagher, corporate office in regards to the possibility of hiring an in house Technology Risk Services Director that will service all three (3) JIFs.

Mr. Forlenza advised the Committee, he will proceed with the recommendations of the Committee and once the resolutions are adopted by all three (3) JIFs, he will engage the two (2) Respondents as well as RPA. Mr. Forlenza indicated, a second meeting will be scheduled in December prior to the Executive Committee Meetings to discuss the outcome of his discussion and for further direction.

Seeing no other business, the meeting was adjourned at 11:40am.

BAT File: 2022/ Technology Risk Services Director RFP

Tab: Evaluation Committee Meeting 11/09/2022

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2022-_____

**A RESOLUTION ACCEPTING THE 2023 ANNUAL ASSESSMENT FOR THE NEW
JERSEY CYBER RISK MANAGEMENT JOINT INSURANCE FUND AND
CONFIRMING THE MEMBERSHIP OF THE BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND EFFECTIVE JANUARY 1, 2023**

WHEREAS, the Burlington County Municipal Joint Insurance Fund has previously agreed to join the New Jersey Cyber Risk Management Fund subject only to the right to approve its assessments following processing and approval of its application; and

WHEREAS, the Fund has certified an annual assessment in the amount of \$318,167 for coverage in the New Jersey Cyber Risk Management Fund in 2023; and

WHEREAS, the certified annual assessment will be pro-rated from the effective date of coverage to 12:01 am standard time January 1, 2023;

NOW THEREFORE BE IT RESOLVED that the Executive Committee of the Burlington County Municipal Joint Insurance Fund does hereby approve of the assessment and ratify its prior agreement to join the New Jersey Cyber Risk Management Fund which membership shall become effective on January 1, 2023.

This resolution was duly adopted by the Burlington County Municipal
Joint Insurance Fund at a public meeting held on November 22, 2022.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

By: _____ Attest: _____
CHAIRPERSON SECRETARY

Date: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2022-_____

APPOINTING MEGHAN JACK AS THE FUND'S REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND, THE RESIDUAL CLAIMS JOINT INSURANCE FUND, THE ENVIRONMENTAL LIABILITY RISK MANAGEMENT JOINT INSURANCE FUND, AND THE NEW JERSEY CYBER RISK MANAGEMENT JOINT INSURANCE FUND FOR THE 2023 FUND YEAR

Whereas, the Burlington County Municipal Joint Insurance Fund has been organized pursuant to NJSA 40A:10-36, et seq.; and

Whereas, the Burlington County Municipal Joint Insurance Fund is a member of the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund, the Environmental Liability Risk Management Joint Insurance Fund, and the New Jersey Cyber Risk Management Joint Insurance Fund; and

Whereas, as a member of each of these Funds, the Burlington County Municipal Joint Insurance Fund actively participates in the meetings and operations of each of these Funds through the appointment of a representative to each Fund; and

Whereas, the appointment of the representative to each of these Fund's is at the discretion of the Fund Chair of the Burlington County Municipal Joint Insurance Fund; and

Whereas, Meghan Jack, Fund Commissioner from the Township of Riverside has served as the Burlington County Municipal Joint Insurance Fund's representative to the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund, the Environmental Liability Risk Management Joint Insurance Fund for the past several Fund Years; and

Whereas, the Fund Chair has determined that it is in the best interest of the Burlington County Municipal Joint Insurance Fund to appoint Meghan Jack, Fund Commissioner for the Township of Riverside, as the Fund's representative to the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund, the Environmental Liability Risk Management Joint Insurance Fund and the New Jersey Cyber Risk Management Joint Insurance Fund for the remainder of the 2022 Fund Year and for the 2023 Fund Year effective December 1, 2022.

Now, Therefore, Be it Resolved by the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund that Meghan Jack, Fund Commissioner from the Township of Riverside, is hereby appointed as the Burlington County Municipal Joint Insurance Fund's representative to the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund, the Environmental Liability Risk Management Joint Insurance Fund, and the New Jersey Cyber Risk Management Joint Insurance Fund for the remainder of the 2022 Fund Year and the 2023 Fund Year; and

Be it Further Resolved that these appointments shall be effective December 1, 2022; and

Be it Further Resolved that a fully executed copy of this resolution be forwarded to the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund, the

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Environmental Liability Risk Management Joint Insurance Fund, and the New Jersey Cyber Risk Management Joint Insurance Fund.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on November 22, 2022.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

By: _____ Attest: _____
CHAIRPERSON SECRETARY

Date: _____



Municipal Excess Liability Joint Insurance Fund

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

Date: October 19, 2022
To: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack
Subject: October MEL Report

☐ **Management Committee:**

2023 Budget: The Board introduced the 2023 Budget on first reading. Executive Director discussed the factors driving the 16% increase including a state mandated 9.9% increase in Workers' Compensation weekly benefit rates, the transfer of permanent disability claims from the pension system to workers' compensation, and COVID claims. New Jersey now has the highest workers' compensation rates in the country. He also mentioned the increase in liability costs because of the 2021 Supreme Court decision in *Gonzales v Jersey City*, the jump in cyber-attacks, and the large increase in property insurance rates because of continuing natural disasters and the 11% increase in construction costs. Public hearing has been scheduled for Wednesday, November 16, 2022 at 12:30 pm in the Sheraton Hotel Steel Pier Room, Atlantic City NJ.

Competitive Contract Request for Proposals (CCRFP) and/or Professional Services: The MEL issued Competitive Contracting RFPs for the positions noted below. RFP was for the period of 2020 through 2022 with an option to renew for a 4th and 5th year. The board accepted the recommendation of the Management Committee to extend the following contracts for a 4th term at reorganization.

- Online Webinars/VCS Video
- Risk Management Info System/Origami Risk (Expiring May 2023)
- Management & Supervisory Safety Training/LaMendola Associates
- Marketing Consultant/Acrisure LLC
- Marketing Manager/Princeton Strategic Communications

The board also accepted the Management Committee's recommendation to award Professional Service Agreements: The Canning Group (QPA), Craig Domelewski (Coverage Council) Thomas Germinario (Land Use Coverage Matters); Matthew Giacobbe (Model Employment Practices Manual at the MEL Reorganization meeting. In addition, Committee approved a professional service agreement with Princeton Public Affairs for extraordinary legislative matters, at a fee of \$5,00 per month.

- **Qualified Purchasing Agent/The Canning Group LLC** – A proposal for 2023 was submitted for \$15,000 annual.
- **Special Legal Counsel – Coverage/ Craig Domelewski, Esq. of Dughi, Hewit & Domalewski P.C.** Expiring fees are \$195/hour for attorneys & \$95/hour for paralegals.
- **Special Legal Counsel - Land Use/Thomas Germinario Esq.** Expiring fees are \$180 per hour not to exceed \$7,000.
- **Lobbying Consultant/Princeton Public Affairs Group** - Periodically, the MEL has engaged Princeton Public Affairs Group to assist the MEL with extraordinary matters arise from either regulations or legislation issues. We have asked them to assist us with legislation to address budget cap/levy matters concerning insurance. Enclosed is Resolution 36-22 entering into an professional service agreement with Princeton Public Affairs Group at a monthly fee of \$5,000.
- **Employment Practices Liability Manual & Special Legal Counsel – Cannabis Legalization/Matthew Giacobbe of Cleary, Giacobbe, Alfieri, Jacobs LLC**– The MEL will need to review and update the Model Employment Practices Risk Control Program. Expiring fees are \$190/hour not to exceed \$7,500.

Meeting Tablets: Management Committee reported on its follow up discussion to the suggestion that the MEL consider providing electronic devices (tablets) to its board members.

2023 Meeting Dates: The MEL JIF meets six times over the course of a year. Three meetings are scheduled just after holidays. The board is considering rescheduling the June and September dates. Due to various conflicts, new suggested dates will be circulated for review in advance of the November meeting.

- ❑ **MEL Cyber Liability JIF:** A special MEL Board of Fund Commissioners meeting was held on October 4, 2022 to present the proposed operating budget and other formation business; included in Appendix II are the minutes of that meeting.

MEL affiliated JIFs have been asked to consider adopting a Resolution to join the Cyber JIF. In addition, each participating JIF is being asked to elect its representative in advance of the November 1, 2022 Cyber JIF Interim Board meeting.

Underwriting Manager said the JIF is working with the Chertoff Group on the development of updated Cyber Risk Control Standards. There will be some “grandfathering” on coverage terms for members based on their levels of compliance with current program. To date, 48% of members are complaint with Tier 1, 42% with Tier 2 and 30% with Tier 3. Underwriting Manager distributed information to members on changes in coverages and risk management standards for 2023.

- ❑ **Safety & Education Committee:** Committee is scheduled to meet virtually on

November 4, 2022 at 1:00 pm.

- ❑ **Legislative Committee:** Committee is scheduled to meet on November 16, 2022 at 10:30AM at the Sheraton Hotel Atlantic City, NJ. Committee Chairman said committee is working to see if the bill that would allow for some items to be outside the cap can be amended to include additional insurance items be exempted from the appropriations and levy cap.
- ❑ **Marketing Committee:** Committee met on October 6, 2022; Minutes were submitted to the board for information.
- ❑ **RCF Report:** A copy of Commissioner Clarke's report of the RCF September meeting submitted to the board for information. A public hearing on the 2023 budget will be held on October 19th at 10:30.
- ❑ **Claims Committee:** The Claims Review Committee met on September 7, 2022; minutes of these meetings are sent to the full MEL Board separately from the agenda. Committee is scheduled to meet immediately following today's meeting.
- ❑ **Middlesex JIF _** - Following Executive Session, the board voted to deny the Middlesex JIF's request for the MEL to reconsider its non-renewal.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
2023 BUDGET FOR ASSESSMENT CALCULATION				
MUNICIPALITIES ONLY -				
	A	B	B-A	B-A
	BUDGET	BUDGET		
APPROPRIATIONS	2022 ANNUALIZED	2023 PROPOSED	\$	%
I. CLAIMS AND EXCESS INSURANCE	MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
CLAIMS				
Excess Liability:				
To 500K	2,831,419	3,344,914	513,495	18.1%
1.5MIL Ex 500K	5,255,812	7,007,650	1,751,838	33.3%
3MIL ex 2MIL	1,725,145	1,921,115	195,970	11.4%
Excess WC	8,358,790	9,701,024	1,342,234	16.1%
Excess Property Claims	4,524,489	5,953,235	1,428,746	31.6%
POL/EPL Land Use	1,061,662	1,074,214	12,552	1.2%
Cyber Liability		-	-	
Aggregate Excess LFC	13,957	13,864	(93)	-0.7%
JIF Faithful Performance Bond	202,758	207,544	4,786	2.4%
Surety Bond	312,572	314,875	2,303	0.7%
Sub Total	24,286,604	29,538,435	5,251,831	21.6%
PREMIUMS				
Optional Excess Liability	2,639,634	3,214,534	574,900	21.8%
Optional Excess POL/EPL	1,767,888	2,057,612	289,724	16.4%
Cyber Excess Liability		-	-	
Excess WC	3,324,591	3,414,839	90,248	2.7%
Excess Property	11,890,720	13,683,616	1,792,896	15.1%
			-	
Loss Fund Contingency	224,294	220,643	(3,651)	-1.6%
Sub Total	19,847,128	22,591,244	2,744,116	13.8%
Total Claims & Premiums	44,133,732	52,129,679	7,995,947	18.1%
II. EXPENSES				
Claims Adjustment	1,093,506	1,115,376	21,870	2.0%
Property Adjustment	176,653	180,186	3,533	2.0%
Administration	1,389,332	1,417,119	27,787	2.0%
Claims Supervision	500,000	500,000	-	0.0%
Actuary	53,183	54,247	1,064	2.0%
Attorney	47,864	48,821	957	2.0%
Deputy Attorney	1,597	1,629	32	2.0%
Attorney-OPRA	18,018	18,378	360	2.0%
Auditor	30,500	31,110	610	2.0%
Treasurer	26,966	27,505	539	2.0%
Underwriting Manager	61,395	62,623	1,228	2.0%
Reinsurance Manager	324,183	330,667	6,484	2.0%
Safety and Education Committee	108,289	110,455	2,166	2.0%
Computer Services	149,386	152,374	2,988	2.0%
Legislative Committee	28,587	29,159	572	2.0%
Internal Audit Committee	62,625	63,878	1,253	2.0%
Strategic Planning Committee	31,313	31,939	626	2.0%
Coverage Committee	41,476	42,306	830	2.0%
Communications Committee	128,895	131,473	2,578	2.0%
Expense Contingency	65,831	65,831	-	0.0%
Subtotal	4,339,599	4,415,076	75,477	1.7%
MEL Safety Institute	1,106,022	1,130,893	24,871	2.2%
Total Appropriations	49,579,353	57,675,648	8,096,295	16.3%

MEL RATE TABLES - Municipalities

CLAIMS & EXPENSES						DRAFT MEL 2023 Rates.pdf					10.0%
Attachme nt Key	Line of Coverage	Layer	RATING BASE	2022	2022 Minimums	2023	Credibility Factor 1 = Low 2 = Select 3 = High	2023 Minimums	CHANGE	CHANGE%	Population >15K Discount
200	Liability Claims To 500K	300 x 200	Population	1.2972		1.5316	2		0.234372917	18.1%	10%
250		250 x 250		0.9432		1.1288	2		0.185539812	19.7%	10%
300		200 x 300		0.6754		0.8096	2		0.134171378	19.9%	10%
350		150 x 350		0.4644		0.5529	2		0.088541919	19.1%	10%
400		100 x 400		0.2860		0.3407	2		0.05465	19.1%	10%
500		0 x 500		0.0000		0.0000	2		0	0.0%	10%
500	Liability Claims 1.5MIL Ex 500K	1,500 x 500	Population	1.1002	1500	1.4645	2	1997	0.364243348	33.1%	10%
750		1,250 x 750		0.8269		1.3315	2		0.50461	61.0%	10%
1000		1,000 x 1,000		0.5230		1.2180	2		0.69501	132.9%	10%
2000	Liability Claims 3MIL ex 2MIL	3,000 x 2,000	Population	0.3640	679	0.3990	2	744	0.034985348	9.6%	10%
SPECIAL EXPOSURES											
		WATER UTILITY	Payroll	0.0112		0.0112			0	0.0%	
		ELECTRIC UTILITY(1)	Payroll to 1MIL	0.0195		0.0195			0	0.0%	
		ELECTRIC UTILITY(2)	Payroll over 1MIL	0.0020		0.0020			0	0.0%	
	Allocation to Liability Claims										
	Liability Claims To 500K			67.85%		67.85%			0	0.0%	
	Liability Claims 1.5MIL Ex 500K			32.15%		32.15%			0	0.0%	
SEASONAL SURCHARGE											
ATL	Allocation to Liability Claims is by % of Total		Liability Assessment	8.48%		6.00%			-0.0247692	-29.2%	10%
MON			Liability Claims	6.20%		6.00%			-0.0020071	-3.2%	10%
CNTRL			Optional Excess	6.20%		6.00%			-0.0020071	-3.2%	10%
OCE			Liability	3.22%		6.00%			0.0278191	86.4%	10%
200	Workers Comp Claims to 2Mil	1,800 x 200	Payroll	0.004814		0.005393	2		0.000579095	12.0%	
250		1,750 x 250		0.003816		0.004318	2		0.000501459	13.1%	
300		1,700 x 300		0.003095		0.003510	2		0.000414946	13.4%	
350		1,650 x 350		0.002561		0.002877	2		0.000315827	12.3%	
400		1,600 x 400		0.002157		0.002388	2		0.00023079	10.7%	
450		1,550 x 450		0.001841		0.001992	2		0.000150792	8.2%	
500		1,500 x 500		0.001589		0.001665	2		7.60961E-05	4.8%	
600		1,400 x 600		0.001221		0.001192	2		-2.89532E-05	-2.4%	
750		1,250 x 750		0.000902		0.000759	2		-0.00014355	-15.9%	
2000				0.000000		0.000000	2		0	0.0%	
100	Property Claims to 250K	150K x 100K	TIV	0.0192		0.0240	2		0.004756492	24.8%	
150		100K x 150K		0.0099		0.0124	2		0.00245108	24.8%	
200		50K x 200K		0.0041		0.0051	2		0.000973389	23.7%	
250	Property Claims 500K x 250K	250K x 250K	TIV	0.0101		0.0126	2		0.002544133	25.2%	
500	Property Claims 500K x 500K	500K x 500K	TIV	0.0068		0.0085	2		0.001692998	24.9%	
POLEPL Land Use				Population		0.2191			0	0.0%	
Cyber Liability Claims				Limits????	Flat Rate	1805			0	0.0%	
Aggregate Excess LFC						1805			0	0.0%	
Suburban Municipal JIF						13957		13864	-93	-0.7%	
JIF Faithful Performance Bond				FT EE		6.3405		6.3405	0	0.0%	
Surety Bond						Base Limit	Optional Limit	Base Limit	Optional Limit		
0						500	125	500	125	0	0.0%
3001						500	125	500	125	0	0.0%
6001						500	125	500	125	0	0.0%
10001						1000	250	1000	250	0	0.0%
15001						1000	250	1000	250	0	0.0%
20001			Population			1250	313	1250	313	0	0.0%
30001						1500	375	1500	375	0	0.0%
40001						2000	500	2000	500	0	0.0%
50001						2750	688	2750	688	0	0.0%
Loss Fund Contingency				Population		0.0450		0.0450	0	0.0%	
Loss Fund Contingency OTHER				Total Loss Fund Assmt		0.0392		0.0392	0	0.0%	
MEL Safety Institute				FT Ees		32.99		32.99	0	0.0%	
Expense Contingency				% of Assessment		0.0933		0.0933	0	0.0%	
PREMIUMS			2022 Certified Rate	Actual Rates		MEL FY2023 Premium Increase Estimates email.pdf					
Optional Excess Liability									premium	budgeted	
2	2 MIL EX 5 MIL	Population		0.1848	0.2119		0.2225		0.0105952	5.0%	20.4%
5				0.3725	0.4272		0.4485		0.02135896	5.0%	20.4%
10				0.5573	0.6391	934.304	0.6710	981.0192	0.03195416	5.0%	20.4%
15				0.6595	0.7562	1557.976	0.7940	1635.8748	0.03781162	5.0%	20.4%
Shared Aggregate (requires 15 Optional)											
% of base premium					43%		43%		0	0.0%	
Optional Excess POL/EPL											
1	1MIL Ex 2MIL	Population		0.1308	0.1407	705.625	0.1477	740.90625	0.00703367	5.0%	12.9%
2	2MIL Ex 2MIL			0.2166	0.2329	1168.515	0.2446	1226.9408	0.011645635	5.0%	12.9%
3	3MIL Ex 2MIL			0.2787	0.2996	1502.699	0.3146	1577.834	0.01498183	5.0%	12.9%
4	4MIL Ex 2MIL			0.3289	0.3536	1773.659	0.3713	1862.342	0.01768014	5.0%	12.9%
8	8MIL Ex 2MIL			0.6300	0.6774	3398.29	0.7113	3568.2045	0.03387	5.0%	12.9%
Workers Comp Premium				Payroll	0.001084	0.0010248	0.0010760		5.124E-05	5.0%	
Property Premiums											
	Excess Property	TIV		0.0841	0.08405		0.09246		0.008405369	10.0%	10.0%
	Excess Flood - \$25m x \$50 m			0.0044	0.00439		0.00483		0.0004389	10.0%	10.0%
	Excess Flood - \$25m x \$75m			0.0023	0.00231		0.00254		0.00023056	10.0%	10.0%



Municipal Excess Liability Residual Claims Fund

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

October 19, 2022

Memo to: Burlington County Municipal Joint Insurance Fund

From: Commissioner Jack

Re: RCF October 2022 Meeting

2023 Budget: A Public Hearing was held and the enclosed 2023 operating budget was reviewed and adopted by the Board of Fund Commissioners.

2018 Claim Transfers: A motion was passed asking all members of the RCF Fund to adopt the attached resolution at their October / November meeting to transfer their 2018 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of December 31, 2022.

Claims Committee: The Claims Review Committee met on September 7th and also the morning of the Oct. 19th. Minutes of the September meeting were enclosed under separate cover.

Next Meeting: The next meeting of the RCF is the 2023 Reorganization scheduled for **Thursday January 5, 2023** at 10:30AM at the Forsgate County Club. The January meeting is moved to Thursday to accommodate the holidays.

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



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: October 19, 2022
TO: Burlington County Municipal Joint Insurance Fund
FROM: Commissioner Jack
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2023 BUDGET - At the September Executive Committee meeting, the fund year 2023 budget was introduced. In accordance with the regulations, the budget was advertised in the Fund's official newspaper and sent to each member. The Public Hearing for the budget was held at this meeting. For reference, a copy of the budget, which had slightly increased due to changes in membership, is included in this report.

A motion to adopt the budget for the New Jersey Municipal Environmental Risk Management Fund Joint Insurance Fund as presented for fund year 2023 and to certify annual assessments, based upon the adopted 2023 budget for member Joint Insurance Funds was approved.

FUND QPA CONTRACT RENEWAL – The Executive Committee authorized the renewal of The Canning Group's professional services contract, without competitive bidding, to serve as the Fund's Qualified Purchasing Agent in 2023 for a fee not to exceed \$5,000.

PFOA/PFAS 2023 COVERAGE – The Fund office confirmed a claims sweep letter and the endorsement was distributed to all members the week of September 12th. The letter was sent via certified mail to member clerks and via email to all Fund Commissioners and Risk Management Consultants.

EJIF DIVIDEND – As authorized by the Executive Committee, the Fund office filed the request for approval of the EJIF's \$3,300,000 dividend with the State and received the response approving the action.

STORMWATER VIDEOS – the first in the series of updated Stormwater videos has been uploaded to the MEL MSI website.

NEXT MEETING- The next meeting of the EJIF is scheduled for November 9, 2022 at 9:30am via Zoom.

	NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND				
	2023 ADOPTED BUDGET BASED ON 2010 CENSUS & 1/3rd Change to 2020 CENSUS				
	10/6/2022	2022	2023		
		TOTAL	TOTAL	CHANGE	CHANGE
	I. Claims and Excess Insurance			\$	%
	Claims				
1	Third Party (Non-Site Specific)	420,232	423,792	3,560	0.8%
2	On Site Cleanup (Site Specific)	231,697	232,402	705	0.3%
3	PO Pollution Liability	154,463	152,657	(1,806)	-1.2%
4	Tank Systems	215,795	221,010	5,215	2.4%
5	DMA Waste Sites (Superfund Buyout)	1,214,388	1,248,593	34,205	2.8%
6	LFC	21,239	21,239	-	0.0%
7	Total Loss Fund	2,257,814	2,299,693	41,879	1.9%
8					
9	II. Expenses, Fees & Contingency				
10	Professional Services				
11	Actuary	62,500	62,500	-	0.0%
12	Attorney	90,425	92,233	1,808	2.0%
13	Auditor	17,275	17,620	345	2.0%
14	Executive Director	333,858	340,535	6,677	2.0%
15	Treasurer	21,305	21,731	426	2.0%
16	Legislative Agent	45,000	45,000	-	0.0%
17	Underwriting Managers	264,429	269,718	5,289	2.0%
18	Environmental Services	472,911	482,370	9,459	2.0%
19	Claims Administration	31,254	31,879	625	2.0%
20					
21	Subtotal - Contracted Prof Svcs	1,338,957	1,363,586	24,629	1.8%
22					
23	Non-Contracted Services				
24	Expenses contingency	28,203	28,203	-	0.0%
25	Member Testing	8,326	8,326	-	0.0%
26					
27	Subtotal - Non-contracted svcs	36,529	36,529	-	0.0%
28					
29	Subtotal-Contracted/Non-contracted svcs	1,375,486	1,400,115	24,629	1.8%
30					
31	Excess Aggregate Insurance	546,249	546,249	-	0.0%
32					
33	General Contingency	219,611	185,721	(33,890)	-15.4%
34					
35	Total Exp, Fees & Contingency	2,141,346	2,132,085	(9,261)	-0.4%
36					
37	TOTAL JIF APPROPRIATIONS	4,399,160	4,431,778	32,618	0.7%
38					
39	*LFC = Members not based on population (i.e. Parking Auth, Health Commissions, Fire Dept, OMUA)				



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: November 9, 2022

TO: Gloucester, Salem & Cumberland Counties Municipal Joint Insurance Fund

FROM: Commissioner Jack

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

APPOINTMENT OF EXCESS CARRIER – The Underwriting Manager is in final discussions for the 2023 excess coverage. The Executive Committee passed a motion to adopt Resolution #29-22 appointing Ascot Specialty Insurance Company as the E-JIF Excess Carrier for Fund Year 2023 as there is confidence that the premiums will remain flat. The Executive Committee also authorized the Budget/Finance Committee to enter into the required agreements for 2023 for reinsurance and / or excess liability coverage in the event it is needed.

NOMINATING COMMITTEE- The Nominating Committee will meet to discuss the 2023 slate. Their recommended slate will be presented at the Fund's January 5, 2023 reorganization meeting.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2022-_____**

**A RESOLUTION REJECTING ALL OF THE RESPONSES RECEIVED TO THE
TECHNOLOGY RISK SERVICES DIRECTOR REQUEST FOR PROPOSALS AND
AUTHORIZING THE EXECUTIVE DIRECTOR TO UNDERTAKE CERTAIN ACTIONS
TO SECURE A TECHNOLOGY RISK SERVICES DIRECTOR ON BEHALF OF THE
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

WHEREAS, the Burlington County Municipal Joint Insurance Fund (FUND) has been organized pursuant to *N.J.S.A. 40A:10-36 et. seq.*; and

WHEREAS, on July 19, 2022 the FUND authorized the issuance of a Request for Proposals (RFP) for the position of Technology Risk Services Director in coordination with the Atlantic County (ACM JIF) and Gloucester, Salem, & Cumberland Counties (TRICO JIF) Municipal Joint Insurance Funds; and

WHEREAS, the RFP was available on August 24, 2022 with responses due back by September 22, 2022; and

WHEREAS, responses to the RFP were received from Secure Data Consulting Services and Wintsec/Network Plus; and

WHEREAS, an evaluation committee comprised of a Fund Commissioner from the ACM JIF, TRICO JIF, and the FUND have reviewed each of the responses received; and

WHEREAS, after a review of the responses was completed, it was determined that both of the responses to the RFP must be rejected based upon the response from Wintsec/Network Plus not including the mandatory documents (Insurance Requirements) as required by the RFP and the response from Secure Data Consulting Services containing proposed pricing which exceeds the 2023 Budget appropriation for the FUND; and

WHEREAS, in hopes of securing a professional firm to provide the services outlined in the original RFP, it is necessary to authorize the Executive Director's office to undertake certain actions including the following: 1) entering into negotiations with each of the aforementioned vendors to potentially secure a one (1) year (2023) contract for these services; and 2) re-issuing the RFP if deemed necessary by the Executive Director's office; and 3) inquiring if the Administrator/Executive Director's office (Risk Program Administrators) can hire an employee with the appropriate qualifications to provide these services to the FUND.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the FUND does hereby reject the responses received to Technology Risk Services Director from Wintsec/Network Plus based upon their proposal not including certain mandatory documents (Insurance Requirements) as required by the RFP and from Secure Data Consulting Services based upon their proposed pricing exceeding the FUND's 2023 Budget appropriation.

BE IT FURTHER RESOLVED that the FUND does hereby authorize the Executive Director's office to undertake certain actions including the following: 1) entering into negotiations with each of the aforementioned vendors to potentially secure a one (1) year (2023) contract for these services; and 2) re-issuing the RFP if deemed necessary by the Executive Director's office; and 3) inquiring if the Administrator/Executive Director's office (Risk Program Administrators) can hire an employee with the appropriate qualifications to provide these services to the FUND.

This Resolution was duly adopted by the Burlington County
Municipal Joint Insurance Fund at a public meeting held on November 22, 2022.

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

Attest: _____
Fund Secretary

By: _____
Fund Chairperson

Date: November 22, 2022