



AGENDA PACKET



Tuesday, December 20, 2022 at 3:30 PM

**O'Connors American Bar & Grill
1383 Monmouth Rd
Eastampton, NJ 08060**

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, December 20, 2022 – 3:30 PM
O’Connors American Bar & Grill
1383 Monmouth Rd, Eastampton, NJ 08060

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 **November 22, 2022** Meeting Minutes – **Motion – All in Favor**...Pages 1-16
- VII. Claims Review Committee Report: Open Session Items – December 13, 2022.....Handout
- VIII. Executive Director’s Report.....Pages 17-44
 - A. Lost Time Accident Frequency.....Pages 21-22
 - B. Certificates of Insurance.....Pages 23-24
 - C. Financial Fast Track Reports.....Page 25
 - D. Regulatory Filing Checklists.....Pages 26-27
 - E. 2021 Safety Incentive Program Awards.....Page 28
 - F. 2022 Optional Safety Budget.....Page 29
 - G. 2022 Wellness Incentive Page.....Page 30
 - H. 2022 EPL/Cyber Risk Management Budget.....Page 31
 - I. EPL Compliance StatusPage 32
 - J. Statutory Bond Status.....Pages 33-34
 - K. Skateboard Park Approval Status.....Page 35
 - L. Capehart Scatchard Updates.....Pages 36-39
 - M. Land Use Training Certification.....Page 40
 - N. Elected Officials Training
 - O. Managerial & Supervisory Training
 - P. Police Command Staff Training
 - Q. Model RFQ for Risk Management Services
 - R. 2023 RMC Resolutions & Agreements
 - S. 2023 Committee Volunteer Forms.....Pages 41-44

T.	2023 Safety & Wellness Calendars	
U.	Annual Reports	
V.	Inclement Weather Policy	
W.	Dividend Notices	
X.	Website	
Y.	New Member Activity	
IX.	Solicitor's Report	
A.	MEL Helpline and Contact List.....	Pages 45-46
X.	Safety Director's Report	
A.	Activity Report	Pages 47-49
XI.	Claims Administrator's Report	
A.	Lessons Learned from Losses	Page 50
XII.	Law Enforcement Risk Management	
A.	Report.....	Page 51
XIII.	Wellness Director Report	
A.	Monthly Activity Report.....	Page 52
B.	Targeting Wellness Newsletter	Pages 53-63
XIV.	Managed Health Care Report	
A.	BURLCOJIF Summary.....	Page 64
B.	Average Days to Report.....	Page 65
C.	Claims Reported by Type.....	Page 66
D.	Nurse Case Management Reports.....	Page 67
E.	Transitional Duty Report.....	Page 68
F.	PPO Savings and Penetration Reports.....	Pages 69-70
G.	Top 10 Providers & Paid Provider by Specialty.....	Page 71
H.	Quick Notes.....	Page 72
XV.	Technology Risk Services	
A.	Report.....	Pages 73-79
XVI.	Treasurer's Report as of November 30, 2022	Pages 80-105
A.	Investment Report	
B.	Investment JCMI	
C.	Loss Run Payment Registers	
D.	Fund Status	
E.	Disbursements	
F.	December Bill List.....	Pages 106-107
	Motion to approve the Payment Register & Bill List– Motion – Roll Call	
XVII.	Committee Report	
A.	Finance Committee report	
	1. 2023 Budget Public Hearing – Motion to Open Public Hearing – All in Favor	
	2. 2023 Budget Public Hearing – Motion to Close Public Hearing – All in Favor	
	3. 2023 Budget Adoption – Motion to Adopt – Roll Call	Page 107
	4. 2023 Assessment Allocation Strategy - Motion to Adopt – Roll Call	Pages 108-124
	5. 2023 Assessment Certification - Motion to Adopt – Roll Call	Page 125

6. Resolution 2022- **40** Authorizing the Fund Treasurer to Transfer \$95,722 from the Fund Year 2022 MEL Liability & Workers Compensation Budget Line Item and \$4,404 from the MEL Excess Property Line Item to the MEL Unencumbered Surplus Account – **Motion - Roll Call**.....Page 126
 - B. 2023 Executive Committee Nomination Slate.....Page 127
 - XVIII. MEL/RCF/E-JIF Reports
 - A. MEL Report – November 16, 2022.....Pages 128-129
 1. MEL Budget.....Page 130
 - XIX. Miscellaneous Business
 - A. Motion to Authorize the Executive Director’s Office to bind EPL/POL Insurance Coverage on behalf of the membership for the 2023 Fund Year – **Motion – All in Favor**
 - B. Motion to Authorize the Executive Director’s Office to bind Volunteers Directors & Officers Insurance Coverage on behalf of the membership for the 2023 Fund Year– **Motion – All in Favor**
 - C. Resolution 2022- **41** Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments effective January 1, 2023 at a cost not to exceed \$6,520. **Motion – Roll Call**.....Pages 131-132
 - D. Resolution 2022- **42** Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with D2 to provide External Network Vulnerability Testing and External Network Penetration Testing effective January 1, 2023 at a cost not to exceed \$87,320. **Motion – Roll Call**.....Pages 133-134
- The 2023 Reorganizational Meeting of the BURLCOJIF will be held on Tuesday, January 17, 2023 at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ**
- XX. Meeting Open to Public Comment
 - B. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
 - C. 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

**November 22, 2022
Via Zoom Conferencing**

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was via Zoom Conferencing, Tuesday, November 22, 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**
Mike Theokas, *Alternate*, **Bordentown Twp.**
Glenn McMahon, **Chesterfield**
Joe Bellina, **Delran Twp.**
Erin Provenzano, **Delanco Twp.**
Patrice Hansell, **Fieldsboro Borough**
Paula Kosko, **Hainesport Twp.**
Bobbie Quinn, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Mary Picarillo, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Mike Mansdoerfer, **Riverside Twp.**
Meghan Jack, **Riverside Twp**
J. Paul Keller, **Springfield Twp.**
Lisa Cummins, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Grace Archer, **Bordentown City**
Dan Hornickel, **Pemberton Twp.**
Tom Pullion, **Edgewater Park**
Steve Fazekas, **Florence Twp.**
Susan Jackson, **New Hanover Twp.**
Kathy Smick, **Pemberton Borough**
Susan Onorato, **Shamong Twp.**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp.**

Absent Fund Professionals were:

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

Those also in attendance were:

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
Insurance Agency Management

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

FLAG SALUTE

Mr. Forlenza then took a moment to verify call in phone numbers and rename them to the appropriate member.

Motion to move up Steve Ent, Westampton Township, in the absence of Grace Archer, Bordentown City to the Executive Committee for voting purposes. Motion by Mr. Gural, seconded by Mr. Wolbert to move up Mr. Ent as presented. All In Favor. Motion carried by unanimous vote.

APPROVAL OF MINUTES

Chair McMahon presented the Open session meeting minutes of the October 18, 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 Ms. Kosko seconded by Mr. Ent to approve the Open session meeting minutes of the October 18, 2022 meeting. All in Favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE MEETING REPORT – November 22, 2022

Ms. Burger reported that a Claims Committee meeting was held via Zoom on Tuesday, November 22, 2022 and that the minutes from this meeting were a screen shared at today's meeting and are self-explanatory. She noted the Committee reviewed two (2) Liability, four (4) Property and six (6) workers compensation PARs. She noted the Managed Care Report's will be provided at this meeting later on, and there were 2 out of 18 Supervisory Incidents Reports that were not completed this month.

Also presented and discussed by the Solicitor were 3 New Cases and 2 Closed cases since last month's report; Resolution to add an Associate to the Defense Panel; the Executive Directors office and Qual-Lynx will meet on December 6, 2022 to discuss staffing; there were 4 RFPs received for the Claims Audit and those need to be reviewed; and lastly, the 2023 Meeting dates were discussed.

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

EXECUTIVE DIRECTOR'S REPORT

Ms. Patel reviewed the Executive Director's Report found in the agenda packet with the membership. She then highlighted the following items from the report:

Ms. Patel referenced a report showing the Certificates of Insurance issued for October, and asked that members please review for accuracy.

Ms. Patel noted the allowance reports for SIP, OSB, Wellness, and EPL/Cyber Risk Management Budget balances, are included in the agenda. She 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.

Ms. Patel 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. She stated all renewal applications must have been 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. Ms. Patel stated if you would like to check the status of an application, please contact Ed Cooney, Fund Underwriter.

Ms. Patel 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. There will be both in person and virtual options and once more information is available regarding the training, a notice will be sent out to all members.

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. If you have any questions, please contact the Executive Directors office.

On or about October 20, 2022 the JIF RMC Resolution and Agreements 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.

And lastly, Ms. Patel stated on or about November 11, 2022, all members who were 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**.

Ms. Patel 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, November 22, 2022, and stated there were three (3) New Cases since the last meeting:

Tischner v. Township of Delran
Garner v. Borough of Palmyra
Karle v. Wawa, Inc and Neve Newell, Inc v. Township of Southampton

Mr. DeWeese stated there were two (2) Closed Cases since the last meeting:

Verizon New Jersey, Inc v. Township of Pemberton

Hoffman Estate v Township of Medford

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 noted for 2022 he has received 44 calls, so it is good to see the Helpline is still being used and continues to be a good resource.

Mr. DeWeese noted at the Claims meeting earlier today, he had presented a Resolution to designate an Additional Approved Associate, Crosley Gagnon, Esq. from the firm Raymond, Coleman, Heinold, LLP to the General Liability Defense Panel. Mr. DeWeese noted he has reviewed the resume and credentials of Mr. Gagnon and is recommending that Mr. Gagnon be added as an “Approved Associate” to the Defense Panel. He noted Mr. Gagnon’s work will be somewhat limited and overseen by Mr. Heynold, Esq. Mr. DeWeese then asked the Executive Committees consideration in adopting this Resolution as presented and he read the pertinent information of the Resolution to the Fund, and asked for a Motion to Approve Resolution 2022-04 as presented, adding Mr. Gagnon, Esq. to the BURLCOJIF Defense Panel as an Approved Associate.

Chair McMahon entertained a motion to approve *Resolution 2022-04* as presented.

Motion by Mr. Ingling seconded by Mr. Gural, to approve *Resolution 2022-04* as presented.

ROLL CALL	Yeas	James Ingling, Wrightstown Borough Jerry Mascia, Mt. Laurel Twp. Paula Kosko, Hainesport Twp. Rich Wolbert, Beverly City John Gural, Palmyra Borough Glenn McMahon, Chesterfield Twp. Steve Ent, Westampton Twp.
	Nays:	None
	Abstain:	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 issued during October via the NJ MEL App and Loss Control Surveys, 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 [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.

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 the importance of prompt claims reporting for all lines of coverage. He reviewed where the claims roadmap can be found on the JIF website. Mr. Roselli informed the Committee that roadmaps are reviewed with the members during the Safety and Claims Roundtable.

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

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

Mr. Winter reviewed his report for October 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 was November 16, 2022 at the Burlington County Emergency Services training center. A Training Bulletin will be sent to all BURLCO JIF agencies.

Mr. Winter noted Bulletin 22-09 was distributed to all agencies pertaining to Resiliency Program Officers and is included in the agenda.

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 thanks those towns who had either used or encumbered their Wellness funds and to those who have not, she noted you had until next Tuesday to use, encumber or lose those funds, so please reach out to her if you need any assistance. 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, De-Stress activities, and Chair massages.

Ms. Schiffer reminded the members that last year she 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. Ms. Schiffer noted there are still spots remaining from the initial launch that she 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 her for more details.

In the November “Targeting Wellness Newsletter”, Ms. Schiffer focused on Diabetes as well as other topics that included:

- 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

In addition, she included *Gratitude Challenge* and a *Manage your Diabetes* flyer.

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 October 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>October</i>	<i>YTD</i>
<i>Lost Time</i>	<i>2</i>	<i>34</i>
<i>Medical Only</i>	<i>17</i>	<i>117</i>
<i>Report Only</i>	<i>21</i>	<i>217</i>
<i># of New Claims Reported</i>	<i>40</i>	<i>370</i>
<i>Report Only % of Total</i>	<i>53%</i>	<i>59%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>89:11</i>	<i>77:23</i>
<i>Average Days to Report to Qual-Lynx</i>	<i>1.9</i>	<i>3.8</i>
<i>Average Days Reported to employer</i>	<i>0.7</i>	<i>1.4</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 – 2.7 days to report

COVID Claims – 7.6 days to report

All Claims – 5.0 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>1,866</i>
<i>Transitional Duty Days Worked</i>	<i>1,229</i>
<i>% of Transitional Duty Days Worked</i>	<i>66%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>637</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>34%</i>
<i>\$ Saved by Accommodating</i>	<i>\$120,115</i>
<i>\$ Lost by not Accommodating</i>	<i>\$55,912</i>

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>October</i>
<i>Bill Count</i>	<i>208</i>
<i>Original Provider Charges</i>	<i>\$520,483</i>
<i>Re-priced Bill Amount</i>	<i>\$135,310</i>
<i>Savings</i>	<i>\$385,173</i>
<i>% of Savings</i>	<i>74%</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. This month focused on why reporting Workers Compensation Claims promptly is important.

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 1,106 users enrolled with a 93% completion rate, which is good progress, so keep pushing as he noted they are already planning a new cyber training module.

Whitelisting and Phishing

As of November 22, 2022, 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 November 22, 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 November 22:

24 or 86% of the members are Tier 1 certified
21 or 75% of the members are Tier 2 certified
19 or 68% of the members are Tier 3 certified

Mr. Romero reported there are currently four (4) 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. This includes: Beverly, Fieldsboro, New Hanover, and Westampton.

Mr. Romero then reviewed with the Fund:

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.

If you are coming into the home stretch with being in compliance with any of the Tiers, please complete the steps necessary, it is extremely important. Mr. Romero stated he would be happy to attend any Council meetings and explain the situation directly to your Governing Body if any member would like that done. He also noted he has reached out to everyone who is not fully compliant to schedule a review session along with their IT professional and risk manager. Mr. Romero also noted though you may be covered, you must provide evidence of compliance at the time of a cyber incident. You must submit a Deductible Reimbursement form executed by your administrative point of contact and your IT professional to be considered for reimbursement so be sure you keep hard copies of the requirements and update them regularly.

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 October 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 October 31, 2022 for Closed Fund Years 1991 through 2017, and Fund Years 2018, 2019, 2020, 2021, and 2022.

Investment Interest

Interest received or accrued for the reporting period totaled \$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

	Monthly	YTD
Subrogation Receipts	\$7,219.00	\$72,872.70
Salvage Receipts	\$1,200.00	
Overpayment Reimbursements	\$0.00	
E-JIF Closed Year Dividends	\$50,962.00	

Loss Run Payment Register – October 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 \$555,281.73. The claim detail shows 390 claim payments issued.

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

Interest Allocated	\$286.79
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

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.

Bill List – November 2022

For the Executive Committee's consideration, Mr. Tontarski presented the November 2022 Bill List in the amount of \$112,244.16 which was included in the agenda packet for approval.

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

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

Motion by Mr. Wolbert, seconded by Mr. Ent to approve the *October 2022 Loss Run Payment Register, the November 2022 Bill Lists* as presented.

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Paula Kosko, **Hainesport Twp.**
Rich Wolbert, **Beverly City**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield Twp.**
Steve Ent, **Westampton Twp.**
Nays: None
Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Safety Committee Meeting Minutes – October 18, 2022

Mr. Wolbert noted the Safety Committee met on October 18, 2022 and stated the detailed minutes were included in the agenda packet and a report was verbally given last month. With that said Mr. Wolbert asked if there were any questions. No questions were entertained.

Finance Committee Report Minutes – November 1, 2022

Mr. Mansdoerfer stated the Committee met on November 1, 2022 and the minutes of the meeting were self-explanatory and included in the agenda, as well as the Budget Message. He then highlighted the following from the meeting:

Mr. Mansdoerfer stated the 2023 Budget is being presented and recommended for adoption at tonight's meeting, which is shown at approximately \$9,627, 000.00, which is a budget increase of 12.36% over last year, which is recognized as significant. The JIF Budget before the Excess Liability Coverage is up approximately \$529,000, which represents a 10.48% increase.

Mr. Mansdoerfer noted the Budget is made up of 4 main sections: Loss Funding; Operating Expenses Member Benefits; and Excess Liability. The Loss Funding is up 13.18% and he explained why. Operating Expenses is 2.88% which falls in line with what is has historically been in the past. Member Benefits increased 6.24% mostly do to the EPL/Cyber incentive and the Technology Risk Services incentive. Finally was the Excess Liability Coverage which increased 15.05%. In addition to presenting the Budget to be adopted, the Finance Committee felt it was important to assist the members in lieu of such a substantial

increase this year and go back to release a 2nd Surplus to the members of \$300,000 to assist in offsetting some of these 2023 Premiums, and that Resolution is on the agenda for authorization this evening. Lastly, Mr. Mansdoerfer noted the EJIF has a \$3.3 million dividend they will be releasing this year, and the BURLCOJIF's share of that is \$50,962. He noted that money is usually placed in the AELCF Funds of the members, however this year, it is being promoted as an option on your Dividend Announcement so you may also request those funds, or a portion of those funds, as part of your Surplus amount and use that money to aide as an additional source to assist in offsetting some of the 2023 Premium increases this year

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

MOTION TO INTRODUCE 2023 BUDGET

Chair McMahon entertained a motion to introduce the 2023 Budget.

Motion by Mr. Wolbert, second by Mr. Gural, to introduce the 2023 Budget as presented.

ROLL CALL	Yeas	James Ingling, Wrightstown Borough Jerry Mascia, Mt. Laurel Twp. Paula Kosko, Hainesport Twp. Rich Wolbert, Beverly City John Gural, Palmyra Borough Glenn McMahon, Chesterfield Twp. Steve Ent, Westampton Twp.
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

MOTION TO INTRODUCE 2023 ASSESSMENT ALLOCATION STRATEGY

Chair McMahon entertained a motion to introduce the 2032 Assessment Allocation Strategy.

Motion by Mr. Wolbert, second by Mr. Ent, to introduce the 2023 Assessment Allocation Strategy as presented.

ROLL CALL	Yeas	James Ingling, Wrightstown Borough Jerry Mascia, Mt. Laurel Twp. Paula Kosko, Hainesport Twp. Rich Wolbert, Beverly City John Gural, Palmyra Borough Glenn McMahon, Chesterfield Twp. Steve Ent, Westampton Twp.
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

MOTION TO INTRODUCE 2023 ASSESSMENT CERTIFICATION

Chair McMahon entertained a motion to introduce the 2023 Assessment Certification.

Motion by Mr. Ingling, second by Ms. Kosko, to introduce the 2023 Assessment Certification as presented.

ROLL CALL	Yeas	James Ingling, Wrightstown Borough Jerry Mascia, Mt. Laurel Twp. Paula Kosko, Hainesport Twp. Rich Wolbert, Beverly City John Gural, Palmyra Borough Glenn McMahon, Chesterfield Twp. Steve Ent, Westampton Twp.
	Nays:	None

Abstain: None

Motion carried by unanimous vote.

Resolution 2022-34 Authorizing Transfer of 2018 to the MEL Residual Claims Fund

Chair McMahon entertained a motion to adopt Resolution 2022-34 *Authorizing the Transfer of the 2018 Fund Year to the MEL Residual Claims Fund*.

Motion by Mr. Gural, second by Mr. Wolbert, to adopt Resolution 2022-34 Authorizing the Transfer of the 2018 Fund Year to the MEL Residual Claims Fund as presented.

ROLL CALL **Yeas** James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Paula Kosko, **Hainesport Twp.**
Rich Wolbert, **Beverly City**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield Twp.**
Steve Ent, **Westampton Twp.**
Nays: None
Abstain: None

Motion carried by unanimous vote.

Resolution 2022-35 Authorizing a Refund of \$300,000 from Closed Year Accounts (2016-2017) Surplus

Chair McMahon entertained a motion to adopt Resolution 2022-35 Authorizing a Refund of \$300,000 from Closed Year Accounts (2016-2017) Surplus.

Motion by Mr. Ingling, second by Ms. Kosko, to adopt Resolution 2022-35, as presented.

ROLL CALL **Yeas** James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Paula Kosko, **Hainesport Twp.**
Rich Wolbert, **Beverly City**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield Twp.**
Steve Ent, **Westampton Twp.**
Nays: None
Abstain: None

Motion carried by unanimous vote.

Resolution 2022-36 Authorizing the Fund Treasurer to Deposit the 2022 Dividends Received from the Environmental Risk Management Joint Insurance Fund into Member AELCF Accounts

Chair McMahon entertained a motion to adopt Resolution 2022-36 Authorizing the Fund Treasurer to Deposit the 2022 Dividends Received from the Environmental Risk Management Joint Insurance Fund into Member AELCF Accounts

Motion by Ms. Kosko, second by Mr. Wolbert, to adopt Resolution 2022-36, as presented.

ROLL CALL **Yeas** James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Paula Kosko, **Hainesport Twp.**
Rich Wolbert, **Beverly City**
John Gural, **Palmyra Borough**

Glenn McMahon, **Chesterfield Twp.**
Steve Ent, **Westampton Twp.**
Nays: None
Abstain: None

Motion carried by unanimous vote.

Nominating Committee Meeting Minutes – November 4, 2022

In the absence of Mr. Hornickel, Mr. Miola asked the members to review the minutes from the November 4, 2022 meeting which are included in the agenda packet and thanked the Committee for their time and participation. He noted they discussed the Committee Charter, eligible Fund Commissioners for the Nomination slate, noting both the history and the attendance records, in preparation for the 2023 Executive Committee draft slate. He then noted the 2023 Nomination Slate is as follows, and will be presented for adoption in January:

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

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

Technology Risk Services Director RFP Evaluation Committee Meeting Minutes – November 9, 2022

Mr. Wolbert stated a meeting took place of representatives from the BURLCO, ACM and TRICO JIFs to discuss and evaluate the two (2) RFP's received for the Technology Risk Services Director. Both responses had been previously reviewed by Mr. Forlenza and Mr. DeWeese. Upon review, it was discovered that one respondent did not include mandatory required documents that were vital parts of the RFP, and the other exceeded the three JIFs' available funds, thus both were rejected, of which will be formally rejected by Resolution later on in the meeting. The Evaluation Committee decided that each JIF will adopt a resolution rejecting both proposals that were received at their respective November Executive Committee Meeting. In addition, the resolution includes language authorizing the Executive Director's office to engage both Respondents in negotiations for a potential one (1) year "non-fair and open" contact, the authority to reissue the Technology Risk Services Director RFP as deemed necessary by 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. Romero questioned the process, asking what the award would not default to his RFP response if the other respondent missed supplying required documents? Mr. DeWeese explained that was not how it worked, and the JIF's decided to reject all bids by Resolution and advertise again for the position of Technology Risk Service Director.

Mr. Wolbert noted the second RFP request would be advertised shortly.

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

MEL/RCF/EJIF REPORTS

Ms. Jack noted the MEL/RCF/EJIF met on October 19 2022 and the reports were included in the agenda and were self-explanatory, and then highlighted the following:

Ms. Jack noted each met and reviewed and introduced their 2023 Budget noting that the majority of the increases to the BURLCOJIF does stem from the Excess Coverages, driven mainly by the MEL, but she noted they have done their best to keep the increases where they are.

She noted Mr. Cooney's office did advise that the MEL that he does not believe the market is even hard yet, so be prepared that we could be in a similar position next year.

Lastly she noted the EJIF has uploaded their latest videos on the MSI website on Strom Water and there are significant changes to their permit requirements starting in 2023 along with unfunded mandates for Municipalities, so please be sure you are taking that information back to your administrators.

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

Resolution 2022-37, Accepting the 2023 Annual Assessment for the NJ Cyber Risk Management JIF and Confirming Membership of the BURLCOJIF Effective January 1, 2023

Chair McMahon entertained a motion to adopt Resolution 2022-37 *Accepting the 2023 Annual Assessment for the NJ Cyber Risk Management JIF and Confirming Membership of the BURLCOJIF Effective January 1, 2023*

Motion by Mr. Gural, second by Mr. Wolbert, to adopt resolution 2022-37, as presented

ROLL CALL	Yeas	James Ingling, Wrightstown Borough Jerry Mascia, Mt. Laurel Twp. Paula Kosko, Hainesport Twp. Rich Wolbert, Beverly City John Gural, Palmyra Borough Glenn McMahon, Chesterfield Twp. Steve Ent, Westampton Twp.
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Nays: None

Abstain: None

Motion carried by unanimous vote.

Resolution 2022-38, Appointing Meghan Jack, Riverside Township, as the Funds Representative to the MEL/RCF/EJIF/Cyber JIF for 2023

Chair McMahon entertained a motion to adopt Resolution 2022-38 *Appointing Meghan Jack, Riverside Township, as the Funds Representative to the MEL/RCF/EJIF/Cyber JIF for 2023*

Motion by Ms. Kosko, second by Mr. Ent, to adopt resolution 2022-38, as presented

ROLL CALL	Yeas	James Ingling, Wrightstown Borough Jerry Mascia, Mt. Laurel Twp.
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Paula Kosko, **Hainesport Twp.**
Rich Wolbert, **Beverly City**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield Twp.**
Steve Ent, **Westampton Twp.**

Nays: None

Abstain: None

Motion carried by unanimous vote.

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

MISCELLANEOUS BUSINESS

Resolution 2022-39, 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

Chair McMahon entertained a motion to adopt Resolution 2022-39 ***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 by Mr. Gural, second by Mr. Wolbert, to adopt resolution 2022-39, as presented

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Paula Kosko, **Hainesport Twp.**
Rich Wolbert, **Beverly City**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield Twp.**
Steve Ent, **Westampton Twp.**

Nays: None

Abstain: None

Motion carried by unanimous vote.

Next Meeting

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, December 20, 2022 at 3:30 PM** at O'Connor's American Grill, Eastampton, NJ

PUBLIC COMMENT

Motion by Mr. Ingling, 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. Ingling, 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>General Liability</i>	<i>Auto</i>	<i>Property</i>
2021211846	2021232886	2020194882	2022274559
2021240882			2023280220
2022269808			2023285826
2022276093			2023281549
2021234831			
MLT-2021279981			

Motion by Ms. Kosko, seconded by Mr. Ingling, to approve Payment Authority on the Claims reviewed and recommended by the Claims Review Committee:

ROLL CALL Yeas James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Paula Kosko, **Hainesport Twp.**
Rich Wolbert, **Beverly City**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield Twp.**
Steve Ent, **Westampton Twp.**
Nays: None
Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were no claims presented for Abandonment of Subrogation this month

MOTION TO ADJOURN

Chair McMahon wished everyone a wonderful and safe holiday, and then entertained a motion to adjourn the November 22, 2022 meeting of the BURLCO JIF.

Motion by Ms. Kosko, seconded by Mr. Wolbert to adjourn the November 22, 2022 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:40 PM.

Kris Kristie,
Recording Secretary for

John Gural, SECRETARY



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

A. Lost Time Accident Frequency Report – (pgs. 21-22)

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

B. Certificates of Insurance (pgs.23-24)

A summary of the Certificates of Insurance issued during November 2022 are attached for your review.

C. Financial Fast Track Report (pg. 25)

The Financial Fast Track Report as of October 31, 2022 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of October 31, 2022 was \$7,505,558.

D. Regulatory Filing Checklists (pgs. 26-27)

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. 28)

A report detailing available balances for each member is included in the agenda. A letter depicting your available remaining balances was sent out to all members on October 10, 2021 and a report detailing those remaining balances is included in the agenda. **Please note that the deadline to claim or encumber these funds was November 30, 2022. All encumbered funds have to be claimed by February 1, 2023.**

F. 2022 Optional Safety Budget (pg. 29)

A report detailing available balances for each member is included in the agenda. A letter depicting your available remaining balances was sent out to all members on October 10, 2022 and a report detailing those remaining balances is included in the agenda. **Please note that the deadline to claim or encumber these funds was November 30, 2022. All encumbered funds have to be claimed by February 1, 2023.**

G. 2022 Wellness Incentive Program Allowance (pg. 30)

A report detailing available balances for each member is included in the agenda. A letter depicting your available remaining balances was sent out to all members on October 10, 2022 and a report detailing those remaining balances is included in the agenda. **Please note that the deadline to claim or encumber these funds was November 30, 2022. All encumbered funds have to be claimed by February 1, 2023.**

H. 2022 EPL/Cyber Risk Management Budget (pg. 31)

A report detailing available balances for each member is included in the agenda. A letter depicting your available remaining balances was sent out to all members on October 10, 2022 and a report detailing those remaining balances is included in the agenda. **Please note that the deadline to claim or encumber these funds was November 30, 2022. All encumbered funds have to be claimed by February 1, 2023.**

I. Employment Practices Liability Compliance – (pg. 32)

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. 33-34)

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. 35)

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. 36-39)

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

M. Land Use Training Certification (pg. 40)

Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that they have completed the Land Use Training process for at least some of their Board Members. Land Use Board members that complete the training process will be eligible for enhanced coverage should they be personally named in a Land Use claim. Please note that only these Board members that have completed the training are eligible for the enhanced coverage. If you would like additional copies of the Land Use Liability Training Booklets, please contact the Executive Director's office. If you have any questions regarding the individuals that have completed the training, please do not hesitate to contact Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

N. Elected Officials Training

Once again in 2023, 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. A Save the Date will be forthcoming with both in-person and virtual training dates.

O. Managerial & Supervisory Training

In 2023 the BURLCO JIF, in conjunction with the ACM and TRICO JIFs will be sponsoring Managers & Supervisor's Employment Liability Training sessions. These trainings will be presented by Armando Riccio, Esq. Participation by your managers & supervisors in this training is required for compliance with the 2023-2024 MEL EPL Plan of Risk Management. Additional information will be forthcoming.

P. Police Command Staff

In 2023 the BURLCO JIF, in conjunction with the ACM and TRICO JIFs will be sponsoring this training and completion by the members of your Police Department's Command Staff is a required element for compliance with the MEL's 2023-2024 Employment Practices Liability Plan of Risk Management. Additional information will be forthcoming.

Q. 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](mailto:Tracy.Forlenza@rpadmin.com).

R. 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](mailto:Tracy.Forlenza@rpadmin.com).

S. Committee Volunteer Forms (pgs. 41-44)

On or about December 12, 2022, Committee Volunteer Request Forms were e-mailed to all Fund Commissioners and Risk Management Consultants. All those who received the form were asked to reply by December 16, 2022. The 2023 Committee Chairs will be meeting in early January via conference call to determine the membership of the Standing Committees. Please be sure to return this form as soon as possible. If you have any questions, please contact Kris Kristie at [Kristi Kristie@RPAdmin.com](mailto:Kristi.Kristie@RPAdmin.com).

T. 2023 Safety & Wellness Calendars

A supply of 2023 Safety & Wellness calendars are available today to take with you. We ask that you please distribute the calendars around your municipal facilities and place them in locations for your employees to see. The calendars act as a daily reminder of the importance that your municipality and the JIF places on employee safety and wellness.

U. Annual Reports

Multiple copies of the 2022 Burlington County Municipal Joint Insurance Fund Annual Report were presented to each Fund Commissioner at this afternoon's meeting. The report provides valuable information on the finances, programs, and other initiatives of the BURLCOJIF. The Annual Report is also being posted to the JIF website where it can be downloaded and printed. Members are encouraged to review the report with their governing bodies and members of their management team.

V. Inclement Weather Policy

Please note that the Fund has adopted an Inclement Weather Policy, a copy of which is available on the JIF website www.burlcojif.org. Should it become necessary to cancel a meeting, pursuant to the policy, the Executive Director's office will attempt to contact the Fund Commissioners via e-mail, direct telephone contact or posting a message to the Fund's website (www.burlcojif.org). In addition, members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting

W. Dividend Notices

On or about November 16, 2022, all members who are eligible to receive a share of this year's surplus release received a notification from Tracy Forlenza in regards to their balance and options for collecting their portion of the surplus. All members were asked to respond to Tracy as to the disposition of their portion of the surplus no later than December 7, 2022. If you have not responded to this notification, please do so as soon as possible.

X. 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.

Y. 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	11/21/22	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												3,450.00		3,450.00	0.00	11/29/22	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												2,734.36		2,734.36	365.64	11/08/22	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	11/10/22	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	11/10/22	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	11/11/22	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	11/14/22	NA
Wrightstown	S	2,100.00	1,000.00												2,100.00		2,100.00	1,000.00	11/30/22	NA
Total By Line		\$66,600.00	\$19,750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$59,100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11,434.36	\$0.00	\$70,534.36	\$15,815.64		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	11/21/22
Bordentown Twp.	2,660.00				705.00	31.99							1,898.50		2,635.49	24.51	11/03/22
Chesterfield	995.00							949.80					45.20		995.00	0.00	11/30/22
Delanco	1,595.00														0.00	1,595.00	10/24/22
Delran	2,660.00												2,660.00		2,660.00	0.00	
Edgewater Park	1,595.00			49.99							1,220.00				1,269.99	325.01	
Fieldsboro	750.00												736.49		736.49	13.51	11/08/22
Florence	2,660.00											1,342.80			1,342.80	1,317.20	10/21/22
Hainesport	995.00					144.35						31.31	819.34		995.00	0.00	11/21/22
Lumberton	2,660.00												2,660.00		2,660.00	0.00	10/21/22
Mansfield	1,595.00											1,595.00			1,595.00	0.00	
Medford	4,645.00												4,645.00		4,645.00	0.00	11/22/22
Mount Laurel	4,645.00										4,645.00				4,645.00	0.00	
New Hanover	750.00														0.00	750.00	11/23/22
North Hanover	1,595.00												1,595.00		1,595.00	0.00	
Palmyra	1,595.00														0.00	1,595.00	11/10/22
Pemberton Boro	995.00														0.00	995.00	11/15/22
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												995.00		995.00	0.00	
Southampton	1,595.00												1,595.00		1,595.00	0.00	11/30/22
Springfield	995.00														0.00	995.00	11/11/22
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	11/14/22
Wrightstown	995.00												191.74		191.74	803.26	11/30/22
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	\$17,841.27	\$0.00	39,040.41	13,004.59	
Must be Claimed or Encumbered by November 30, 2022. All Encumbered Claims Must be Claimed by February 1, 2023																	

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Burlington County Municipal Joint Insurance Fund 2022 Wellness Incentive Program																	
Member Municipality	Opening Balance	January 2022	February 2022	March 2022	April 2022	May 2022	June 2022	July 2022	August 2022	September 2022	October 2022	November 2022	December 2022	Paid 2023	Total Paid	Remaining Balance	Date of Encumber
Bass River	500.00														0.00	500.00	
Beverly	750.00											748.57			748.57	1.43	
Bordentown City	750.00														0.00	750.00	11/21/22
Bordentown Twp.	1,000.00				163.35			225.00		136.34	225.00		250.00		999.69	0.31	11/03/22
Chesterfield	500.00												500.00		500.00	0.00	11/30/22
Delanco	750.00										306.96				306.96	443.04	10/24/22
Delran	1,000.00												1,000.00		1,000.00	0.00	
Edgewater Park	750.00						204.93						545.07		750.00	0.00	
Fieldsboro	500.00												188.76		188.76	311.24	11/08/22
Florence	1,000.00									507.84					507.84	492.16	11/14/22
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												750.00		750.00	0.00	11/16/22
Medford	1,500.00												969.68		969.68	530.32	11/22/22
Mount Laurel	1,500.00					750.00									750.00	750.00	11/17/22
New Hanover	500.00														0.00	500.00	11/23/22
North Hanover	750.00														0.00	750.00	
Palmyra	750.00														0.00	750.00	11/10/22
Pemberton Boro	500.00											225.00			225.00	275.00	11/15/22
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												500.00		500.00	0.00	
Southampton	750.00												584.68		584.68	165.32	11/30/22
Springfield	500.00														0.00	500.00	11/11/22
Tabernacle	500.00											225.00			225.00	275.00	10/31/22
Westampton	750.00														0.00	750.00	11/09/22
Woodland	500.00														0.00	500.00	11/14/22
Wrightstown	500.00														0.00	500.00	11/30/22
Total By Line	\$21,750.00	\$0.00	\$0.00	\$0.00	\$163.35	\$750.00	\$204.93	\$225.00	\$0.00	\$644.18	\$973.08	\$3,207.45	\$5,288.19	\$0.00	11,456.18	10,293.82	
Must be Claimed or Encumbered by November 30, 2022. All Encumbered Claims Must be Claimed by February 1, 2023																	

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**Burlington County Municipal Joint Insurance Fund
2022 EPL/CYBER Risk Management Budget**

Member Municipality	Opening Balance	January 2022	Feb 2022	March 2022	April 2022	May 2022	June 2022	July 2022	August 2022	September 2022	October 2022	November 2022	December 2022	Paid in 2023	Total Paid	Remaining Balance	Date Encumbered
Bass River	500.00														0.00	500.00	
Beverly	500.00											500.00			500.00	-	
Bordentown City	500.00												500.00		500.00	-	11/21/2022
Bordentown Twp.	500.00						500.00								500.00	-	
Chesterfield	500.00										500.00				500.00	-	11/30/2022
Delanco	500.00														0.00	500.00	10/24/2022
Delran	500.00												500.00		500.00	-	
Edgewater Park	500.00														0.00	500.00	
Fieldsboro	500.00												500.00		500.00	-	11/8/2022
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												500.00		500.00	-	11/22/2022
Mt. Laurel	500.00										500.00				500.00	-	
New Hanover	500.00														0.00	500.00	11/23/2022
North Hanover	500.00														0.00	500.00	
Palmyra	500.00														0.00	500.00	11/10/2022
Pemberton Boro	500.00						416.62								416.62	83.38	11/15/2022
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												500.00		500.00	-	11/30/2022
Springfield	500.00														0.00	500.00	11/11/2022
Tabernacle	500.00												500.00		500.00	-	10/31/2022
Westampton	500.00									479.85					479.85	20.15	11/9/2022
Woodland	500.00														0.00	500.00	11/14/22
Wrightstown	500.00														0.00	500.00	11/30/2022
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	\$3,000.00	\$0.00	\$9,396.47	\$4,603.53	

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



TO: Fund Commissioners
FROM: Kris Kristie, Sr. Account Representative
DATE: December 12, 2022
RE: **2023 Committee Volunteers – Fund Commissioners**

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2023.

Choices are as follows:

Coverage Committee - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

Finance Committee - The Finance Committee meets approximately three times per year to review the Fund Audit, service provider contracts and additional items. The Committee also drafts the Fund's budget, assessment allocation and dividend strategy for consideration by the Executive Committee.

Claims Committee - The Claims Review Committee meets monthly to review all Payment Authorization Requests (PARs) and claims defense strategies and advises the Executive Committee regarding claims administration and payments. The Committee serves as the focal point for discussions regarding the Claims Administrator and the Fund Attorney. The Committee reviews the progress of the Claims Administrator's efforts, monitors the effectiveness of the JIF claims and litigation management programs, and recommends new claims programs to the Fund.

Safety Committee - The Safety Committee meets approximately three times per year to review the progress of the Safety Director's efforts, to monitor the effectiveness of the JIF's safety programs, initiate new safety programs, and recommend safety policies to the Fund.

Strategic Planning Committee - The Strategic Planning Committee meets approximately three times per year to review the progress of the JIF's planning efforts as developed at the Member Retreat, monitor the effectiveness of the JIF's policies and programs, initiate new programs, and recommend policies to the Fund.

Please complete the attached response form and return it to my attention at the Fund Administrators office by **Friday, December 16, 2022.**



Committee Participation – Fund Commissioner 2023 Fund Year

Please indicate which committee(s) you would like to serve on for the 2023 Fund Year.

Please indicate your first choice with a “1”, second choice with a “2”, etc.

Name: _____

Municipality: _____

COMMITTEES	CHOICE
Finance	
Claims	
Coverage	
Safety	
Strategic Planning	

Are you willing to serve on more than one committee? ____Yes ____No

Please return this form by **Friday, December 16, 2022** to:

Kris Kristie

Sr. Account Representative

BURLCO JIF

E-mail: Kristi_Kristie@rpadmin.com



TO: Risk Management Consultants

FROM: Kris Kristie, Sr. Account Representative

DATE: December 12, 2022

RE: **2023 Committee Volunteers – RMC**

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. All Risk Management Consultants are welcome to participate on the Committees listed below. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2023.

Choices are as follows:

Claims Committee - The Claims Review Committee meets monthly to review all Payment Authorization Requests (PARs) and claims defense strategies and advises the Executive Committee regarding claims administration and payments. The Committee serves as the focal point for discussions regarding the Claims Administrator and the Fund Attorney. The Committee reviews the progress of the Claims Administrator's efforts, monitors the effectiveness of the JIF claims and litigation management programs, and recommends new claims programs to the Fund.

Coverage Committee - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

Safety Committee - The Safety Committee meets approximately three times per year to review the progress of the Safety Director's efforts, monitor the effectiveness of the JIF's safety programs, initiate new safety programs, and recommend safety policies to the Fund.

Please complete the attached response form and return it to my attention at the Fund Administrators office by **Friday, December 16, 2022**.



Committee Participation – RMC 2023 Fund Year

Please indicate which committee(s) you would like to serve on for the 2023 Fund Year.
Please indicate your first choice with a “1”, second choice with a “2”.

Name: _____

Organization: _____

COMMITTEES	CHOICE
Claims	
Coverage	
Safety	

Are you willing to serve on more than one committee? ☐ Yes ☐ No

Please return this form by Friday, December 16, 2022 to:

Kris Kristie
Sr. Account Representative
BURLCO JIF
E-mail: Kristi_Kristie@rpadmin.com

SAFETY DIRECTOR REPORT

Burlington County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: December 6, 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	Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 th Floor Camden, NJ 08102	Robert Garish Assistant Director Public Sector rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719
Thomas Reilly Risk Control Consultant treilly@jamontgomery.com Office: 856-446-9205	P.O. Box 99106 Camden, NJ 08101	John Saville Assistant Director Public Sector jsaville@jamontgomery.com Office: 732-660-5009
Melissa Meccariello Administrative Assistant mmeccariello@jamontgomery.com Office: 856-479-2070		

LOSS CONTROL SURVEYS

- Township of North Hanover on November 2, 2022
- Township of Mount Laurel on November 3, 2022
- Township of Delanco on November 14, 2022
- City of Bordentown on November 14, 2022
- City of Beverly on November 16, 2022
- Township of Delran on November 17, 2022
- Township of Shamong on November 17, 2022
- Borough of Pemberton on November 18, 2022
- Township of Edgewater Park on November 21, 2022
- Township of Florence on November 22, 2022
- Township of Springfield on November 23, 2022

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Township of Springfield on November 14, 2022
- Township of Chesterfield on November 14, 2022

MEETINGS ATTENDED

- Executive Claims Committee Meeting on November 22, 2022
- Executive Fund Committee Meeting on November 22, 2022

MEL SAFETY INSTITUTE (MSI)

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

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

MSI SAFETY DIRECTOR

- How to Receive Push Notifications on the NJ MEL Mobile App?
- Training Announcement: Protecting Children from Abuse In New Jersey Government Programs – Thursday, November 15, 2022, 9:00 -11:00 am
- Fire Extinguishers Best Practices
- Fires: Plan & Practice Your Escape Best Practices
- Excavation, Trenching & Shoring Best Practices
- Safety Recall Alert: CPSC and Clorox Announce Pine-Sol Recall
- Training Announcement: Violence Prevention and Risk Consideration of Law Enforcement Officers when Interacting with Mental Health Consumer
- Utility Vehicle Operation & Training Best Practices
- Confined Space Definition Explained
- Planning Considerations for The Law Enforcement Leader In Light Of New Jersey Police Officer Licensing
- MSI LIVE Schedule

MSI LAW ENFORCEMENT MESSAGES

- AG Directive/Election Day – MSI LE Bulletin
- Police Licensing Considerations and Risk Analysis Tool – MSI LE Risk Analysis

MSI NOW & MSI DVD

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

MSI NOW	
Municipality	Number of Videos
Beverly	3
Florence	4
Mount Laurel	5

[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 – DECEMBER 2022

WINTER SAFETY



- WINTER WEATHER CAN HAVE A SERIOUS IMPACT ON CLAIMS BUT THIS IMPACT CAN BE MINIMIZED.
 - CONSIDER WHO IS PERFORMING SNOW AND ICE REMOVAL AND WHETHER THEY ARE CAPABLE OF PERFORMING THESE ACTIONS SAFELY. AS AN EXAMPLE, HAVE THEY HAD PREVIOUS INJURIES THAT COULD BE WORSENER BY SHOVELING? SEE EXAMPLE 3 BELOW
 - PRE-TREAT PARKING LOTS AND SIDEWALKS WHEN SNOW OR ICE IS EXPECTED.
 - PLAN WHERE TO PILE SNOW AS SUBSEQUENT MELTING/REFREEZING CYCLES CAN CREATE ICY PATCHES
 - DISCUSS FOOTWEAR WITH EMPLOYEES
 - PROVIDE CAUTION/WET FLOOR SIGNS AT ALL ENTRANCES.
 - MAINTAIN HEAT AND CONSIDER THOSE COLDER AREAS OF THE BUILDING WHERE HEAT MAY NOT EASILY REACH AS THESE AREAS ARE PRONE TO PIPE BREAKS
 - DRIVER SLOWER THAN NORMAL AND GIVE MORE SPACE BETWEEN YOU AND THE CAR IN FRONT ON SNOW COVERED ROAD.
-
- PUBLIC WORKS EMPLOYEE SLIPPED ON ICY PATCH WALKING THROUGH MUNICIPAL PARKING LOT. LOW BACK AND NECKS INJURIES AND A TOTAL INCURRED OF \$81,000
 - FIRE ENGINE BEING DRIVEN TOO FAST ON SNOWY ROADS SLID OFF ON INTO SHOULDER WITH REPAIR COSTS AND RENTAL FEES TOTALING OVER \$91,000.
 - PUBLIC WORKS EMPLOYEE TORE ROTATOR CUFF WHILE SHOVELING SNOW ALL DAY. WITH NECESSARY SHOULD SURGERY THIS CLAIM TOTALS \$117,000.

DATE: December 06, 2022

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

FROM: Christopher Winter L/E Risk Management Consultant

RE: BURLCO Activities (November)

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 was conducted on November 16, 2022 at the Burlington County Emergency Services Training Center. Class was attended by approx. 16 officers, inclusive of Supervisors also. The class was well received based on the class evaluations received. A summary is being prepared and will be distributed to the Fund Commissioners.

3. Law Enforcement Bulletins / Newsletters: There were no Bulletins distributed in November.

4. Meetings Attended:

BURLCO Claims Meeting:	11/22/2022
BURLCO Executive Meeting:	11/22/2022

**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: December 20, 2022 O'Connor in Easthampton
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

DECEMBER ACTIVITIES AND EVENTS

As we wrap up another year, I want to express my gratitude to all the municipalities who put forth an effort to implement wellness initiatives using their Wellness Funds! I know some of towns have remaining funds, which they are putting to good use by offering:

- Holiday de-stress and Employee Appreciation Chair Massages
- Prizes for participating in Themed Bingo Challenges
- Door Prizes for attending presentations (Hot topic right now is Stress Management and Mental Fitness!)
- Fresh fruit and pre-approved snack bars

If you have remaining funds and would like to offer a challenge for to kick off the New Year, let's talk. We can explore some ideas as well as start laying the ground work for 2023. I am here to assist in any way I can!

Thoughts and Plans for 2023:

1. Consider formulating a small Wellness Committee to met 2-3 times a year for exploring ideas to offer. Help your Wellness Coordinator by contributing ideas.
2. Continue including and discuss wellness as part of the Safety committee's agenda especially with a Wellness Committee is not possible.
3. Wellness Initiative Brainstorming Sessions – With the positive response to this year's sessions, I will plan to offer three idea-generating group meetings for all municipal Wellness Coordinators offering the opportunity for collaboration and support among peers.
 - Who: Wellness Coordinator from each municipality (ACM, BURLCO, TRICO JIFs)
 - What: To plan, generate and share wellness ideas to help maintain a culture of wellness throughout the year.
 - When: March, June and October
 - Where: Virtual
4. Wellness Advisory Committee – Representation from each JIF to discuss and recommend proposed changes and new resources for enhancing our wellness program. Meeting at least 3 times throughout the year.
 - Who: 1 or 2 representatives from each JIF (Wellness Coordinator or Fund Commissioners)
 - What: To review, discuss, and recommend changes to continually improve the impact of our wellness program.
 - When: TBD but proposing Feb, May and September (and possibly December if needed)
 - Where: Virtual
5. Elias Project – Transformational Leadership and Coaching Program – share next steps in 1st Qtr

Dec'22 – Jan'23 Targeting Wellness Newsletter

December is typically a time when we reflect on what we have or haven't done in the current year and we look with hope and expectations for the one about to begin. Yet many times our well intended goals are quickly sabotaged by our own thoughts and emotions. Finding ways to manage stress that generally triggers those negative thoughts and emotions, is the first step in seeing your goals finally come to fruition. In this two-month* newsletter issue, you will find the following items discussed:

- | | |
|----------------------------------------------|--------------------------------------------------------------------|
| • how Managing Stress IS Possible | • the benefits of yoga along with simple poses |
| • some Tips on Managing Stress | • some ways to avoid getting sick this season |
| • boundaries and why they are important | • Nutritional Bites: navigating the holidays with GRACE |
| • how to set clear boundaries | • Recipe Corner: low-fat butternut squash soup with spiced pepitas |
| • considering meditation for reducing stress | |

Note*: I will be sending out my Newsletter every other month going into 2023. This issue is for Dec'22-Jan'23. The next issue will be distributed in February. Look for an email in January, which will share with you my plans for quarterly virtual workshops for 2023.



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

Intake	November-22	November-21	2022 November YTD	2021 November YTD
# of New Claims Reported	20	30	390	368
# of Report Only	11	20	228	202
% Report Only	55%	67%	58%	55%
# of Medical Only	9	5	123	106
# of Lost Time	0	5	37	60
Medical Only to Lost Time Ratio	100:00	50:50	77:23	64:36
Claim Petition First Notice	0	0	2	0
COVID-19	4	14	183	195
Average Days <u>Reported To Qual-Lynx</u> (Indemnity, Medical Only, Report Only)	4.0	3.5	3.8	4.1
Average Days <u>Reported To Employer</u> (Indemnity, Medical Only, Report Only)	0.3		1.3	

Nurse Case Management	November-22	November-21
# of Cases Assigned to Case Management	19	16
# of Cases >90 days	16	14

Savings	November-22	November-21	2022 November YTD	2021 November YTD
Bill Count	97	112	1375	1651
Provider Charges	\$86,982	\$269,228	\$2,170,239	\$2,699,036
Repriced Amount	\$40,399	\$81,432	\$738,629	\$992,266
Savings \$	\$46,583	\$187,796	\$1,431,610	\$1,706,770
% Savings	54%	70%	66%	63%

QualCare Provider Network Penetration Rate	November-22	November-21	2022 November YTD	2021 November YTD
Bill Count	93%	93%	94%	95%
Provider Charges	92%	98%	94%	95%

Exclusive Provider Panel Penetration Rate	November-22	November-21	2022 November YTD	2021 November YTD
Bill Count	100%	96%	95%	96%
Provider Charges	100%	99%	94%	91%

Transitional Duty Summary		2022 November YTD	2021 November YTD
% of Transitional Duty Days Worked		66%	71%
\$ Saved By Accommodating		\$135,739	\$154,212
% of Transitional Duty Days Not Accommodated		34%	29%
Cost Of Days Not Accommodated		\$61,168	\$76,443



Cyber Risk Management

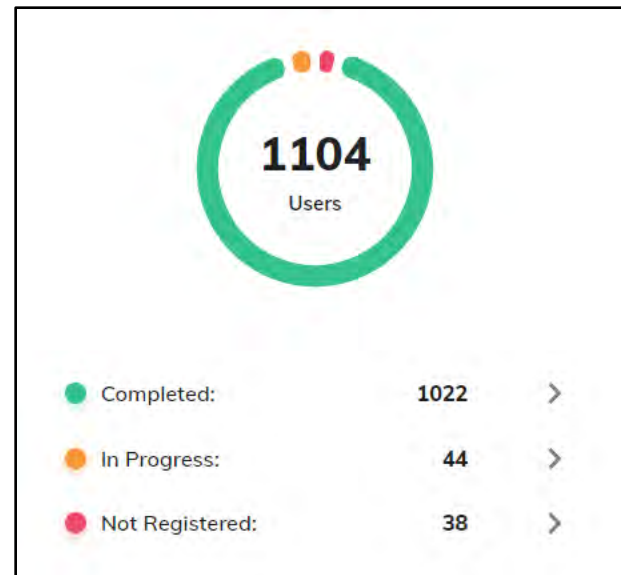
Monthly Executive Report

December 7, 2022

Wizer Training

Municipality	Total Users	Training Completion %
Bordentown City	22	100
Bordentown Township	51	100
Delanco Township	26	100
Delran Township	58	100
Fieldsboro Borough	4	100
Florence Township	62	100
Medford Township	145	100
New Hanover Township	8	100
North Hanover Township	21	100
Pemberton Borough	13	100
Pemberton Township	102	100
Southampton Township	14	100
Westampton Township	87	100
Palmyra Borough	32	97
Mansfield Township	77	95
Hainesport Township	10	90
Beverly City	18	89
Lumberton Township	42	88
Woodland Township	8	88
Chesterfield Township	24	83
Edgewater Park Township	35	83
Mount Laurel Township	154	83
Springfield Township	20	80
Shamong Township	14	79
Wrightstown Borough	4	75
Riverside Township	36	71
Tabernacle Township	20	70
Bass River Township	14	64

93 % Average Completion



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 since October



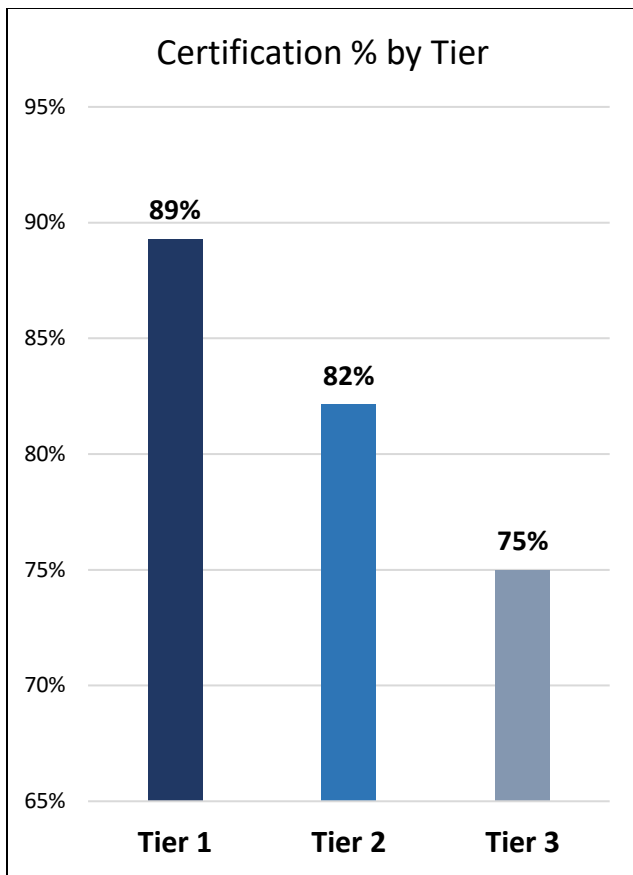


MEL's Cyber Risk Management

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	Approved	Approved
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	Approved	Approved	Approved
Woodland Twp	Checklist Submitted to the MEL	Approved	Approved	Approved
Wrightstown Borough	Checklist Submitted to the MEL	Approved	Approved	Approved

	Tier 1	Tier 2	Tier 3
Number Approved	25	23	21
% Approved	89%	82%	75%

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.



Improvement over November



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

December 12, 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 November 30, 2022 for Closed Fund Years 1991 to 2017, and Fund Years 2018, 2019, 2020, 2021 and 2022. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 19,883.65. This generated an average annual yield of 1.47%. However, after including an unrealized net gain of \$ 208,262.59 in the asset portfolio, the yield is adjusted to 16.85% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$13,843,651.62.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 250.00 w/YTD Total \$ 73,122.70.70
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00

LOSS RUN PAYMENT REGISTER ACTIVITY FOR THE PERIOD: (Action Item)

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 175,136.07. The claims detail shows 173 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$ 137.00) Interest Allocated)

Delran Township	\$ 0.00
Chesterfield Township	\$ 2,244.00
Bordentown City	\$ 41,401.00
Bordentown Township	\$ 57,767.00
Westampton Township	\$ 10,623.00

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 \$ 16,357,768.06 to a closing balance of \$ 16,235,073.75 showing an increase in the fund of \$ 122,694.31. 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 - DECEMBER 2022

	Payee	FY2023	FY2022	Closed Yrs	JIF Appropriation	Description
1	Arthur J. Gallagher Risk Management Services		31,877.00		Prof Services/Administration	Dec 2022 Fee
2	Arthur J. Gallagher Risk Management Services		61.12		Misc/Postage/Copies/Faxes	Postage/copies expenses-Nov
3	The DeWeese Law Firm, P.C.		6,284.00		Prof Services/Attorney	Dec 2022 Fees
4	Qual-Lynx		18,314.00		Prof Services/Claims Admin.	Dec 2022 Fees
5	Joyce Media		390.00		Misc/JIF Website	Dec 2022 Fees
6	Christopher J. Winter Sr.		1,837.00		Training/Police Risk Services	Law Enforcement Consultant-Dec 2022 fees
7	Christopher J. Winter Sr.		650.00		Training/Training	MOAB training and materials
8	Kris Kristie		377.00		Misc/Recording Secretary	Dec 2022 Fees
9	J. A. Montgomery Consulting		11,718.00		Prof Services/Safety Director	Dec 2022 Fees
10	Secure Data Consulting Services, LLC		5,544.00		Prof Services/Technology Risk Serv Dir	Dec 2022 Fees
11	Tom Tontarski		989.00		Prof Services/Treasurer	Dec 2022 Fees
12	Conner Strong & Buckelew		706.00		Prof Services/Underwriting Mgr	Dec 2022 Fees
13	Debby Schiffer		2,563.00		Wellness Program	Dec 2022 Fees
14	MEL JIF		338,653.00		MEL	MEL 2022 WC & Excess Liability - 4th installment
15	MEL JIF		1,822.75		Faithful Performance/Fidelity Bond	MEL 2022 Fidelity Bond - 4th installment
16	MEL JIF		179,108.00		Property Claims and Premium	MEL 2022 Property claims & prem. -4th installment
17	MEL JIF		50,225.00		EPL/POL Policy - Excess Insurance	Excess Cyber payment - claims and premium-4th install
18	NJ Municipal Environmental JIF	124,556.00			EJIF	1st installment 2023 EJIF
19	Courier Post		156.32		Misc/Legal Notices	#5473259 Nov mtg change; #5505985 Dec budget hear
20	Gatehouse Media PA Holdings, Inc.		123.38		Misc/Legal Notices	#8118459 Dec mtg change; #33386632 Dec budget hea
21	Iron Mountain		79.02		Misc/Record Retention Service	Inv#HDB689; Storage 12/1-31/22; Service 10/26-11/21/22
22	Office Depot		178.64		Misc/Office Supplies	Envs for calendars; #279164968
23	Bordentown City		500.00		EPL/CYBER/EPL/Cyber Incentive Program	security updates
24	Bordentown Township		250.00		Wellness Program	Holiday hustle challenge
25	Bordentown Township		1,898.50		Optional Safety Budget	Flashing beacons
26	Township of Chesterfield		45.20		Optional Safety Budget	shooting earmuffs
27	Township of Chesterfield		500.00		Wellness Program	standing desk and twin pines cons & training
28	Delran Township		2,660.00		Optional Safety Budget	gloves; safety supplies

29	Delran Township		1,000.00		Wellness Program	twin pines; lunch boxes; massage GC; challenges
30	Delran Township			3,450.00	Safety Incentive Program	safety wear; glasses, boots
31	Delran Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	protection cyber bundles
32	Edgewater Park Township		545.07		Wellness Program	wellness bingo; sleep masks; creams; scalp massages
33	Borough of Fieldsboro		736.49		Optional Safety Budget	Hi vis wear
34	Borough of Fieldsboro		188.76		Wellness Program	shoes; kind bars
35	Borough of Fieldsboro		500.00		EPL/CYBER/EPL/Cyber Incentive Program	cyber security
36	Borough of Fieldsboro			2,734.36	Safety Incentive Program	employee items
37	Hainesport Township		819.34		Optional Safety Budget	safety items
38	Lumberton Township		2,660.00		Optional Safety Budget	Emergency Siren upgrade
39	Mansfield Township			27,913.00	Closed Years-Return of Surplus	Direct check for dividend
40	Mansfield Township		750.00		Wellness Program	Smart TV for workout room; integrated workouts
41	Medford Township		4,645.00		Optional Safety Budget	Safety items
42	Medford Township		969.68		Wellness Program	water and cooler rental
43	Medford Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	employee matters
44	North Hanover Township		1,595.00		Optional Safety Budget	signs, gloves, cones
45	Borough of Palmyra			16,880.00	Closed Years-Return of Surplus	Direct check for dividend
46	Riverside Townshiip			3,150.00	Safety Incentive Program	safety items for employees
47	Shamong Township		500.00		Wellness Program	destrees outdoor area
48	Shamong Township		995.00		Optional Safety Budget	Hi vis wear
49	Southampton Township		1,595.00		Optional Safety Budget	safety items
50	Southampton Township		584.68		Wellness Program	meditation, massages, healthy snacks
51	Southampton Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	cyber security
52	Tabernacle Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	Update policies
53	Woodland Township			5,804.00	Closed Years-Return of Surplus	Direct check for dividend
54	Wrightstown Borough		191.74		Optional Safety Budget	Mulch; crossing guard equipment
55	Wrightstown Borough			2,100.00	Safety Incentive Program	mulch; removal of dead trees
56	Wrightstown Borough			4,534.00	Closed Years-Return of Surplus	Direct check for dividend
	Subtotals	\$124,556.00	\$677,785.69	\$66,565.36		

JIF Bill List Total	\$868,907.05
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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.

**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

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2022-40**

**RESOLUTION AUTHORIZING THE TRANSFER OF \$95,722 FROM THE FUND YEAR 2022
MEL LIABILITY & WORKERS' COMPENSATION BUDGET LINE ITEM AND \$4,404 FROM
THE MEL EXCESS PROPERTY LINE ITEM TO THE MEL UNENCUMBERED SURPLUS
ACCOUNT**

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

WHEREAS, the FUND is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

WHEREAS, the FUND is a member of the Municipal Excess Liability Joint Insurance Fund (MEL JIF); and

WHEREAS, as a member of the MEL JIF, the FUND is subject to Surplus Strengthening payments in accordance with the MEL JIF Risk Management Plan, as recommended by the MEL JIF Actuary, and approved by the MEL JIF Board of Commissioners; and

WHEREAS, the FUND created the MEL JIF Unencumbered Surplus Account through the adoption of Resolution 2022-17 on January 18, 2022 to assist in funding the Surplus Strengthening payments; and

WHEREAS, a cash balance remains in the FUND's 2022 MEL JIF Workers Compensation & Liability line item in the amount of \$95,722 and the FUND's 2022 MEL JIF Excess Property line item in the amount of \$4,404; and

WHEREAS, it is in the FUND's best interest to transfer these balances to the MEL JIF Unencumbered Surplus Account in anticipation of future NJ MEL Surplus Strengthening payments;

NOW THEREFORE BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the FUND Treasurer is hereby authorized to transfer the \$95,722 cash balance from the FUND's 2022 MEL JIF Workers Compensation & Liability line item and the \$4,404 cash balance from FUND's 2022 MEL JIF Excess Property line item to the Unencumbered Surplus Account; and

BE IT FURTHER RESOLVED that a copy of this Resolution be provided to the Executive Director's office, the FUND Treasurer, FUND Auditor, and Administrative Consultant for their attention and action.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on December 20, 2022.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Fund Secretary

By: _____
Fund Chairperson

Date: _____



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



Municipal Excess Liability Joint Insurance Fund

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

Date: November 16, 2022

To: Burlington County Municipal Joint Insurance Fund

From: Commissioner Jack _____

Subject: November MEL Report

2023 Rate Table & Budget: Following a public hearing, the Board of Fund Commissioners adopted the enclosed 2023 Rate Table and Budget.

2023 Excess Renewals: Underwriting Manager is still marketing and negotiating the 2023 renewals. A meeting of the Reinsurance Committee will be scheduled when negotiations are complete.

Joint Cash Management and Investment (JCMI) Program: In September, the Board authorized the JCMI Operating Committee to engage with an Asset Manager to replace Clearbrook if that became necessary (as result of cyber breach matter). JCMI has considered multiple options to resolve. Following interviews, the JCMI has engaged the firm of Eagle Assessment Management as a professional service for a fee of 14 basis points. Board of Fund Commissioner adopted resolution confirming appointment.

RCF Report: The RCF met on October 19th and adopted their 2023 budget and confirm transfer of Fund Year 2018 claim liabilities. Commissioner Clarke submitted a report on the meeting. In addition, the board adopted a resolution authorizing the transfer of MEL 2018 liabilities valued as of December 31, 2022.

Board elected Commissioner John Clark as its 2023 representative to the Municipal Excess Liability Residual Claims Fund.

2023 Meeting Dates: The MEL JIF meets six times over the course of a year. Based on previous discussion the 2023 meeting schedule will be as follows with suggested changes in **bold**; meeting dates will be confirmed at the January Reorganization meeting.

Thursday January 5, 2023- *Reorganization*

Friday March 24, 2023 – *Meeting & Retreat*

Friday June 2, 2023 (formerly June 7, 2023) - *Year-End Audit*

Friday September 15, 2023 (formerly September 6, 2023) – *Meeting*

Wednesday October 18, 2023 – *Budget/Rate Table Introduction*

Wednesday November 15, 2023 – *Budget/Rate Table Adoption*

Safety & Education Committee: Committee submitted a report on its November 4, 2022 meeting.

Legislative Committee: Committee met on November 16, 2022 – just prior to board meeting.

Cyber JIF: The Cyber JIF met on November 1, 2022 to organize, adopt a 2023 Budget during the public hearing and form an interim Board to take action on specific items until formal reorganization takes place on January 6, 2023. A copy of meeting minutes submitted for information.

The Cyber JIF is scheduled to meet next on December 14, 2022 at 10AM via Zoom and on January 6, 2023 at 10AM via Zoom as the 2023 Reorganization.

Claims Committee: The Claims Review Committee met on October 19, 2022; minutes of the meeting distributed to Fund Commissioners with agenda.

2022/2023 Elected Officials Seminar: The MEL's Annual Elected Officials Seminar will focus on Local Government Risk Management. A seminar is scheduled to take place during the NJSLOM on November 16, 2022 at **2:00PM** in Room 303 of the AC Convention Center. Please note the time change for this year's course.

	MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
	2023 BUDGET FOR ASSESSMENT CALCULATION				
		A	B	B-A	B-A
		BUDGET	BUDGET		
	APPROPRIATIONS	2022 ANNUALIZED	2023 PROPOSED	\$	%
	I. CLAIMS AND EXCESS INSURANCE PREMIUMS			CHANGE	CHANGE
1	CLAIMS				
2	Excess Liability:				
3					
4	To 500K	3,426,387	3,907,185	480,798	14.03%
5	1.5MIL Ex 500K	5,679,999	7,713,629	2,033,630	35.80%
6	3MIL ex 2MIL	1,930,198	2,187,563	257,365	13.33%
7	Excess WC	9,191,315	10,670,102	1,478,787	16.09%
8	Excess Property Claims	5,494,567	7,126,797	1,632,230	29.71%
9	POL/EPL Land Use	1,061,662	1,075,113	13,451	1.27%
10	Cyber Liability	1,054,120	0	(1,054,120)	-100.00%
11	Aggregate Excess LFC	24,077	26,006	1,929	8.01%
12	JIF Faithful Performance Bond	228,724	237,293	8,569	3.75%
13	Surety Bond	313,572	315,375	1,803	0.57%
14	Sub Total	28,404,621	33,259,062	4,854,441	17.09%
15	PREMIUMS				
16	Optional Excess Liability	2,867,674	3,504,822	637,148	22.22%
17	Optional Excess POL/EPL	1,885,969	2,157,555	271,586	14.40%
18	Cyber Excess Liability	2,806,671	0	(2,806,671)	-100.00%
19	Excess WC	3,677,382	3,770,061	92,679	2.52%
20	Excess Property	14,332,275	16,354,107	2,021,832	14.11%
21	Equipment Breakdown	0	0	-	
22	Loss Fund Contingency	338,781	349,326	10,545	3.11%
23	Sub Total	25,908,752	26,135,871	227,119	0.88%
24	Total Claims & Premiums	54,313,373	59,394,933	5,081,560	9.36%
25					
26	II. EXPENSES				
27	Claims Adjustment	1,093,506	1,115,376	21,870	2.00%
28	Property Adjustment	176,653	180,186	3,533	2.00%
29	Administration	1,389,332	1,417,119	27,787	2.00%
30	Claims Supervision	500,000	500,000	-	0.00%
31	Actuary	53,183	54,247	1,064	2.00%
32	Attorney	47,864	48,821	957	2.00%
33	Deputy Attorney	1,597	1,629	32	2.00%
34	Attorney-OPRA	18,018	18,378	360	2.00%
35	Auditor	30,500	31,110	610	2.00%
36	Treasurer	26,966	27,505	539	2.00%
37	Underwriting Manager	61,395	62,623	1,228	2.00%
38	Reinsurance Manager	324,183	330,667	6,484	2.00%
39	Safety and Education Committee	108,289	110,455	2,166	2.00%
40	Computer Services	149,386	152,374	2,988	2.00%
41	Legislative Committee	28,587	29,159	572	2.00%
42	Internal Audit Committee	62,625	63,878	1,253	2.00%
43	Strategic Planning Committee	31,313	31,939	626	2.00%
44	Coverage Committee	41,476	42,306	830	2.00%
45	Communications Committee	128,895	131,473	2,578	2.00%
46	Expense Contingency	734,187	799,383	65,196	8.88%
47	Subtotal	5,007,955	5,148,628	140,673	2.81%
48					
49	MEL Safety Institute	1,258,839	1,285,725	26,886	2.14%
50	Total Appropriations	60,580,167	65,829,286	5,249,119	8.66%
	WITHOUT CYBER IN 2022 (for like to like comparison)	56,719,376	65,829,286	9,109,910	16.06%

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2022-41**

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO
EXECUTE A ONE YEAR CONTRACT WITH WIZER TO PROVIDE EMPLOYEE
CYBER HYGIENE TRAINING, SECURITY AWARENESS NOTIFICATIONS, AND
PHISHING ASSESSMENTS TO THE MEMBERS OF THE BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND EFFECTIVE JANUARY 1, 2023 AT A COST
NOT TO EXCEED \$6,520**

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, the FUND is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

WHEREAS, the FUND members actively manage the risk associated with the use of technology in their day to day operations through a number of techniques including the scanning of external networks for vulnerabilities, external network penetration testing, completion of employee online cyber hygiene training, the circulation of security awareness notifications, and the use of phishing assessments; and

WHEREAS, on July 20, 2021, the FUND authorized the Executive Director to prepare, advertise, and receive Requests for Proposals (RFP) for the delivery of the aforementioned technology related risk management services on behalf of its members for a period of up to three (3) years; and

WHEREAS, an Evaluation Committee made up of Fund Commissioners representing the Burlington County, Atlantic County, and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds met on November 10, 2021 to evaluate the responses received based upon the evaluation criteria included in the RFP; and

WHEREAS, after careful consideration, the members of the Evaluation Committee recommended that the FUND award a contract to Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to the members of the FUND for a period of one year beginning January 1, 2022, at a cost not to exceed \$7,244; and

WHEREAS, the FUND members continue to need Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to help protect themselves from the risk associated with the use of technology; and

WHEREAS, it is the recommendation of the Strategic Planning Committee that the FUND award Year 2 of the three (3) year proposal to Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to the members of the FUND for a period of one (1) year beginning January 1, 2023, at a cost not to exceed \$6,520; and

WHEREAS, the funds to pay for these services are included in the FUND's 2023 Budget;

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the FUND Chair and FUND Secretary are hereby authorized to execute a Contract with WIZER, a copy of which is attached hereto, to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to the members of the FUND for a period of one year beginning January 1, 2023, at a cost not to exceed \$6,520.

BE IT FURTHER RESOLVED, that a copy of this Resolution shall be provided to the Executive Director's office and Fund Treasurer, for their information and knowledge.

This Resolution was duly adopted by the Burlington County
Municipal Joint Insurance Fund at a public meeting held on December 20, 2022.

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

Attest: _____
Fund Secretary

By: _____
Fund Chair

Date: December 20, 2022

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2022-42**

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO
EXECUTE A ONE YEAR CONTRACT WITH D2 TO PROVIDE EXTERNAL NETWORK
VULNERABILITY SCANNING AND EXTERNAL NETWORK PENETRATION
TESTING TO THE MEMBERS OF THE BURLINGTON COUNTY MUNICIPAL JOINT
INSURANCE FUND EFFECTIVE JANUARY 1, 2023 AT A COST NOT TO EXCEED
\$87,320.00**

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, the FUND is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

WHEREAS, the FUND members actively manage the risk associated with the use of technology in their day to day operations through a number of techniques including the scanning of external networks for vulnerabilities, external network penetration testing, completion of employee online cyber hygiene training, the circulation of security awareness notifications, and the use of phishing assessments; and

WHEREAS, on July 20, 2021, the FUND authorized the Executive Director to prepare, advertise, and receive Requests for Proposals (RFP) for the delivery of the aforementioned technology related risk management services on behalf of its members for a period of up to three (3) years; and

WHEREAS, an Evaluation Committee made up of Fund Commissioners representing the Burlington County, Atlantic County, and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds met on November 10, 2021 to evaluate the responses received based upon evaluation criteria included in the RFP; and

WHEREAS, after careful consideration, the members of the Evaluation Committee have recommended that the FUND award a contract to D2 to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one year beginning January 1, 2022, at a cost not to exceed \$95,060.00; and

WHEREAS, the FUND members continue to need External Network Vulnerability Scanning and External Network Penetration Testing to help protect themselves from the risk associated with the use of technology; and

WHEREAS, it is the recommendation of the Strategic Planning Committee that the FUND award Year 2 of the three (3) year proposal to D2 to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one (1) year beginning January 1, 2023, at a cost not to exceed \$87,320; and

WHEREAS, funds to pay for these services are included in the FUND's 2023 Budget;

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the FUND Chair and FUND Secretary are hereby authorized to execute a Contract with D2, a copy of which is attached hereto, to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one year beginning January 1, 2022, at a cost not to exceed \$87,320.00; and

BE IT FURTHER RESOLVED that a copy of this Resolution shall be provided to the Executive Director's office and Fund Treasurer, for their information and knowledge.

This Resolution was duly adopted by the Burlington County
Municipal Joint Insurance Fund at a public meeting held on December 20, 2022.

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

Attest: _____
Fund Secretary

By: _____
Fund Chair

Date: December 20, 2022