

# BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

December 20, 2022  
O'Connors American Grill, Eastampton, NJ

## *OPEN SESSION MINUTES*

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at O'Connors American Grill, Eastampton, NJ on Tuesday, December 20, 2022. Chair McMahon, **Chesterfield**, presiding. The meeting was called to order at 3:30 PM.

## *FLAG SALUTE*

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

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

## *ROLL CALL*

Rich Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Maria Carrington, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield**  
Joe Bellina, **Delran Twp.**  
Erin Provenzano, **Delanco Twp.**  
Patrice Hansell, **Fieldsboro Borough**  
Kathy Burger, **Medford Twp.**  
Brandon Shillingford, *Alternate*, **Mt. Laurel Twp.**  
Susan Jackson, **New Hanover Twp.**  
John Gural, **Palmyra Borough**  
Mike Mansdoerfer, **Riverside Twp.**  
Meghan Jack, **Riverside Twp**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

James Renwick, **Bass River Twp.**  
Tom Pullion, **Edgewater Park**  
Steve Fazekas, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Bobbie Quinn, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Mary Picarillo, **North Hanover Twp.**  
Dan Hornickel, **Pemberton Twp.**  
Kathy Smick, **Pemberton Borough**  
Susan Onorato, **Shamong Twp.**  
Kathy Hoffman, **Southampton Twp**  
J. Paul Keller, **Springfield Twp.**  
Lisa Cummins, **Tabernacle Twp.**  
Maryalice Brown, **Woodland Twp.**

Mr. Forlenza noted the allowance reports for SIP, OSB, Wellness, and EPL/Cyber Risk Management Budget balances, are included in the agenda and noted all funds needed 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 February 1, 2023 to seek reimbursement of these purchases. He noted there will not be any more reminders sent.

Mr. Forlenza referenced the Statutory Bond Status report and asked members to please review the report for accuracy and be sure to check the list to make sure any new employees/bonds are listed. Mr. Forlenza stated if you would like to check the status of an application, please contact Ed Cooney, Fund Underwriter.

Mr. Forlenza stated that again this year, the Fund will be sponsoring Elected Officials training with both in-person and virtual options. The MEL will reduce each member's 2023 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2023 MEL Assessment. Again, there will be both in person and virtual options and once the dates and venues have been secured, 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.

Mr. Forlenza reported that on December 12, 2022, Committee Volunteer Forms were sent out to all Fund Commissioners and RMC's asking which Sub-Committee you would like to serve on for 2023, with a reminder email sent out on December 15, 2023. Mr. Forlenza explained RMC's are only eligible to sit on the Claims, Coverage and Safety Committees. Committee Volunteer Forms were due back to his office on December 16, 2023, and a meeting with the Sub-Committee Chairs will take place in early January to create the makeup of each Committee. If you have any questions, please contact Kris Kristie in the Executive Director's office.

Mr. Forlenza noted there was a supply of 2023 Safety and Wellness calendars packaged up for each town, in the back of the room. Please be sure to take your calendars with you when you leave tonight.

Also included in a separate envelope from the Calendars are the JIF Annual Reports for you to take back and share with your Governing Body. The reports are also posted on the JIF website. Please contact the Executive Directors office with any questions.

And lastly, Mr. Forlenza noted that last month, an email was sent from his office, as received from the POL/EPL carrier QBE, notifying the members of the cancellation of EPL/POL and VDO Coverage effective January 1, 2023. This is a requirement of the policy and in essence it stated that they will not be providing this coverage to our members effective January 1, 2023. Mr. Forlenza noted that the MEL is currently negotiating with other insurers to determine who will be providing this coverage in 2023, and we do not anticipate any changes in coverage deductibles, coinsurance, or limits. He noted all members should have received a "sweep" letter last week, which is an opportunity to report any known claims or incidents

Chair McMahon asked for a motion to accept the Motion as explained by Mr. DeWeese to accept both his recommendations for the Assigned Defense Panel members, as well as the EPL/POL Defense Panel members for 2023 and have the Resolutions presented at the January Reorganizational meeting for adoption.

Motion Ms. Archer, seconded Mr. Gural to accept the Resolutions as presented by Mr. DeWeese. All in Favor. 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 November 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 where a hands-on portion is needed, and that group registration is available for those with limited internet capabilities. 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 make use of the SERVE Programs for your Fire, Police and EMS departments and the Distraction Driving module is available for anyone who drives a municipal owned vehicle

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.

Lastly, Mr. Saville noted PEOSH has been doing voluntary compliance visits, and he recommends inviting them to come out if they make the offer as any items identified as non-complaint are not being cited as violations during the voluntary visits.

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 winter safety. He reviewed key points for employee safety while shoveling snow, driving and utilizing proper foot ware. In addition, Mr. Roselli reviewed three (3) claims examples where claimants failed to follow proper winter safety procedures and policies.

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 November 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

In the December “Targeting Wellness Newsletter”, Ms. Schiffer focused on goals and reflections as we enter into 2023, as well as other topics that included:

- Tips on Managing stress
- Boundaries and why they are important and how to set them
- Consider meditation for reducing stress
- Benefits of Yoga
- Ways to avoid getting sick this season

In addition, she included a recipe for *Butternut Squash Soap*

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 November 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>November</i>	<i>YTD</i>
<i>Lost Time</i>	<i>0</i>	<i>37</i>
<i>Medical Only</i>	<i>9</i>	<i>123</i>
<i>Report Only</i>	<i>11</i>	<i>228</i>
<i># of New Claims Reported</i>	<i>20</i>	<i>390</i>
<i>Report Only % of Total</i>	<i>55%</i>	<i>58%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>100:00</i>	<i>77:23</i>
<i>Average Days to Report to Qual-Lynx</i>	<i>4.0</i>	<i>3.8</i>
<i>Average Days Reported to employer</i>	<i>0.3</i>	<i>1.3</i>

**Claims Report by Type**

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

All Claims – 5.0 days to report  
 Non-COVID Claims – 2.8 days to report  
 COVID Claims – 7.4 days to report

**Transitional Duty Report**

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

<b>Transitional Duty Summary Report</b>	<b>YTD</b>
<i>Transitional Duty Days Available</i>	<i>1,997</i>
<i>Transitional Duty Days Worked</i>	<i>1,317</i>
<i>% of Transitional Duty Days Worked</i>	<i>66%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>680</i>

- 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 any new IP addresses will need to be tested next year.

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

Mr. Romero reported that as of December 22, 2022:

- 27 or 96% of the members are Tier 1 certified
- 26 or 93% of the members are Tier 2 certified
- 24 or 86% of the members are Tier 3 certified

Mr. Romero reported there has been great effort made since last month and that only Fieldsboro is not compliant with any of the Tiers, and not only does that leave them very vulnerable to cyber attacks, the program will be changing on January 1, 2023 and will drastically affect the municipalities Cyber insurance eligibility, coverage, and deductible.

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. He reminded the members that though you may be covered, you must be able to 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. Make sure to keep hard copies of the requirements and update them regularly.

Lastly, Mr. Romero advised to take caution when receiving messages from companies asking to verify your shipping address or asking you to click on a link to track a package from someone you did not make a purchase, especially around this time of year. Never click on the link sent to you, go directly to the vendor's website to get information about packages and delivery information.

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

Glenn McMahon, **Chesterfield Twp.**  
*Nays:* None  
*Abstain:* None

Motion carried by unanimous vote.

### COMMITTEE REPORTS

Chair McMahon entertained a Motion to Open the Public Hearing on the Fund's 2023 Budget.

Motion by Mr. Wolbert, seconded by Ms. Archer, to Open the Public Hearing on the Fund's 2023 Budget. All in Favor. Motion carried.

Hearing no comments, Chair McMahon entertained a motion to Close the Public Hearing.

Motion by Mr. Gural, seconded by Mr. Wolbert, to Close the Public Hearing. All in Favor. Motion carried.

#### ***2023 Budget Adoption***

Chair McMahon asked for a Motion to Adopt the 2023 Budget as presented.

Motion by Mr. Ingling, seconded by Ms. Archer to Adopt the 2023 Budget as presented.

**ROLL CALL**    *Yeas*    James Ingling, **Wrightstown Borough**  
Grace Archer, **Bordentown City**  
Rich Wolbert, **Beverly City**  
John Gural, **Palmyra Borough**  
Glenn McMahon, **Chesterfield Twp.**  
*Nays:*            None  
*Abstain:*        None

Motion carried by unanimous vote.

#### ***2023 Assessment Allocation Strategy Adoption***

Chair McMahon asked for a Motion to Adopt the 2023 Assessment Allocation Strategy as presented.

Motion by Mr. Wolbert, seconded by Mr. Gural to Adopt the 2023 Assessment Allocation Strategy as presented.

**ROLL CALL**    *Yeas*    James Ingling, **Wrightstown Borough**  
Grace Archer, **Bordentown City**  
Rich Wolbert, **Beverly City**  
John Gural, **Palmyra Borough**  
Glenn McMahon, **Chesterfield Twp.**  
*Nays:*            None  
*Abstain:*        None

Motion carried by unanimous vote.

#### ***2023 Assessment Certification Adoption.***

Chair McMahon asked for a Motion to Adopt the 2023 Assessment Certification as presented.

Motion by Mr. Wolbert, seconded by Mr. Ingling to Adopt the 2023 Assessment Certification as presented.

**ROLL CALL**    *Yeas*    James Ingling, **Wrightstown Borough**  
Grace Archer, **Bordentown City**  
Rich Wolbert, **Beverly City**  
John Gural, **Palmyra Borough**  
Glenn McMahon, **Chesterfield Twp.**  
*Nays:*            None  
*Abstain:*        None

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

***Claims Audit RFP Evaluation Committee Meeting Minutes – December 13, 2022***

Mr. Forlenza stated there was a Claims Audit RFP Evaluation Committee meeting, which was comprised of representatives from all 3 JIFs that met on December 13, 2022 and the minutes of the meeting were self-explanatory and a handout at today's meeting. Mr. Forlenza informed the Committee, that the RFP was distributed to thirteen (13) firms and four (4) proposals were received. The four (4) firms that responded were Independent Consulting & Risk Management Services, Innovative Claims Strategies, North Shore and Praxis.

Mr. Forlenza stated that all four (4) proposals underwent a legal review by Fund Solicitor, David DeWeese, and upon review, three (3) were eligible for consideration. A lengthy discussion ensued regarding the three (3) proposals with respect to pricing, sample size to be utilized by the Responder, experience of the Responders as well as the format in which the claims audit will be conducted.

After the discussion, the Committee decided to proceed with the proposal provided by North Shore. Each JIF Representative will make a recommendation at the December Executive Committee meeting for each JIF to accept the proposal provided by North Shore with Contract to be awarded in January and audit to be completed in spring of 2023.

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

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

Mr. Forlenza noted the MEL met on November 16, 2022 and the report was included in the agenda, along with a copy of the MEL Budget. Both are self-explanatory, but Mr. Forlenza highlighted the following:

He noted the MEL adopted their Budget and rate table which is incorporated into the JIF Budget. The MEL Budget increased almost 16% over 2022. One of the things to note is the Cyber JIF met on December 14<sup>th</sup>, and they will meet in January to appoint all of their Professionals. They are still in the process of evaluating these Professionals as some of them will be providing Risk Management Programs to the JIF's.

He noted that the BURLCO JIF has an advantage in that we currently have two existing vendors in place that are already providing all of the basic Risk Management Programs that the MEL Cyber JIF will be offering; Resolutions to renew those contracts will be presented later in the meeting.

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

***MISCELLANEOUS BUSINESS***

Chair McMahon entertained 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 by Mr. Wolbert, seconded by Mr. Gural, to approve the motion as presented. All in favor. Motion carried.

Chair McMahon entertained a 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 by Ms. Archer, seconded by Mr. Gural, to approve the motion as presented. All in favor. Motion carried.

***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 \$6,520.00.***

Chair McMahon entertained a motion to adopt Resolution 2022-41, as presented.

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>
2020185549	2020183962	2021211871
2022269808	2020178871	
2023285667	2018142478	
2023283687		

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

**ROLL CALL**    *Yeas*    James Ingling, **Wrightstown Borough**  
Grace Archer, **Bordentown City**  
Rich Wolbert, **Beverly City**  
John Gural, **Palmyra Borough**  
Glenn McMahon, **Chesterfield Twp.**  
*Nays:*                None  
*Abstain:*            None

Motion carried by unanimous vote.

***AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL***

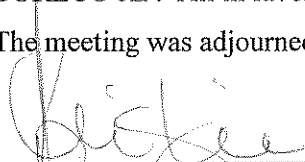
There were no claims presented for Abandonment of Subrogation this month


***MOTION TO ADJOURN***

Chair McMahon wished everyone a wonderful and safe holiday, and then entertained a motion to adjourn the December 20, 2022 meeting of the BURLCO JIF.

Motion by Mr. Ingling, seconded by Mr. Wolbert to adjourn the December 20, 2022 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:26 PM.

  
Kris Kristie,  
Recording Secretary for

  
John Gural, SECRETARY