



AGENDA PACKET



Tuesday, April 18, 2023 at 3:30 PM

*Medford Village Country Club
28 Golfview Drive, Medford, NJ*

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

April 18, 2023 – 3:30 PM
Medford Village Country Club, Medford, NJ

AGENDA

- I. Meeting called to order by Chair
- 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*)
- X. 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**
- V. Approval of Minutes
 - A. Motion to Adopt the **March 21, 2023** Meeting Minutes – **Motion – All in Favor**...Pages 1-11
- VII. Claims Review Committee Meeting Minutes – April 11, 2023.....Handout
- VIII. Executive Director’s Report.....Pages 12-34
 - A. Lost Time Accident Frequency.....Pages 16-17
 - B. Certificates of Insurance.....Pages 18-19
 - C. Financial Fast Track Reports.....Page 20
 - D. Regulatory Filing Checklists.....Pages 21-22
 - E. 2022 Safety Incentive Program.....Page 23
 - F. 2023 Optional Safety Budget.....Page 24
 - G. 2023 Wellness Incentive.....Page 25
 - H. 2023 EPL/Cyber Risk Management Budget.....Page 26
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 - J. Statutory Bond Status.....Pages 28-29
 - K. Skateboard Park Approval Status.....Page 30
 - L. Capehart Scatchard Updates
 - M. Elected Officials Training Information.....Page 31
 - N. Managerial & Supervisory Training
 - O. Police Command Staff Training
 - P. Land Use Training Certification.....Page 32
 - Q. Safety, Claims & Wellness Coordinator Roundtable
 - R. New Fund Commissioner Orientation
 - S. Financial Disclosure Statement Filing

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XVII.	Committee Report	
A.	Strategic Planning Committee Meeting Minutes – March 21, 2023.....	Pages 96-102

- XVIII. MEL/RCF/E-JIF Reports
 - A. MEL Report – March 24, 2023.....Pages 103-104
 - 1. MEL Bulletin: Public Entity Websites.....Pages 105-106
 - B. RCF Report – March 24, 2023.....Page 107
 - C. EJIF Report – March 24, 2023.....Pages 108-109

XIX. Miscellaneous Business

**The next meeting of the BURLCOJIF will be held on Tuesday, May 16, 2023
at 3:30 PM via Zoom conferencing**

XX. Meeting Open to Public Comment

- D. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
- E. Motion to Close Meeting to Public Comment – **Motion - All in Favor**

XXI. **Closed Session** (*if necessary*) – Resolution 2023- _____ 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

Via Zoom Conferencing

March 21, 2023 @ 3:30 pm

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

A meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held via Zoom Conferencing on Tuesday, March 21, 2023. Acting Fund Chair, Richard Wolbert, **Beverly City**, presiding. The meeting was called to order at 3:30 PM.

FLAG SALUTE

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

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.**
Tom Sahol, **Chesterfield**
Erin Provenzano, **Delanco Twp.**
Joe Bellina, **Delran Twp.**
Patricia Cahall, *Alternate*, **Edgewater Park**
Steve Fazekas, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Bobbie Quinn, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Sue Jackson, **New Hanover Twp.**
Rita Jackson, *Alternate*, **Palmyra Borough**
Rachael Wall, *Alternate*, **Pemberton Borough**
Dan Hornickel, **Pemberton Twp.**
Mike Mansdoerfer, **Riverside Twp.**
J. Paul Keller, **Springfield Twp.**
Lisa Cummins, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Mari Ann Capriglione, **Bass River Twp.**
Patrice Hansell, **Fieldsboro Borough**
Mary Picarillo, **North Hanover Twp.**
Susan Onorato, **Shamong Twp.**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

Paul A. Forlenza, MGA, *Executive Director, RPA – A Division of Gallagher*
Kamini Patel, MBA, CIC, CPCU, AIDA, *Pooling Administrator, RPA – A Division of Gallagher*
David DeWeese, Fund Solicitor, *The DeWeese Law Firm, P.C.*
John Saville, Risk Control Consultant, *J.A. Montgomery*
Keith Hummel, Safety Director, *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*
Jerry Caruso, *Technology Risk Services Director*

Also present were the following Risk Management Consultant agencies:

Barclay Insurance
Hardenberg Insurance Group
Conner Strong & Buckelew
Insurance Agency Management
Fairview Insurance Agency

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

Motion to move Mr. Richard Wolbert, Beverly, to Acting Chair in the absence of John Gural, Palmyra Borough; Mr. James Ingling, Wrightstown Borough, to Acting Secretary, and Ms. Erin Provenzano, Dalanco Township, to the Executive Committee for voting purposes.

Motion by Mr. Hornickel, seconded by Mr. Mascia. All in favor. Motion carried by unanimous vote.

OATHS OF OFFICE

Oaths of Office were administered by Mr. DeWeese, Fund Solicitor, to those members of the Executive Committee and Alternates for the 2023 Fund Year that were absent at the February 21, 2023 Reorganizational meeting.

APPROVAL OF MINUTES

Acting Chair Wolbert presented the Open session meeting minutes of the February 21, 2023 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. Hornickel, seconded by Ms. Provenzano to approve the Open session meeting minutes of the February 21, 2023 meeting. All in Favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE MEETING REPORT – March 14, 2023

As Ms. Burger was not present at the March 14, 2023 Claims Review Meeting, Mr. Forlenza noted the minutes of the March 14, 2023 Claims Review Committee meeting were emailed out earlier to the Claims Committee members, Executive Committee and the Alternates. He noted the Committee reviewed four (4) PARs including three (3) Workers' Compensation (2 *Police*, 0 *Fire*, and 1 *Other*); zero (0) General Liability, zero (0) Automobile Liability, and one (1) Property claims which were reviewed for settlement, continuing defense, or to advise of trial date. The Committee also reviewed the Managed Care report and discussed Qual-Lynx staffing issues. Mr. DeWeese also reviewed one (1) open case and one (1) closed case. Ms. Forlenza also noted there were only two (2) claims reported this month, and both had a Supervisor Incident Report completed.

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

EXECUTIVE DIRECTOR'S REPORT

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

Mr. Forlenza referenced a report showing the Certificates of Insurance issued for February, and asked that members please review for accuracy.

Mr. Forlenza noted the allowance reports for the OSB, Wellness, and EPL/Cyber Risk Management Budget balances are included in the agenda. Notices were emailed to all members on February 14, 2023, in one inclusive letter which noted your balances and how to collect the awards. He noted all funds need to either be claimed or encumbered by November 30, 2023, with encumbered funds needing to be claimed by February 1, 2024. Mr. Forlenza noted the SIP Award notification will be emailed to all members at the conclusion of the Safety Breakfast in March.

Mr. Forlenza reminded the members that Elected Officials Training is being conducted online through the MEL Safety Institute and will allow all Elected Officials to complete this training at their convenience and is approximately 30 minutes long. The MEL will reduce each member's 2023 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by May 1, 2023. 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. An email including instructions on how to access this training was sent to all Fund Commissioners, Municipal Clerks, and Risk Management Consultants on or about February 24, 2023. He noted to date only 126 people have taken the course across all three JIFs with which he works, so please check with your Elected Officials as again the deadline is May 1st. Mr. Forlenza stated he receives weekly reports as to who had taken the training, so you can look for them to be posted to the BURLCOJIF website for you to reference. If you have any questions, or need assistance with the training, please contact the MSI Helpline at 866-661-5120

Mr. Forlenza noted on or about February 15, 2023 a letter was e-mailed to all Municipal Clerks, with a copy to Fund Commissioners, advising that Bowman & Company will be performing workers' compensation exposure verification audits of members' 2022 payrolls. These payroll figures will serve as the basis for your 2024 workers compensation excess premiums. Attached to the e-mail was a spreadsheet that included employee counts by payroll classification as reported during last year's payroll audit. Members were asked to send the required payroll data to the auditors for processing either via mail or electronically no later than March 17, 2023. Details on how the data can be sent were included in the February 15, 2023 correspondence. Once the information is processed, the auditor will contact each town to discuss the results of the audit and clarify any questions. Members who still have questions following the audit can contact a representative from Bowman to set up a mutually convenient date and time to meet and discuss the audit results

In regards to Property Appraisals, Mr. Forlenza noted on or about February 17, 2023, each member and their RMC's received a notification from his office asking that they review and update their property schedule located in the Origami Exposure Data Management System. Once a member responds, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSEWORKS. Those that are not receiving a physical inspection in 2023 will have their building & contents values trended accordingly. All members were asked to complete the review and update process no later than March 24, 2023. Mr. Forlenza noted only a handful of the 28 members have completed the review and a reminder email was issued by his office earlier today.

Mr. Forlenza noted that again this year his office will be holding New Fund Commissioner Orientation sessions in conjunction with the ACM and TRICOJIFs, for those Fund Commissioners, Alternates, RMC's or anyone else that would like to learn more about the JIF. An email was sent from his office to all three JIFs on February 24, 2023 to gage who would be interested in attending these sessions, which will be done virtually. We received 11 responses form the BURLCOJIF, with 52 responses in total. With that said, he will be holding two (2) identical virtual session on April 27 @ 1:00 pm and another on May 2, @ 10:00am. Both sessions will be generic and identical. An additional email from his office with links to RSVP for the specific sessions will be sent out to those interested next week.

Lastly, Mr. Forlenza noted in regards to Financials Disclosure Filing, each Fund Commissioner has been assigned a unique PIN # for which to file for their position of Fund Commissioner with the JIF. Newly appointed Fund Commissioners receive their Filing PIN # from our office once we are notified of their appointment. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office, or has any questions, should contact Kris Kristie at Kristi_Kristie@rpadmin.com. Additional information will be sent to all Fund Commissioners once it is released by the Department of Community Affairs.

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

SOLICITOR'S REPORT

Open/Closed Claims Reports

Mr. DeWeese noted the Claims Committee met on Tuesday, March 14, 2023, and stated there was one (1) new and one (1) closed cases to report on since the last meeting and there are currently 21 active General Liability files, with six (6) of those being Police Civil Rights cases.

Mr. DeWeese reminded the members that he maintains on a monthly basis a full General Liability Status Report, a Police Civil Rights Status Report, and EPL/POL Liability Status Report. If anyone would like their town's cases so you can see the status of your cases, please reach out to him and he will be happy to provide that to you. He stated this information can be shared with your Governing bodies in closed session, however be sure to collect these reports afterwards as they do contain privileged information regarding litigation strategies.

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 whom you would like appointed as the contacts are actually appointed. He noted he is one of the attorneys on the panel so please reach out to him with any Employment Practices questions or issues.

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 January 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 and there will be a limited number of in-person trainings offered as part of the training expos being conducted this year.

Mr. Saville reminded the members that they keep the list of MSI Training Administrators up to date, so if you know of any changes, or you need to appoint a new Training Administrator, please advise Andrea Felip in his office.

Mr. Saville reported that Entry Level Driver Training (ELDT) will be rolled out on April 3, 2023 in Camden with other dates to be announced. If you want your employees to obtain a CDL it will be necessary for them to have this formal training.

He also noted the new learning management system will be rolled out in May and notices of the training dates to learn how to use the new system were sent out last week. The first training session will be held on April 5th for administrators and learners.

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. He also noted to please keep in mind that PEOSH considers any training over 3 years old to be outdated.

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, which focuses on the maintenance of heavy equipment. He reviewed a claim scenario where a mower blade on a boom mower was replaced by the town's maintenance staff improperly which resulted in the blade and pin coming detached from the mover during use. He stressed the importance of maintenance on heavy equipment should be performed by experienced staff or a qualified third party vendor.

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 March that was included in the agenda noting it is mostly self-explanatory, and highlighted the following.

Mr. Winter noted that a future training has been outlined for a Report Writing Class and is currently being finalized. Notice of this class will be provided at a later date. He also noted an Advanced Resiliency Officer training class is being prepared that will include Dr. Kelly later this year, and a Use of Force and Control Techniques course is in review to be discussed further at the next L/E Consultant meeting.

Lastly, Mr. Winter reported the MOAB class went very well. It was attended by Administrative Commanders, Supervisors and Patrol Officers with 23 Officers in attendance. A good amount of discussion was generated by those in attendance and the Fund Commissioners will receive a course evaluation summary within the next few days.

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, highlighted the following items, and referenced some well-being initiatives and activities.

Ms. Schiffer noted she has been meeting with as many towns as she can in the 1st half of the year to assist with laying out a wellness plan for utilizing funds that span the entire year instead of a crunch at the end, noting her report includes some wellness ideas and initiatives that have been completed. She noted she will also be attending at least one Safety Committee meeting per town, and is working with J.A. Montgomery to acquire those dates. She also noted that a new report which is included in the agenda will indicate her visits.

Ms. Schiffer noted some other related meetings and announcements include:

Wellness Brainstorming Session – Since the Safety/Wellness Coordinator Roundtable is being planned for April 25th, and she has already been in contact with many of the WC’s through visits, there will only be one *Brainstorming* session this year and will be held during the 3rd quarter. Purpose of this meeting is to discuss ideas, challenges and enhance peer support among the three JIF municipal members.

New Resources:

Medical Essentials Diagnostics – In January, an email was sent to all wellness contacts on the services offered by MED. Some towns have gotten an email directly from this company and may have already talked with them about their “*Save a Life*” campaign and services. They will come out and do a presentation for you and your staff. If you would like her to reach out to them on your behalf or if you would like more information on what they are all about, please contact Ms. Schiffer. Their closest clinic is in Marlton NJ.

Also looking into - Department of Addiction with Cooper Health Systems – Ms. Schiffer had a meeting with the department team on Feb 13th to discuss what they could offer our JIF members in terms of educational materials, resources and presentation topics. *Other resources available:* Reiki, chair yoga, meditation

Targeting Wellness Newsletter – Reminder of the New Approach:

Each quarter there will be a theme highlighted in the Newsletter. The theme will be based around one lifestyle change along with a few spotlights on leading comorbidities greatly affecting our employees’ quality of life as well as the cost/severity of the JIF workers compensation claims.

During the first month of the quarter, details will be shared around the selected lifestyle topic. In the two months that follow, handouts and/or resources will be shared, connecting back to the identified comorbidities. Here are the planned themes for 2023:

- Quarter 1 – Nutrition
- Quarter 2 – Physical Activity/Movement
- Quarter 3 – Sleep
- Quarter 4 – Stress Management

Ms. Schiffer noted the Wellness Advisory Committee met on February 8th. As a reminder, this committee was started in 2022 to review the current wellness program and make any recommendations for ways to improve what is offered and to suggest ways to increase participation. Minutes were approved by the Safety Committee on March 2nd and are included in the agenda packet for your review.

Lastly, Ms. Schiffer noted the comorbidities highlighted for the month of March is Diabetes.

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 February 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)*:

	February	YTD
<i>Lost Time</i>	0	4
<i>Medical Only</i>	3	12
<i>Report Only</i>	10	30
<i># of New Claims Reported</i>	13	46

<i>Report Only % of Total</i>	77%	65%
<i>Medical Only/Lost Time Ratio</i>	100:00	75:25
<i>Average Days to Report to Qual-Lynx</i>	2.8	3.4
<i>Average Days Reported to employer</i>	1.9	0.7

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 2023.

All Claims – 3.4 days to report
 Non-COVID Claims – 3.8 days to report
 COVID Claims – 2.5 days to report

Transitional Duty Report

Ms. Beatty presented the Year-to-Date Transitional Duty Report results:

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	310
<i>Transitional Duty Days Worked</i>	189
<i>% of Transitional Duty Days Worked</i>	61%
<i>Transitional Duty Days Not Accommodated</i>	121
<i>% of Transitional Duty Days Not Accommodated</i>	39%
<i>\$ Saved by Accommodating</i>	\$18,065
<i>\$ Lost by not Accommodating</i>	\$15,759

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>February</i>
<i>Bill Count</i>	207
<i>Original Provider Charges</i>	\$205,249
<i>Re-priced Bill Amount</i>	\$79,150
<i>Savings</i>	\$126,100
<i>% of Savings</i>	61%

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 Management Report: 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.

Managed Care Quick Notes

This report explains what an Exclusive Provider Organization (EPO) is and the specialties included in the EPO. She reviewed the positive financial impact of utilizing the EPO network.

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Caruso referenced his reports included in the agenda packet and explained he will be looking to assist Town Managers to be sure we have updated lists of those employees who need to complete the training. He noted that 100% participation by all members is the goal in regards to the Wizer training; however, 6% of the members have not started the training. Mr. Caruso noted he is working to ensure the proper *Whitelisting* is correct for all Domains, so proper probing can be done without issues for the towns that are being tested. He noted to date three (3) towns are 100% complete: Fieldsboro, Hainesport, and Pemberton Borough.

Mr. Caruso noted he will be visiting all of the member towns to review these items, and should you have any issues in the meantime, please don't hesitate to reach out to him.

Mr. Caruso asked 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 February 2023, 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 February 28, 2023 for Closed Fund Years 1991 through 2018, and Fund Years 2019, 2020, 2021, 2022 and 2023.

Investment Interest

Interest received or accrued for the reporting period totaled \$25,397.93. This generated an average annual yield of 1.87%. However, after including an unrealized net loss of \$215,233.67 in the asset portfolio, the yield is adjusted to -13.98% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$13,861,895.58.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$2,003.77	\$2,003.77
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$198.15	
FY 2023 Premium Assessments		\$2,069,492.00

Loss Run Payment Register – February 2023

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 is \$315,159.37. The claim detail shows 273 claim payments issued.

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

Interest Allocated for the Period \$495.96 for a total Member Balance of \$318,758.45.

Cash Activity for the Period

During the reporting period, the Fund's "Cash Position" changed from an opening balance of \$15,829,697.76 to a closing balance of \$16,752,857.79 showing an increase in the fund of \$923,760.08.

Bill List – March 2023

For the Executive Committee's consideration, Mr. Tontarski presented the March 2023 Bill List in the amount of \$198,595.92 which was included in the agenda packet for approval.

Acting Chair Wolbert entertained a motion to approve the February 2023 Loss Run Payment Register, and the March 2023 Bill List in the amount of \$198,595.92 presented.

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

Motion by Mr. Hornickel, seconded by Ms. Kosko to approve the *February 2023 Loss Run Payment Register and the March 2023 Bill List* as presented.

ROLL CALL	Yeas	James Ingling, Wrightstown Borough Jerry Mascia, Mt. Laurel Twp. Paula Kosko, Hainesport Twp. Grace Archer, Bordentown City Daniel Hornickel, Pemberton Twp. Rich Wolbert, Beverly City Erin Provenzano, Delanco Township
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Nays: None

Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Safety Committee Meeting Minutes – March 2, 2023

Acting Chair Wolbert stated that the Safety Committee met via Zoom on March 2, 2023 and the report is included in the agenda and is self-explanatory. He then highlighted the following:

He stated having a Committee Vice-Chair was discussed and Ms. Archer volunteered to serve in that roll.

He noted Mr. Garish reported there are no towns that need to be monitored at this time or be placed on *Safety Intervention*. He also reviewed the 2022 Annual Safety Directors Loss Control Report.

Acting Chair Wolbert stated Mr. Forlenza reviewed the Loss Ratio Reports as of September 30 and December 31, 2022 noting the Loss Ratio Snapshots are now uploaded into Origami. And lastly, he stated the Annual Safety Breakfast was held on March 16, 2023 at Indian Springs Country Club and was well attended and included very good information from Chief Hummel, Ms. Schiffer, and Mr. Forlenza.

Acting Chair Wolbert asked if there were any questions. No questions were entertained.

MEL/RCF/EJIF REPORTS

Mr. Forlenza noted there is an EJIF Alert included in the agenda on Municipal Storm Water Permits, stating the Alert was self-explanatory and provides an update on this program. He noted this was a good reference for anyone updating their town's regulations.

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

MISCELLANEOUS BUSINESS

Acting Chair Wolbert stated that prior to today's meeting he had asked Mr. Forlenza to be prepared to discuss coverage for appointed officials available through the JIF and municipal indemnification ordinances. Mr. Forlenza explained that generally, the JIF will provide liability coverage for appointed

officials that are sued for actions taken in their official roll with the municipality. He noted that in some cases depending upon the accusations made in the suit, coverage for the appointed officials might not be triggered under the Public Officials Liability Policy. For example, land use boards are often sued by a board applicant if their application is denied. The suit normally seeks *injunctive relief* which is a request that the board reconsider their actions and approve the application. In this scenario, the applicant is not seeking any damages, it is simply asking the land use board to take action. Under these circumstances, coverage under the Public Officials Liability Policy is not triggered. As a result, no legal counsel is assigned and the municipality's land use attorney or municipal solicitor will handle the suit on behalf of the municipality.

Mr. Forlenza explained that in other more rare situations, you could have a scenario where specific members of a board or appointed officials are named in a civil claim where there is no coverage or coverage is not triggered. In this scenario, an indemnification ordinance would require the municipality to provide a defense and indemnification for those individuals assuming that the individuals were acting in their capacity as appointed by the municipality when the occurrence took place leading to the claim.

Mr. Wolbert explained he was unaware of the existence of this type of ordinance and in checking with other Fund Commissioners many were also not aware. Mr. DeWeese noted that the sample ordinance available through the MEL will be reviewed and revised by his office and sent to the members for consideration.

Next Meeting

Acting Chair Wolbert noted that the next meeting of the BURLCO JIF would take place on **Tuesday, April 18, 2023 at 3:30 PM** at the Medford Village Country Club following the Annual Planning Retreat.

PUBLIC COMMENT

Motion by Mr. Hornickel, seconded by Mr. Mascia to open the meeting to the public. All in favor. Motion carried.

Acting Chair Wolbert opened the meeting to the public for comment.

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

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

APPROVAL OF CLAIMS PAYMENTS

Acting Chair Wolbert asked members for their questions at this time. No questions were entertained.

Acting Chair Wolbert entertained a motion to approve the following PARs as reviewed and recommended by the Claims Review Committee.

<i>Workers Compensation</i>	<i>Property</i>
2023294791	2020191515
2023282863	
2021211869	

Motion by Mr. Hornickel, seconded by Mr. Mascia, 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.**
Grace Archer, **Bordentown City**
Daniel Hornickel, **Pemberton Twp.**
Rich Wolbert, **Beverly City**
Erin Provenzano, **Delanco Township**
Nays: None

Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There was one (1) claim presented for Abandonment of Subrogation:

2022263913

Acting Chair Wolbert entertained a motion to approve the claim for Abandonment of Subrogation as reviewed and recommended by the Claims Review Committee.

Motion by Ms. Kosko, seconded by Ms. Provenzano to Abandon Subrogation on the claims(s) as presented.

ROLL CALL Yeas James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Paula Kosko, **Hainesport Twp.**
Grace Archer, **Bordentown City**
Daniel Hornickel, **Pemberton Twp.**
Rich Wolbert, **Beverly City**
Erin Provenzano, **Delanco Township**

Nays: None

Abstain: None

Motion carried by unanimous vote.

MOTION TO ADJOURN

Acting Chair Wolbert entertained a motion to adjourn the February 21, 2023 meeting of the BURLCO JIF.

Motion by Ms. Kosko, seconded by Mr. Hornickel to adjourn the March 21, 2023 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:38 PM.

Kris Kristie,
Recording Secretary for

James Ingling, Acting SECRETARY



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: April 18, 2023
Re: Executive Director's Report

A. Lost Time Accident Frequency Report – (pgs. 16-17)

The February 2023 Lost Time Accident Frequency Summary and the Statewide Recap for February 2023 are attached for your review.

B. Certificates of Insurance (pgs. 18-19)

A summary of the Certificates of Insurance issued during March 2023 are attached for your review.

C. Financial Fast Track Report (pg. 20)

The Financial Fast Track Report as of February 28, 2023 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 February 28, 2023 was **\$6,599,568**

D. Regulatory Filing Checklists (pgs. 21-22)

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. 2022 Safety Incentive Program Awards (pg. 23)

A letter from our office describing how to collect your 2022 Safety Award Money was emailed out to all members on or about April 5, 2023. If you have any questions on how to collect your 2022 Safety Incentive Program Awards, please contact our office **Please note that the deadline to claim or encumber these funds is November 30, 2023. All encumbered funds had to be claimed by February 1, 2024.**

F. 2023 Optional Safety Budget (pg. 24)

A consolidated announcement letter including instructions on how to collect your 2023 Optional Safety Money was emailed to all members on or about February 14, 2023. If you have any questions on how to collect your 2023 Optional Safety Budget allowance, please contact our office **Please note that the deadline to claim or encumber these funds is November 30, 2023. All encumbered funds have to be claimed by February 1, 2024.**

G. 2022 Wellness Incentive Program Allowance (pg. 25)

A consolidated announcement letter including instructions on how to collect your 2023 Wellness Incentive Program Allowance was emailed to all members on or about February 14, 2023. If you have any questions on how to collect your 2023 Wellness Incentive Program Allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2023. All encumbered funds have to be claimed by February 1, 2024.**

H. 2022 EPL/Cyber Risk Management Budget (pg. 26)

A consolidated announcement letter including instructions on how to collect your 2023 EPL/Cyber Risk Management monies was emailed to all members by the end of February. If you have any questions on how to collect your 2023 EPL/Cyber Risk Management allowance, please contact our office **Please note that the deadline to claim or encumber these funds is November 30, 2023. All encumbered funds have to be claimed by February 1, 2024.**

I. Employment Practices Liability Compliance (pg. 27)

A report regarding each member's compliance status with the MEL EPL/POL Risk Management Plan is attached 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. 28-29)

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. Please note that these bonds are written for the individual NOT the position to be bond. All applicants for a bond must complete an underwriting application and submit it to the Fund Underwriter for approval. 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. 30)

Enclosed, please find a spreadsheet depicting the current status of all approved skateboard parks or those currently under construction by a member municipality. The MEL has established a process, outlined in MEL Coverage Bulletin **2023-06**, which must be followed by all members who wish to construct a skateboard park and have the BURLCO JIF and MEL provide said 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

There are no new updates at this time.

M. Elected Officials Training Invitation (pg. 31)

This year, the Elected Officials Training is being conducted online through the MEL Safety Institute. Utilizing the MEL Safety Institute will allow all Elected Officials to complete this training at their convenience and is approximately 30 minutes long. The MEL will reduce each member's 2023 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by May 1, 2023. 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. An email including instructions on how to access this training was emailed to all Fund Commissioners, Municipal Clerks, and Risk Management Consultants on or about February 24, 2023 and is attached for your reference. In regards to attendance at these trainings, approximately once a week a report indicating who has completed the Elected Officials Training is posted to the JIF website for your reference. If you have any questions, or need assistance with the training, please contact the MSI Helpline at 866-661-5120

N. 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 2024-2025 MEL EPL Plan of Risk Management. Additional information will be forthcoming.

O. Police Command Staff

In 2023, the BURLCO JIF, in conjunction with the ACM and TRICO JIFs, will be sponsoring Police Command Staff training. Completion of this training by the members of your Police Department's Command Staff is a required element for compliance with the MEL's 2024-2025 Employment Practices Liability Plan of Risk Management. Additional information will be forthcoming.

P. Land Use Training Certification (pg. 32)

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.

Q. Safety, Claims & Wellness Coordinator Round Table

The JIF will hold the 2023 Safety, Claims, & Wellness Coordinator Roundtable via Zoom Conferencing on Tuesday, April 25, 2023 starting at 10:00 am and running approximately one hour. An invitation was emailed to all members from the Safety Directors office on March 27, 2023.

R. New Fund Commissioner Orientation

An email inquiring about interest in attending the New Fund Commissioner Orientation was emailed to all Fund Commissioners, Alternate Fund Commissioners and Risk Management Consultants on or about February 24, 2023. Two (2) identical, generic sessions have been scheduled virtually for April 27 @ 1:00 pm and again on May 2 @ 10:00 am. Email notifications went out to those member that indicated they were interested in attending the training on March 29th. If anyone would like to attend either one of these sessions and has not indicated prior, please contact Kris Kristie @ Kristi_kristie@RPAdmin.com so she can add you to the training session of your choice.

S. Financial Disclosure Statement Filing

The Division of Local Government Services utilizes an "on line" process for completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN # for which to file for their position of Fund Commissioner with the JIF and newly appointed Fund Commissioners receive their Filing PIN # from our office once we are notified of their appointment. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office, or has any questions, should contact Kris Kristie at Kristi_Kristie@rpadmin.com. Earlier this month we were notified that the Legislature recently passed [A4889/S3363](#), which would amend parts of the Financial Disclosure Statement (FDS) requirement of the Local Government Ethics Law. As with all bills, we do not know if the Governor will sign the bill in its current form, veto it, or conditionally veto the bill by making amendments and sending it back to the Legislature for concurrence. Therefore, we are in a holding pattern as to whether these potential changes to the FDS will be implemented for the 2023 filing period. We will provide an update as soon as the Governor takes action on the bill. Thus in the meantime, the 2023 FDS is not open for filers. The Local Finance Board will inform Local Government Entity Representatives when the FDS system is open for filing and will release LFN 2023-08, at which time additional information will be sent to all Fund Commissioners from the Executive Directors office once it is released by the Department of Community Affairs.

T. Special Law Enforcement Officer Training (pg. 33)

The Annual SLEO Training will be provided in two (2) sessions; one on May 24, 2023 at Cape May Police Academy County Complex and another on May 25, 2023 at Atlantic County Policy Academy. Both sessions run from 6:00-10:00pm. Kris Kristie sent an invitation with registration information to all Clerks, Fund Commissioners, and RMCs on March 27, 2023.

U. Quarterly Attendance (pg. 34)

A report detailing attendance records through the first quarter of the 2023 Fund Year is attached for your review.

V. 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.

W. New Member Activity

Nothing to Report.

**Burlington County Municipal Joint Insurance Fund
2022 Safety Incentive Program**

Member Municipality	Size	Opening Balance	"Additional" SIP Funds	Jan 2023	Feb 2023	March 2023	April 2023	May 2023	June 2023	July 2023	Aug 2023	Sept 2023	Oct 2023	Nov 2023	Dec 2023	Paid in 2024	Total Paid	Remaining Balance	Date Encumber
Bass River Township	S	2,100.00	250.00														0.00	2,350.00	
Beverly City	M	2,400.00	1,000.00				3,400.00										3,400.00	0.00	
Bordentown City	M	2,400.00	1,000.00														0.00	3,400.00	
Bordentown Township	L	2,700.00	1,000.00				3,700.00										3,700.00	0.00	
Chesterfield Township	S	2,100.00	750.00				2,850.00										2,850.00	0.00	
Delanco Township	S	2,100.00	1,000.00				3,100.00										3,100.00	0.00	
Delran Township	L	2,700.00	750.00														0.00	3,450.00	
Edgewater Park Townsh	M	2,400.00	0.00				2,400.00										2,400.00	0.00	
Fieldsboro Borough	S	2,100.00	500.00				2,600.00										2,600.00	0.00	
Florence Township	L	2,700.00	750.00				3,450.00										3,450.00	0.00	
Hainesport Township	S	2,100.00	1,000.00				3,100.00										3,100.00	0.00	
Lumberton Township	M	2,700.00	500.00				3,200.00										3,200.00	0.00	
Mansfield Township	M	2,400.00	750.00				3,150.00										3,150.00	0.00	
Medford Township	XL	3,000.00	1,000.00														0.00	4,000.00	
Mount Laurel Township	XL	3,000.00	1,000.00				4,000.00		1,000.00								4,000.00	0.00	
New Hanover Township	S	2,100.00	250.00														0.00	2,350.00	
North Hanover Townsh	M	2,400.00	750.00														0.00	3,150.00	
Palmyra Borough	M	2,400.00	750.00														0.00	3,150.00	
Pemberton Borough	S	2,100.00	0.00				2,100.00										2,100.00	0.00	
Pemberton Township	XL	3,000.00	750.00														0.00	3,750.00	
Riverside Township	M	2,400.00	1,000.00														0.00	3,400.00	
Shamong Township	S	2,100.00	500.00				2,600.00										2,600.00	0.00	
Southampton Township	M	2,400.00	500.00				2,900.00										2,900.00	0.00	
Springfield Township	S	2,100.00	250.00														0.00	2,350.00	
Tabernacle Township	S	2,100.00	0.00				2,100.00										2,100.00	0.00	
Westampton Township	M	2,400.00	750.00														0.00	3,150.00	
Woodland Township	S	2,100.00	0.00				2,100.00										2,100.00	0.00	
Wrightstown Borough	S	2,100.00	1,000.00														0.00	3,100.00	
Total By Line		\$66,600.00	\$17,750.00	\$0.00	\$0.00	\$0.00	\$46,750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$46,750.00	\$37,600.00	

Must be Claimed or Encumbered by November 30, 2023. All Encumbered Claims Must be Claimed by February 1, 2024

**Burlington County Municipal Joint Insurance Fund
2023 Optional Safety Budget**

Member Municipality	Opening Balance	January 2023	February 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023	Paid 2024	Total Paid	Remaining Balance	Date Encumbered
Bass River Township	995.00														0.00	995.00	
Beverly City	1,595.00														0.00	1,595.00	
Bordentown City	1,595.00														0.00	1,595.00	
Bordentown Township	2,660.00														0.00	2,660.00	
Chesterfield Township	995.00														0.00	995.00	
Delanco Township	1,595.00														0.00	1,595.00	
Delran Township	2,660.00														0.00	2,660.00	
Edgewater Park Township	1,595.00														0.00	1,595.00	
Fieldsboro Borough	750.00														0.00	750.00	
Florence Township	2,660.00														0.00	2,660.00	
Hainesport Township	995.00														0.00	995.00	
Lumberton Township	2,660.00														0.00	2,660.00	
Mansfield Township	1,595.00														0.00	1,595.00	
Medford Township	4,645.00														0.00	4,645.00	
Mount Laurel Township	4,645.00				4,472.00										4,472.00	173.00	
New Hanover Township	750.00														0.00	750.00	
North Hanover Township	1,595.00														0.00	1,595.00	
Palmyra Borough	1,595.00														0.00	1,595.00	
Pemberton Borough	995.00														0.00	995.00	
Pemberton Township	4,645.00														0.00	4,645.00	
Riverside Township	2,660.00														0.00	2,660.00	
Shamong Township	995.00														0.00	995.00	
Southampton Township	1,595.00														0.00	1,595.00	
Springfield Township	995.00														0.00	995.00	
Tabernacle Township	995.00														0.00	995.00	
Westampton Township	1,595.00														0.00	1,595.00	
Woodland Township	995.00														0.00	995.00	
Wrightstown Borough	995.00														0.00	995.00	
Total By Line	52,045	\$0.00	\$0.00	\$0.00	\$4,472.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	4,472.00	47,573.00	

Must be Claimed or Encumbered by November 30, 2023. All Encumbered Claims Must be Claimed by February 1, 2024

**Burlington County Municipal Joint Insurance Fund
2023 Wellness Incentive Program**

Member Municipality	Opening Balance	January 2023	February 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023	Paid 2024	Total Paid	Remaining Balance	Date of Encumber
Bass River Townsh	500.00														0.00	500.00	
Beverly City	750.00														0.00	750.00	
Bordentown City	750.00														0.00	750.00	
Bordentown Townsh	1,000.00				383.86										383.86	616.14	
Chesterfield Townsh	500.00				224.65										224.65	275.35	
Delanco Township	750.00														0.00	750.00	
Delran Township	1,000.00														0.00	1,000.00	
Edgewater Park Tow	750.00														0.00	750.00	
Fieldsboro Borough	500.00														0.00	500.00	
Florence Township	1,000.00														0.00	1,000.00	
Hainesport Townshi	500.00														0.00	500.00	
Lumberton Townshi	1,000.00														0.00	1,000.00	
Mansfield Township	750.00														0.00	750.00	
Medford Township	1,500.00														0.00	1,500.00	
Mount Laurel Towns	1,500.00														0.00	1,500.00	
New Hanover Towns	500.00														0.00	500.00	
North Hanover Towr	750.00														0.00	750.00	
Palmyra Borough	750.00														0.00	750.00	
Pemberton Borough	500.00														0.00	500.00	
Pemberton Townshi	1,500.00														0.00	1,500.00	
Riverside Township	1,000.00														0.00	1,000.00	
Shamong Township	500.00														0.00	500.00	
Southampton Towns	750.00														0.00	750.00	
Springfield Townshi	500.00														0.00	500.00	
Tabernacle Townshi	500.00														0.00	500.00	
Westampton Towns	750.00														0.00	750.00	
Woodland Township	500.00														0.00	500.00	
Wrightstown Boroug	500.00														0.00	500.00	
Total By Line	\$21,750.00	\$0.00	\$0.00	\$0.00	\$608.51	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	608.51	21,141.49	
Must be Claimed or Encumbered by November 30, 2023. All Encumbered Claims Must be Claimed by February 1, 2024																	

**Burlington County Municipal Joint Insurance Fund
2023 EPL/CYBER Risk Management Budget**

Member Municipality	Opening Balance	January 2023	Feb 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023	Paid in 2024	Total Paid	Remaining Balance	Date Encumbered
Bass River Township	500.00														0.00	500.00	
Beverly City	500.00														0.00	500.00	
Bordentown City	500.00														0.00	500.00	
Bordentown Township	500.00														0.00	500.00	
Chesterfield Township	500.00				500.00										500.00	-	
Delanco Township	500.00														0.00	500.00	
Delran Township	500.00														0.00	500.00	
Edgewater Park Townshi	500.00														0.00	500.00	
Fieldsboro Borough	500.00														0.00	500.00	
Florence Township	500.00														0.00	500.00	
Hainesport Township	500.00														0.00	500.00	
Lumberton Township	500.00														0.00	500.00	
Mansfield Township	500.00														0.00	500.00	
Medford Township	500.00														0.00	500.00	
Mount Laurel Township	500.00														0.00	500.00	
New Hanover Township	500.00														0.00	500.00	
North Hanover Township	500.00														0.00	500.00	
Palmyra Borough	500.00														0.00	500.00	
Pemberton Borough	500.00														0.00	500.00	
Pemberton Township	500.00														0.00	500.00	
Riverside Township	500.00														0.00	500.00	
Shamong Township	500.00														0.00	500.00	
Southampton Township	500.00														0.00	500.00	
Springfield Township	500.00														0.00	500.00	
Tabernacle Township	500.00														0.00	500.00	
Westampton Township	500.00														0.00	500.00	
Woodland Township	500.00														0.00	500.00	
Wrightstown Borough	500.00														0.00	500.00	
Total By Line	14,000.00	\$0.00	\$0.00	\$0.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$13,500.00	

Must be Claimed or Encumbered by November 30, 2023. All Encumbered Claims Must be Claimed by February 1, 2024

2022-2023 ELECTED OFFICIALS RISK MANAGEMENT SEMINAR



This course details ways to control workers' compensation and liability insurance costs. Municipal elected officials, authority commissioners and a member's CEO (i.e. municipal manager / administrator or executive director) who completes this course by May 2023 may qualify for a \$250 credit (capped at approx. 5% of MEL assessment) in their local unit 2023 assessment.

1. Click the MEL Safety Institute's **Learning Management System (LMS)** link: www.firstnetcampus.com/meljif
- 2 **Login to LMS**
 - If you have previously taken MSI classes, enter your username and password.
 - If you do not know your username/password, check with your Training Administrator or call the MSI Help Line at (866) 661-5120
 - If you are new, click **New User Registration**, complete the fields and you will receive an email with your username and password.
- 3 After you sign in, click **MSI NOW** on the bottom right of the Home page.
- 4 Click the course: **2022-2023 Elected Officials Risk Management Seminar**
- 5 Click **Enroll**.
- 6 Click **My Training** tab on the top blue tool bar.
7. Click the **Program Name** (2022-23 Elected Officials R.M. Seminar) to launch the course.
- 8 Upon completion of the course navigate to the **Student Center** tab to **print your Certificate of Completion**. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

IMPORTANT: You must **complete the entire program** to receive credit.

If you have questions or need assistance contact the **MSI Help Line (866) 661-5120**, during business hours. The MEL Safety Institute can also be accessed anytime by going to www.melsafetyinstitute.org.

2023 SPECIAL POLICE OFFICER PATROL PRACTICES UPDATE



Four Hour Pre-Season Training

Instructed by: Chief Denis E. Connell, Retired

TOPICS:

- | | |
|----------------------------------|--------------------------------|
| 1. Service Animals: | NJSA 10: 5-29 |
| 2. NJ LAD: | Bathroom Access Issues |
| 3. Immigrant Trust Directive: | Policy Review |
| 4. L E Social Media: | Evidence and OPRA Implications |
| 5. L E Computer Systems: | Confidentiality |
| 6. Case Law Update: | State v Carter/State v. Keaton |
| 7. Duty to Provide Medical Help: | State-Created Danger Theory |

2 Sessions Offered

Wednesday, May 24, 2023

CLASS CAPACITY: 90

6 pm - 10 pm

Cape May Police Academy
County Complex

Thursday, May 25, 2023

CLASS CAPACITY: 40

6 pm - 10 pm

Atlantic County Police Academy
5033 English Creek Road
Mays Landing

The course is designed for newly appointed Special Officers Class I, Class II and Veteran Special Officers assigned to seasonal police duty.

NOTE

All in-person training is conducted at COVID-compliant academy facilities. State regulations applicable at the time of training will be enforced.

These training seminars are provided free of charge to ACM, BURLCO and TRICO JIF Members on a first come - first serve basis. Register your personnel today!

[CLICK HERE TO REGISTER](#)

PLEASE DO NOT CALL THE ACADEMY TO REGISTER

Questions? Contact Kristi Kristie:
Email: Kristi_Kristie@RPAdmin.com



2023 BURLCO Meeting Attendance

Municipality	Name	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y												3			
Bass River	Capriglione/Gleghorn	N/A	N/A	N/A										0	0	3	0%	0%	0%
Beverly City	Wolbert/D'Alfonso	FC	FC	FC										3	0	3	100%	0%	100%
Bordentown City	Archer/Peak	FC	FC	FC										3	0	3	100%	0%	100%
Bordentown Twp.	Carrington/Theokas	N/A	FC	FC										2	0	3	67%	0%	67%
Chesterfield Township	Sahol/NA	FC	FC	FC										3	0	3	100%	0%	100%
Delanco Township	Provanzano/Ouellette	Alt	Alt	FC										1	2	3	33%	67%	100%
Delran Township	Bellina/Eggers	N/A	FC	FC										2	0	3	67%	0%	67%
Edgewater Park Twp.	Pullion/Clayton	Alt	Alt	Alt										0	3	3	0%	100%	100%
Fieldsboro	Hansell, P./Lewis.C	FC	FC	N/A										2	0	3	67%	0%	67%
Florence Township	Fazekas/Elrton	FC	FC	FC										3	0	3	100%	0%	100%
Hainesport Township	Kosko/Wicker	FC	FC	FC										3	0	3	100%	0%	100%
Lumberton Township	Quinn/Nippins	FC	FC	FC										3	0	3	100%	0%	100%
Mansfield Township	Fitzpatrick/Magee	FC	FC	FC										3	0	3	100%	0%	100%
Medford Township	Burger/Bielec	FC	FC	FC										3	0	3	100%	0%	100%
Mt. Laurel	Mascia/Shillingford	Alt	FC	FC										2	1	3	67%	33%	100%
New Hanover	Jackson/Tuliano	FC	FC	FC										3	0	3	100%	0%	100%
North Hanover	Picariello/Duff	FC	FC	N/A										2	0	3	67%	0%	67%
Palmyra Borough	Gural/Jackson	FC	FC	Alt										2	1	3	67%	33%	100%
Pemberton Borough	Smick/Wall	N/A	FC	Alt										1	1	3	33%	33%	67%
Pemberton Twp.	Hornickel/Brown	FC	FC	FC										3	0	3	100%	0%	100%
Riverside Township	Mansdoerfer/Jack	FC	FC	FC										3	0	3	100%	0%	100%
Shamong Township	Onorato	FC	FC	N/A										2	0	3	67%	0%	67%
Southampton Township	Hoffman	N/A	FC	N/A										1	0	3	33%	0%	33%
Springfield Township	Keller/Sobotka	FC	N/A	FC										2	0	3	67%	0%	67%
Tabernacle Township	Cummins/Gosik	N/A	FC	FC										2	0	3	67%	0%	67%
Westampton Township	Ent/Horton	FC	FC	FC										3	0	3	100%	0%	100%
Woodland Township	Brown/Seeland	N/A	FC	N/A										1	0	3	33%	0%	33%
Wrightstown	Ingling/Gorman	FC	FC	FC										3	0	3	100%	0%	100%
28		21	26	22	28	28	28	28	28	28	28	28	28	61	8	84	73%	10%	82%
		75%	93%	79%	100%	100%	100%	100%	100%	100%	100%	100%	100%						

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

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2023-_____**

**RESOLUTION AUTHORIZING THE RELEASE OF FUND YEAR 2022 CLOSED SESSION
EXECUTIVE COMMITTEE MEETING MINUTES AS RECOMMENDED BY THE
FUND SOLICITOR**

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

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

WHEREAS, the Burlington County Municipal Joint Insurance Fund is subject to the provisions of NJSA 10:4-6 the “Open Public Meetings Act”; and

WHEREAS, in 2022, the Executive Committee, during regularly scheduled meetings of the Fund, deemed it necessary to enter into a closed session to discuss matters affecting the safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations as authorized by NJSA10:4-12; and

WHEREAS, in accordance with NJSA10:4-14 minutes of these closed sessions were transcribed by the Fund Recording Secretary and approved by the Executive Committee; and

WHEREAS, in correspondence dated March 10, 2023 the Fund Recording Secretary requested that the Fund Solicitor review the closed session meeting minutes from Fund Year 2022 to make a determination as to whether any of these minutes could be released to the public; and

WHEREAS, in correspondence dated April 4, 2023, a copy of which is attached hereto and incorporated herein by reference, the Fund Solicitor advised the Executive Director’s Office that the Closed Session Minutes from the 2022 Executive Committee Meetings can be released to the public in their entirety.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the Closed Session Minutes from the 2022 Executive Committee Meetings can be released to the public in their entirety.

BE IT FURTHER RESOLVED that a copy of this Resolution by forwarded to the Fund Recording Secretary and Executive Director for their knowledge and action as required.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on April 18, 2023.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Richard Wolbert, Secretary

By: _____
John Gural, Chairperson



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www.DeWeeseLawFirm.com

April 4, 2023

Paul A. Forlenza, Executive Director, BURLCOJIF
ARTHUR J. GALLAGHER
RISK MGT. SERVICES, INC.
P.O. Box 530
6000 Sagemore Drive, Suite 6203
Marlton, New Jersey 08053

[via paul_forlenza@riskprogramadministrators.com]

RE: BURLCOJIF 2022 Closed Session Meeting Minutes

Dear Paul:

Please be advised that I have reviewed the Closed Session Meeting Minutes from the Fund Year 2022 (January through December) and based upon my review of those minutes, the minutes can be released in their entirety.

If you have any questions, or need for additional information please do not hesitate to contact me.

Very truly yours,
THE DEWEESE LAW FIRM, P.C.

David S. DeWeese

DSD/b

cc: Tracy Forlenza, Recording Secretary, BURLCOJIF
Kris Kristie, Sr. Account Representative, Risk Program Administrators
Kamini Patel, MBA, CIC, CPCU, Pooling Administrator
Chris Roselli, Acct. Mgt., Qual-Lynx
John Gural, BURLCOJIF Fund Chair

SAFETY DIRECTOR REPORT

Burlington County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: April 5, 2023

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 March 8, 2023
- Township of Shamong Renewal Survey on March 9, 2023
- Township of Bordentown on March 10, 2023

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Surveys were completed in March

MEETINGS ATTENDED

- Executive Claims Committee Meeting on March 14, 2023
- Safety Breakfast on March 16, 2023
- Executive Fund Committee Meeting on March 21, 2023

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?
- Law Enforcement Bulletin: Succession Planning: Key to Agency Stability, Longevity, And Liability Resilience
- Chainsaw Safety Best Practices
- Sewer Backup Prevention Best Practices
- Backing Fire Apparatus into Station Best Practices
- Law Enforcement Risk Analysis: Attorney General Drug Testing Policy
- 2022: Morris County Public Safety Training Academy on March 22nd; Wildwood Convention Center on March 29th
- Training Announcement: CDL Entry Level Driver Training (ELDT) Program Train-The-Trainer Program
- Safe Exchange Zone Best Practices
- CDL Exemption Fire & Emergency Medical Services
- Blue Light for Volunteer Emergency Responders' Best Practices
- MSI LIVE Schedule
- MSI Toolkit

MSI LAW ENFORCEMENT MESSAGES

- Police Licensing Risk Analysis Update - MSI LE Bulletin

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
Bordentown Township	1
Delran	3
Edgewater Park	3
Hainesport	10

[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

APRIL 2023 NEWSLETTER OFFICE/BUILDING SAFETY



- Clean all spills and liquids immediately
- Regularly inspect and repair any dangerous conditions.
- Keep floors clean and clear of debris
- Make sure mats are in place where floors could be wet and make sure they lay flat
- Make sure wires are secured or tucked away safely.
- Once aware of an incident, have the area inspected and photographed immediately.

Examples:

- Employee carrying trash down steps slipped and injured elbow. Total incurred is \$84,150.
- Employee coming in from the outside on a rainy day fell injuring shoulder. 2 surgeries were required and the total incurred on the file is \$122,000.
- Resident walked into municipal building and fell in an area where there were no issues or dangerous conditions. The Fund Commissioner immediately went to the area and took pictures of the area in question, noted her findings in the incident report and secured any video of the area, which helped us ultimately deny this claim.

DATE: April 08, 2023

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

FROM: Christopher Winter L/E Risk Management Consultant

RE: BURLCO Activities (March)

1. Policy/Procedures: Policy and Procedure requests have been received and will be forwarded to requesting agencies that will contain current L/E best practices, NJ AG Guideline and L/E Accreditation requirements.

2. Agency Visits:

Future Agency Visits are being scheduled at this time.

3. Training: Training classes are being considered and / or prepared in the following areas and will be announced in the near future to the agencies and Fund Commissioners:

- (1) Report Writing
- (2) Advanced Skills and Strategies for Resiliency Officers

4. Law Enforcement Bulletins / Newsletters: 23-0-2 distributed (ALPR). See attachment.

5. Meetings Attended:

BURLCO Safety Meeting	03/16/2023
ACM Executive Claim Meeting	03/14/2023
ACM Executive Meeting	03/21/2023

Respectfully Submitted,

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

TO: All BURLCO JIF Police Departments

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

DATE: March 31, 2023

Subject: ALPR (Automated License Plate Recognition)

L/E Bulletin : 23-02

DISCUSSION: The New Jersey Attorney General made modifications to the ALPR requirements. (Directive 2022- 12). Agencies that possess or use an ALPR or its data shall establish—or conform to existing—standing operating procedures, directives, or orders that govern ALPRs and stored ALPR data. The Chief of Police or his / her designee shall provide a copy of the agency’s ALPR policy to the County Prosecutor and State ALPR Coordinator at or before the time of promulgation, including any subsequent policy amendments.

The modification has two major goals.

1. It maintains—and builds upon—the significant safeguards from abuse and privacy protections that have served the State well under the 2010 policy, including continuing to apply the New Jersey Supreme Court’s framework in *State v. Donis*, 157 N.J. 44 (1998), limiting law enforcement access to personal identifying information associated with a vehicle’s license plate unless there is a particularized basis.

2. The revised policy facilitates the sharing and standardization of ALPR data statewide in order to maximize our ability to use this tool to solve and prevent crimes. The outlined information is provided to ensure agencies who utilize (ALPR’s) to make the necessary revisions to your policies.

- Oversight. Establishes ALPR coordinators at the agency, county, and state level to improve oversight and information sharing.
- Sharing and standardization of data. Requires use of the statewide application program interface (“Statewide API”)—software that will make ALPR data accessible statewide— and mandates standard data formats to make ALPR information consistent across agencies, without requiring additional agreements between agencies.
- Retention period. Decreases retention period for both ALPR data and records from five years to three years. • Release of ALPR data. Provide the release

process for ALPR data in criminal prosecutions. • Audits. Mandates annual audits of each agency's ALPR program.

- Training. Establishes specific training requirements for all agency users authorized by their law enforcement executive to use ALPRs and access ALPR data. Training can be accomplished through Roll-Call training or Agencies who utilize PowerDMS.
- The Chief shall designate an Agency ALPR Coordinator. The Coordinator will be responsible for the following:
 - Be the external point of contact for agency ALPR-related items such as information sharing and audits;
 - Internally oversee the agency's ALPR program, including training and approving access requests (may delegate approval authority to other supervisors);
 - Designate authorized users within the agency who can use ALPRs and access stored data (such users must complete the training mandated by the New Jersey Attorney General's Office and the County Prosecutor);
 - Maintain contact with the assigned County ALPR Coordinator in the respective Prosecutor's Office who is responsible to provide information to the State ALPR Coordinator.
 - ALPR Coordinators shall deconflict with the County and State ALPR Coordinator about deployment locations to avoid duplication of efforts.
- Deployment Information:
 - An ALPR and the data it generates shall only be used for official and legitimate law enforcement purposes. The agency's Chief of Police or designee must authorize deployment of each ALPR.
 - An ALPR shall only be used to scan license plates of vehicles that are exposed to public view (e.g., vehicles on a public road, street, or that are on private property but whose license plate(s) are visible from a public road, street, or a place to which members of the public have access, such as the parking lot of a shopping mall or other business establishment).
 - The following data must be shared with the State ALPR Coordinator prior to installing or relocating a permanent fixed ALPR unit:

- Camera name (pursuant to convention specified by State ALPR Coordinator)
 - Location (latitude and longitude);
 - Survey provided by ALPR vendor, including projected size of ALPR data
When deploying or relocating a portable fixed ALPR unit, agencies must provide updated latitude and longitude data to the State ALPR Coordinator.
- BOLO Procedures
 - A license plate number may be included in a “be on the lookout” or BOLO list (a compilation of license plates or partial plates for which a BOLO situation exists) for input into an ALPR system only if there is a legitimate and specific law enforcement reason to identify or locate that particular vehicle, or any person(s) who are reasonably believed to be associated with that vehicle.
 - Stolen vehicles ;
 - Vehicles reasonably believed to be involved in the commission of a crime or disorderly persons offense ;
 - Vehicles registered to or reasonably believed to be operated by persons who do not have a valid operator’s license or who are on the revoked or suspended list ;
 - Vehicles with expired registrations or other Title 39 violations ;
 - Persons who are subject to a restraining order or curfew issued by a court or by the Parole Board, or who are subject to any other duly issued order restricting their movements
 - Persons wanted by a law enforcement agency who are of interest in a specific investigation, whether or not such persons are themselves suspected of criminal activity ;
 - Persons who are on any watch list issued by a state or federal agency responsible for homeland security.
 - Additional definitions have been revised or added that should be provided and / or revised in agency policy:
 - Batch downloading

- Updating BOLO lists.
 - Immediate alert response.
 - Alert data.
 - Non-alert data.
 - Documenting access for any stored data search.
- A BOLO list may be revised at any time. Updates to a BOLO list shall be done at the start of each shift for mobile ALPRs attached to police vehicles, and as frequently as possible, but at least daily, for ALPRs at stationary locations.
- Immediate alert response. A BOLO match with an ALPR scan may be programmed to trigger an immediate alert. The reason for including the vehicle on the BOLO list shall be disclosed to the officer who will react to an immediate alert. The officer should determine whether the alert has been designated as a non-encounter alert (meaning officer should not encounter the vehicle) and, if so, follow any instructions included in the alert for notifying the originating agency.
- Accessing stored data: Procedures for the following should be provided in policy.
 - Alert Data
 - Non-Alert Data
 - Crime Trend Analysis should be documented.
- Storage, Records and Retention: The following areas should be defined in policy:
 - Deployment records.
 - Stored ALPR data access records
 - Retention (Records and ALPR data shall be retained for three (3) years.
- Discovery:
 - Criminal investigatory records: Stored ALPR data shall be treated as “criminal investigatory records” within the meaning of N.J.S.A. 47:1A-1 et seq., and shall not be shared with or provided to any person, entity, or government agency other than a law enforcement agency, unless a subpoena or court order authorizes such disclosure or unless such disclosure is required by court rules governing discovery in criminal matters.
 - Release of ALPR data: Appropriate procedures should outline required information.

- Establishing or revising a policy. Agencies that possess or use an ALPR or its data shall establish—or conform to existing—Standing Operating Procedures, Directives, or orders that govern ALPRs and stored ALPR data. The Chief of Police or his / her designee shall provide a copy of the agency’s ALPR policy to the County Prosecutor (or DCJ Director) and County and State ALPR Coordinator at or before the time of promulgation, including any subsequent policy amendments.

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

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND WELLNESS DIRECTOR'S REPORT

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Debby Schiffer, JIF Wellness Director
DATE: April 18, 2023 Medford Village Country Club, Medford, NJ
Contact Info: debby_schiffer@targetingwellness.com 856-322-1220

APRIL - ACTIVITY & PLANNED EVENTS

Member Municipality Visits:

I had the opportunity to meet with eight municipalities in March, all in-person with the exception of one. This was either through attending their scheduled Safety Committee Meeting or meeting with the Wellness Coordinator to discuss planning of wellness initiatives for 2023. In some cases, both were achieved!

- Beverly City
- Bordentown Twp
- Chesterfield
- Delanco
- Mansfield
- North Hancock
- Pemberton Twp
- Riverside

Objective: To work with each town early in 2023 to lay out a plan for utilizing wellness funds to support initiatives and activities that will span **throughout the year** in order to avoid end-of-year, one-item purchases.

At the time of writing this report, I have visits planned with the following towns in April:

- Chesterfield (Presentation)
- Florence (Wellness Committee Meeting)
- Palmyra (SCM)
- Hainesport (Wellness meeting)
- New Hanover (Wellness)
- Southampton (chair yoga)
- Tabernacle (Wellness)
- Woodland and Wrightstown (SCM)

Some wellness ideas/initiatives to consider:

- Chair massage, meditation, or Reiki
- Building Mental Fitness presentation
- Stress management presentation
- Walking, Step or Hydration Challenges
- Healthy Snack Day
- Nutrition Awareness presentation
- Understanding Addictions Presentation (Cooper)
- Employee/Co-worker Appreciation Day
- Healthy Weight Loss Challenge

I continue to ideas with all of my Wellness Coordinators of what different towns are doing that may help them with generating their own ideas (or copying!)

Related Meetings and Announcements:

- Wellness Advisory Committee – Next meeting is scheduled for May 16th at 9:30am via Zoom
- Safety and Wellness Coordinator Roundtable – April 25th via webinar. Invitation will come from J. A. Montgomery

New Resources:

Medical Essentials Diagnostics – I have shared this information with many towns upon my visits during Safety Committee Meetings or wellness coordinators. Some towns have scheduled an onsite visit from MED to share this information with either department heads or wellness committee members. If you would like me to reach out to them on your behalf or if you would like more information on what they are all about, please just let me know. Their closest clinic is in Marlton NJ.

Department of Addiction with Cooper Health Systems – A representative will conduct a presentation on Addictions – defining, types, stigma and treatments. In addition, they offer educational materials, resources and slide pdf. If you are interested in learning more, please reach out. There is a fee and would be a wonderful use of your Wellness Funds!

Other resources available: Reiki, chair yoga, meditation, nutrition, hypnotherapy, therapy for joint pain

Dr. Elias Transformational Leadership Group Coaching Program for Law Enforcement: provide an update

Targeting Wellness Newsletter – Reminder of the New Approach:

This quarter's theme will be focusing on Exercise and Physical Activity. Please be sure to print or distribute it to all of your employees. As always, if you have any questions, comments or suggestions, please do not hesitate to reach out to me.

Here is a reminder of the planned themes for 2023:

Quarter 1 – Nutrition

Quarter 2 – Physical Activity/Movement

Quarter 3 – Sleep

Quarter 4 – Stress Management

The comorbidities to be highlighted in quarter two will be ***Hypertension (high blood pressure) and Cholesterol***. Your feedback is always welcomed and your support in getting this information out to all employees is greatly appreciated!



**Burlington County Municipal JIF
Managed Care Summary Report
2023**

Intake	March-23	March-22	2023 March YTD	2022 March YTD
# of New Claims Reported	28	18	75	113
# of Report Only	12	9	43	72
% Report Only	43%	50%	57%	64%
# of Medical Only	12	5	22	29
# of Lost Time	4	2	10	10
Medical Only to Lost Time Ratio	75:25	71:29	69:31	74:26
Claim Petition First Notice	0	2	0	2
COVID-19	5	2	20	2
Average Days <u>Reported To Qual-Lynx</u> (Indemnity, Medical Only, Report Only)	2.0	1.3	2.9	5.1
Average Days <u>Reported To Employer</u> (Indemnity, Medical Only, Report Only)	0.4	0.2	0.6	1.2

Nurse Case Management	March-23	March-22
# of Cases Assigned to Case Management	19	23
# of Cases >90 days	13	16

Savings	March-23	March-22	2023 March YTD	2022 March YTD
Bill Count	109	123	316	339
Provider Charges	\$151,256	\$244,119	\$356,505	\$484,669
Repriced Amount	\$62,788	\$127,923	\$141,938	\$231,786
Savings \$	\$88,467	\$116,196	\$214,567	\$252,883
% Savings	58%	48%	60%	52%

QualCare Provider Network Penetration Rate	March-23	March-22	2023 March YTD	2022 March YTD
Bill Count	92%	97%	93%	95%
Provider Charges	98%	99%	96%	97%

Exclusive Provider Panel Penetration Rate	March-23	March-22	2023 March YTD	2022 March YTD
Bill Count	91%	94%	95%	92%
Provider Charges	95%	97%	97%	97%

Transitional Duty Summary		2023 March YTD	2022 March YTD
% of Transitional Duty Days Worked		60%	85%
\$ Saved By Accommodating		\$35,572	\$49,819
% of Transitional Duty Days Not Accommodated		34%	15%
Cost Of Days Not Accommodated		\$21,294	\$6,785

D2 - BURLCO

Member	Status
Bass River Township	info reviewed / scan started
Beverly City	info reviewed / scan started
Bordentown City	info reviewed / scan started
Bordentown Township	info reviewed / scan started
Chesterfield Township	
Delanco Township	info reviewed / scan started
Delran Township	
Edgewater Park Township	info reviewed / scan started
Fieldsboro Borough	info reviewed / scan started
Florence Township	info reviewed / scan started
Hainesport Township	info reviewed / scan started
Lumberton Township	info reviewed / scan started
Mansfield Township	info reviewed / scan started
Medford Township	info reviewed / scan started
Mount Laurel Township	info reviewed / scan started
New Hanover	
North Hanover Township	info reviewed / double checking IP range went from 28 IPs to 1
Palmyra Borough	info reviewed / scan started
Pemberton Borough	info reviewed / scan started
Pemberton Township	info reviewed / scan started
Riverside Township	info reviewed / scan started
Shamong Township	info reviewed / scan started
Southampton Township	info reviewed / scan started
Springfield Township	info reviewed / scan started
Tabernacle Township	info reviewed / scan started
Westampton Township	info reviewed / scan started
Woodland Township	
Wrightstown Borough	info reviewed / scan started

April 11, 2023

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 March 31, 2023 for Closed Fund Years 1991 to 2018, and Fund Years 2019, 2020, 2021, 2022 and 2023. 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 \$ 28,458.26. This generated an average annual yield of 2.03%. However, after including an unrealized net gain of \$ 250,746.83 in the asset portfolio, the yield is adjusted to 19.94% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$14,134,125.14.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 14,721.23 w/YTD Total \$ 16,725.00
Salvage Receipts \$ 875.00
Overpayment Reimbursements \$ 0.00
FY 2023 Premium Assessments \$ 171,685.00

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 \$ 166,313.16. The claims detail shows 211 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END:

Interest Allocated for the Period \$ 539.23 for a total Member Balance of \$319,297.69 with individual balances shown in the attached report.

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 \$ 16,752,857.79 to a closing balance of \$ 16,854,584.99 showing an increase in the fund of \$ 101,727.20. 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 - ARPIL 2023

	Payee	FY2023	FY2022	JIF Appropriation	Description
1	PERMA	7,560.25		Prof Services/Admin. Consultant	April, May, June 2023 Fees
2	Arthur J. Gallagher Risk Management Services	32,517.00		Prof Services/Administration	April 2023 Fee
3	Arthur J. Gallagher Risk Management Services	77.54		Misc/Postage/Copies/Faxes	March 2023 - Postage, copies, fax expense
4	The DeWeese Law Firm, P.C.	6,413.00		Prof Services/Attorney	April 2023 Fees
5	Bowman & Company LLP		10,012.50	Prof Services/Auditor	#106781 progress bill for 12/31/2022 audit
6	Bowman & Company LLP	7,772.50		Prof Services/Payroll Auditor	#106776 1st half bill for WC payroll audit
7	Qual-Lynx	19,452.00		Prof Services/Claims Admin.	April 2023 Fees
8	Joyce Media	390.00		Misc/JIF Website	April 2023 Fees
9	Christopher J. Winter Sr.	1,833.00		Training/Police Risk Services	Law Enforcement Consultant-April 2023 fees
10	Kris Kristie	383.00		Misc/Recording Secretary	April 2023 Fees
11	J. A. Montgomery Consulting	12,125.00		Prof Services/Safety Director	April 2023 Fees
12	Wintsee Consulting LLC	6,800.00		Prof Services/Technology Risk Serv Dir	March and April 2023 Fees
13	Tom Tontarski	1,007.00		Prof Services/Treasurer	April 2023 Fees
14	Tom Tontarski	26.95		Misc/Postage/Copies/Faxes	UPS checks to RPA-March
15	Conner Strong & Buckelew	725.00		Prof Services/Underwriting Mgr	April 2023 Fees
16	Conner Strong & Buckelew	1,114.00		Misc/Fidelity Bond (Admin/TPA/Treasu	Exe Dir/Treasurer/Claims admin fidelity bond
17	Debby Schiffer	2,584.00		Wellness Program	April 2023 Fees
18	Apex Insurance Services c/o Lexington Insurance	438,425.00		EPL/POL Policy - Excess Insurance	EPL, POL, LU Coverage; P#038248750-00; 1/1/23-1/1/24; Inv#8660680 2 of 2 installment
19	Appliedinfo Partners, Inc dba D2 Cybersecurity	46,104.00		EPL/CYBER/Cyber Risk Services	Penetration testing by D2; 50% installment
20	Insight Public Sector SLED	6,520.00		EPL/CYBER/Cyber Risk Services	Online annual cyber training by Wizer
21	ARC Reprographics	210.00		Safety Incentive Program	Handouts for Safety Breakfast
22	Courier Post	51.61		Misc/Legal Notices	Ad#5647177 notice of mtg change
23	Iron Mountain	118.51		Misc/Record Retention Service	Inv#HKPN431; Storage 4/1-30/23; Service 2/22-3/28/23 plus 2021 offsite files
24	Marco's Inc	5,969.00		Safety Incentive Program	3-16-23 Safety Breakfast
25	Office Depot	70.24		Safety Incentive Program	Order #301412123-001 folders for SIP breakfast
26	City of Beverly		3,400.00	Safety Incentive Program	Direct check
27	Township of Bordentown		3,700.00	Safety Incentive Program	Direct check
28	Township of Bordentown	383.86		Wellness Program	Ergo tilt rests
29	Chesterfield Township	224.65		Wellness Program	3-9-23 wellness event
30	Chesterfield Township	500.00		EPL/CYBER/EPL/Cyber Incentive Program	Cloud storage
31	Chesterfield Township		2,850.00	Safety Incentive Program	Direct check
32	Delanco Township		3,100.00	Safety Incentive Program	Direct check
33	Edgewater Park Township		2,400.00	Safety Incentive Program	Direct check
34	Borough of Fieldsboro		2,600.00	Safety Incentive Program	Direct check
35	Florence Township		3,450.00	Safety Incentive Program	Direct check
36	Hainesport Township		3,100.00	Safety Incentive Program	Direct check
37	Lumberton Township		3,200.00	Safety Incentive Program	Direct check
38	Mansfield Township		3,150.00	Safety Incentive Program	Direct check
39	Mount Laurel Township		4,000.00	Safety Incentive Program	Direct check
40	Mount Laurel Township	4,472.00		Optional Safety Budget	stop the bleed kits
41	Pemberton Borough		2,100.00	Safety Incentive Program	Direct check
42	Shamong Township		2,600.00	Safety Incentive Program	Direct check
43	Southampton Township		2,900.00	Safety Incentive Program	Direct check
44	Tabernacle Township		2,100.00	Safety Incentive Program	Direct check
45	Woodland Township		2,100.00	Safety Incentive Program	Direct check
46	Hardenbergh Insurance Group	28,904.00		Risk Management Consultants	1st installment payment -Delran and Southampton
	Subtotals	\$632,733.11	\$56,762.50		

JIF Bill List Total	\$689,495.61
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Strategic Planning Committee Meeting Minutes
March 21, 2023
Via Zoom Conferencing

A meeting of the Burlington County Municipal Joint Insurance Fund's Strategic Planning Committee was held on March 21, 2023 at 2:00 pm via Zoom conferencing. The meeting began at 2:00 PM.

Those in attendance were:

Daniel Hornickel, *Chair*, **Pemberton Township**
Tom Sahol, **Chesterfield Township**
Bobbie Quinn, **Lumberton Township**
Kathy Smick, **Pemberton Borough**
Paul Forlenza, MGA, Executive Director, **RPA a Division of Gallagher**
Kamini Patel, MBA, CIC, CPCU, AIDA, Program Director, **RPA a Division of Gallagher**
Kris Kristie, Sr. Account Representative, **RPA a Division of Gallagher**
Jerry Caruso, **Technology Risk Services Director**

Those not in attendance:

Sue Onorato, **Shamong Township**
Susan Jackson, **New Hanover Township**

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

I. Minutes of the September 20, 2022 Meeting

Mr. Forlenza stated that a copy of the September 20, 2022, Strategic Planning Committee Minutes were emailed to all Committee members along with the notice for today's meeting on March 10, 2023. They were also reviewed at our October 2022 Executive Committee Meeting.

II. Committee Vice Chair

Mr. Forlenza explained that during the Annual Committee Chairs Meeting that took place in early January, the creation of Committee Vice Chairs was discussed to assist in the absence of a Committee Chair and for purposes of perpetuation of Committee Chairs. He then advised the Committee that the Committee Vice Chair would be responsible for chairing the meeting and providing an update at the monthly Executive Committee meeting in the absence of the Committee Chair.

That being said, Mr. Forlenza asked the Committee if they would like to select a vice-chair or if anyone would be interested in that position. Mr. Sahol noted he would act as Vice Chair. The Committee thanked Mr. Sahol.

III. Membership Renewals

Mr. Forlenza stated that for a number of years, his office has been reaching out to those members up for Renewal that year to inquire if they are interested in a "Renewal Visit Presentation" to their Governing Body at one of their meetings. This is an opportunity for a representative from the Executive Director's office to talk directly to the decision makers in the municipality and discuss with them how the JIF is doing, the programs offered, and all the resources that are available to them as members of the Fund.

Mr. Forlenza noted that this is a huge undertaking between all three JIFs with approximately 40 towns up for renewal this year. Even though it is a lot of evening meetings, it is also important. He stated that his approach this year will be to offer to visit each renewing member, but not force any member, unless we feel there is a concern with the municipality. He also noted that the booklets that are produced and distributed on an individualized basis have a cost of approximately \$10-\$12 per booklet, which is a considerable expense. Mr. Forlenza then asked the Committee what they feel the approach should be this year in regards to the Renewal visits.

Mr. Hornickel noted those towns that are renewing should be offered the opportunity for a visit and, instead of printing the booklets, either a link can be provided to the Governing Body to access the reports, or they can be emailed to the Municipal Clerk and printed or forwarded to the Governing Body members electronically by the clerk. Mr. Sahol also agreed that towns should be given the option in regards to whether they wish to have a visit scheduled or not.

Following a brief discussion, Mr. Forlenza recapped the Committee's discussions stating that a renewal visit and presentation will be offered to all renewing members. If there is a specific town Mr. Forlenza feels needs to be visited, he will "invite himself" to their meeting. In regards to the printing of the presentation booklets, his office will email them to the Clerks and ask the Municipal Clerk to either print them or distribute electronically to the governing body. Mr. Hornickel stated that should there be any resistance from a particular town that the Committee or Mr. Forlenza feels needs a visit, he would be happy to reach out to that town personally as Chair of this Committee to discuss the issues. Mr. Forlenza thanked Mr. Hornickel.

IV. Membership Growth – Prospects for 2024

Mr. Forlenza stated there are no current prospects for 2024, though Mr. Holly, Cinnaminson, and Easthampton are always on his radar. He noted he is not sure where these towns are in their current 3 year cycle with their current insurer, but as some have made applications to the BURLCO JIF in prior years, he will be sure to monitor their membership in their current programs.

V. 2023 Conferences

Mr. Forlenza stated his office sent emails to those Fund Commissioners that have first right of refusal to attend both the AGRiP and PRIMA Conferences on January 3, 2023 and March 13, 2023, respectively.

Mr. Forlenza explained both conferences are very informative with AGRiP being geared towards Risk Pool operations and PRIMA being geared towards general risk management for public entities.

The PRIMA Conference will be held June 4-7, 2023 in Long Beach, CA. AGRiP held it's Spring conference March 5-8, 2023 in Orlando, FL, of which no members from the BURLCO JIF attended. The AGRiP Fall Conference will be held October 1-3, 2023 in Salt Lake City, UT. Currently, there is not much interest in attending these Conferences, but Mr. Forlenza reiterated how informational these conferences are and if you would like to attend please send him an email. The BURLCO JIF has budgeted for members to attend these conference.

VI. Membership – Professional Organizations

Mr. Forlenza noted our current membership with PRIMA is up for renewal March 2023, and our current membership with AGRiP is up for renewal April 2023. Mr. Forlenza asked if anyone had any concerns with the Fund renewing its current memberships.

Mr. Hornickel asked what the renewal cost was per organization and what types of resources do they provide. Mr. Forlenza noted the renewal fee for PRIMA was approximately \$400, and though

he wasn't sure of the renewal fee for AGRiP, he noted it is more expensive; however, is a bit more specialized in regards to the functions of the BURLCO JIF. He stated that as members of these organizations, we have access to all of their printed and electronic resources and their database of information. He noted these organizations generate a great deal of information on Risk Management Programs for public entities and information on different aspects of Pool Administration.

VII. 2023 Executive Committee Meeting Time/Format/Location

Mr. Forlenza reminded the Committee that the 2023 Executive Committee Meeting Schedule was approved last year at the Strategic Planning Committee Meeting that was held in June. He noted that there will be five (5) virtual meetings held via Zoom Conferencing (February, March, May, September, and November) and six (6) in-person meetings (January, April, June, July, October and December) at the Hainesport Municipal building. This hybrid format was developed at the members' request and should help to boost attendance from the members. Mr. Forlenza stated that we should have a good idea how this schedule is working when the quarterly attendance report comes out in April.

Mr. Forlenza stated his office will develop a draft 2024 meeting schedule for review at the Committee's next meeting.

VIII. New Fund Commissioner Orientation

Mr. Forlenza noted that again this year his office will be holding New Fund Commissioner Orientation sessions for those Fund Commissioner, Alternates, RMCs or anyone else that would like to learn more about the JIF.

An email was sent to the Fund Commissioners for all three JIFs the end of February to gauge who would be interested in attending these sessions, which will be done virtually. His office received 11 responses from the BURLCO JIF, with 52 responses in total. As a result, Mr. Forlenza is scheduling two (2) identical virtual sessions; one on April 27 @ 1:00 pm and the other on May 2, @ 10:00am. Both sessions will be generic and identical. An email with links to RSVP for the specific sessions will be sent to those interested next week.

IX. Fund Commissioner Attendance

Mr. Forlenza referenced the 2022 Fund Commissioner Attendance report included in the agenda packet. He noted the attendance is taken directly from the Recording Secretary's minutes. This report depicts the attendance of the Fund Commissioners and Alternates for 2022, with the exception of August as we do not hold a meeting that month.

Mr. Forlenza stated the overall attendance for Fund Commissioner for 2022 is at 66% and for a combination of Fund Commissioner/Alternates at 73%. He noted that the goal is to have 75% member attendance overall with at least 50% attendance by the Fund Commissioner. With both in-person and virtual meetings, member towns, both big and small, should meet attendance goal easily.

Mr. Forlenza noted that each year a letter is sent to the Mayor and Council c/o the Municipal Clerk of those members that do not meet these guidelines. The 2022 attendance letter was sent on November 8, 2022 to 10 members. The letter outlines the importance of active participation in the JIF and that the organization wants all members to be actively involved and provide their input. It notes that if the current Fund Commissioner is unable to attend the meetings, then please assign someone who is able to attend. The purpose of the letter is to remind the members that the JIF belongs to them, and in order to get the most out of it, you need to actively participate.

He noted the 2023 attendance report for the 1st qtr. will be included in the monthly agenda packet for April.

X. Annual Planning Retreat

Mr. Forlenza stated the Annual Planning Retreat has been scheduled for April 18, 2023 at the Medford Village Country Club. He noted the Invitation will be emailed to all members later this week. Mr. Forlenza then briefly reviewed the Retreat Draft Agenda with the Committee including the presenters. He noted should anyone wish to see any other topics discussed, to please let him know.

Ms. Smick asked if the section on OPRA could be recorded, or the presentation made available for download. Mr. Forlenza noted each Professionals presentation is posted to the JIF website and is available to download after the Retreat.

Mr. Hornickel requested that Mr. Petteti discuss which vehicles appear to be more costly to repair, ie: if the Police Departments are all using Ford Interceptors, and they turn out to be the most expensive vehicles to repair, is it worth looking at other comparable vehicles to utilize that aren't as expensive to repair. Mr. Forlenza noted he would ask Mr. Petteti to comment on that specifically.

Following a brief discussion, the Committee approved the Retreat agenda.

As of these minutes, the Annual Planning Retreat invitation was emailed from the Executive Directors office to all members on March 22, 2023.

XI. MEL EPL Plan of Risk Management Program

Mr. Forlenza referred the Committee to page 8 of the agenda which depicts the current compliance status of the Members as of March 6, 2023 stating this is the members' status for the 2022- 2023 EPL Risk Management Program. He stated that members will need to complete the necessary steps to stay or come into compliance with the new program effective January 1, 2024. He stated that this compliance spreadsheet is included in the monthly agenda packet. Mr. Forlenza noted that some members are carrying a higher deductible due to specific loss trends in a specific department (i.e. police), but overall, most members have the standard deductible or have had the ability to buy down their deductible and coinsurance.

Mr. Forlenza stated that all members that want to be in compliance with the 2024-2025 Program will need to complete the Managerial and Supervisory Training which will be held this year via Zoom. As in the past, Mr. Riccio will be presenting the Training, which will consist of an AM and PM Session each day, with 10-12 sessions planned. The cost per session to have Mr. Riccio conduct this training is \$750 per session, which is the rate we have paid in the past; he has not raised his rate. These expenses will be split with the ACM & TRICO JIFs. Mr. Forlenza asked if the Committee was ok with that expenditure. The Committee agreed. Mr. Hornickel abstained from the consent to utilize Mr. Riccio.

In regards to Police Command Staff Training, these sessions will be held in person and presenting will be Keith Hummel, Harry Earle and/or Chris Winter. Trainings will be 3 or 4 days, with an AM and PM session per day. Mr. Forlenza asked for authorization to secure the JIFs' typical venues and to pay the expense of these sessions. Again, these expenses will be split with the ACM & TRICO JIFs. The Committee agreed. Mr. Forlenza noted there will be a lot of new topics covered in these sessions.

Next, Mr. Forlenza stated that in regards to the updated policies and procedures, he has heard they will be uploaded to the MEL website by mid-April. Once that has been done, his office will send notification out to the members so they can go to the site, download them, and begin the process of updating their policies.

Lastly, in regards to Training of all other personnel, Mr. Forlenza reminded the Committee that a component of complying with this program is that employers offer their employees anti-harassment training. The employees are not required to complete it, but as an employer, you need to offer it and have documentation that you have done so. This training process has been done previously via the MSI website as your employee can log into the site, complete the training and it's documented. Your roll as the employer, again, is to make sure you document that you have offered this training to all personnel. Mr. Forlenza stated additional information will be forthcoming in regards to this program over the next few months.

XII. EPL/POL Policy

Mr. Forlenza reminded the Committee that the MEL instituted a five year phase in process in how the members' EPL premium is calculated moving to a process based on member exposures and loss history. 2023 is year 4 of the 5 year process, though he noted that any changes for 2024 should not be significant. He reminded the Committee that this process was implemented as it became apparent that some good performing members in poor performing JIFs were paying too much premium while poor performing members in good performing JIFs were not paying enough premium.

Mr. Forlenza reminded the Committee that in November 2022 the Fund Underwriter, Ed Cooney, advised him that QBE had decided to no longer offer coverage and that he was working with AIG to secure coverage effective January 1, 2023. In regards to the premium for 2023, there was a statewide increase of 5%; however, the BURLCO JIF increase was approximately 7.5%, partially due to the premium revaluation process discussed earlier. He noted the BURLCO JIF's current 5 year Loss Ratio is 14.4%.

XIII. MEL EPL Helpline

Mr. Forlenza referred the Committee to a report in the agenda noting this is the most up to date list of Helpline Contacts. Mr. Forlenza noted there are members listed that are no longer with the municipality, as well as a few towns with no one assigned. Mr. Forlenza indicated an email to all members had been sent out from his office in November asking members to review their appointed contacts for the EPL Helpline and notify his office of any changes. He also noted Mr. DeWeese does a great job of referring to the report and asking members to review it each month.

Mr. Forlenza stated that based on conversations with Mr. DeWeese, he is aware that the members are actively utilizing the Helpline as they are comfortable speaking with him. In regards to other EPL related risk management services, Mr. Forlenza noted that Ms. Heather Steinmiller, who assists with the EPL Risk Management Program is working on developing videos, particularly in regards to EPL and FMLA issues, which once completed will be uploaded to the MEL website. Finally, Mr. Forlenza noted that Mr. DeWeese is also sending some of his EPL advice memos, which he produces from the phone calls he receives, to Ms. Steinmiller who is scrubbing the memos for personal information, to also upload to the MEL website as an additional resource for the members.

XIV. Elected Officials Training

Mr. Forlenza informed the Committee that this year, the Elected Officials Training is being conducted online through the MEL Safety Institute. Utilizing the MEL Safety Institute will allow

all Elected Officials to complete this training at their convenience. The training is approximately 30 minutes long. The MEL will reduce each member's 2023 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by May 1, 2023. 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. An email including instructions on how to access this training was emailed to all Fund Commissioners, Municipal Clerks, and Risk Management Consultants by Megan Matro on or about February 24, 2023.

Mr. Forlenza noted he receives a download every week or so of those that have completed the training. A follow-up email is sent from his office to those that completed that training with links they can use to access additional information on the topics covered during the training. Also, included in that email is a short questionnaire to see how the participants liked the training being available through the MSI system.

Mr. Hornickel took the training on line and stated overall it was very good, however it would have been helpful if there was a "rewind" feature so you could go back and listen again to a topic if you had missed something. He noted there is a pause feature; however a rewind feature would be beneficial. Mr. Forlenza stated that is good feedback and he will bring it up to the MEL. It was also asked if it was possible to go on the MSI website and see which Elected Officials have completed the trainings. Mr. Forlenza reiterated that he receives a list every week or so of those that have completed the training. He will have his office configure the report and post to the websites so the members can see who has taken the training thus far. He will send an email to all members noting the presence of the report once this is completed.

XV. *Land Use Liability Risk Management Program*

Mr. Forlenza referred the Committee to page 12 of the agenda which depicts those member municipalities that have had at least some of their land use board's members complete the enhanced training program. This report is also included in the monthly agenda packet. Mr. Forlenza reminded the Committee that only those land use board members that complete the training process are eligible for enhanced coverage, should they be named personally in a Land Use claim and also stated the certification is for the individual, not the position. Mr. Forlenza noted that should anyone need additional training materials to please contact his office, or you may obtain them from the BURLCO JIF website.

XVI. *Technology Risk Management*

Mr. Forlenza introduced Jerry Caruso, Technology Director with Wintsec Consulting, for the ACM, BURLCO and TRICO JIFs as of this year.

Mr. Forlenza reviewed the Cyber Training and Phishing Report included in the agenda packet and explained the MEL Cyber Risk Management program requires one hour of cyber hygiene training each year which is being provided by Wizer in two (2) 30 minute sessions. He informed the Committee that Wizer does change up the phishing emails to the employees on a monthly basis. He stated this report depicts the results so far for the training that was released on February 27, 2023. He then reviewed the report with the Committee. He noted this report also included the member phishing results, but stated there has been some confusion over what constitutes a successful phishing attempt. Mr. Caruso explained that depending on individual settings in Outlook, if you hover over an email too long it actually registers as the email being "read" even if you do not actually open the email, thereby, giving a "false" positive on the report. He noted they are currently working on this with WIZER and hope to have it figured out soon.

Mr. Caruso then explained in regards to D2, the report in the agenda packet depicts those towns who have provided their IP addresses to him, and once a member confirms their IP address and domain name, the scanning/penetration testing can begin. Mr. Caruso is currently working with the towns in obtaining these as some of the larger towns have multiple IP addresses that might not have been provided during last year's activities.

XVII. Cyber JIF

Mr. Forlenza reviewed the coverage limits provided by the Cyber JIF effective January 1, 2023, which is \$3,000,000 each claim/ \$6,000,000 aggregate per JIF with no umbrella. In addition, Mr. Forlenza reviewed the deductibles and co-insurance for the Cyber JIF noting non-compliant members have a \$50,000 deductible and 20% coinsurance of the next \$300,000 of a loss; minimum security has a \$25,000 deductible and no coinsurance; and advanced security compliance has a \$0 deductible.

Mr. Forlenza noted he is still working with the Cyber JIF on determining the reimbursement due the BURLCO JIF for training costs that are currently being provided by the JIF that are built into the Cyber JIF assessment. He explained that the Cyber JIF had built into their budget funding to provide cyber hygiene training, phishing exercises, and network scanning. As the BURLCO JIF has been providing this service to its members for a few years, and we did not want to use the Cyber JIF program as there was nothing wrong with the BURLCO JIF's current program, Mr. Forlenza requested a reimbursement of the costs associated with those programs for the BURLCO JIF. Mr. Forlenza noted that once the Cyber JIF has contracts with vendors for these services, he will have a better idea of the total amount of the reimbursement. Mr. Forlenza stated he will keep this Committee updated.

XVIII. Committee Charter

Mr. Forlenza referenced the Committee Charter included in the agenda packet, noting his office has a policy to review the Charter at the first meeting of each sub-Committee each year to make sure everyone still feels it represents the Committee's specific duties and responsibilities. He asked that everyone please review it and should you have any recommendations or questions, please contact him.

XIX. 2023 Remaining Meetings

Mr. Forlenza noted the next meeting is scheduled for August 1, 202 at 10:00 am in Pemberton Township, and the last meeting will be November 2, 2023 at 10:00 am via Zoom.

There being no further business, the meeting adjourned 3:04 PM.



Municipal Excess Liability Joint Insurance Fund

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

Date: March 25, 2022
To: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack
Subject: MEL June Report

2022 MEL, MR HIF & NJCE JIF Educational Seminar: The 11th annual seminar will be conducted virtually on 2 half-day sessions: Friday, April 29th and Friday, May 6th from 9AM to 12PM. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). A notice was distributed to members, risk managers and professionals via email.

2021/2022 Elected Officials Seminar: The MEL's Annual Elected Officials Seminar is available through the MEL Safety Institute. A flyer with instructions to complete the course; flyer has been distributed to commissioners and is posted to the MEL's webpage – njmel.org.

The MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by May 1, 2022. The credit will continue to be extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The maximum credit is approximately 5% of the member's assessment.

MEL Cyber Liability JIF: A committee was formed at the MEL's 2022 Reorganization meeting to research the creation of a special JIF to insure Cyber Liability. The committee is comprised of MEL Commissioners, Executive Directors and Professionals; to date the full committee has met twice to meet the target start-up date of January 1, 2023. Enclosed is a memorandum on the progress to date. The topic will be more fully discussed during the retreat.

2022 Financial Disclosures: JIF Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. It is anticipated the Division of Local Government Services will distribute a notice with filing instruction in March with a deadline to file by April 30th.

Sexual Molestation Claims: Local affiliated JIF members are beginning to see claims filed alleging sexual molestation with occurrence dates preceding JIF formation and/or membership terms. Fund Attorney conducted a search to find an Archivist Firm. Fund Attorney said the EJIF had hired a firm with great success in helping the EJIF recover from policies predating the JIF. That firm is no longer in existence. Resolution 20-22 adopted awarding a contract to Policy Find to help members identify prior policies to submit these claims for coverage.

Anderson Kill: The MEL is still working with Anderson Kill in the matter of Covid claims. Resolution 21-22 was adopted to renew the arrangement.

RCF: A copy of Commissioner Clarke's report on the RCF's January Reorganization, submitted for information. RCF also met prior to MEL meeting.

September Meeting: This year, we reset the scheduled meeting times for the MEL to avoid conflicts with holidays. However, we scheduled the September date for September 8th and that conflicts with other JIF meetings. The Board will be reconsidering the date of September meeting.

Management Committee: Committee met on January 14th to confirm excess insurance placements, the Middlesex Joint Insurance Fund, Enlyte purchase of Quani (Qual-lynx and Qualcare) and pilot program for table-top property appraisals. Minutes are enclosed, for information.

Legislative Committee: Committee met on February 25th; minutes are enclosed, for information.

Marketing Committee: We are in the process of scheduling a meeting of the Marketing Committee for early April.

Safety & Education Committee: Committee met on February 4th; enclosed are the minutes for information. FirstNet is no longer able to support the MEL's current Learning Management System. A competitive contracting RFP has been issued with a March 23rd due date. We hope to have a new vendor in place by July 1, 2022 to allow for a smooth transition.

Coverage Committee: Committee is in the process of scheduling a meeting for April.

Claims Committee: The Claims Review Committee met on January 6th and March 18th; minutes of these meetings are sent to the full MEL Board separately from the agenda. The Claims Review Committee is scheduled to meet next on May 5th.

Due Diligence

Financial Fast Track – as of 12/31/21. Report not yet completed but Executive Director reviewed the various items that have impacted the MEL Financials, such as the change in accidental disability pension offsets, Covid 19 claims for 2020 and 2021, and Hurricane Ida.



Municipal Excess Liability Joint Insurance Fund

Office of the Fund Attorney
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P.O. Box 228
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Tel (973) 334-1900
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BULLETIN

TO: All Members

FROM: Fred Semrau, Fund Attorney

DATED: March 20, 2023

RE: Local Government Unit Websites

In recent years, local government entities have expanded their use of their public-facing websites to make a wide variety of information to the general public. With this growth comes potential scrutiny by the public and State agencies, resulting in increased legal exposure.

Recently, certain State agencies and advocacy groups have been reviewing municipal websites for potential discrimination claims under the New Jersey Law Against Discrimination, N.J.S.A. 10:5-1 et seq. In particular, over the last six months there appears to be increased intent by the State to expand the NJLAD's scope of "places of public accommodation" and "public facilities" to include municipal public websites.

Unfortunately, to date the Division of Civil Rights (DCR) has not adopted an explicit policy or standard related to municipal websites, and legal guidance in this area remains unsettled on both the federal and State level. However, since last fall, the DCR has issued violation notices and instituted administrative proceedings against municipalities based on outdated forms and language contained on municipal websites.

Accordingly, if you have not already done so, we urge you to update your policies to address website content monitoring, and to regularly review your website materials to ensure that all areas are updated to meet with current legal standards. The following are some areas that you should pay particular attention to and update in this process:

1. Marriage license information
2. Special event requests
3. Birth certificates
4. Voter registration
5. Use of gender-neutral terms and language instead of gender-specific terms on all forms and website content

It is also important to check and update all links for correct, updated application forms, whether they be links to local, State or federal websites. In addition, N.J.S.A. 47:1B-1 et seq. (P.L.2021, c.371), more commonly known as “Daniel's Law”, is important legislation that prohibits disclosure via public records and internet postings, the home addresses, or in some cases, names, of former, active, and retired judicial officers, prosecutors and law enforcement officers, as well as certain immediate family members registered as “covered persons” with the State Office of Information Privacy (OIP).

You should consult with your municipal attorney to discuss ways to ensure that the above information pertaining to covered persons is redacted or removed from public-facing websites and records in compliance with Daniel's Law deadlines. Standards and guidance on Daniel's Law continues to evolve. However, it is critical that your respective public entities register with OIP as redactors so they receive timely notifications identifying individuals who are authorized covered persons so that redactors can immediately coordinate to prevent improper release of protected information.

We remind all Administrators to continue to regularly monitor the status of your websites to be certain that it is current and up-to-date. All forms, applications, information and other content should be reviewed and “audited” on a regular basis. Limit the number of employees to a small group with authorized access to upload material and/or make changes to the content on your website. Before any changes are uploaded to your municipal website, the content/text should be reviewed and approved by Department Heads and Administration.

Lastly, please ensure that public entity websites are fully compliant with the ADA requirements for website accessibility. For more information, please visit: <https://njmel.org/wp-content/uploads/2020/04/Bulletin-2019-Website-Compliance-with-ADA.pdf>.

As always, we suggest you consult with your legal counsel regarding these matters to ensure you have the most recent information.



Municipal Excess Liability Residual Claims Fund

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

March 24, 2023

Memo to: Burlington County Municipal Joint Insurance Fund

From: Commissioner Jack

Re: RCF March 2023 Meeting Summary

Contract Extension for Professional Contracts CC#20-01: Professional contracts for the RCF are in their 3rd year of their term. A provision in the contracts allows the Board to extend the contracts for a 4th and/or 5th year. The Board adopted Resolution #12-23 to authorize extending the professional contracts for an additional two (2) years, from January 1, 2024, through December 31, 2025.

RCF 2023 Professionals Contract Addendums: The professional contract addendums for 2023 have been executed and are being distributed.

Financial Disclosures: JIF Commissioners should anticipate the Division of Local Government Services to distribute a notice with filing instruction in March with a deadline to file by April 30th.

Claims Committee: The Claims Review Committee met on January 6, 2023 and March 1, 2023; minutes of the meetings were distributed under separate cover.

June Meeting: As a reminder the June meeting is scheduled for Friday, June 2, 2023 at 10:30AM at the Forsgate Country Club.



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: March 24, 2023
TO: Burlington County Municipal Joint Insurance Fund
FROM: Commissioner Jack
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

REVISED BUDGET AND PROFESSIONAL FEE AMENDMENT RESOLUTION - The revised 2023 budget and Resolution #16-23 were included in the agenda and adopted by the Board. The revisions reflected the changes in membership in the local JIFs for 2023 and the associated professional fee contract increases. The revised budget is included in this report.

CONTRACT EXTENSION FOR PROFESSIONAL CONTRACTS CC#1-2020: EJIF professional contracts are in their 3rd year of their term. A provision in the contracts allow the Board to extend the contracts for a 4th and/or 5th year. The Board approved Resolution #17-23 authorizing extending the contracts and associated fee amounts for certain Fund Professionals and Service Organizations from January 1, 2024, through December 31, 2025.

ACTUARIAL IBNR REPORT – Mr. Kullman of Aon was present at the meeting and referenced his full report, valued as of December 31, 2022, which was included in the agenda.

NEXT MEETING – The next meeting of the EJIF is scheduled for Friday, June 2, 2023 at 10:50AM at the Forsgate Country Club, Jamesburg, N.J.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND				
2023 BUDGET BASED ON 2010 CENSUS & 1/3 CHANGE TO 2020 CENSUS				
3/20/2023 12:59	2023 CERTIFIED BUDGET	2023 REVISED BUDGET		
		TOTAL	CHANGE	CHANGE
			\$	%
I. Claims and Excess Insurance				
Claims				
Third Party (Non-Site Specific)	423,792	425,247	1,455	0.3%
On Site Cleanup (Site Specific)	232,402	233,201	799	0.3%
PO Pollution Liability	152,657	153,180	523	0.3%
Tank Systems	221,010	221,769	759	0.3%
DMA Waste Sites (Superfund Buyout)	1,248,593	1,252,879	4,286	0.3%
LFC	21,239	21,239	-	0.0%
Total Loss Fund	2,299,693	2,307,515	7,822	0.3%
II. Expenses, Fees & Contingency				
Professional Services				
Actuary	62,500	62,500	-	0.0%
Attorney	92,452	92,838	386	0.4%
Auditor	17,620	17,620	-	0.0%
Executive Director	341,338	343,026	1,688	0.5%
Treasurer	21,731	21,731	-	0.0%
Legislative Agent	45,000	45,000	-	0.0%
Underwriting Managers	270,353	271,691	1,338	0.5%
Environmental Services	483,507	485,524	2,017	0.4%
Claims Administration	31,953	32,086	133	0.4%
		-		
Subtotal - Contracted Prof Svcs	1,366,454	1,372,016	5,562	0.4%
Non-Contracted Services				
Expenses contingency	28,270	28,389	119	0.4%
Member Testing	8,326	8,326	-	0.0%
		-		
Subtotal - Non-contracted svcs	36,596	36,715	119	0.3%
		-		
Subtotal-Contracted/Non-contracte	1,403,050	1,408,731	5,681	0.4%
		-		
Excess Aggregate Insurance	546,332	548,464	2,132	0.4%
		-		
General Contingency	185,025	179,611	(5,414)	-2.9%
		-		
Total Exp, Fees & Contingency	2,134,407	2,136,806	2,399	0.1%
		-		
TOTAL JIF APPROPRIATIONS	4,434,100	4,444,321	10,221	0.2%

*LFC = Members not based on population (i.e. Parking Auth, Health Commissions, Fire Dept, OMUA)