

# BURLCO JIF

## Annual Safety Celebration Breakfast



# DOOR PRIZE!

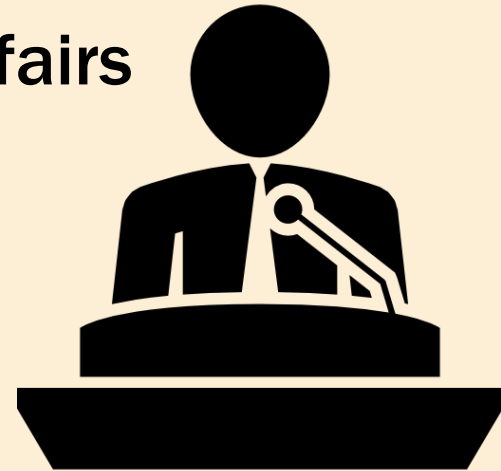


**Find Your Door Prize  
Number at Top Right  
Corner of Pamphlet**

# Introduction

**Paul A. Forlenza, RMC, MGA**  
**Executive Director, BURLCO JIF**

- *Public Entity Background*
  - County Government
  - N. J. Department of Community Affairs
  - Township Administrator
- 20 Years Pool Administration
- 30 Years Pool Experience



# Welcome



- **Fund Commissioners**
- **Municipal Employees**
- **Safety/Claims/Wellness Coordinators**
- **Elected Officials**
- **Administrators**
- **Professionals and Staff**

# Why Are We Here?



**1.**

**Celebrate Your Achievements**

**2.**

**Remind you of the Importance of Employee Safety & Wellness**

# 2023 BURLCO JIF Safety Breakfast

**Executive Safety Committee  
Safety Coordinators  
Claims Coordinators  
Wellness Coordinators**

The pamphlet you received at the door lists each individual's name as most recently reported to us.

**THANK  
YOU!**



**THANK  
YOU!**

# Fund Professionals

- **Wellness Director**
  - Debby Schiffer
- **Qual-Lynx**
  - Claims Administrator
- **QualCare**
  - Managed Care Provider
- **Solicitor**
  - David DeWeese, Esq.
- **Risk Program Administrators (RPA)**
  - Administrator
- **Law Enforcement Risk Management Consultant**
  - Christopher J. Winter, Sr.
- **J. A. Montgomery Risk Control**
  - Safety Director



# **Your Risk Control Service Team**

**Safety Director**

**KEITH  
HUMMEL**

**Sr. Consultant**

**JOHN  
SAVILLE**

**Sr. Consultant**

**ROB  
GARISH**

**Administration**

**MELISSA  
MECCARIELLO**

**Safety  
Training  
Coordinator**

**ANDREA  
FELIP**

**Training &  
Admin  
Manager**

**SUSAN  
KOPEC**

**Administration  
& MSI Help  
Desk**

**NATALIE  
DOUGHERTY**





# The NJ JIF Movement

IS A SUCCESS



# Statewide Results

- **\$3.5 Billion in Savings**
- **More than 500 public entities are in a JIF**
- **LTAF at its lowest level ever**
- **Safety training at its highest levels ever**

## 31 Year History of Success

- **\$7,334,758 in surplus**
- **\$14,640,090 in cash on hand**
- **\$12,966,866 in dividends**
- **\$1,250,962 in 2022**

## JIF Results

(Valued as of 9-30-2022)

# Challenges Remain!

- **Difficult Worldwide Insurance Market**
  - Property - Climate Change & Inflation
  - Workers' Compensation – Pandemic & Expansion of Compensability
  - Liability – Social Inflation & Social Media
- **Regulatory Changes**
  - Pension Offset
- **Statutory Changes**
  - SAM Amendments
  - Firefighters Presumption

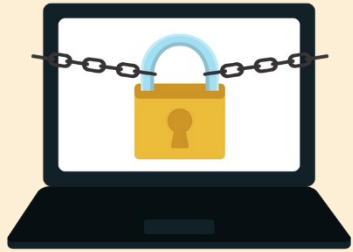


# Control What is Within Our Reach



**As a JIF, we must concentrate on controlling those factors that we can**

# The Newest Challenge: Technology Risk



**Technology Risk  
Services Director**

**WINTSEC**  
TECHNOLOGIES

**Jerry Caruso – Wintsec Consulting**

- **Employee Cyber Hygiene Training**
- **Phishing Exercises**
- **External Network Scanning**
- **External Penetration Testing**

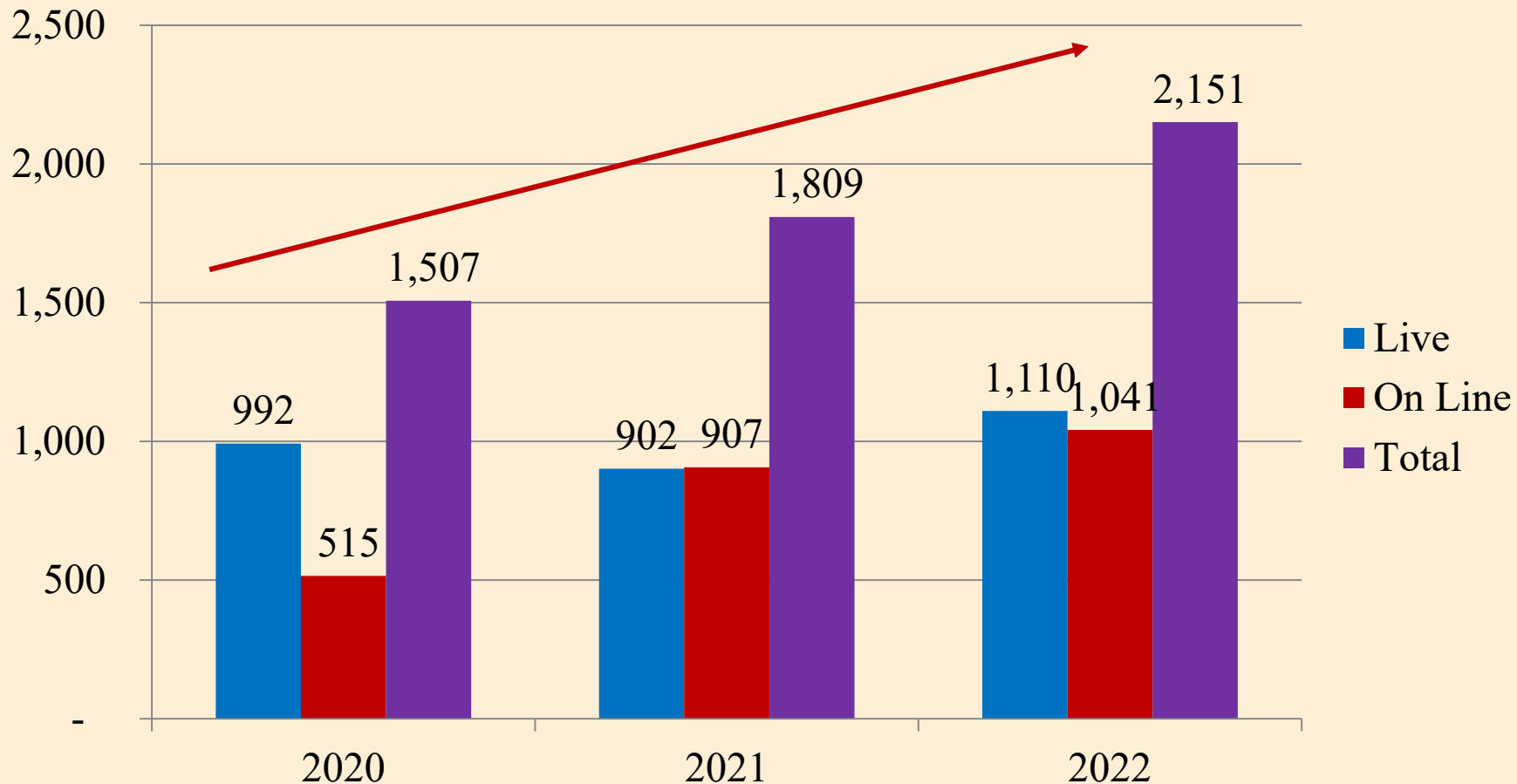
# Managing Technology Risk

## Municipalities Hold Valuable Information

- **96% of members are participating in monthly network scanning & annual penetration testing**
- **86% of members are participating in the phishing exercises**
- **Over 90% of your employees are completing the cyber hygiene training**

**Creation of the Cyber JIF – January 1, 2023**

# BURLCO Employee Training Events



**Overall Training has Increased by 43%**

# Zero Lost Time Accidents in 2022



- Bass River
- Bordentown Twp.
- Chesterfield
- Edgewater Park
- Fieldsboro
- Medford
- New Hanover
- North Hanover



# Zero Lost Time Accidents in 2022



- Palmyra
- Pemberton Borough
- Riverside
- Shamong
- Southampton
- Springfield
- Woodland
- Wrightstown

# Significant Reduction in Lost Time Accident Rate

**Edgewater Park**

**1.87 in 2021**

**“0” in 2022**



**Southampton**

**1.54 in 2021**

**“0” in 2022**

**Bordentown Twp.**

**1.20 in 2021**

**“0” in 2022**

# Best Claims Reporting Record

- Bass River
- Beverly
- Bordentown City
- Bordentown Twp.
- Chesterfield
- Edgewater Park
- Florence
- Hainesport



- Lumberton
- Mansfield
- Medford
- Mount Laurel
- North Hanover
- Palmyra
- Pemberton Boro.
- Riverside

**All Claims Reported in Less Than 3 Days!**

# Best Claims Reporting Record

- **Southampton**
- **Springfield**
- **Westampton**
- **Woodland**



**All Claims Reported in Less Than 3 Days!**

# No Workers' Compensation Claims Reported in 2022!

- Fieldsboro
- Shamong
- New Hanover
- Wrightstown



# 2022 Managed Care Results

- **1,515 Workers' Compensation Bills**
- **\$2,464,928 Billed**
- **\$1,559,098 in discounts applied**
- **\$905,830 Paid**
- **63% in Network Savings!**



**JIF Results**  
(Valued as of 12-31-2022)

**95% of Provider Charges are Repriced through  
the Exclusive QualCare Network**

# Transitional Duty Work Days Used

- Bass River
- Beverly
- Bordentown City
- Edgewater Park
- Medford



**100% of Available Days Used!**

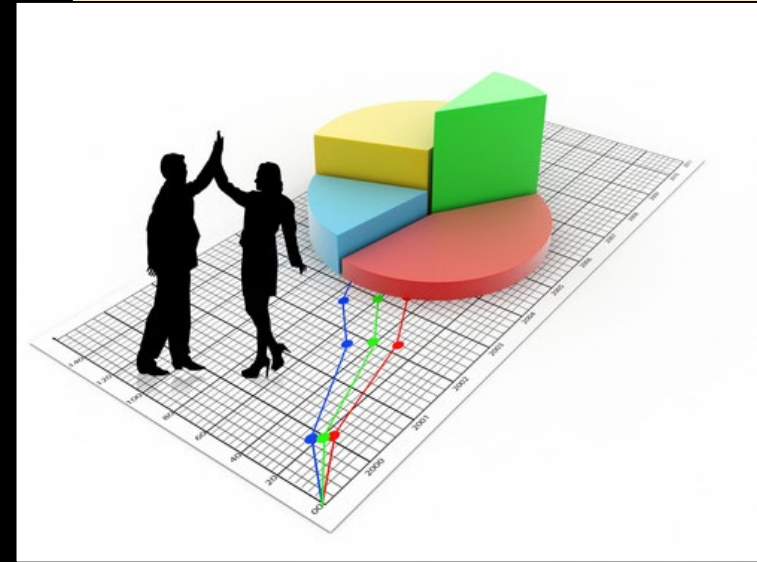
**\$140,841 in Overall savings in 2022!**



# Beat the Six Year JIF

## Average Loss Ratio (87.4%)

- **Tabernacle (81.7%)**
- **Mount Laurel (75.4%)**
- **Chesterfield (74.7%)**
- **Springfield (71.5%)**
- **Bordentown Twp. (70.1%)**
- **Medford (58.4%)**
- **Delran (56.5%)**
- **Mansfield (51.4%)**



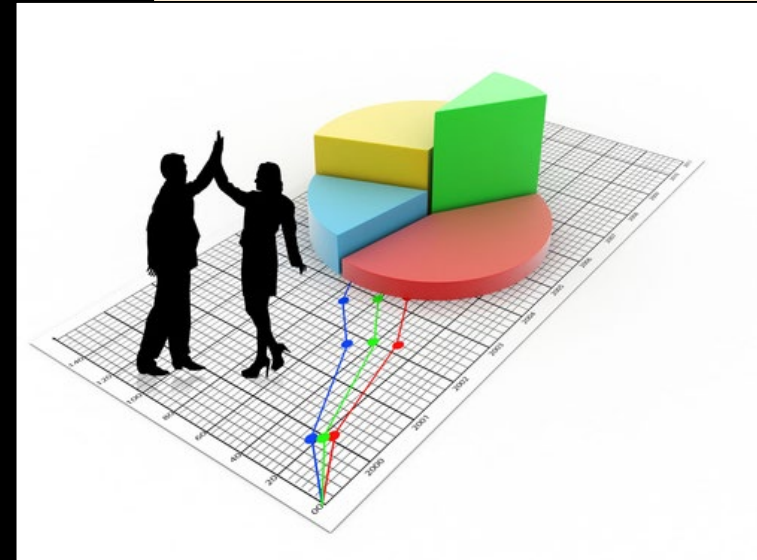
Fund Years 2016 – 2021  
- As of 12/31/22



# Beat the Six Year JIF

## Average Loss Ratio (87.4%)

- Shamong (47.8%)
- Hainesport (46.5%)
- Woodland (37.6%)
- Bass River (34.9%)
- Lumberton (28.3%)
- Beverly (15.2%)
- New Hanover (11.8%)
- Wrightstown (3.9%)



Fund Years 2016 – 2021  
- As of 12/31/22

# So What's the Worry?

## Everything is Great!



# So What's the Worry?

## com·pla·cen·cy

/kəm'plāsənsē/ noun

- a feeling of smug or uncritical satisfaction with oneself or one's achievements.
- "the figures are better, but there are no grounds for complacency"



# Following Breakfast:

Debby Schiffer – Wellness Director  
Keith Hummel – Safety Director



# DOOR PRIZE!



**Find Your Door Prize  
Number at Top Right  
Corner of Pamphlet**

# 2023 BURLCO JIF Safety Breakfast

**Executive Safety Committee  
Safety Coordinators  
Claims Coordinators  
Wellness Coordinators**

**Hats for Safety, Claims and Wellness Coordinators:**

**THANK  
YOU!**



**THANK  
YOU!**



# Enjoy Your Breakfast!



# DOOR PRIZE!



**Find Your Door Prize  
Number at Top Right  
Corner of Pamphlet**



# PLEASE WELCOME....

**Your Wellness  
Director:  
Debby Schiffer**



**Wellness Director  
Debby Schiffer**

**What does  
*complacency*  
mean to you?**

**What would happen if you got  
complacent with taking care of  
your car?**









A collage of various engine components, including pistons, valves, belts, and gaskets, arranged around a central red octagonal sign with a thick black border. The sign contains the text "CHECK ENGINE" in bold, black, sans-serif capital letters. The background is a solid light blue.





take a  
small step  
EVERYDAY

# CHANGE YOUR MINDSET

**Thinking you can do  
what you have always  
done and expect  
something to change...**

That is the definition of insanity.



# CREATE A VISION



- What kind of life do you want to live?
  - What do you wish you could still do but think you can't anymore?
- How do you want to be in 5, 10 or 15 years from now?

# SET A HIGHER STANDARD...



**...and hold  
yourself to it!**

# BREAK BIG VISIONS INTO SMALLER STEPS

What are you are ready  
to do today?

Make a list and pick  
ONE to focus on first.



When you achieve that,  
move on to the next one.

# ENCOURAGING SUPPORT SYSTEM

- Who do you hang out with?
- Do they support your complacency or encourage new and healthier choices?



# AN ACCOUNTABILITY PARTNER..

Helps you show up.

Helps keep your momentum.

Challenges you to go beyond your comfort level.

Can make the effort more enjoyable.



Set yourself up  
for success

# CELEBRATE ALL SUCCESS...



...even the small ones!

**They all add up!**



*complacency*  
***kills***  
*progress*



# IN SUMMARY...

- Change your **mindset**—do something different.
- Create a **vision** – see your future self and break it down into smaller achievable steps.
- Set and hold yourself to higher **standards**.
- Find **support** and an **accountability** partner.
- Don't forget to **CELEBRATE SMALL WINS!**

# PREVENTATIVE MAINTENANCE CHECK...

**YOUR CAR**



**YOURSELF**



**...WHERE ARE YOU BEING  
COMPLACENT?**



# DOOR PRIZE!



**Find Your Door Prize  
Number at Top Right  
Corner of Pamphlet**