



AGENDA PACKET



Tuesday, July 18, 2023 at 3:30 PM

*Hainesport Municipal Building
1 Hainesport Circle, Hainesport, NJ*

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

July 18, 2023 – 3:30 PM
Hainesport Municipal Building, Hainesport, 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*)
- V. Allow that this monthly meeting be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissioners –**Motion – All in Favor**
- VI. Approval of Minutes
 - A. Motion to Adopt the **June 20, 2023** Meeting Minutes – **Motion – All in Favor**.....Pages 1-13
- VII. Claims Review Committee Meeting Minutes – July 11, 2023.....Handout
- VIII. Executive Director’s Report.....Pages 14-52
 - A. Lost Time Accident Frequency.....Pages 18-19
 - B. Certificates of Insurance.....Pages 20-21
 - C. Financial Fast Track Reports.....Page 22
 - D. Regulatory Filing Checklists.....Pages 23-24
 - E. 2022 Safety Incentive Program.....Page 25
 - F. 2023 Optional Safety Budget.....Page 26
 - G. 2023 Wellness Incentive.....Page 27
 - H. 2023 EPL/Cyber Risk Management Budget.....Page 28
 - I. EPL Compliance StatusPage 29
 - J. Statutory Bond Status.....Pages 30-32
 - K. Skateboard Park Approval Status.....Page 33
 - L. Capehart Scatchard Updates.....Pages 34-38
 - M. Land Use Training Certification.....Page 39
 - N. 2024-2025 MEL EPL Risk Mgmt Program.....Pages 40-50
 - O. Managerial & Supervisory Training
 - P. Anti-Harassment Training Announcement.....Page 51
 - Q. Renewing Members
 - R. Membership Renewal Visits
 - S. 2024 Exposure Renewal Process

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X.	New Member Activity	
IX.	Solicitor’s Report	
A.	MEL Helpline and Contact List.....	Pages 53-54
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A.	Activity Report	Pages 55-57
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A.	Investment Report	
B.	Investment JCMI	
C.	Loss Run Payment Registers	
D.	Fund Status	
E.	Disbursements	
F.	EJIF Allocation	
F.	July Bill List.....	Page 112
G.	RMC Bill List.....	Page 113
	Motion to approve the Payment Register & Bill Lists–	Motion – Roll Call
XVII.	Committee Report	
A.	Finance Committee Report	
1.	2023 Budget Amendment	
a.	Public Hearing	
1.	Budget Amendment Public Hearing –	Motion to Open – All in Favor

- 2. Budget Amendment Public Hearing – **Motion to Close – All in Favor**
 - b. 2023 Amended Budget Adoption – **Motion to Adopt – Roll Call**.....Page 114
 - c. 2023 Amended Assessment Certification Adoption – **Motion to Adopt – Roll Call**.....Page 115
 - B. Safety Committee Meeting Minutes – June 20, 2023.....Pages 116-139
- XVIII. MEL/RCF/E-JIF/Cyber Reports
- A. NJ Cyber JIF Meeting Report – June 22, 2023.....Page 140
- XIX. Miscellaneous Business
- A. Authorization to Process and Pay Fund Vendors in August 2023 – **Motion – Roll Call**
 - B. Resolution 2023- ____ Authorizing the Release of \$5, 000 of the Township of Bordentown’s Share of the Aggregate Excess Loss Contingency Fund – **Motion – Roll Call**.....Pages 141-142
- The next meeting of the BURLCOJIF will be held on Tuesday, September 19, 2023
at 3:30 PM via Zoom
There is no August meeting, enjoy!**
- XX. Meeting Open to Public Comment
- A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
 - B. 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

Hainesport Municipal Building, Hainesport, NJ

June 20, 2023 @ 3:30 pm

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

A meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at the Hainesport Municipal Building, Hainesport, NJ on Tuesday, June 20, 2023. Fund Chair, John Gural, Palmyra Borough, presiding. The meeting was called to order at 3:30 PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Grace Archer, **Bordentown City**
Maria Carrington, **Bordentown Twp.**
Tom Sahol, **Chesterfield**
Erin Provenzano, **Delanco Twp.**
Joe Bellina, **Delran Twp.**
Patricia Clayton, *Alternate*, **Edgewater Park**
Patrice Hansell, **Fieldsboro Borough**
Nancy Erlston, *Alternate*, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Bobbie Quinn, **Lumberton Twp.**
Linda Semus, *Alternate*, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Mary Picarillo, **North Hanover Twp.**
John Gural, *Fund Chair*, **Palmyra Borough**
Dan Hornickel, **Pemberton Twp.**
Mike Mansdoerfer, **Riverside Twp.**
Meghan Jack, *MEL/RCF/EJIF/Cyber JIF Representative*, **Riverside Twp.**
Lisa Cummins, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Rich Wolbert, *Fund Secretary*, **Beverly City**
Mari Ann Capriglione, **Bass River Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Susan Jackson, **New Hanover Twp.**
Kathy Smick, **Pemberton Borough**
Susan Onorato, **Shamong Twp.**
Kathy Hoffman, **Southampton Twp.**
Brandy Boyington, **Springfield Twp.**
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

Paul A. Forlenza, MGA, *Executive Director*, **RPA – A Division of Gallagher**
Karla Allamby, *Account Representative*, **RPA – A Division of Gallagher**
David DeWeese, Fund Solicitor, **The DeWeese Law Firm, P.C.**

John Saville, Risk Control Consultant, *J.A. Montgomery*
Chris Roselli, Account Manager, *General Liability Unit, Qual-Lynx*
Karen Beatty, Account Manager, *Qual-Care*
Tom Tontarski, *Treasurer*
Debby Schiffer, Wellness Director, *Targeting Wellness*
Chris Winter, *Law Enforcement Risk Management Consultant*
Jerry Caruso, *Technology Risk Services Director*.....arrived 3:50 pm
Fern Ouellette, *Alternate, Delanco Twp.*

Absent Professionals were:

Kamini Patel, MBA, CIC, CPCU, AIDA, *Deputy Executive Director, RPA – A Division of Gallagher*

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.

The Recording Secretary asked for a Motion to move Mr. James Ingling, Wrightstown Borough, to Acting Secretary in the absence of Mr. Rich Wolbert, Beverly City.

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

Motion to allow this monthly meeting be conducted directly by the Fund Commissioner present with all matters to be decided upon by a combined majority vote of all Fund Commissioners and Alternates.

Motion by Mr. Hornickel, seconded by Mr. Ingling. All in Favor. Motion carried by unanimous vote.

APPROVAL OF MINUTES

Chair Gural presented the Open session meeting minutes of the May 16, 2023 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. Hornickel, seconded by Ms. Archer to approve the Open session meeting minutes of the May 16, 2023 meeting. All in Favor. Motion carried by unanimous vote.

Presentation from Dave Grubb, Executive Director of MEL JIF

Mr. Grubb, Executive Director of the MEL JIF discussed the state of the excess market with the members of the BURLCO JIF. He noted that the market has not had this kind of deterioration in the last 40 years. He reminded the members that the MEL JIF is fortunate and has surplus to deal with these issues. He stated that a large part of the deterioration is due to WC re-openers. He also noted other items that caused this are changes in the court system, the change in the pension system, COVID, Firefighter Cancer presumption legislation, SAM legislation, climate change, cyber-attacks, and the Federal Reserve Board increasing short term interest rates resulting in unrealized losses have all contributed.

Mr. Grubb handed out the MEL JIF Financial Fast Track as of December 31, 2022 and reviewed the IBNR, interest income and surplus. He noted that all JIFs should focus on the fundamentals. He stated that the 2024 JIF budgets will be challenging.

Mr. Grubb noted that there seems to be a disconnect between municipalities and the State Legislators.

Ms. Jack, MEL/RCF/EJIF/Cyber JIF Representative for the BURLCO JIF commented that the EJIF is doing well and the Cyber JIF had a bit of a false start in trying to secure risk management services for their members. Ms. Jack noted a questionnaire was sent to all members through Origami in regards to their Cyber security profile. She explained that it might be difficult to complete on your own, so you will need to get your IT vendors involved. She stated it is important to complete this so the Cyber JIF can determine what exactly the members need.

Lastly, she noted the RCF adopted a Budget amendment to accept the 2018 JIF & MEL Claims. She noted that the MEL is doing everything they can to help keep costs down, but unfortunately what we saw in 2023 will be the same in 2024 for the local municipalities. Mr. Forlenza stated that the difficult excess and reinsurance market is having an exaggerated impact on the BURLCO JIF because approximately 40% of the budget is the MEL Assessment.

Mr. Grubb thanked the members and noted he can come speak to any member's governing body upon request. Chair Gural thanked Mr. Grubb for his presentation.

CLAIMS REVIEW COMMITTEE MEETING REPORT – June 13, 2023

Ms. Burger noted the minutes of the June 13, 2023 Claims Review Committee meeting were a handout at today's meeting and are self-explanatory. She then noted the Committee reviewed ten (10) PARs including six (6) Workers' Compensation (*2 Police, 1 Fire, and 3 Other*); and one (1) General Liability, one (1) Automobile Liability, and two (2) Property claims 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 two (2) Closed cases, and there were no New cases this month. There was also a discussion in regards to adding the law firm of Parker McCay, P.A back as a Defense Panel Member, however, the Committee decided not to add them at this time. She noted for further details, please reference the minutes.

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

EXECUTIVE DIRECTOR'S REPORT

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

Mr. Forlenza referenced a report showing the Certificates of Insurance issued for May, 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 funds. The SIP Award notification was emailed to all members on April 5, 2023 which also included balances and how to collect your SIP award. He noted that all funds must be claimed or encumbered by November 30, 2023, with encumbered funds needing to be claimed by February 1, 2024.

Mr. Forlenza stated in regards to the EPL Compliance Status report, as everyone should be aware, we will be updating our Employee Practices Risk Management Program this year. An email was sent to all members on May 17, 2023 in regards to the program specifics. Attached to that email was a memorandum the MEL previously issued that includes hyperlinks and information on how to access the updated model Policies and Procedures. There are a number of significant updates and changes. Also included in the email were several invitations including the Managers and Supervisors Training, which is a key component of compliance with the MEL Program. This training is offered as 12 separate sessions over the course of the next few months via Zoom and presented by Armando Riccio, Esq. Also included in that invite was the Police Command Staff Training Invitation, which are being held in person during June, with the last session being June 22, 2023 at Auletto's Caterers, Deptford. Lastly, the training module that is to be made available to all employees is not yet available. It is anticipated to be available on the MEL MSI Website soon. Once that is available, his office will send out memorandum on how to access that training directly

for your employees. Even though the employees are not required to take this training, it is important you document the process in how you made this training available to your employees.

Mr. Forlenza referenced the Statutory Bond listing in the agenda, stating that many towns will see retirements June 30th. If you wish to secure their replacement's statutory Bond through the MEL Program, please submit the application as soon as possible as there is an Underwriting process that needs to be completed as the Bond is for the individual, not the position. He also noted those towns that are up for renewal effective January 1, 2024, will receive notice from the Fund Underwriter's office that the statutory position that the MEL provides a Bond for will need to be re-underwritten. The MEL started this process a few years ago. The year a town is up for Renewal, the MEL will re-underwrite the Statutory Bonds positions, so please watch for a notice coming directly from the Fund Underwriter regarding this process.

Mr. Forlenza noted as a reminder, coverage for fireworks displays is **not** automatic. MEL Bulletin 2023-05 outlines the requirements and the hold harmless & indemnification agreement language to be provided by the contractor for coverage to be granted to the municipality. A Fireworks *Checklist* can be found along with the MEL Bulletin on the MEL website to assist members. Please submit the Fireworks *Checklist*, along with all required documents as outlined in the checklist and Bulletin to the MEL Underwriter. Submissions must be received one week prior to the event.

Lastly, Mr. Forlenza noted that beginning last month, a Representative from the Executive Director's office contacted those members up for renewal this year to schedule an appointment with the Fund Commissioner, Risk Management Consultant, and Representatives of the Governing Body, and are currently underway. These appointments are an opportunity to discuss the member's participation in the JIF and the many programs available to them. Those members up for Renewal are Bass River, Beverly, Florence, Hainesport, Mount Laurel, North Hanover, Palmyra, Shamong, Springfield, and Woodland.

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

SOLICITOR'S REPORT

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. Please remember appointments can only be made via Resolution to the Executive Directors office. He noted that he is one of the attorneys on the panel so please reach out to him with any Employment Practices questions or issues.

Mr. DeWeese noted he reported to the Claims Review Committee that there were no (0) new cases this month, and two (2) cases closed. He also noted he provided a Summary General Liability File Report and stated there are currently 21 active General Liability cases.

Lastly, Mr. DeWeese reported that the MEL has created an EPL Committee, the purpose of which is to share defense strategies as well as review claims of significance. He explained the potential benefits from sharing opinions on how to defend cases, their potential value and the strategies to litigate cases. He noted that the Committee also reviewed Summit Risk's claims handling procedures as it relates to our members. This committee also reviews any specific coverage issues that may be relevant to all the members as it relates to the new carrier AIG who is now making those coverage determinations.

Mr. DeWeese noted their first meeting was this past month and they will be meeting quarterly. He is hopeful this committee will be able to tighten up the EPL/POL handling of claims going forward.

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 the month via the NJ MEL App and Loss Control Services, as well as the MSI Now, MSI Live, and DVD Services. As MSI Training continues to be presented through Zoom a limited number of in-person trainings is offered as part of the training expos being conducted this year. In addition to the MSI Expos, the ELDT Train the Trainer program is being offered in various locations throughout the state. These trainings are in response to the federal mandate that requires anyone seeking a new CDL, upgrading their existing CDL, or adding endorsements must attend basic orientation before testing at the motor vehicle station. The next offering of classes will be June 26 in Mount Laurel. Invitations have already been sent out, so if you have employees that need a CDL, please take advantage of this program as it can save you thousands of dollars per employee.

Mr. Saville noted as always, it is recommended you review the hierarchy reports for your town in the learning management system to be sure your training is up to date.

Mr. Saville noted that group registrations are available for those with limited internet capabilities, and PEOSH considers any training more than three years old outdated.

Lastly, Mr. Saville noted the new learning management system is up and running, so if you need any assistance, please contact his office for assistance.

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 Hurricane Preparedness. He referenced the importance of having a flood policy in place for any property that is situated in the Special Flood Hazard Areas A or V. In addition, he stressed the importance of submitting a flood claim to both Qual-Lynx and FEMA at the same time as FEMA will request a copy of the claim denial letter from the JIF before processing the claim on their end. He noted that it is important to appoint one person at your municipality to be the point person for a catastrophic event. Mr. Roselli also directed the Committee to the Hurricane Season Preparedness bulletin, which is available through the MEL Safety Institute (MSI).

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

Mr. Winter noted that Policy and Procedure requests have been received and will be forwarded to requesting agencies that will contain current L/E best practices, NJ AG Guidelines and L/E Accreditation requirements.

Mr. Winter noted that a training has been outlined for a Report Writing Class and is currently scheduled for July 6 at the Burlington County Emergency Training Center. The seminar will provide report writing guidelines for officers to write a more clear/concise report. Topics will include a review of the basic report

writing principles; Common pitfalls of report writing; advance writing techniques; BWC Recording; Police investigation report critiques; and overviews of the NJ AG Guidelines pertaining to note taking and video recordings, review and reporting.

Mr. Winter noted visits are being scheduled at this time with agencies that have experienced the recent retirement of their Chief. He noted these visits being a priority to provide JIF information.

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 met with five (5) municipalities in May, and so far she has two (2) towns lined up for June to date with many more contacted via phone or email, as well as planned visits in July. There are only three (3) towns she has not contacted. Ms. Schiffer referenced a Visits Report she provides to the Executive Directors office each month. She noted her objective is to work with each town early in 2023 and to lay out a plan for utilizing wellness fund to support initiatives and activities that will span throughout the entire year in order to avoid the end-of-year, one-item purchases. She continues to share ideas with all of her Wellness Coordinators on what different towns are doing in hopes it will help generate their own ideas.

Ms. Schiffer noted the Wellness Advisory Committee met on, May 16 at 9:30 AM via Zoom and the minutes were included in the agenda packet.

Ms. Schiffer reviewed some wellness ideas and initiatives in hopes that towns will consider some of these ideas to utilize their funds.

Ms. Schiffer noted some new resources include On Target Action Park which is a Paintball and Airsoft Field that may help with mental health, especially with military and may be something to consider for Law Enforcement Officers, and On Target Paintball as well, both located in Pemberton.

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 to Ms. Schiffer. There is a fee but it would be a wonderful use of your Wellness Funds.

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

Ms. Schiffer noted Dr. Elias's Transformational Leadership Group Coaching Program for Law Enforcement still has some spots left from the original pilot testing. She is working with Dr. Elias to get these spots filled and will provide an update as it becomes available.

Lastly, Ms. Schiffer noted this quarters Newsletter theme focuses on Exercise and Physical activity, so please print out and distribute her newsletter to all employees. The comorbidities to be highlighted next quarter will be Hypertension and Cholesterol.

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 May reports in the agenda and highlighted the following:

Lost Time v. Medical Only Cases

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

	<i>May</i>	<i>YTD</i>
<i>Lost Time</i>	0	12
<i>Medical Only</i>	5	33
<i>Report Only</i>	8	61
<i># of New Claims Reported</i>	13	106
<i>% Report Only</i>	62%	58%
<i>Medical Only/Lost Time Ratio</i>	100:00	73:27
<i>Average Days to Report to Qual-Lynx</i>	6.2	3.1
<i>Average Days Reported to employer</i>	3.8	1.1

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 – 3.1 days to report
 Non-COVID Claims – 3.4 days to report
 COVID Claims – 2.4 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>	701
<i>Transitional Duty Days Worked</i>	384
<i>% of Transitional Duty Days Worked</i>	55%
<i>Transitional Duty Days Not Accommodated</i>	317
<i>% of Transitional Duty Days Not Accommodated</i>	45%
<i>\$ Saved by Accommodating</i>	\$45,550
<i>\$ Lost by not Accommodating</i>	\$38,896

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>May</i>
<i>Bill Count</i>	160
<i>Original Provider Charges</i>	\$235,300
<i>Re-priced Bill Amount</i>	\$134,934
<i>Savings</i>	\$100,366
<i>% of Savings</i>	43%

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

Ms. Beatty reviewed a claim in detail where the employee initially declined treatment but the symptoms worsened overtime as medical treatment was delayed. She reviewed the importance on seeking medical attention in a timely fashion to avoid potential worsening of symptoms.

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, including the WIZER testing and phishing. He noted there were no employees who fell for the phishing emails and the clicking rate was very low.

In regards to the vulnerability and penetration testing there is only one town left who has not submitted their KYC, so he will be working with them to secure. He also noted there is a MEL Cyber JIF Framework status report, which depicts the minimum and advanced security levels that the BURLCO JIF members will need to meet in 2024 for our Cyber Liability Insurance. He noted if you do not meet even the minimal standards, you would have a very high deductible and co-insurance.

Mr. Caruso reported the Wizer Training for the first half of 2023 is winding down and he is reviewing the next training videos with the developers, which should prove to be as informative as they are entertaining. Exact dates of the rollout are to be announced shortly. He noted now would also be a good time to review your rosters and if you have less than 5 changes you can just send to him via email, but if you have over 5 he would prefer a spreadsheet which he can use to do mass imports.

Mr. Caruso stated that now that he has all of the confirmations of receipt of the Tier documentation, he will turn his attention on proper completion of these forms so that each of you will have a realistic understanding of your deductible in the unfortunate case that you have a cyber loss. Remember, this is VERY IMPORTANT, there can be no “NO” answers on these questionnaires. They are all REQUIREMENTS for your deductible reduction. If you have any questions about a particular requirement, you can refer them to him. There is also an FAQ page which can be reached from the JIF website.

Finally, this month’s bulletin is a plain English analysis of how Artificial Intelligence could assist local government in the performance of their roles for their constituents. He encouraged everyone to read it as, AI can be a game changer if it is deployed properly.

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 May 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 May 31, 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 \$23,106.09. This generated an average annual yield of 1.86%. However, after including an unrealized net loss of \$76,412.44 in the asset portfolio, the yield is adjusted to -4.28% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$13,113,422.04.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$8,428.80	\$32,557.62
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$0.00	

Loss Run Payment Register – May 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 \$486,003.96. The claim detail shows 380 claim payments issued.

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

Interest Allocated for the Period \$495.93 for a total Member Balance of \$320,453.50.

Cash Activity for the Period

During the reporting period, the Fund’s “Cash Position” changed from an opening balance of \$15,976,306.86 to a closing balance of \$13,897,037.46 showing a decrease in the fund of \$2,079,269.40.

Bill List – June 2023

For the Executive Committee’s consideration, Mr. Tontarski presented the June 2023 Bill List in the amount of \$150,380.53 which was included in the agenda packet.

Chair Gural entertained a motion to approve the May 2023 Loss Run Payment Register, and the revised June 2023 Bill List in the amount of \$150,380.53 as presented.

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

Motion by Mr. Hornickel, seconded by Mr. Ingling to approve the *May 2023 Loss Run Payment Register and the June 2023 Bill List* as presented.

- ROLL CALL** *Yeas*
- Grace Archer, **Bordentown City**
 - Maria Carrington, **Bordentown Twp.**
 - Tom Sahol, **Chesterfield**
 - Erin Provenzano, **Delanco Twp.**
 - Joe Bellina, **Delran Twp.**
 - Patricia Clayton, *Alternate*, **Edgewater Park**
 - Patrice Hansell, **Fieldsboro Borough**
 - Nancy Erlston, *Alternate*, **Florence Twp.**
 - Paula Kosko, **Hainesport Twp.**
 - Bobbie Quinn, **Lumberton Twp.**
 - Linda Semus, *Alternate*, **Mansfield Twp.**
 - Kathy Burger, **Medford Twp.**
 - Mary Picarillo, **North Hanover Twp.**
 - John Gural, **Fund Chair**, **Palmyra Borough**
 - Dan Hornickel, **Pemberton Twp.**
 - Mike Mansdoerfer, **Riverside Twp.**
 - Lisa Cummins, **Tabernacle Twp.**

Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Finance Committee Meeting Minutes – June 6, 2023

As Mr. Mansdoerfer was not present at the June 6th Finance Committee meeting, Mr. Forlenza reported the Finance Committee met in person on June 6th to review the 12/31/2022 Financials and the detailed minutes were included in the agenda packet and are self-explanatory.

Mr. Forlenza highlighted the following stating in regards to the Audit, there were no findings or recommendations, which is good, and a nice testament to our Fund and the interworking's of our organization.

He next referenced the Audit, noting Total Assets decreased by \$2.5 million; Total Assets increased by \$767,000. He noted that the Fund remains financially strong. Mr. Forlenza stated we have in excess of \$13 million in cash on hand with our Total Surplus of \$5.7 million as of 12/31/2022.

Mr. Forlenza reported the changes in Unpaid Claims increased by approximately \$250,000 over 12/31/2021, which indicates claims are increasing in value.

Mr. Forlenza noted the Committee discussed a potential Surplus Release, and that will be reviewed in detail at the next Finance meeting, again looking at Fund Year performance valued as of June 30, 2023. He stated the Fund is doing well, but as all Funds are seeing the impact of unrealized losses. He noted it has always been the Fund's practice to hold our investment until maturity, however, with the amount of money invested in the JCMI and the escalation we have seen in short term rates, the Asset Manager has decided to liquidate some of our holding that would have matured in 2028-2030. They took a realized loss and the proceeds from those assets bought short-term investments that yield 4-5%, so we will make that money back this calendar year. Mr. Forlenza noted this was something we have not done before, but do to the inverted curve this year, it made sense. He noted we would start to realize more Investment Income over time.

Chair Gural entertained a motion to approve the following Resolutions:

Resolution 2023-23 Accepting the Annual Audit Report for the Period Ending December 31, 2022

Resolution 2023-24 Authorizing an Intrafund Transfer of \$200,000 from the 2022 Deductible line to the 2022 Property Line; \$80,000 from the 2021 Deductible line to the 2021 Property line; and \$75,000 from 2020 Deductible line to the 2020 Property line

Resolution 2023-25 Authorizing the Creation of the Residual Claims Fund Supplemental Assessment Account

Motion by Ms. Kosko, seconded by Mr. Ingling, to approve ***Resolutions 2023-23; Resolution 2023-24, and Resolution 2023-25 as presented***

ROLL CALL *Yeas* Grace Archer, **Bordentown City**
Maria Carrington, **Bordentown Twp.**
Tom Sahol, **Chesterfield**
Erin Provenzano, **Delanco Twp.**
Joe Bellina, **Delran Twp.**
Patricia Clayton, *Alternate*, **Edgewater Park**
Patrice Hansell, **Fieldsboro Borough**
Nancy Erlston, *Alternate*, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**

Bobbie Quinn, **Lumberton Twp.**
 Linda Semus, *Alternate*, **Mansfield Twp.**
 Kathy Burger, **Medford Twp.**
 Mary Picarillo, **North Hanover Twp.**
 John Gural, *Fund Chair*, **Palmyra Borough**
 Mike Mansdoerfer, **Riverside Twp.**
 Lisa Cummins, **Tabernacle Twp.**
 Steve Ent, **Westampton Twp.**
 James Ingling, **Wrightstown Borough**

Nays: None
Abstain: Mr. Hornickel abstained from Resolution
 2023-23 *Accepting the Annual Audit
 Report for the Period Ending December
 31, 2022*

Motion carried by majority vote.

MEL/RCF/EJIF/CYBER REPORTS

There was no further report as this was discussed earlier in the meeting.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Gural noted that the next meeting of the BURLCO JIF would take place on **Tuesday, July 18, 2023 at 3:30 PM** at the Hainesport Municipal Building, Hainesport, NJ

PUBLIC COMMENT

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

Chair Gural opened the meeting to the public for comment.

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

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

APPROVAL OF CLAIMS PAYMENTS

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

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

<i>Workers Compensation</i>	<i>General Liability</i>	<i>Auto</i>	<i>Property</i>
2023283687	2021234302	2020194882	2023301105
2023294969			2023300986
MLT-2023298731: 2023298731 2023298735			
2023299926			
2022246903			

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

ROLL CALL *Yeas* Grace Archer, **Bordentown City**
Maria Carrington, **Bordentown Twp.**
Tom Sahol, **Chesterfield**
Erin Provenzano, **Delanco Twp.**
Joe Bellina, **Delran Twp.**
Patricia Clayton, *Alternate*, **Edgewater Park**
Patrice Hansell, **Fieldsboro Borough**
Nancy Erlston, *Alternate*, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Bobbie Quinn, **Lumberton Twp.**
Linda Semus, *Alternate*, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Mary Picarillo, **North Hanover Twp.**
John Gural, *Fund Chair*, **Palmyra Borough**
Dan Hornickel, **Pemberton Twp.**
Mike Mansdoerfer, **Riverside Twp.**
Lisa Cummins, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were two (2) claims presented for Abandonment of Subrogation:

2022249982
2022263917

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

Motion by Chair Gural, seconded by Mr. Hornickel to Abandon Subrogation on the claims(s) as presented.

ROLL CALL *Yeas* Grace Archer, **Bordentown City**
Maria Carrington, **Bordentown Twp.**
Tom Sahol, **Chesterfield**
Erin Provenzano, **Delanco Twp.**
Joe Bellina, **Delran Twp.**
Patricia Clayton, *Alternate*, **Edgewater Park**
Patrice Hansell, **Fieldsboro Borough**
Nancy Erlston, *Alternate*, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Bobbie Quinn, **Lumberton Twp.**
Linda Semus, *Alternate*, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Mary Picarillo, **North Hanover Twp.**
John Gural, *Fund Chair*, **Palmyra Borough**
Dan Hornickel, **Pemberton Twp.**
Mike Mansdoerfer, **Riverside Twp.**
Lisa Cummins, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

MOTION TO ADJOURN

Chair Gural entertained a motion to adjourn the June 20, 2023 meeting of the BURLCO JIF.

Motion by Ms. Kosko, seconded by Ms. Archer to adjourn the June 20, 2023 meeting of the BURLCO JIF.
All in favor. Motion carried.

The meeting was adjourned at 4:43 PM.

Kris Kristie,
Recording Secretary for

James Ingling, Acting SECRETARY



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

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

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

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

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

C. Financial Fast Track Report (pg. 22)

The Financial Fast Track Report as of May 31, 2023 is attached for your review. This report is generated by the Administrative Consultant and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of May 31, 2023 was **\$6,773,604**

D. Regulatory Filing Checklists (pgs. 23-24)

Enclosed please find two regulatory filing checklists that we provide each month as part of our due diligence reporting on behalf of the JIF. These checklists provide an outline of required reporting to the Departments of Banking and Insurance and Community Affairs on an annual and a monthly basis, and the status of the items outlined.

E. 2022 Safety Incentive Program Awards (pg. 25)

A letter from our office describing how to collect your 2022 Safety Award Money was emailed 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. 26)

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. 2023 Wellness Incentive Program Allowance (pg. 27)

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. 2023 EPL/Cyber Risk Management Budget (pg. 28)

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. 29)

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. 30-32)

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 bonded. 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 Jonathon Tavares at 856-614-4493 or jtavares@connerstrong.com.

K. Skateboard Park Approval Status (pg. 33)

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 (pgs. 34-38)

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

M. Land Use Training Certification (pg. 39)

Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that at least some of their Board Members have completed the Optional Land Use Training Program. Land Use Board members that complete the training program 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 Jonathon Tavares at 856-614-4493 or jtavares@connerstrong.com.

N. 2024-2025 MEL EPL Risk Mgmt. Program (pgs. 40-50)

On or about May 17, 2023, a memorandum outlining the required steps necessary to remain, or come into compliance with, the MEL's EPL Risk Management Program was emailed to all Municipal Clerk's, Fund Commissioners, and Risk Management Consultants. Information pertaining to the availability of the updated policies and procedures, handbooks, required Police Command Staff and Managers and Supervisor's Training was included in the memorandum. Anyone that has questions pertaining to this Program should contact the Executive Director's Office for assistance. All members are reminded to complete the necessary steps and submit their compliance checklist by November 1, 2023.

O. Managerial & Supervisory Training

In 2023, the BURLCO JIF, in conjunction with the ACM and TRICO JIFs, will be sponsoring Managers & Supervisor's Employment Liability Training sessions. These trainings will be presented by Armando Riccio, Esq., via Zoom conferencing. Participation by your managers & supervisors in this training is required for compliance with the 2024-2025 MEL EPL Plan of Risk Management. An email was sent to all Clerks, Fund Commissioners and RMC's on May 17, 2023 with additional information as well as links to RSVP for the various sessions offered. The attendance sheets from any past sessions are on the JIF website for your reference.

P. Anti-Harassment Training Announcement (pg. 51)

As a follow up to the May 17, 2023 MEL EPL Risk Management Program Memorandum, on July 10, 2023, an announcement on how to access Anti-Harassment Training was emailed to all Municipal Clerks, Fund Commissioners, and Risk Management Consultants. This announcement should be provided to all non-supervisory personnel (including police) and volunteers. Notifying these personnel of the availability of this training is a required element for compliance with the 2024-2025 MEL EPL Risk Management Program. Members are reminded that as employers they are required to notify all non-supervisory personnel (including police) and volunteers of the availability of this training; however, these personnel are not required to complete this training. All members should document and retain the process by which this notification process occurred. Anyone that has questions pertaining to this Program should contact the Executive Director's Office for assistance.

Q. Renewing Members

Letters were emailed on or about June 5, 2023, to the ten (10) members whose membership in the JIF is up for renewal on January 1, 2024. These members are: *Bass River, Beverly, Florence, Hainesport, Mount Laurel, North Hanover, Palmyra, Shamong, Springfield, and Woodland*. Included in the email was a Resolution for Renewal of Membership in the Burlington County Municipal JIF, a Certification required under the Local Public Contracts Law, and an Agreement to Renew Membership in the Burlington County Municipal JIF. Members were asked to place the Renewal Resolution on the agenda of an upcoming governing body meeting and return both the approved Resolution and executed Agreement to our office by Friday, **August 18, 2023**. To date we have received Renewal paperwork from: Beverly City and Mt. Laurel Twp. (*Resolution only*)

R. Membership Renewal Visits

Beginning in May, a Representative from the Executive Director's office contacted those members up for renewal this year to schedule an appointment with the Fund Commissioner and Representatives of the Governing Body. These appointments are an opportunity to discuss the member's participation in the JIF and the many programs available to them. The Executive Director's office believes it is very important for the decision makers in each member municipality to understand the value of JIF membership. Those members up for Renewal are: Bass River, Beverly, Florence, Hainesport, Mount Laurel, North Hanover, Palmyra, Shamong, Springfield, and Woodland.

S. 2024 Exposure Renewal Process

On or about July 20, 2023, all members and their risk managers will receive a notification that the 2024 Exposure Renewal Process will begin on or about July 25, 2021. As occurred last year, members will receive an email from Origami containing a link to the Origami renewal site. Included in the correspondence is important information pertaining to your property and equipment schedules, employee payroll information/counts, and other exposure data. In addition, the correspondence includes important information regarding coverage exclusions and limits. All members and risk

managers are urged to carefully review this information prior to starting the renewal process. Anyone with questions regarding the exposure renewal process should contact Jodi Palmeri (Jodi_Palmeri@RPAdmin.com) or Tracy Forlenza (Tracy_Forlenza@RPAdmin). Members are asked to complete the 2024 exposure renewal process no later than Thursday, August 31, 2023.

T. 2023 Property Appraisal Reports

In the next week or so, members that received a physical appraisal this year will receive a copy of their appraisal report via email. The reports will be emailed to the Municipal Clerk and copied to their RMC and Fund Commissioner. Members are encouraged to review the report and notify the Property Appraisal if any properties were missed during the appraisal process. Any questions regarding the report can be addressed to Mel Ngayan at AssetWORKS at Melvin.ngayan@assetworks.com or 215-354-1078.

U. 2023 Coverage Documents

On July 11, 2023, an email was sent to all members notifying them of the availability of the 2023 Coverage Documents in Origami. The email also included instructions on how to access the Coverage Documents in Origami. It is strongly recommended that the Coverage Documents be downloaded and/or printed and kept as a long term record by each member municipality. If you have any questions, please contact Kamini_Patel@rpadmin.com or Tracy_Forlenza@rpadmin.com

V. Quarterly Attendance (pg. 52)

A report detailing attendance records through the second quarter of the 2023 Fund year is attached for your review. As the attendance is taken directly from the minutes, please contact Kris Kristie at Kristi_Kristie@RPAdmin.com with any questions or concerns.

W. 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.

X. 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 Towns	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					4,000.00									4,000.00	0.00	
Mount Laurel Township	XL	3,000.00	1,000.00				4,000.00										4,000.00	0.00	
New Hanover Township	S	2,100.00	250.00					2,350.00									2,350.00	0.00	
North Hanover Townsh	M	2,400.00	750.00					3,150.00									3,150.00	0.00	
Palmyra Borough	M	2,400.00	750.00					3,150.00									3,150.00	0.00	
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					3,150.00									3,150.00	0.00	
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	\$15,800.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$62,550.00	\$21,800.00	

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						995.00								995.00	0.00	
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						115.70	174.80							290.50	704.50	
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					995.00									995.00	0.00	
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							447.45							447.45	1,147.55	
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	\$995.00	\$1,110.70	\$622.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	7,199.95	44,845.05	

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 Township	500.00														0.00	500.00	
Beverly City	750.00														0.00	750.00	
Bordentown City	750.00														0.00	750.00	
Bordentown Townshi	1,000.00				383.86	250.00									633.86	366.14	
Chesterfield Townshi	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						579.96								579.96	170.04	
Fieldsboro Borough	500.00														0.00	500.00	
Florence Township	1,000.00														0.00	1,000.00	
Hainesport Township	500.00						175.00								175.00	325.00	
Lumberton Township	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 Townsh	1,500.00							780.00							780.00	720.00	
New Hanover Towns	500.00														0.00	500.00	
North Hanover Towns	750.00					150.00									150.00	600.00	
Palmyra Borough	750.00														0.00	750.00	
Pemberton Borough	500.00														0.00	500.00	
Pemberton Township	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 Townsh	750.00														0.00	750.00	
Springfield Township	500.00														0.00	500.00	
Tabernacle Townshi	500.00														0.00	500.00	
Westampton Townsh	750.00														0.00	750.00	
Woodland Township	500.00														0.00	500.00	
Wrightstown Borough	500.00														0.00	500.00	
Total By Line	\$21,750.00	\$0.00	\$0.00	\$0.00	\$608.51	\$400.00	\$754.96	\$780.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	2,543.47	19,206.53	

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 Township	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							500.00							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							500.00							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	\$1,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,500.00	\$12,500.00	

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



To: Member Municipality Fund Commissioners, Municipal Clerks, & Risk Managers

From: Paul A. Forlenza, MGA, RMC, Executive Director

Date: May 17, 2023

Re: 2024-2025 Employment Practices Liability (EPL) Risk Management Program

As you are aware, once every two (2) years, the New Jersey Municipal Excess Liability Joint Insurance Fund (MEL) requires all members to update their compliance with the MEL's Employment Practices Liability (EPL) Risk Management Program. Compliance with this program requires all members to complete various steps including the adoption of updated personnel policies and procedures and attendance at, or completion of, various training events.

To assist you in this endeavor, attached, you will find information pertaining to compliance with the EPL Risk Management Program. Below, you will also find additional information regarding the compliance steps and important deadlines.

- 1. Personnel Policies and Procedures:** Attached is a May 10, 2023 memorandum from the MEL that provides an outline of the changes made to the model policies and procedures, hyperlinks to access the revised documents, and compliance checklist. **All checklists must be submitted to the MEL at the address on the bottom of the checklist by November 1, 2023.**
- 2. Managers and Supervisors Training:** Attached is the invitation to the Managers & Supervisor's training which is being held via Zoom. Please note if you serve in multiple municipalities, you only need to attend this course once on behalf of all municipalities where you work. **All Managers and Supervisors need to complete this training by November 1, 2023.**
- 3. Police Command Officer Training:** Attached is the invitation to the Police Command Staff training. Officers with the rank of Chief, Deputy Chief, Captain, Lieutenant, and any officer that is eligible to sit for a Chiefs exam should attend this training. **Police Command staff need to complete this training by November 1, 2023.**
- 4. Employee and Volunteer Training (Other than Managers, Supervisors and Police Command Officers):**
 - **Employment Practices:** A new on-line program is in production and will be available in the MEL Learning Management System shortly. When the program is available on-line, you will receive a notice to send to employees and volunteers. **All non-supervisory employees and volunteers including police (other than Command Officers) must be offered this training by November 1, 2023.**

File: ACM/BURLCO/TRICO/GEN/EPL Plan of Risk Management Tab: 2024-2025
ACM/BURLCO/TRICO/GEN/SAM Plan of Risk Management Tab: 2024-2025



Municipal Excess Liability Joint Insurance Fund

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

To: Members - Municipal Excess Liability Joint Insurance Fund
(Municipalities and Utility Authorities)

From: David N. Grubb, Executive Director

Date: May 10, 2023

Re: **2024 - 2025 Employment Practices Liability (EPL) Program**

Please allow this memorandum to serve as official notice that the 2024-2025 Employment Practices Liability Program has begun.

Every two years the MEL reviews applicable laws and regulations to update the Model Personnel Manual, Model Employee Handbook and Model Volunteer Handbook. In addition, members are asked to complete training geared towards Managers & Supervisors, Non-Supervisory Employees and Police Command Staff training. For information, we are attaching a memorandum that outlines the changes made to the current model documents.

95% of MEL members have adopted the MEL's model employment practices risk control program and are eligible for lower deductibles. These programs must be updated every two years to remain eligible.

Please visit the MEL webpage – www.njmel.org - for downloadable copies of the revised model documents.
OR

Click this link to the program: <https://njmel.org/insurance/public-officials/risk-management-program/>

Members with updated loss control programs receive the standard EPL deductible of \$20,000 per claim plus a 20% co-pay capped at \$50,000 and may be eligible to buy down deductibles and co-insurance caps (See note below concerning members with adverse EPL claims experience).

To qualify for the lower deductibles, have your General Counsel or Employment Attorney complete the one-page form checking the minimum requirements for updating the plan. It is not necessary to attach any further documentation. Mail the completed form to MEL Fund Office, 9 Campus Drive, Suite 216, Parsippany, NJ 07054. (copy attached)

Members submitting the required form by **November 1, 2023** will qualify or continue to qualify for the deductible incentives. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

Members without updated loss control programs will have a deductible of \$100,000 per claim plus a 20% co-pay with no cap. (See note below concerning members with adverse EPL claims experience).

Members with adverse EPL claims experience: Members with adverse loss experience will have a deductible of \$75,000 if they have an updated loss control plan and \$150,000 if they do not – in addition to the co-pay (as outlined above). In a few cases, the insurance carrier will establish higher deductibles for members due to exceptionally poor experience.

Required Elements for the Incentive

1. **Employment Attorney/Advisor:** An Employment Attorney or an Employment Advisor usually provides advice concerning personnel matters. However, the member may designate its General Counsel if experienced in employment matters.
2. **Personnel Policies and Procedures Manual:** To facilitate this process, the MEL has developed a Revised Model Personnel Policies and Procedure Manual that members are free to use at their discretion. Members can adopt the model, take sections from the model and place them in their existing personnel manual, or write their own policies that cover the subjects in the model.
3. **Conscientious Employee Protection Act Notice:** This notice (in both English and Spanish) must be posted on the bulletin board and distributed to all personnel. The notice required by the NJ Department of Labor is included in the Model Personnel Policies and Procedures Manual. (copy can also be found on the MEL webpage – njmel.org)
4. **Employee Handbook:** The handbook must be updated and distributed to all personnel. To facilitate this process, the MEL has developed a Model Employee handbook that members are free to use at their discretion which can be found on the MEL webpage – njmel.org.
5. **Model Local Unit Civil Rights Resolution (municipalities only):** Adopt the model resolution which can be found on the MEL webpage – njmel.org.
6. **Managerial and Supervisory Training:** Court decisions made personnel training for managerial and supervisory "mandatory". A signed acknowledgement that the manager or supervisor has completed training within the last 12 months must be placed in the personnel files. Training is also mandatory for the Municipal Judge, the heads of volunteer emergency service organizations such as Volunteer Fire Departments, EMS units, and the heads of organizations such as Library Boards and Planning Boards, etc., that are involved in personnel matters.
 - a. The MEL has developed a Model Managers & Supervisors training program that will be available be offered as a Live Webinar through the MEL Safety Institute. You will receive directions on how to access this program from you JIF's Executive Director.
7. **Police Chief, Captains and Lieutenants Training:** Because Police Departments are involved in a high percentage of employment related litigation, Police Chiefs and at least one other command officer must complete employment-practices training that takes into consideration the Attorney General's guidelines for police operations.
 - a. J.A. Montgomery's Law Enforcement Unit has already been conducting this training program & will be scheduling more throughout the state.
8. **Training for All Other Personnel:** Court decisions also require employers to offer anti-harassment and related personnel training to all employees.
 - a. The non-supervisory training video is in the final stages. Once available, instructions to access the program will be distributed by your JIF's Executive Director.
9. **MEL EPL Helpline:** The MEL includes a helpline to its members at no additional cost. For information, we are including a copy of the helpline.

For assistance, please contact the MEL office or the office of your local JIF Executive Director.

Attachments:

- **Synopsis of Changes**
- **Checklist**
- **MEL Helpline**

MATTHEW J. GIACOBBE, Partner
mgiacobbe@cgajlaw.com

Reply to: Oakland Office

To: Member Entities
 From: Matthew J. Giacobbe, Esq.
 Nicholas DelGaudio, Esq.
 Fred Semrau, Esq.

Date: March 13, 2023

Re: Changes to Employee Handbook and Personnel Policies and Procedures Manual

The Municipal Excess Liability Joint Insurance Fund (“MEL”) has made suggested modifications to the Model Employee Handbook and Personnel Policies and Procedures Manual (“PPPM”) for our members’ consideration. Several of the changes made were to make the related policies in the Employee Handbook and PPPM more uniform, while other revisions were made due to changes in law. Below is a brief explanation of the changes that have been made.

- Sick Leave Policy

In accordance with COVID-19-related updates to the Earned Sick Leave Law, an additional reason for which sick leave may be used was added in both the PPPM and Employee Handbook. In addition, a note was added in both the PPPM and Employee Handbook to clarify that employers may choose to require up to seven (7) days’ notice for foreseeable sick leave usage under the Earned Sick Leave Law.

- Alcohol and Drug-Free Workplace

Changes were made in the PPPM to account for the legalization of recreational cannabis, including the addition of language relating to the requirement that there be documentation of physical signs of impairment in addition to a positive drug test in order to subject an employee to adverse action. Language was also added to provide that applicants cannot be denied employment based solely on a pre-employment positive drug test for cannabis, with some listed exceptions. In the Policy Prohibitions section, cannabis was added to the portion discussing alcohol, as it would no longer fit under the illegal drugs portion that precedes it.

Language that is no longer applicable due to the legalization of cannabis was also removed throughout the policy. On the Pre-Employment Consent and Release Form, the language “for certain employment positions” was added after “Cannabinoids” because employers will no longer need to test for cannabis in pre-employment panels for most positions. In the Employee Handbook, the word “unlawful” was removed before “drugs” in order to make clear that the use of cannabis in the workplace is still prohibited.

Oakland Office: 169 Ramapo Valley Road, UL 105, Oakland, NJ 07436 Tel 973 845-6700 Fax 201 644-7601

Somerville Office: 50 Division Street, Suite 501, Somerville, NJ 08876 Tel 732 583-7474 Fax 201 644-7601

Matawan Office: 955 State Route 34, Suite 200, Matawan, NJ 07747 Tel 732 583-7474 Fax 732 290-0753

- Domestic Violence Policy

Letter (E) under the Domestic Violence Reporting Procedures in the PPPM was removed due to it only being applicable to issues between State employees.

- Personal Day Policy

More details were added to the Personal Day Policy in the PPPM in order to match the language included in the same policy found in the Employee Handbook.

- Equal Employment Opportunity Policy and Americans with Disabilities Policy

The protected categories of pregnancy, breastfeeding and childbirth were added to make the policy uniform with the Employee Handbook policy. An additional paragraph regarding breastfeeding accommodations was also added to the Americans with Disabilities Policy to further explain necessary accommodations.

- Family and Medical Leave Policy

Language was added in the PPPM to clarify that the employer may choose to include in their policy that employees are either required to use accrued paid leave during an FMLA-covered leave or may choose to use accrued paid leave. A “utilization of paid leave” section was added to the Employee Handbook to mirror the PPPM. In addition, the Family Temporary Disability section was updated to remove the “six weeks” and “effective July 2020” language.

- New Jersey Family Leave

An additional reason that NJFLA leave may be taken was added in both the PPPM and Employee Handbook, in accordance with COVID-19 related updates to the law. Changes were also made in the PPPM Policy to reinforce and clarify that NJFLA leave may be taken consecutively, intermittently or on a reduced schedule with little restriction, and to clarify the notice requirements for intermittent leave.

- Policy for Use of Employer Vehicles (Non-Law Enforcement)

A provision regarding employees driving their own vehicles for employer business providing the employer with a copy of their current certificate of insurance was added in the PPPM in order to make this policy uniform with the Employee Handbook policy.

- Overtime

The highly-compensated employee overtime exemption was updated from \$100,000 to \$107,432 to reflect current law. In addition, language was added to clarify that the employer may choose to include in its policy that only time actually worked is considered for purposes of determining overtime compensation.

- Hours of Work

In the Employee Handbook’s Attendance and Tardiness section, a change was made to make the suggested time by which an employee must call out match the time found in the PPPM Absenteeism and Tardiness policy.

- Personnel Records

Some additions were made to the Employee Handbook policy in order to mirror the PPPM version of the policy.

The Ethical Conduct Policy and Resignation Policy found in the Employee Handbook were added to the PPPM in order to ensure every policy in the more streamlined Employee Handbook is also contained in the larger manual.

We urge you to consult with your entity's General or Labor Counsel regarding these recommended changes.

EMPLOYMENT PRACTICES BEST PRACTICES CHECKLIST

Name of Municipality or Authority: _____

SECTION ONE:

- Adopt and distribute to managerial/supervisory employees the Personnel Policies and Procedures Manual:

Required Policies to be included in Manual:

1. Equal Employment Opportunity Policy
2. Americans with Disabilities Act Policy
3. Contagious or Life Threatening Illnesses Policy
4. Safety Policy
5. Alcohol and Drug-Free Workplace
6. Workplace Violence Policy
7. Policy Against Harassment
8. Whistle Blower Policy
9. Overtime
10. Confidentiality of Personnel Files
11. Political Activity Policy
12. Performance Evaluation Policy
13. Discipline and Termination Policy
14. Use of Employer Vehicles Policy (Non-Law Enforcement)
15. Computer Use, Electronic Mail, and Internet Policy
16. Family and Medical Leave Act Policy
17. New Jersey Family Leave
18. Military Leave Policy
19. Domestic Violence Abuse Leave Policy
20. Employment Reference
21. Protection and Safe Treatment of Minors

SECTION TWO:

- Distribute a notice concerning the Conscientious Employee Protection Act to all personnel
- Adopt and distribute the Employee Handbook:
- Adopt the model civil rights resolution (municipalities only).
- Train managerial and supervisory personnel:
- Have Police Chief, Deputy Chief, Public Safety Director, Captains & Lieutenants complete the special EPL training course (municipalities only)
- Offer Anti-Harassment training to all other personnel:
- Review NJ MEL Helpline for Employment Practices.

I, _____, the (check __General Counsel or __Employment Attorney) of (member name)_____ hereby certify that the member has verified to me that the above actions have been completed and that I have read the Personnel Policies and Procedures Manual and the Employee Handbook.

Signature: _____

Date: _____ Telephone: _____

To qualify for the Employment Practices Liability standard policy deductible, this checklist should be returned to the MEL Fund Office (9 Campus Drive, Suite 216, Parsippany, NJ 07054 or scantwell@permainc.com as soon as possible. Members submitting this form by November 1, 2023 will qualify or continue to qualify for the deductible. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.



Questions about employment issues? Call the New MEL Employment Practices Helpline

The MEL Safety Institute is pleased to announce the establishment of a NEW MEL Employment Practices Helpline (EPL), a dedicated resource to guide members on employment related issues.

The MEL EPL Helpline is staffed by attorneys that specialize in New Jersey employment law and understand the MEL JIF system. The three law firms staffing the EPL Helpline are affiliated with local Joint Insurance Funds (JIFs).

Who can use the EPL Helpline? MEL member municipalities will select and approve two individuals to use the helpline.

What hours is the EPL Helpline available? The helpline will be staffed during normal business hours, 9 a.m. – 5 p.m. Voicemail can be left afterhours for a callback.

What kinds of issues can be addressed? Any employment related topics or policies and procedures related to issues such as:

- Hiring
- Termination
- Harassment
- Discrimination
- Promotion/Demotion
- And more...

What are the MEL EPL Helpline numbers? MEL members can choose to call any of the MEL EPL Helpline firms listed below.

MEL EPL HELPLINE:

732-583-7474

Jodi Howlett
Cleary Giacobbe Alfieri Jacobs LLC
955 State Route 34, Suite 200
Matawan, NJ 07747955

MEL EPL HELPLINE:

609-522-5599

David S. DeWeese
The DeWeese Law Firm
3200 Pacific Avenue
Wildwood, New Jersey 08260

MEL EPL HELPLINE:

973-334-1900

Fred Semrau
Dorsey & Semrau
714 Main Street
Boonton, NJ 07005

What happens after the call? The attorney will provide the member with transcript of the call that includes recommendations. If the issue is beyond the scope of the MEL EPL Helpline the attorney will provide direction to the member on where to get appropriate assistance. All calls are confidential.





To: Fund Commissioners, Municipal Clerks, & Risk Management Consultants

From: Paul A. Forlenza, MGA, RMC, Executive Director

Date: May 17, 2023

Subject: Managers & Supervisors – Employment Practices Liability Training

Beginning in June, the Atlantic County, Burlington County, and Gloucester, Salem Cumberland Counties Municipal Joint Insurance Funds are sponsoring Employment Practices Liability Training for all member Managers & Supervisors. For many years, State & Federal Courts have determined that training of Managers & Supervisors is an essential part of an affirmative defense in an employment related claim. Completion of this training is mandatory for a member municipality to be in compliance with the MEL's Employment Practices Liability Risk Management Program. Member municipalities in compliance with the Risk Management Plan are eligible for lower claim deductibles and coinsurance.

This training is being conducted virtually using Zoom by Armando Riccio, Esq. Among other subjects, this year's training will focus on harassment and discrimination in the workplace, workplace diversity issues, addressing employee complaints and discipline, workplace accommodations, your role and obligations as a supervisor or manager, and the enforcement of municipal policies and procedures.

Attached, please find a listing of the available training dates and times with a hyperlink that can be used to register for the session you wish to attend as well as instructions on how to register. Please note that each session will be the same in the materials covered and each session is limited to 100 participants. An application will be made to the Department of Community Affairs for Continuing Education Units.

About Zoom Training:

- A Zoom account is not needed to attend a class. Attendees can log-in and view the presentations from a laptop, smartphone, or tablet.
- Registration is required. Once registered you will receive the webinar link for your class, be sure to save the link on your calendar to access the day of training.

Thank you for your attention to this important matter.

File: ACM/BURLCO/TRICO/GEN/EPL Plan of Risk Management Tab: 2024-2025

Date	Course Topic - Registration Link	Time
7/13/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	9:00 - 11:30 am
7/13/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	1:00 - 3:30 pm
7/27/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	9:00 - 11:30 am
7/27/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	1:00 - 3:30 pm
9/11/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	9:00 - 11:30 am
9/11/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	1:00 - 3:30 pm
9/27/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	9:00 - 11:30 am
9/27/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	1:00 - 3:30 pm
10/11/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	9:00 - 11:30 am
10/11/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	1:00 - 3:30 pm

2023 Police Command Staff Training Invitation

The 2023 Atlantic County Municipal Joint Insurance Fund, Burlington County Municipal Joint Insurance Fund, Gloucester, Salem, and Cumberland Counties Municipal Joint Insurance Fund Police Command Staff Training will be offered in person on (3) different dates with (2) sessions each day.*

Details:

As part of their continuing commitment to Police Command Staff Training, the Atlantic, Burlington, and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds jointly sponsor a seminar on Police Risk Management. The seminar is intended for all Command Staff who manage or supervise other officers within your municipality. This includes but is not limited to Chiefs, Deputy Chiefs, Lieutenants, Captains, Sergeants, and Corporals. Attendance at bi-annual employment practices training is mandatory for Police Command Staff to comply with the MEL's 2024-2025 Employment Practices Liability (EPL) Plan of Risk Management. Failure to attend training can lead to costly litigation and may result in higher co-pays and deductibles for EPL.

Please forward this e-mail to your Police Department for their review and action. If you do not have a Police Department, you can disregard this invitation. Advanced registration is required for these in-person sessions. Each of the three (3) training dates will include AM & PM sessions. Each session is identical in the materials to be covered.

*If multiple sessions are offered for any specific training, members only need to attend (1) session.

DATE: Thursday, June 8, 2023
TIME: 9:00 AM – 11:45 AM (8:15 AM Sign-In; then Breakfast)
LOCATION: Merighi's Savoy Inn, 4940 Landis Ave, Vineland, NJ 08360

RSVP

DATE: Thursday, June 8, 2023
TIME: 1:00 PM – 3:30 PM (12:00 PM Sign-in, then Lunch)
LOCATION: Merighi's Savoy Inn, 4940 Landis Ave, Vineland, NJ 08360

RSVP

DATE: Monday, June 12, 2023
TIME: 9:00 AM – 11:45 AM (8:15 AM Sign-In; then Breakfast)
LOCATION: Indian Spring Country Club, 115 S Elmwood Rd, Marlton, NJ 08053

RSVP

DATE: Monday, June 12, 2023
TIME: 1:00 PM – 3:30 PM (12:00 PM Sign-In; then Lunch)
LOCATION: Indian Spring Country Club, 115 S Elmwood Rd, Marlton, NJ 08053

RSVP

DATE: Thursday, June 22, 2023
TIME: 9:00 AM – 11:45 AM (8:15 AM Sign-In; then Breakfast)
LOCATION: Auletto Caterers, 1849 Cooper St, Deptford, NJ 08096

RSVP

DATE: Thursday, June 22, 2023
TIME: 1:00 PM – 3:30 PM (12:00 PM Sign-In; then Lunch)
LOCATION: Auletto Caterers, 1849 Cooper St, Deptford, NJ 08096

RSVP

QUESTIONS? Melissa Meccariello at 856-470-2070
mmeccariello@jamontgomery.com

J.A. Montgomery
CONSULTING

WORKPLACE DISCRIMINATION & HARASSMENT



MEL



This online course discusses the right of each employee to a workplace free of harassment and each employee's duty to respect the rights of all other employees.

As part of the Employment Risk Management Program, this course should be offered to members' non-supervisory personnel.

Click the button to access this online training through the MEL Safety Institute Learning Management System (LMS)

MSI LMS System

- 1. Log into the MSI LMS System.**
 - If you have previously taken MSI classes, enter your username and password.
 - If you do not know your username/password, ask your Training Administrator to send an LMS activation email or call Andrea Felip at (856) 552-4740.
2. Once logged into the LMS, go to the Request Training button for a list of online courses and videos.
3. Select the course or video you wish to complete and submit it at the bottom of the screen.
4. Your course will now show in the Assigned section of your dashboard. Click the title to launch the course or video.
5. Learning Transcripts are automatically updated in the MEL Safety Institute's Learning Management System and show in the Completed section of your homepage.

Questions? Contact Andrea Felip at 856-552-4740.

For additional MSI information and resources go to the **MEL Safety Institute**.

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	Y	Y	Y									6			
Bass River	Capriglione/Gleghorn	N/A	N/A	N/A	N/A	N/A	N/A							0	0	6	0%	0%	0%
Beverly City	Wolbert/D'Alfonso	FC	FC	FC	FC	N/A	N/A							4	0	6	67%	0%	67%
Bordentown City	Archer/Peak	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Bordentown Twp.	Carrington/Theokas	N/A	FC	FC	FC	FC	FC							5	0	6	83%	0%	83%
Chesterfield Township	Sahol/NA	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Delanco Township	Provanzano/Ouellette	Alt	Alt	FC	FC	FC	FC							4	2	6	67%	33%	100%
Delran Township	Bellina/Eggers	N/A	FC	FC	FC	FC	FC							5	0	6	83%	0%	83%
Edgewater Park Twp.	Pullion/Clayton	Alt	Alt	Alt	Alt	Alt	FC							1	5	6	17%	83%	100%
Fieldsboro	Hansell, P./Lewis.C	FC	FC	N/A	FC	FC	FC							5	0	6	83%	0%	83%
Florence Township	Fazekas/Elrton	FC	FC	FC	FC	Alt	Alt							4	2	6	67%	33%	100%
Hainesport Township	Kosko/Wicker	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Lumberton Township	Quinn/Nippins	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Mansfield Township	Fitzpatrick/Semus	FC	FC	FC	Alt	FC	Alt							4	2	6	67%	33%	100%
Medford Township	Burger/Bielec	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Mt. Laurel	Mascia/Shillingford	Alt	FC	FC	Alt	Alt	N/A							2	3	6	33%	50%	83%
New Hanover	Jackson/Tuliano	FC	FC	FC	FC	Alt	N/A							4	1	6	67%	17%	83%
North Hanover	Picariello/Duff	FC	FC	N/A	N/A	FC	FC							4	0	6	67%	0%	67%
Palmyra Borough	Gural/Jackson	FC	FC	Alt	FC	FC	FC							5	1	6	83%	17%	100%
Pemberton Borough	Smick/Wall	N/A	FC	Alt	Alt	Alt	N/A							1	3	6	17%	50%	67%
Pemberton Twp.	Hornickel/Brown	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Riverside Township	Mansdoerfer/Jack	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Shamong Township	Onorato	FC	FC	N/A	FC	FC	N/A							4	0	6	67%	0%	67%
Southampton Township	Hoffman	N/A	FC	N/A	N/A	FC	N/A							2	0	6	33%	0%	33%
Springfield Township	Boyington/Sobotka	FC	N/A	FC	FC	N/A	N/A							3	0	6	50%	0%	50%
Tabernacle Township	Cummins/Gosik	N/A	FC	FC	FC	FC	FC							5	0	6	83%	0%	83%
Westampton Township	Ent/Horton	FC	FC	FC	FC	N/A	FC							5	0	6	83%	0%	83%
Woodland Township	Brown/Seeland	N/A	FC	N/A	N/A	FC	N/A							2	0	6	33%	0%	33%
Wrightstown	Ingling/Gorman	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
28		21	26	22	24	24	19	28	28	28	28	28	28	117	19	168	70%	11%	81%
		75%	93%	79%	86%	86%	68%	100%	100%	100%	100%	100%	100%						

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

SAFETY DIRECTOR REPORT

Burlington County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: July 6, 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 Riverside on June 2, 2023
- City of Bordentown on June 5, 2023
- Township of Pemberton on June 6, 2023
- Township of Chesterfield on June 6, 2023
- Township of Bordentown on June 9, 2023
- Township of Lumberton Safety Committee Meeting on June 13, 2023

MEETINGS ATTENDED

- Summer Seasonal Employees Regional Training at Ocean City Library on June 5, 2023
- Police Command Staff Training at Merighi's on June 8, 2023
- Police Command Staff Training at Indian Springs Country Club on June 12, 2023
- Claims Committee Meeting on June 13, 2023
- Executive Safety Committee Meeting on June 20, 2023
- Executive Fund Committee Meeting on June 20, 2023
- Police Command Staff Training at Auletto's on June 22, 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?
- MSI Leadership Academy
- Hurricane Preparedness Best Practices
- Spray Park Best Practices
- Cathy’s Law – Social Media Best Practices
- New Jersey Child Labor Laws
- Domestic Violence Program For New Jersey Public Employers
- New LMS
- MSI LIVE Schedule

MSI LAW ENFORCEMENT

- Understanding Cannabis – MSI LE Training Announcement
- Reminder – Understanding Cannabis – MSI Law Enforcement Training
- Poor Air Quality – MSI SD Message – MSI LE Bulletin
- Parade Risk Mitigation Considerations

MSI NOW

[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
Delanco	1

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

LIABILITY CLAIMS REMINDER Monthly Newsletter - July 2023



This is a reminder that when a General or Auto Liability loss occurs, please report this to our office as soon as possible and let us handle the claim for you.

INITIALLY,

- Please promptly notify us of an occurrence, or an offense, which may result in a claim.
- We need to know how, when, and where the occurrence or offense took place.
- Provide names and contact information for any injured person or witnesses.
- The nature and location of any injury or damage arising out of the occurrence or offense.

SUBSEQUENTLY,

- Immediately send copies of any demands, notices, summonses or legal papers received.
- Authorize us to obtain records and other information.
- Cooperate with us in the investigation, settlement or defense of the claim or suit at our request.

LASTLY,

- **No insured will, except at that insured's own expense, voluntarily make any payment, assume any obligation, or incur any expense, other than for first aid, without first obtaining our consent.**



DATE: July 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 (June)

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:

Bordentown City PD

Palmyra PD

- Consultative Visits were provided to identify and discuss agency concerns, training, policy and procedures, trends and requests. L/E RMC services were outlined and provided to Chiefs and Command members present. Police agency's with Command changes will be a priority and visited as well. Agency visits are ongoing with an additional 12 scheduled at this time to continue to build relationships with the Law Enforcement agencies within the BURLCO JIF. Activity Reports will be forwarded to the FUND Commissioners upon completion.

3. Training:

(1) Report Writing (Scheduled for 08/03/23, (Burlington County Emergencies Training Center). Training Notices were provided to all agencies and FUND Commissioners.(See Attached)

(2) Advanced Skills and Strategies for Resiliency Officers.



- A class is being developed with Dr. Jennifer Kelly, Ph.D., ABPP and anticipated for the month of October. Training Notices will be posted to police agencies and FUND Comm. when finalized.

4. Law Enforcement Bulletins / Newsletters: No Bulletins in June posted.

5. Burlco JIF Law Enforcement Committee: A L/E Committee is being formulated with three (3) Police Chiefs to represent (JIF) police agencies in Burlington County. I will meet with them on a quarterly basis virtually to discuss trends, concerns, training, policy and procedure assistance, L/E Accreditation guidance etc. This is being developed to maintain an ongoing forum throughout the year as an extension of the County Chiefs Association, to identify areas as previously mentioned and to reduce potential risks. The concept has been well received when discussed with Chiefs to date. Chiefs from Bordentown City and Chesterfield PD have agreed to be a representative to date. A third will be selected based on future agency visits.

6. Meetings Attended:

L/E Consultant Meeting	06/16/2023
BURLCO Executive Claim Meeting	06/13/2023
BURLCO Executive Meeting	06/20/2023
BURLCO Safety Meeting	06/20/2023



TRAINING NOTICE

REPORT WRITING

DATE: August 03, 2023

LOCATION: Burlington County Emergency Services
Training Center
53 Academy Drive, Westampton NJ 08060

TIME: 8:30 am to 12

The outlined course will provide report writing guidelines for officers in writing a clear / concise report. Course topics include but are not limited to the following:

- Review of the basic report writing principles.
- Common pitfalls of report writing
- Advanced techniques to report writing
- Report Writing and BWC recordings
- Police investigation report critiques



- Overview of the New Jersey AG Guidelines pertaining to note taking and video recordings, review and reporting.

Class registration can be completed by forwarding the following information to Chriswinter1429@gmail.com as follows:

Rank, Name, Police Department.

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: July 18, 2023 Hainesport Municipal Court Room, Hainesport, NJ
Contact Info: debby_schiffer@targetingwellness.com 856-322-1220

JULY - ACTIVITY & PLANNED EVENTS

Member Municipality Visits:

Two (2) towns visited in the month of June; however, ongoing communication was conducted with several others via phone or email reviewing and planning wellness for the second half of the year.

- Delanco (Wellness)
- Riverside (Wellness)

Towns I plan on visiting in July at this time. SCM = Safety Committee Meeting

- Delran (Wellness)
- Mt. Laurel (SCM)
- Hainesport (Wellness)
- Medford (Wellness)
- Pemberton Twp (SCM)

My visit report is included in your packet. This continues to be updated so the version you see may be outdated. There are two towns that I have not meet with me due to schedule conflicts (Bass River, Bordentown City).

Some wellness ideas/initiatives to consider: A few of the towns I have been speaking with are planning either a wellness day or a wellness week in the Fall.

- Stress Release through chair massage, Reiki, Meditation, Yoga
- Challenges – Stretching Breaks, 21-day healthy tasks, hydration, sleep hygiene
- Presentations: Nutrition Awareness, Exercise and Movement, Mental Fitness and Stress Management, Diabetes, Sitting Disease, and more!
- Understanding Addictions Presentation (available thru Cooper \$ based)
- Employee/Co-worker Appreciation Day – expressions of gratitude and build morale
- Healthy Weight Loss Challenge – contact me for details on possible ideas to offer
- Healthy Vegetarian Potluck or Spotlight a seasonal veggie or fruit
- Outside resources: Food Bank of South Jersey presentation and cooking demo, Cooper EAP free presentations, Reiki demo, Chair yoga demo, MED sharing services
- Team Building Activities: paintball, bowling, axe throwing, paint classes, challenges with a buddy for support and accountability, etc.

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

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

Obesity – August

Inflammation – September

Reminder on some summer wellness tips: stay hydrated, get your vitamin D but be smart about it, eat more fresh fruits and veggies, develop an exercise routine (try something new maybe while on vacation)...and take that vacation!!!

Have a safe and healthy summer!

Technical Risks Services Director

Monthly Executive Report



July 7, 2023

Summary

This month's efforts were devoted to fielding questions concerning the CyberJif Framework tracking application. To that end we have posted a FAQ page which handles the questions that we have received to date. It is important to note that the answers to most of these questions are directly from the Fund Underwriter. We encourage you to visit the site early and often. A link can be found on your JIF page.

We are obligated to turn all questionnaires that we receive over to the Fund Underwriter so please do NOT turn in incomplete forms or forms with NO answers as they will be immediately rejected. I am eager to work with all of the members and their IT representatives in an effort to get these completed as quickly and most importantly as accurately as possible. To that end your eligibility for reduced deductible will be determined at the time of a loss NOT when you turn in the form. So, your due diligence in adhering to the requirements even after completion is paramount.

July re-starts the Wizer Cyber Hygiene training which must be completed twice per year to meet the MEL Cyber guidelines. The second half of training is as new and exciting as the first half. The first half cannot be made up so please encourage your users to complete the training as soon as they get the invitation. ALL users will get a new invite. Reminder if you need a roster update please let me know as soon as possible

Vulnerability and Pen testing is proceeding and the results are posted here.

Finally, this month's bulletin is a plain English analysis of how Artificial Intelligence can cause problems for local government in the performance of their roles for their constituents. I encourage you to read it, AI can be a game changer if it is deployed properly.

Stay Cybersafe

Jerry Caruso

Cyber Hygiene Training

Municipality	Total Users	Completed Training	Percentage Complete
Bass River Township	0	0	0
Beverly City	0	0	0
Bordentown City	0	0	0
Bordentown Township	0	0	0
Chesterfield Township	0	0	0
Delanco Township	0	0	0
Delran Township	0	0	0
Edgewater Park Township	0	0	0
Florence Township	0	0	0
Hainesport Township	0	0	0
Lumberton Township	0	0	0
Mansfield Township	0	0	0
Medford Township	0	0	0
Mount Laurel Township	0	0	0
New Hanover Township	0	0	0
North Hanover Township	0	0	0
Palmyra Borough	0	0	0
Pemberton Borough	0	0	0
Pemberton Township	0	0	0
Riverside Township	0	0	0
Shamong Township	0	0	0
Southampton Township	0	0	0
Springfield Township	0	0	0
Tabernacle Township	0	0	0
Westampton Township	0	0	0
Woodland Township	0	0	0
Wrightstown Borough	0	0	0

Vulnerability and Penetration Testing

Member	KYC&VSA Received	Vulnerability	PenTest
Bass River Township	X	X	X
Beverly City	X	X	
Bordentown City	X	X	
Bordentown Township	X	X	X
Chesterfield Township	X	X	X
Delanco Township	X	X	X
Delran Township	X	X	
Edgewater Park Township	X	X	X
Fieldsboro Borough	X	X	
Florence Township	X	X	
Hainesport Township	X	X	
Lumberton Township	X	X	
Mansfield Township	X	X	
Medford Township	X	X	X
Mount Laurel Township	X	X	
New Hanover Township	X	X	
North Hanover Township	X	X	
Palmyra Borough	X	X	X
Pemberton Borough	X	X	X
Pemberton Township	X	X	
Riverside Township	X	X	X
Shamong Township	X	X	
Southampton Township	X	X	
Springfield Township	X	X	
Tabernacle Township	X	X	
Westampton Township	X	X	
Woodland Township	X	X	
Wrightstown Borough	X	X	
Percentage Completed	100%	100%	21%

MEL Cyber JIF Framework Status

Member	Approval Status - Minimum	Approval Status - Advanced
Bass River Township	Not received	Not received
Beverly City	Not received	Not received
Bordentown City	Not received	Not received
Bordentown Township	Not received	Not received
Chesterfield Township	Not received	Not received
Delanco Township	Not received	Not received
Delran Township	Not received	Not received
Edgewater Park Township	Not received	Not received
Fieldsboro Borough	Not received	Not received
Florence Township	Not received	Not received
Hainesport Township	Not received	Not received
Lumberton Township	Not received	Not received
Mansfield Township	Not received	Not received
Medford Township	Not received	Not received
Mount Laurel Township	Not received	Not received
New Hanover Township	Not received	Not received
North Hanover Township	Not received	Not received
Palmyra Borough	Not received	Not received
Pemberton Borough	Not received	Not received
Pemberton Township	Not received	Not received
Riverside Township	Not received	Not received
Shamong Township	Approved	Approved
Southampton Township	Not received	Not received
Springfield Township	Not received	Not received
Tabernacle Township	Not received	Not received
Westampton Township	Not received	Not received
Woodland Township	Not received	Not received
Wrightstown Borough	Not received	Not received



Cyber Security Bulletin July 2023

Artificial Intelligence for Local Government

Artificial Intelligence (AI) is transforming the way we live and work. It is now starting to have an impact on local government too. AI can be used to help local governments automate tasks, improve decision-making, and enhance citizen engagement. The June Bulletin extolled the promise of AI. In this Bulletin, we will explore the problems with AI and how they can adversely affect local government operations.

Cyber Attacks and Data Breaches

Most AI systems today rely on large amounts of data to learn, predict, and improve themselves over time. This data can also be a lucrative target for cyber attackers who seek to steal or manipulate sensitive information. This is especially true when it comes to sensitive personal data that may be captured during an AI chatbot conversation or during AI processing of sensitive criminal justice documents. As they do with all forms of technology, local government agencies must ensure that their AI solutions, AI-enabled enterprise systems and AI-enabled third party applications are secured by design, regularly tested for vulnerabilities, and backed up in case of a breach

Bias and Discrimination

AI systems are trained on historical data which often contain biased or discriminatory information. As a result, AI can perpetuate and amplify existing biases and discrimination, especially in areas such as criminal justice, housing, and employment. To mitigate this risk, local government agencies must ensure that their AI systems are transparent, auditable, and accountable, and that they measure and address any potential biases or disparities.

Skills and Talent Gap

AI is a complex interdisciplinary field that requires a diverse set of skills and talents, including data science, machine learning, and human-centered design. Unfortunately, many local government agencies lack the resources or expertise to effectively implement and manage AI systems themselves. To mitigate the skills gap issue, local government agencies must invest in upskilling their workforce, fostering partnerships with academic institutions and industry leaders, and attracting and retaining top AI talent.

Lack of Standards

AI is a rapidly-evolving field, and there are no universal standards or comprehensive regulations governing its use in local government today. The lack of guidance can lead to fragmentation, inconsistency, and uncertainty in terms of ethical, legal, and social implications. There is of course no quick silver bullet to writing good regulations and standards.

Implementing AI Effectively

It's very clear today that AI is an enormously powerful new technology poised to transform society and government agencies in many ways; in addition, it poses significant risks and challenges to government agencies and the public if AI's risks are not properly addressed. Due to ChatGPT's popularity, the public has quickly moved from being mostly unaware of AI risks to being keenly aware of this two-sided truth. For this reason, local government agencies and elected officers must become vigilant, proactive, and responsible stewards of AI – by addressing security concerns, regulatory concerns, and public safety concerns in a holistic way. Local government vendors must likewise rise to this challenge.

By addressing the promise and problems of AI, local government officials & their vendors can ensure that applications of AI to local government are safe, ethical, effective, and sustainable for the long term.

If you have questions about how AI can help your community please reach out to me.

For further reading.

<https://www.aaas.org/programs/epi-center/AI>

<https://www.nist.gov/itl/ai-risk-management-framework>

Stay Cybersafe



1

Active Trainings

1,154

Invited Users

1,048

Started Training

1,044

Completed Training

90.47%

4.35

Rating

2023 Cyber Awareness Training - Part 1

Department	Invited Users	Started Training	Completed Training	%	Rating
Bass River Township	15	8	7	46.67%	4.45
Beverly City	31	23	23	74.19%	4.03
Bordentown City	21	21	21	100.00%	3.62
Bordentown Township	60	53	53	88.33%	4.15
Chesterfield Township	31	31	31	100.00%	4.53
Delanco Township	25	24	24	96.00%	4.37
Delran Township	59	59	59	100.00%	4.55
Edgewater Park Township	33	27	27	81.82%	4.72
Fieldsboro Borough	4	4	4	100.00%	3.00
Florence Township	62	60	60	96.77%	4.49
Hainesport Township	11	11	11	100.00%	4.75
Lumberton Township	47	35	35	74.47%	4.80
Mansfield Township	76	76	76	100.00%	4.18
Medford Township	137	137	137	100.00%	4.38
Mount Laurel Township	162	137	136	83.95%	4.29
New Hanover Township	9	8	8	88.89%	4.40
North Hanover Township	28	28	28	100.00%	4.61
Palmyra Borough	33	33	33	100.00%	4.49
Pemberton Borough	13	13	13	100.00%	4.69
Pemberton Township	102	100	100	98.04%	4.36
Riverside Township	36	25	24	66.67%	3.87
Shamong Township	16	16	16	100.00%	4.38
Southampton Township	16	13	13	81.25%	4.59
Springfield Township	23	19	19	82.61%	3.60
Tabernacle Township	20	8	8	40.00%	4.77
Westampton Township	83	79	79	95.18%	4.24
Woodland Township	12	10	10	83.33%	4.60
Wrightstown Borough	4	4	4	100.00%	4.83

Comments

Messages	Rating	Created_at
Informational	4	28 June 2023
totally awesome	5	27 June 2023
good course	5	17 April 2023
Thorough in approach and presented in an easy to understand (and entertaining) manner.	4	03 April 2023
Maybe add some new stories because it all seemed the same as the last training.	3	03 April 2023
..	3	30 March 2023
OUTSTANDING!!!	5	30 March 2023
The videos of people who made mistakes was very helpful.	4	27 March 2023
none	5	27 March 2023
It was easy to understand. Thank you.	4	23 March 2023
Always something to learn.	4	17 March 2023
EASY TO FOLLOW.	4	15 March 2023
helpful and informative	5	15 March 2023
a good refresher	4	15 March 2023
Better than I expected!	4	14 March 2023
Took too long loading each section.	3	14 March 2023
JUst awesome	5	13 March 2023
Very helpful and interesting	5	13 March 2023
Great	5	11 March 2023
Excellent!!!!!!!!!!!!!!	5	10 March 2023
X	4	10 March 2023
very informative!!!!	4	09 March 2023
Very clear and easy to understand. I liked that the quizzes were between only a few sections so we weren't having to remember specific information after watching so many slides/videos.	5	09 March 2023
Very good - Thank you	5	09 March 2023
Great	5	09 March 2023
outstanding	5	06 March 2023
Great	5	06 March 2023
Great	5	03 March 2023
Great	4	02 March 2023
good course	4	02 March 2023
none	5	02 June 2022
none	5	02 June 2022

3

Active Campaigns

4,671

Sent

1,053

Opened

94

Clicked

2.01%

Clicked Rate



Active Phishing Campaigns Stats

Department	Sent	Opened	Clicked	Clicked Rate	Last Sent
Bass River Township	74	18	3	4.05%	28 June 2023
Beverly City	129	30	4	3.10%	07 July 2023
Bordentown City	97	32	6	6.19%	07 July 2023
Bordentown Township	210	51	2	0.95%	07 July 2023
Chesterfield Township	139	58	4	2.88%	07 July 2023
Delanco Township	117	12	1	0.85%	07 July 2023
Delran Township	106	24	2	1.89%	07 July 2023
Edgewater Park Township	145	35	7	4.83%	07 July 2023
Florence Township	266	57	4	1.50%	07 July 2023
Hainesport Township	44	12	4	9.09%	07 July 2023
Lumberton Township	208	56	7	3.37%	07 July 2023
Mansfield Township	320	131	5	1.56%	07 July 2023
Medford Township	580	76	5	0.86%	07 July 2023
Mount Laurel Township	675	145	19	2.81%	07 July 2023
New Hanover Township	39	5			07 July 2023
North Hanover Township	134	36			07 July 2023
Palmyra Borough	143	32	2	1.40%	07 July 2023
Pemberton Borough	58	2			28 June 2023
Pemberton Township	435	44	6	1.38%	07 July 2023
Riverside Township	156	29	3	1.92%	07 July 2023
Shamong Township	81	9			07 July 2023
Southampton Township	83	21	1	1.20%	07 July 2023
Springfield Township	81	28	4	4.94%	12 July 2023
Tabernacle Township	104	24	3	2.88%	07 July 2023
Westampton Township	351	103	4	1.14%	07 July 2023
Woodland Township	62	10	3	4.84%	07 July 2023
Wrightstown Borough	6				09 June 2023

Burlington County JIF Cyber Compliance



Level 1: Minimum Security

Level 2: Advanced Security

MEL Cyber Page: <https://njmel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/>

JIF	Minimum			Advanced		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Camden County	8%	3%	90%	5%	3%	92%
NJ Utility Authorities	5%	0%	95%	3%	1%	96%
Burlington County Municipal JIF	4%	0%	96%	4%	0%	96%
Gloucester, Salem, Cumberland Counties N	3%	5%	92%	0%	8%	92%
Bergen County	3%	0%	97%	3%	0%	97%
First Responders	3%	0%	97%	3%	0%	97%
Suburban Metro	0%	0%	100%	0%	0%	100%
Atlantic County Municipal JIF	0%	10%	90%	0%	10%	90%
Suburban Municipal	0%	0%	100%	0%	0%	100%
Professional Municipal Management	0%	0%	100%	0%	0%	100%
NJ Self Insurers	0%	0%	100%	0%	0%	100%
Morris County	0%	0%	100%	0%	0%	100%
Monmouth County	0%	0%	100%	0%	0%	100%
Mid Jersey JIF	0%	0%	100%	0%	0%	100%
NJ Public Housing Authority	0%	0%	100%	0%	0%	100%
Public Alliance Insurance Coverage Fund	0%	0%	100%	0%	0%	100%
Ocean County	0%	0%	100%	0%	0%	100%
South Bergen County	0%	4%	96%	0%	4%	96%
Central New Jersey	0%	13%	88%	0%	13%	88%
Total #	11	10	580	7	12	582
Total %	1.8%	1.7%	97%	1.2%	2.0%	97%

Analytics

What security questions are most often unanswered or have a “No” response?

- Incident Response Plan
- Technology Practices Policy
- Disaster Recovery Plan
- Email Warning Label
- Government Cyber Memberships
- Password Strength
- Encrypt or Password Protect PII/PHI
- MFA for Remote Access
- Third Party Risk Management Tool



JIF	Member	Approval Status - Minimum	Approval Status - Advance
Burlington County Municipal JIF Bass River Township			
Burlington County Municipal JIF Beverly City			
Burlington County Municipal JIF Bordentown City			
Burlington County Municipal JIF Bordentown Township			
Burlington County Municipal JIF Chesterfield Township			
Burlington County Municipal JIF Delanco Township			
Burlington County Municipal JIF Delran Township			
Burlington County Municipal JIF Edgewater Park Township			
Burlington County Municipal JIF Fieldsboro Borough			
Burlington County Municipal JIF Florence Township			
Burlington County Municipal JIF Hainesport Township			
Burlington County Municipal JIF Lumberton Township			
Burlington County Municipal JIF Mansfield Township			
Burlington County Municipal JIF Medford Township			
Burlington County Municipal JIF Mount Laurel Township			
Burlington County Municipal JIF New Hanover Township			
Burlington County Municipal JIF North Hanover Township			
Burlington County Municipal JIF Palmyra Borough			
Burlington County Municipal JIF Pemberton Borough			
Burlington County Municipal JIF Pemberton Township			
Burlington County Municipal JIF Riverside Township			
Burlington County Municipal JIF Shamong Township		Approved	Approved
Burlington County Municipal JIF Southampton Township			
Burlington County Municipal JIF Springfield Township			
Burlington County Municipal JIF Tabernacle Township			
Burlington County Municipal JIF Westampton Township			
Burlington County Municipal JIF Woodland Township			
Burlington County Municipal JIF Wrightstown Borough			



July 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 June 30, 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 \$ 24,691.31. This generated an average annual yield of 2.16%. However, after including an unrealized net loss of \$ 32,293.46 in the asset portfolio, the yield is adjusted to -.066% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$13,102,970.70.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 0.00 w/YTD Total \$ 38,557.62
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00

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

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 193,044.67. The claims detail shows 202 claim payments issued.

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

Interest Allocated for the Period \$ 576.82 for a total Member Balance of \$321,030.32 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 \$ 13,897,037.46 to a closing balance of \$ 13,546,010.11 showing a decrease in the fund of \$ 351,027.35. 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 - JULY 2023

	Payee	FY2023	CLD YRS	JIF Appropriation	Description
1	The Actuarial Advantage	1,650.00		Prof Services/Actuary	July 2023 Fees
2	Arthur J. Gallagher Risk Management Services, LLC	32,517.00		Prof Services/Administration	July 2023 Fee
3	Arthur J. Gallagher Risk Management Services, LLC	243.07		Misc/Postage/Copies/Faxes	June 2023 - Postage, copies, fax expense
4	The DeWeese Law Firm, P.C.	6,413.00		Prof Services/Attorney	July 2023 Fees
5	Qual-Lynx	19,452.00		Prof Services/Claims Admin.	July 2023 Fees
6	Joyce Media	390.00		Misc/JIF Website	July 2023 Fees
7	Christopher J. Winter Sr.	1,833.00		Training/Police Risk Services	Law Enforcement Consultant-July 2023 fees
8	AssetWorks	25,719.00		Prof Services/Prop. Appraiser	Property appraisals; 12 Additional properties
9	Kris Kristie	383.00		Misc/Recording Secretary	July 2023 Fees
10	J. A. Montgomery Consulting	12,125.00		Prof Services/Safety Director	July 2023 Fees
11	Wintsec Consulting LLC	3,400.00		Prof Services/Technology Risk Serv Dir	July 2023 Fees
12	Tom Tontarski	1,007.00		Prof Services/Treasurer	July 2023 Fees
13	Conner Strong & Buckelew	725.00		Prof Services/Underwriting Mgr	July 2023 Fees
14	Debby Schiffer	2,584.00		Wellness Program	July 2023 Fees
15	NJ Municipal Environmental JIF	124,552.00		EJIF	Final installment 2023 EJIF
16	ARC Reprographics	1,140.34		Misc/Printing	Inv#281897 (florece bks), 281851 (police HO), 281770 (police Hos), 16069 envs
17	Auletto Catering	711.00		Training/Training	6/22/23 Police training split
18	Courier Post	171.90		Misc/Legal Notices	Ad#GCI1079524 July budget amendment
19	GateHouse Media PA	147.88		Misc/Legal Notices	Ad#8997095 July budget amendment
20	Iron Mountain	81.83		Misc/Record Retention Service	*Inv#HPXT558; Storage 7/1-31/23; Service 5/24-6/27/23
21	Marco's Inc	957.00		training/training	6/12/23 Police Command Staff Training; split
22	Armando Riccio, LLC	375.00		training/training	6/29/23 Mgrs & Sup training AM/PM sessions (split)
23	Bordentown Township		5,000.00	Closed Year-AELCF Withdrawal	Release of AELCF Funds; Res#2023-150
24	Hainesport Township	174.80		Optional Safety Budget	3 Ton jack to replace unsafe one
25	Mount Laurel Township	780.00		Wellness Program	Bowling stress relief
26	Riverside Township	500.00		EPL/CYBER/EPL/Cyber Incentive Program	Employee matter - attorney bill
27	Westampton Township	447.45		Optional Safety Budget	padded helmets for Police cars; sharps containers
28	Woodland Township	500.00		EPL/CYBER/EPL/Cyber Incentive Program	cyber security
29	Burlington County Insurance Pool	44,103.75		Accounts Payable	Deposited QL check in wrong account
30	NJ RCF JIF	2.00		Accounts Payable	Deposited QL check in wrong account
	Subtotals	\$283,086.02	\$5,000.00		

JIF Bill List Total	\$288,086.02
RMC Bill List Total	\$252,662.00
Grand Total	\$540,748.02

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RMC BILL LIST (2nd installments) - July 2023

	Payable to:	FY 2023	Appropriation	Description
1	Barclay Insurance	97,556.00	Risk Management Consultants	2nd installment payment - Bordentown City, Chesterfield, Delanco, Fieldsboro, Florence, North Hanover, Pemberton Boro, Springfield, Woodland, Wrightstown
2	Conner Strong & Buckelew	20,484.00	Risk Management Consultants	2nd installment payment -Bass River Township and Mt Laurel Twp
3	Fairview Insurance Agency Associates	13,767.00	Risk Management Consultants	2nd installment payment -Bordentown Township
4	Hardenbergh Insurance Group	86,436.00	Risk Management Consultants	2nd installment payment -Beverly, Delran, Medford, New Hanover, Palmyra, Pemberton Twp,Southampton, Westampton
5	Insurance Agency Management	34,419.00	Risk Management Consultants	2nd installment payment - Edgewater Pk, Hainesport, Lumberton, Mansfield, Shamong, Tabernacle
	RMC BILL LIST TOTAL	\$ 252,662.00		



BUDGET HEARING NOTICE

Notice is hereby given that the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) will conduct a public hearing on its proposed 2023 Budget Amendment. The hearing will be held as part of the BURLCO JIF's regularly scheduled July Executive Committee meeting. The meeting will be held on Tuesday, July 18, 2023 at 3:30 PM at Hainesport Township Municipal Building, 1 Hainesport Centre, Rte 537, Hainesport, New Jersey. The *proposed* 2023 Budget Amendment is as follows:

	ADOPTED 2023 Budget	Bordentown Twp EMS Removal 7/3/2023	Palmyra Trash Addition 6/19/2023	Southampton Paid EMS Addition 3/25/2023	Operating Expense Adj	Cyber Commission Adj	EPL/POL Adj	RMC ADJ	PROPOSED AMENDMT 7/18/2023
PROPERTY (\$100K SIR)	403,554		1,153						404,707
GENERAL LIABILITY	539,329	(870)	350	1,494					540,303
AUTO LIABILITY	127,577		180						127,757
WORKERS' COMPENSATION	2,335,719	(14,866)	4,079	15,954					2,340,886
DEDUCTIBLE	601,091	(2,777)	1,017	3,079					602,410
TOTAL LOSS FUNDS	4,007,270	(18,513)	6,779	20,527					4,016,063
Operating Budget/Member Benefits	1,573,847				(25,156)				1,548,691
SUBTOTAL	5,581,117	(18,513)	6,779	20,527	(25,156)				5,564,754
MEL Excess WC/Liability	1,784,394	(1,047)	405	1,706	25,156		(18,850)		1,791,764
MEL Excess Property	867,346		423						867,769
Cyber JIF Premium	318,167					(4,826)			313,341
Cyber JIF Commission RPA						2,413			2,413
Cyber JIF Commission CSB						2,413			2,413
EPL/POL Premium	775,308	(506)	214	151			17,850		793,017
EPL/POL Commission – RPA	25,600	(17)	7	5			500		26,095
EPL/POL Commission – CSB	25,600	(17)	7	5			500		26,095
EPL/POL Surcharge	357								357
Environmental JIF	249,109								249,109
Risk Mmgt Consultants	402,827	(1,284)	501	1,430				10,609	414,083
TOTAL JIF BUDGET	10,029,825	(21,384)	8,336	23,824	0	0	0	10,609	10,051,210

Minutes shall be kept and provided as required by statute and shall be available to the public pursuant to the requirements of said law.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Arthur J. Gallagher Risk Management Services, LLC, Executive Director/Administrator

**BURLCO JIF - 2023 Budget
Amended Assessment Certification**

Bass River Township	74,471
Beverly City	227,921
Bordentown City	431,845
Bordentown Township	480,319
Chesterfield Township	190,568
Delanco Township	201,331
Delran Township	723,594
Edgewater Park Township	323,616
Fieldsboro Borough	44,710
Florence Township	544,101
Hainesport Township	149,504
Lumberton Township	399,685
Mansfield Township	318,336
Medford Township	974,140
Mount Laurel Township	1,262,615
New Hanover Township	139,457
North Hanover Township	246,975
Palmyra Borough	371,480
Pemberton Borough	143,521
Pemberton Township	1,244,202
Riverside Township	322,755
Shamong Township	98,583
Southampton Township	263,677
Springfield Township	131,139
Tabernacle Township	164,823
Westampton Township	435,856
Woodland Township	85,377
Wrightstown Borough	56,609
28	10,051,210



***Safety Committee Meeting Minutes
June 20, 2023 @ 1:30 PM
Hainesport Municipal Building***

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund (“BURLCO”) was held via Zoom conferencing on June 20, 2023 at 1:30 PM.

The meeting was called to order at 1:30 PM.

Those in attendance were:

Grace Archer, **Bordentown City**
Erin Provenzano, **Delanco Township**
Joe Bellina, **Delran Township**
Patrice Hansell, **Fieldsboro Borough**
Paula Kosko, **Hainesport Township**
Linda Seamus, **Mansfield Township**
Mary Picariello, **North Hanover Township**
Lisa Cummins, **Tabernacle Township**
Steve Ent, **Westampton Township**
James Ingling, **Wrightstown Borough**
Jaclyn Lindsey, **Conner Strong & Buckelew**
Joe Henry, **Hardenbergh Insurance Group**
Rob Garish, Assistant Director of Public Sector, **J.A. Montgomery Consulting**
John Saville, RSM, CPSI, Senior Risk Control Consultant, **J. A. Montgomery Consulting**
Debby Schiffer, Wellness Director, **Targeting Wellness, LLC**
Christopher J. Winter Sr. CPM, Law Enforcement Risk Management Consultant
Paul A. Forlenza, MGA, Executive Director, **RPA a Division of Gallagher**
Karla Allamby, Account Representative, **RPA a Division of Gallagher**

Those not in attendance were:

Richard Wolbert, *Chair*, **Beverly City**
Michael Fitzpatrick, **Mansfield Township**
Maryalice Brown, **Woodland Township**

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

I. MINUTES OF March 02, 2023 SAFETY MEETING (E-mailed 06/06/23)

Mr. Forlenza mentioned that a copy of March 02, 2023, Executive Safety Committee Meeting minutes were emailed on June 06, 2023 to all Committee members.

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

II. 1ST QUARTER SAFETY DIRECTOR’S LOSS CONTROL REPORT (Emailed 6/16/2023)

Mr. Garish referred the Committee to a copy of the 1st Quarter Safety Director’s Loss Control Report that was emailed to the Committee members on June 16, 2023 for review. He then briefly reviewed an abridged version of the report with the Committee.

Mr. Garish noted that the Safety Contract calls for a minimum of 67 loss control visits to the 28 members of the BURLCO JIF. He noted the service visits include ten (10) Renewal Surveys, PEOSH Violation Remediation Assistance, and Law Enforcement Surveys.

Mr. Garish reported that there are over 130 safety bulletins issued. Mr. Garish briefly covered the various safety programs as follows:

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

Mr. Garish stated that there have been significant changes in staffing within various member municipality departments and getting the proper training is of the utmost importance for your towns.

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

For details, please see the 1st Quarter Safety Director's Loss Control Report attached.

III. SAFETY INTERVENTION/MONITORING

Safety Intervention / Monitoring

Mr. Forlenza asked Mr. Garish if there were any candidates for *Safety Intervention or Monitoring* at this time. Mr. Garish responded that there are no candidates for *Safety Intervention or Monitoring* at this time and asked Mr. Saville if he had any concerns with any members. Mr. Seville replied that there are no concerns to report at this time.

IV. MEMBERSHIP RENEWALS

Mr. Garish informed the Committee that ten (10) members are up for renewal effective January 1, 2024. Mr. Garish stated there were no concerns with offering any of these members renewal in the Fund at this time. He indicated that the Safety Director's office has finished processing eight out of the ten membership renewal reports. Mr. Garish then turned to Mr. Saville and asked if he had any updates regarding those towns. Mr. Saville reported that one town's membership renewal is in the process of being completed while the other one is awaiting scheduling. Mr. Garish requested permission to provide the renewal survey reports to the Committee via email once complete. The Committee granted permission to Mr. Garish to email the renewal survey reports to the Committee when complete.

V. JIF LOSS RATIO REPORTS – March 31, 2023

Mr. Forlenza directed the Committee to pages 1-8 of the agenda packet which depicts the JIF Six Year Average Loss Ratio Reports valued as of March 31, 2023. The report reflects a six-year period for Fund Years 2017-2022. Mr. Forlenza noted that the six-year average loss ratio for the BURLCO JIF is 87%. He noted that the loss ratios reflect incurred losses, which is money paid on known claims and the reserve to be paid on the known claims versus the members' JIF loss funding assessment within the JIFs self-insured retention. Mr. Forlenza then briefly reviewed the report with the Committee. Mr. Forlenza also said these reports have been available through Origami since May 1, 2023 for members.

VI. MEL LOSS RATIO REPORTS – March 31, 2023

Mr. Forlenza directed the Committee to a copy of the *MEL Six Year Average Loss Ratio* reports valued as of March 31, 2023. The report reflects a six-year period for Fund Years 2017-2022. Mr. Forlenza noted that the six-year average loss ratio for the BURLCO JIF is 86.8% as of March 31,

2023. He noted that this information pertains to member claims that exceed the Fund's Self Insured Retention (SIR) where the MEL picks up the claim cost after the local JIF exhausts its retention on a claim. Mr. Forlenza briefly reviewed the individual Fund Year loss ratios for 2017-2022 with the Committee.

Mr. Forlenza advised the Committee that Loss Ratio Snapshots are in Origami and available for you through that portal. He noted that all Members and Risk Management Consultants should review the information for accuracy and any discrepancies, questions and concerns, should be brought to the Executive Director's or Qual-Lynx's attention.

VII. EXECUTIVE DIRECTOR – MONITORING REPORTS

Supervisor Investigation Report:

Mr. Forlenza referred the Committee to page 17 which reflects the Supervisor Investigation Reports received for May. He reported that there were no (0) claims where a Supervisor Incident Report was not provided in May. He noted there were five (5) cases that generated the creation of a Supervisor Incident Report.

Mr. Forlenza noted that these reports are shared with J. A. Montgomery for them to use for training opportunities when visiting member towns.

Comorbidities Report:

Mr. Forlenza directed the Committee to pages 18-20 which depicts the updated comorbidities report for the period of December 1, 2019, through March 31, 2023. He noted comorbidities include smoking, diabetes, hypertension, high cholesterol and obesity. He reviewed the report noting that employees with comorbidities have an average total cost per claim that is 67% higher than those employees without comorbidities, the indemnity and medical cost of employees with comorbidities are 83% higher than those without, and the lost time days for employees with comorbidities is 77% higher than those without.

Mr. Forlenza stated that these statistics are based upon the actual experience of the ACM, BURLCO, & TRICO JIFs. And, provide added emphasis for the members to engage in a robust Employee Wellness Program.

Police MVA: Workers Compensation Claims:

Mr. Forlenza directed the Committee to page 21 of the agenda that depicts Workers Compensation claims for police officers involved in an automobile accident. He briefly reviewed the report highlighting that four (4) claims have a total incurred of \$24,897.66.

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

VIII. REGIONAL TRAINING SCHEDULE

Mr. Garish referred the Committee to page 22 of the 2023 1st Quarter Safety Director's Report that outlines the 2023 Regional Training schedule. He noted the first regional training was the Safety, Claims, and Wellness Coordinators' Roundtable that took place on April 25, 2023 via Zoom. Mr. Garish stated that between ACM, BURLCO & TRICO JIFs, approximately 200 people participated in this training and a great deal of relevant information was presented. Mr. Garish stated that once all surveys are back from this event they would be included in the next Safety Director's Report.

Mr. Garish noted that if any member would like the PDF version of the Power Point presentation, please reach out to his office.

Mr. Garish noted the second regional training is on Back Safety Material Handling, and will be held virtually via Zoom. He noted the MEL is focusing on the WSL Model (**W**ide Stance, **S**et Back,

Lift) as there are severe claims generated from improper lifting. The first session took place on April 19, 2023; the next session will be on July 11, 2023, followed by a final session, which is scheduled for October 19, 2023.

Mr. Garish noted the third regional training will be on Indoor Air Quality (IAQ) and will take place in the 3rd/4th Quarter of 2023. He stated that the IAQ requires employers to designate and train a staff member to act as the Designated Person, and this training will satisfy their requirement. Mr. Garish stated that his office has written the program and they are going to provide the training in-house in two (2) sessions. The first session will be on September 15, 2023, and the second session on December 04, 2023.

Mr. Garish reminded the Committee that attendance at all applicable Regional Training programs is mandatory and counts toward successful participation in the 2023 Safety Incentive Program.

Mr. Garish then mentioned that John Saville has completed the Train the Trainer program for Entry Level Driver Training (ELDT). Members are now required to finish ELDT before their CDL operators can apply for new CDL certifications and those requesting a change in classification. Mr. Garish noted members can send one or multiple employees to this training and he indicated that to become a *Trainer* for your municipality, visit the Federal Motor Carrier Safety Administrator's (FMCSA) website and list your town as an *In-House Trainer*. Mr. Garish noted a cost savings of \$2,500 to \$5,000 per employee for those towns that provide this training on their own. The Safety Director's office will hold this training at the end of June for members of the BURLCO, TRICO, and ACM JIFs.

Mr. Saville reported that this program took one year to complete. He then stated that this course is mandatory before even considering acquiring a CDL certification. He mentioned that all participants must pass the written portion with a score of 80 or better, as well as the required road test.

Mr. Saville noted that the program consists of videos and 355 slides covering everything a driver would need to know. He said that the program utilizes the CDL manual to navigate through the course and prepare participants for the required motor vehicle certification. He stated that the program is thorough, and if followed to completion, participants should defiantly pass the test to receive their CDL certification. Mr. Saville reported that feedback on this program has been positive.

Mr. Saville stated notices were sent out last week for the training, which will begin on June 26, 2023, in Mount Laurel. A follow-up email will be sent soon.

IX. MSI NEWSLETTER / BULLETINS

Mr. Garish stated that the MEL distributes Safety Bulletins that are released in a MSI Newsletter twice a month. The Newsletter recaps the bulletins and messages that are released from the Safety Director's office or the MEL via their Mobile App. Mr. Garish then directed the members to the following list of Safety Bulletins, etc. that were released since the Committee's last meeting as included on the Safety Committee agenda.

- A. MSI Newsletter (2x Month) Recaps all Bulletins/Messages/Info sent out from the Safety Director's Office via the MEL Mobile App
- B. MSI Newsletter – February 15, 2023
 1. Special Announcement: Short-Term Stationary Low-Speed, Low-Volume Work Zone Set-Up
 2. Parades Best Practices
 3. Safety Director Message: NJOSH 300A Summary of Work-Related Injuries and Illness
 4. ADA-Accessible Websites for Public Entities Best Practices
 5. Magnetic Manhole Cover & Grate Lifting Devices Best Practices

6. MSI Live Schedule
- C. MSI Newsletter – March 01, 2023
 1. Law Enforcement Bulletin: Succession Planning: Key to Agency Stability, Longevity, and Liability Resilience
 2. Chainsaw Safety Best Practices
 3. Sewer Backup Prevention Best Practices
 4. Backing Fire Apparatus into Station Best Practices
 5. Law Enforcement Risk Analysis: Attorney General’s Law Enforcement Drug Testing Policy
 6. MSI Live Schedule
- D. MSI Newsletter – March 15, 2023
 1. 2022 MSI Expo: Morris County Public Safety Training Academy on 3/22/23 & Wildwood Convention Center on 03/29/23
 2. CDL Entry Level Driver Training (ELDT) Program Train –The –Trainer Program
 3. Safe Exchange Zone Best Practices
 4. CDL Exemption For Fire & Emergency Management Services
 5. Blue Light For Volunteer Emergency Responders Best Practices
 6. Junior Firefighter Auxiliary Program Best Practices
 7. MSI Live Schedule
- E. MSI Newsletter – April 03, 2023
 1. New MSI –Training Administrator Overview & Student (Learner) Overview
 2. The Anniversary Effect- Recognizing & Managing
 3. CDL Entry-Level Driver Trainer Best Practices
 4. CDL Controlled Substances & Alcohol Use Testing Policies for NJ Public Agencies
 5. CDL – Designated Employer Representative (DER) Best Practices
 6. MSI Live Schedule
- F. MSI Newsletter – April 17, 2023
 1. How to Receive Push Notification on the NJ MEL Mobile App?
 2. Safety Director’s Message: National Work Zone Awareness Week
 3. MSI EXPO: Bergen County Law & Public Safety Institute
 4. New MSI –Training Administrator Overview & Student (Learner) Overview
 5. Fall Protection at Treatment Plants, Pump Stations, & Wells Best Practices
 6. Fire Protection Equipment & System Impairment Best Practices
 7. Firefighters – Facial Hair & Fit Testing
 8. Tornado Best Practices
 9. MSI Live Schedule
- G. MSI Newsletter – May 01, 2023
 1. New MSI Learning Management System
 2. MSI Expo: Bergen County Law & Public Safety Institute
 3. Training Announcement: Designated Employer Representative (DER)
 4. Law Enforcement Risk Analysis: Law Enforcement Has A Unique Role in Active Shooter/ Mass Violence Prevention
 5. Fire Apparatus & Ambulance Driver- Minimum Age
 6. Standard Operating Procedures Best Practices
 7. Salt Shed & Salt Dome Best Practices
 8. Safety Recall Alert: DeWALT, Stanley and Craftman Fiberglass Sledgehammers
 9. MSI Live Schedule
- H. MSI Newsletter – May 15, 2023
 1. New MSI Learning Management System
 2. MSI Expo: Atlantic Cape Community College
 3. Law Enforcement Risk Analysis: Newly Released Active Shooter Report- Key Findings and Considerations for the Law Enforcement Leader
 4. Fentanyl Exposure to First Responders Best Practices
 5. Flash Flood Preparedness Best Practices
 6. 15 Passenger Vans Best Practices

7. Risk Management Strategies for Lifeguard Operations

8. MSI Live Schedule

I. Additional Bulletins in Planning?

Mr. Garish mentioned that the Safety Director's office is currently working on six (6) new bulletins which include the *Fire Hydrant Safety*, *Beach Transportation*, and *Bleacher Safety*. He noted that some of the safety standards for bleachers have changed recently.

Mr. Garish stated that if members want the most current safety information, he strongly encourages all members to download the MEL Mobile App.

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

X. MEL SAFETY INSTITUTE

Mr. Garish provided a brief review of the activity within the MEL Safety Institute for 01/01/2023 thru 03/31/2023:

- MSI NOW - 194
- MSI Streaming – 59
- MSI Online – 135
- MSI Live (Instructor Led)– via Zoom / In person – 299
- MSI DVD – No Videos Rented

He also mentioned they will be eliminating the MSI DVD option due to the lack of utilization.

Mr. Garish reported the new MSI Learning Management System (LMS) is now live and the membership should have received an email in the early part of May from BIS trainer to create new login credentials. Mr. Garish briefly reviewed the administrative trainer information along with course information available on the new LMS.

Mr. Garish reminded the Committee that the Safety Director is able to accommodate training requests by members. He provided a few examples where the Safety Director was able to offer members personalized training sessions during off hours. Mr. Forlenza noted that the Safety Director's office creates a bulletin when a claim trend is recognized; i.e. the fire hydrant bulletin is being created because of two (2) claims involving the improper operation of fire hydrants, which were severe in nature.

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

XI. S:ERVE

Mr. Garish let the Committee know that S:ERVE is available to Police, Fire, Public Works and, EMS personnel.

Mr. Garish stated that the Attention and Distracted Driving course geared toward employees that drive municipal vehicles is approximately 30 minutes in length. He strongly recommends that all municipal employees take this course.

Mr. Garish mentioned that enrollment is required and both programs are accessed through the MEL & JIF Websites. If members have any questions please contact his office directly.

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

XII. POLICE TOPICS

Mr. Garish stated that the BURLCO JIF Police Ad Hoc meeting took place on May 16, 2023. The minutes from the meeting are on page 23-26 of the agenda packet. Mr. Garish reviewed the topics

covered during the meeting, which includes, but not limited to, Memorandums of Understanding (MOU), Legal Considerations, Equipment Usage, Personal Fire Arms, and the Use of Cannabis by Police Officers. Mr. Garish stated that Officers are legally allowed to use cannabis. A brief discussion ensued regarding officers using cannabis.

Mr. Garish then stated that all school districts should be working with their local Police Departments to create critical incident plans to be utilized in the case of an emergency incident (school shooting). These plans are required to be in place no later than the beginning of the new school year.

Mr. Forlenza informed the Committee that Chief Hummel and Chief Earle are conducting the Police Ad Hoc training this month. The officers are fortunate to have these experienced Chiefs, who bring a wealth of information and training opportunities accessible to all who seek it.

XIII. LAW ENFORCEMENT CONSULTANT

Mr. Winters advised the Committee that they are currently working on a report writing course since this is an area that needs improvement in various agencies. He explained many times, the reports from the Police Officers at the same incident vary on what transpired which can create a challenge for the Defense Attorney representing the municipality and/or the Officer in a police related claim. The course is scheduled for July.

Mr. Winters informed the Committee that the Attorney General's Office issued a directive several years ago that all Officers must complete the Resiliency Training Program offered by the State of New Jersey and each agency should designate a Resiliency Officer. Upon reviewing the Resiliency Training Program, it became apparent that a need exists for Advance Resiliency training for those Officers that are designated as the Resiliency Officer in their agency. Mr. Winter is working with Dr. Kelly to create this training program. This course is scheduled for September.

Mr. Winters expressed that he is presently in the process of choosing three Chiefs from each County covered by the JIF with the aim of establishing a new Law Enforcement Committee. Mr. Winters said this committee would be overseeing the activities taking place within the counties and help his office and the counties moving forward.

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

XIV. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Saville directed the Committee's attention to pages 32-33 of the agenda packet to the PEOSHA Advisory Committee Meeting Notes and then reviewed the report. Mr. Saville stated that PEOSHA has a new director and is interested in working with municipalities. Mr. Saville stressed that if PEOSHA contacts you and would like to schedule on consultative visit, please accept their invitation. He then stated that PEOSHA will not write citations during a consultative visit unless necessary. They will give you a period of time to make needed corrections. However, if you do not make the needed corrections then you are in violation. Then he reiterated how important it is to follow up with needed corrections.

Furthermore, if PEOSHA comes out for a visit, ask for a badge or I.D. because there have been cases where there was foul play.

Mr. Saville noted that if you do get a citation you have 15 days to get an extension on that citation and he suggested you request the extension regardless due to any unforeseen circumstances.

During the discussion, the topic of facial hair and its impact on firefighters using respirators was brought up. Firefighters are being issued citations for facial hair. The problem lies in the fact that facial hair prevents firefighters from achieving a proper seal between their mask and face, which could potentially lead to a claim.

XV. MEL SAFETY & EDUCATION COMMITTEE MEETINGS

Mr. Forlenza noted the MEL Safety & Education Committee meeting minutes from February 10, 2023 and May 12, 2023 are on pages 37-47 of the agenda packet. He noted that he includes the minutes from these meetings in the local JIF Executive Safety Committee meeting agendas so as to make the members aware of the issues going on around the State.

Mr. Forlenza stated the MEL Safety & Education Committee meetings have been focused on the implementation of the new MSI Learning Management System (LMS).

Mr. Forlenza noted that the next MEL Safety & Education Meeting is scheduled for August 11, 2023 at 10:30 AM via Zoom.

XVI. WELLNESS INITIATIVE

Ms. Schiffer indicated that she visited twenty-three (23) members so far this year by either meeting with the Wellness Coordinator or attending a safety meeting. She mentioned some of the challenges she is currently facing with scheduling meetings with member municipalities.

Ms. Schiffer highlighted the criticality of wellness for individuals and stressed the need for daily practices. She noted that one town has adopted a collaborative approach by involving their members in planning and scheduling wellness activities, aiming to engage all members in the wellness initiative.

Employee Survey Update

Ms. Schiffer noted that a Brainstorm Session will take place next week and an employee survey was provided to all Wellness Coordinators to share with all municipal employees.

Wellness Advisory Committee Report

Ms. Schiffer reviewed the Wellness Advisory Committee meeting minutes from May 16, 2023 in detail with the Committee.

Quarterly Newsletter

Ms. Schiffer briefly reviewed the new format of the quarterly newsletter. She reviewed the quarterly topics and how they relate to various comorbidities.

Transformational Leadership Program

In addition, Ms. Schiffer reminded the Committee that there were nine (9) open spots for the Transformational Leadership program with Dr. Elias. Any member interested in participating in this program should contact Ms. Schiffer.

2023 Wellness Incentive Program Budget

Ms. Schiffer referred the Committee to page 53 of the agenda packet which depicts the members' balance for the 2023 Wellness Incentive Program. Ms. Schiffer advised the Committee she is encouraging members to utilize their wellness funds earlier in the year and to use the JIF website as a resource for spending the funds.

A discussion ensued regarding the challenges associated with members actively participating in achieving wellness goals. Ms. Schiffer proposed a few ideas on how members could engage in activities that promote wellness while also strengthening their bond as team members.

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

XVII. REVISED WELLNESS PROGRAM

Mr. Forlenza informed the Committee that Ms. Schiffer and Ms. Simone, along with the Executive Director's officer have been working to improve the Wellness Program. He reviewed in detail the need to revise the Wellness Program to encourage member participation. In addition, he reviewed the components of the revised Wellness Program and the importance of having a minimum requirement similar to the Safety Incentive Program. Mr. Forlenza indicated the members of the Wellness Advisory Committee have reviewed the draft version of the revised Wellness Program. Their feedback is outlined in the Wellness Advisory Committee meeting minutes from May 16, 2023 and will be taken into consideration for any changes that may be required to the program. Mr. Forlenza noted that Ms. Simone put together step-by-step instructions for challenges which will be included as a resource to the newly drafted Wellness Program. He noted that a meeting inclusive of the Chairs of each JIF Executive Safety Committee and Claims Committee would be reviewing the proposed revised program next week.

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

XVIII. OPTIONAL SAFETY BUDGET

Mr. Forlenza directed the Committee to a copy of the 2023 Optional Safety Budget Balance spreadsheet in the agenda packet on page 54. He reminded the Committee that the deadline to claim or encumber these funds is November 30, 2023. Mr. Forlenza noted that all encumbered funds must be claimed by February 1, 2024.

XIX. SAFETY INCENTIVE PROGRAM

Mr. Forlenza directed the Committee to Page 55 of the agenda packet, which depicts the current 2022 Safety Incentive Program member balances. He reminded the Committee that the deadline to claim or encumber these funds is November 30, 2023. Mr. Forlenza noted that all encumbered funds must be claimed by February 1, 2024

XX. 2023 SAFETY KICK-OFF BREAKFAST

Mr. Forlenza advised the Committee that the 2023 Safety Breakfast took place on March 16, 2023 at Indian Springs Country Club in Marlton.

Mr. Forlenza directed the Committee to pages 56-65 of the agenda packet, which outlines the Safety Kick-Off Breakfast survey results. Mr. Forlenza briefly reviewed the survey results with the Committee. Mr. Forlenza indicated that the feedback from the survey would be taken into consideration when planning the next Safety Breakfast.

Mr. Forlenza asked the Committee if they are interested in a Safety Kick-Off Breakfast for next year. The Committee agreed that the Safety Breakfast should be held next year.

XXI. NOMINATING COMMITTEE REPRESENTATIVE

Mr. Forlenza referred to pages 66-67 of the agenda packet regarding the Nominating Committee Charter. Mr. Forlenza stated that they need a member volunteer to be a representative for the Nominating Committee. Ms. Picariello volunteered to become the Nominating Committee Representative. All were in favor.

XXII. 2024 SAFETY & WELLNESS CALENDARS

Mr. Forlenza asked for authorization to order Safety and Wellness calendars which will be distributed at the December 19, 2023 Executive Committee Meeting. The Committee authorized this purchase.

XXIII. NEXT MEETING

Mr. Forlenza noted that the next Committee meeting would be held on August 22, 2023 via Zoom 11:00 AM. The remaining meeting for the year will be held via Zoom on November 21, 2023 at 1:30 PM.

Seeing no other business, the meeting concluded at 3:01 PM.

File: BURLCO/2023/Safety Committee

Tab: 06/20/2023



**FIRST QUARTER
SAFETY DIRECTOR'S REPORT**

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND
2023**

PREPARED BY

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**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

**2023 FIRST QUARTER
SAFETY DIRECTOR'S REPORT**

A. GENERAL DUTIES – EXECUTIVE SUMMARY

The First Quarter Safety Director's Report covers service activities from January through March of 2023. The 2023 Safety Director's contract calls for a minimum of 67 Loss Control Visits to the 28 members of the Burlington County Municipal Joint Insurance Fund.

Service visits will include but are not limited to physical facility surveys, playground inspections, seasonal operations, job safety observations, Safety Committee meetings, special training requests, PEOSH violation remediation assistance, virtual/teleconference surveys, Law Enforcement surveys, and other services requested by the membership.

Ten members will be reviewed for renewal in 2023, including Bass River, Beverly City, Florence, Hainesport, Mount Laurel, North Hanover, Palmyra, Shamong, Springfield, and Woodland Township. During the surveys, all municipal operations are reviewed. Buildings more than 50 + years old or of significant value are visited. The following elements are reviewed: SIP participation, Suggestions for Improvement, any unusual exposures, and comments on their loss metrics. Results will be summarized during the Second Quarter Executive Safety Committee meeting.

Right to Know Inventory and Labeling Surveys for 2023 have begun. Members have or will be receiving the electronic distribution of their 2022 Central File for surveys conducted in 2022. All members must submit their 2022 R.T.K. surveys by July 15, 2023.

The J. A. Montgomery, Risk Control Team, consists of our Safety Director, Chief Keith Hummel (Ret.), and Loss Control Consultants, John Saville, Robert Garish, and Thomas Reilly. We will be your primary contact for all Loss Control / Safety related services. Keith is also available to provide Law Enforcement Risk Control Consultation Services as requested by the Joint Insurance Fund. The team is administratively supported by Melissa Meccariello. Training support is administered by the MSI Learning Management System staff, Susan Kopec, Andrea Felip, and Natalie Dougherty.

1. Executive Safety Committee

The Safety Committee will meet four (4) times in 2023. The Safety Director and staff will continue to attend Safety Committee meetings to help establish local safety programs and assist in the effectiveness of the overall safety program. The Safety Director reviews quarterly loss metrics (LTAF Rate, Loss Ratio Reports), training participation, and SIP involvement.

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

2. Participation in Claims Process / Accident Investigation

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

3. Written Compliance Programs / Bulletin Updates

The Safety Director's Office has produced model safety plans to address regulatory compliance issues. These programs are available on the following website: [NJ MEL Resource Center](#) along with the BURLCO JIF website [BURLCO JIF Website](#). Our office has changed the way communications will be sent to members. All MSI communications will be distributed exclusively through the N.J. M.E.L. app and an MSI Newsletter will be emailed to summarize the communications sent through the app 2x a month. A listing of all Notices and Bulletins distributed during the prior month are listed in the Safety Director's Report of the monthly agenda packet. There are over 130 available Safety Director's Bulletins covering various topics under Administration, Public Works / Public Authorities, Law Enforcement, Fire/Rescue, and Recreation. The Safety Director's Office continues to send out information/resources on COVID-19, Monkeypox, and other real-time public health information.

B. PROGRAMS

1. Safety Incentive Program (SIP)

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

When we describe Zero Harm vs. Zero Incident, we must start by identifying Risk and avoiding the hazards through controls.

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

Elements of the 2023 Safety Incentive Program include but are not limited to:

- Uniform program. See the 2023 Safety Incentive Program (SIP) for additional details.
- Submit the 2023 Safety Committee meeting dates (2/24/2023) and return the 2023 Safety Contract (3/24/2023).
- Send a delegate to the Safety Kickoff Breakfast (3/16/2023)
- Each member is required to send a delegate to the Safety Coordinator/ Claims Coordinator/Wellness Coordinator Roundtable, which will be held on (4/25/2023) via Zoom (Virtual).
- Each member is required to send a delegate to at least one half-day session of the Annual Planning Retreat (4/18/2023)
- Members will hold at a minimum quarterly Safety Committee meeting.
- Member towns are expected to participate in all aspects of the program. Safety records are kept at the workplace and maintained by the Safety Coordinator. Once or twice a year, the safety records will be reviewed onsite by the JIF Safety Consultants.
- Activities in the safety program are grouped into the “six (6) C’s”, Commitment, Controlling Hazards, Continuing Education, Communication, Coaching, and Claims Management. See *Best Practices of 2023 SIP*.
- JIF Safety Consultants are required to review program records. Safety Coordinators are encouraged to maintain these program records in a centrally located file. The file should contain the member's Safety Committee Minutes, Hazard Inspections, Training Records, Job Safety Observations, and any other documentation to objectively evaluate the member's program efforts. Maintenance of this file will ensure that the member receives full credit for their actions.
- During onsite record checks, all elements of the program will be reviewed. We will work with members to secure a commitment of participation for areas found to be lacking during the review. Written documentation is expected to be available for review (Safety Committee Minutes, hazard inspections, training records, job safety observations, roadway, signs, walkway logs, etc.).

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

2. Road, Sign, and Walkway Program

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

3. Law Enforcement Services

Police Ad Hoc Committee meetings are held regularly throughout the year, depending on the need. Joint meetings with Atlantic, BURLCO, and TRICO JIFs allow for representation by agencies of various sizes to present and discuss Risk Management issues of interest to the members.

Chief Hummel (Ret.) will provide Law Enforcement Consultative Visits to multiple agencies within the BURLCO JIF in 2023. The goal of these meetings is to provide an in-depth review of services and identify members' needs and requests. Special attention is directed to members with changes to their Command Staff. The Safety Director's Office will continue to build strong relationships with the Law Enforcement community.

Law Enforcement Training and Memorandums are distributed electronically and are listed in the monthly Fund Agenda packet and posted to the JIF website. The following memorandums were sent out in 2023 as of this report:

<https://melsafetyinstitute.org/law-enforcement-2/>

- Key to Agency Stability, Longevity, and Liability Resilience
- Attorney General – Drug Testing – Officer Safety and Wellness (Revision)
- Police Officer Licensure Regulations (Update)
- Law Enforcement – Unique Role in Active Shooter / Mass Violence
- Newly Released Active Shooter Report – Key Findings and Considerations

Police Command Staff Training will be administered by Chief Hummel (Ret.) and Chief Earle (Ret.) and offered to the fund on multiple dates/times. Officers will only need to attend either the AM or PM session on any of the available dates.

- Thursday, June 8, 2023 – Merghi's Savoy Inn - Vineland, NJ
- Monday, June 12, 2023 – Indian Springs Country Club – Marlton, NJ
- Thursday, June 22, 2023 – Auletto's Catering – Deptford, NJ

Training for Special Law Enforcement Officers (SLEO) will be held in 2023, with reimbursement offered to members who participated.

Additional Police Services available to members include but are not limited to:

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

4. S:ERVE & Attention and Distracted Driving

S:ERVE - Safety: Emergency Responder Vehicle Education (S:ERVE) is an online driver simulation and curriculum that focuses on code three intersection negotiation scenarios created to educate law enforcement, firefighters, E.M.S., and other emergency responders. Courses are SCORM compliant and designed to stand alone with minimal instructor participation. Each course is divided into six short lessons of 20-30 minutes, presenting techniques, concepts, rules, and procedural knowledge necessary for emergency responders to drive safely and effectively in emergency response situations. The following modules make up the S:ERVE program:

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

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

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

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

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

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

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

C. TRAINING

1. Regional Training Plan / Additional Training

Safety Breakfast was held on March 16, 2023 (In-Person) at Auletto Caterers.

Safety /Claims/Wellness Coordinator's Roundtable will be held on April 25, 2023, via Zoom.

Back Safety will be made available to members via MSI LIVE (Zoom) on three separate dates for 2023:

- April 19, 2023
- July 11, 2023
- October 19, 2023

Summer Seasonal for Managers/Supervisors will be held on June 5, 2023 (In-Person) at the Ocean City Library

Managers and Supervisor Training:

- 6/29/2023 9:00 AM – 11:30 AM & 1:00 PM - 3:30 PM
- 7/13/2023 9:00 AM – 11:30 AM & 1:00 PM - 3:30 PM
- 7/27/2023 9:00 AM – 11:30 AM & 1:00 PM - 3:30 PM
- 9/11/2023 9:00 AM – 11:30 AM & 1:00 PM - 3:30 PM
- 9/27/2023 9:00 AM – 11:30 AM & 1:00 PM - 3:30 PM
- 10/11/2023 9:00 AM – 11:30 AM & 1:00 PM – 3:30 PM

CDL (Entry Level Driver Training) T.B.D.

Indoor Air Quality – will be made available to members via MSI LIVE (Zoom) on two separate dates for 2023:

- September 15, 2023, @ 11:00 AM
- December 4, 2023, @ 9:00 AM

Annual Retreat – April 18, 2023 (In-Person) at Auletto Caterers.

2. MSI Training and Participation

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

Newer training courses include but are not limited to:

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

The Course Catalog and Class Request forms were made available on both the NJ MEL website and the BURLCO JIF website. Available training for our instructor-led courses is routinely provided. Approximately 50 instructor-led training sessions are occurring monthly. [MSI Catalog](#)

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

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

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

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

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

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

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

How do I know what courses are available?

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

How do I register?

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

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

To maintain the integrity of MSI classes and our ability to offer C.E.U.s, we must abide by the rules of the State agency that issued the designation. Chief among those rules is 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 C.E.U.s for the class or receive a certificate of completion.***

2. MSI NOW: The MSI NOW provides on-demand streaming videos and online classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision and most can be viewed in under 20 minutes. The library has over 150 available streaming videos. Periodic reviews of

this platform will occur to ensure the content is current and relevant. This will include the removal/addition of courses made available to the membership.

- To access the streaming videos, log in to the Learning Management System (L.M.S.), and select MSI NOW and Online Training College on the bottom right side of the page. When the College is opened, the steaming videos are on the page's right side, listed by ten categories.
- A drop-down menu of the available titles is shown when a category is selected. Online classes are still listed on the left side of the College.
- Individuals who log into the L.M.S. and take an online class or view a video in the MSI NOW library will have the session added to their learning histories. Group learning can be added to students' learning histories by the Training Administrator of the member.

3. MSI DVD: The MSI DVD includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for members.

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

- Asbestos Safety Overview (10 Minutes)
- Fire Extinguisher Inspections (5 Minutes)
- G.H.S. Pictogram Review (5 Minutes)
- Investigating Slip and Trip Injuries (5 Minutes)
- OSHA Record Keeping (5 Minutes)
- Safely Backing Work Vehicles (5 Minutes)
- Voluntary Use of Respirators (5 Minutes)
- Responsibilities of an R.T.K. Coordinator (5 Minutes)
- Confined Space Demonstration (6 Minutes)
- Customer Service (12 Minutes)
- Investigating Slip and Trip Injuries
- Exiting and Entering Trucks (5 Minutes)
- Mark Out Safety (14 Minutes)
- Firefighter Pre-Hab (8 Minutes)
- Fire Prevention Week (6 Minutes)
- Finding Fentanyl at Recreational Facilities (3 Minutes)

Virtual Leadership Skills Training - The M.E.L. Safety Institute will offer (3) virtual leadership skills classes for 2023. The 2-hour, live, interactive courses will offer insights and techniques to help supervisors deal with important workplace issues such as conflict resolution, communications, and the supervision of employees.

- **Introduction to Management Skills**
JAN. 20, April 18, JULY 21, and OCT. 4
- **Introduction to Communication Skills**
FEB. 17, May 23, AUG. 18, and NOV. 8
- **Introduction to Understanding Conflict**
MARCH 10, JUNE 13, SEPT. 15, DEC. 6

To register for these courses, go to the [MSI LIVE Schedule](#) If a link is not present the class may not be offered yet, please check back.

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

Classes will be offered through MSI LIVE and will include a combination of virtual and in-person options at various locations throughout New Jersey. Participants who successfully complete the requirements will receive a plaque to commemorate graduation from the MSI Leadership Academy. Click [here](#) for the current flyer.

Requirements:

Complete (6) mandatory classes and (4) elective classes of your choice. Classes must be completed within two years from the date the student starts the program.

Academy Open Enrollment:

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

Open Enrollment Dates:

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

Additional Safety Resources but not limited to found at the BURLCO JIF website and M.E.L. website:

- MSI Bulletins
- MSI Briefings
- MSI Forms / Safety Checklist
- MSI JSOs
- Model Policies / Procedures
- Defensive Driving
- MSI Videos

Member Participation:

BURLCO JIF members participated in the following training courses from 1/1/2023 thru 3/31/2023:

- MSI LIVE: 299
- MSI NOW: 194
 - Online: 135
 - Streaming: 59
- MSI DVD: No Videos Rented

D. ATTENDANCE / REPORTS

1. Attendance at Meetings of the Fund

J. A. Montgomery Consulting has representation at all JIF events, including but not limited to, Fund Commissioner Meetings, Claims Committee Meetings, and Annual Planning Retreats. J. A. Montgomery Consulting attends the MEL Safety and Education Committee meetings. Information presented at the MEL level is shared with the Executive Safety Committee. Additionally, J. A. Montgomery Consulting Staff attends quarterly PEOSH Meetings, Rutgers Crossing Guard Forum, and Safety/Risk Management related events.

2. Monthly and Quarterly Reports Semi-Annual Loss Analysis

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



2023 Regional Training Plan

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

Date / Time: April 25, 2023, @ 9:00 AM

Location: Virtual (Zoom)

Target Audience: Safety Coordinators, Claims Coordinators, Wellness Coordinators, Risk Management Consultants, and Other Interested Personnel

We will highlight the 2023 S.I.P., ZERO Harm / Presence of Safety, and review online resources available at the MEL/JIF websites, such as the Job Safety Observations, Tool-Box Talks, Safety Checklists, and the most recent additions to MSI Learning Management System. The Wellness Coordinator will highlight the 2023 theme and review the membership accomplishments. The Claims Coordinator will review the claims process and provides updates/resources.

#2 Topic: Back Safety Material Handling

Date / Time: April 19, 2023, @ 1 PM, July 11, 2023, @ 9 AM, October 19, 2023, @ 1 PM

Location: Virtual (Zoom)

Target Audience: Safety Coordinators, Claims Coordinators, Risk Management Consultants, and Other Interested Personnel

The course will promote the WSL Model (Wide Stance, Set Back, Lift) technique. It reviews the structure of the spine and common back injury mechanisms. Students will be given the opportunity to discuss common manual labor tasks and best practices to minimize stress on the body.

#3 Topic: Indoor Air Quality

Date / Time: September 15, 2023 @ 11:00 AM & December 4, 2023 @ 9:00 AM

Location: (Zoom)

Target Audience: Designated Person (IAQ), Safety Coordinators, Claims Coordinators, Risk Management Consultants, and Other Interested Personnel

The NJ Indoor Air Quality (IAQ) standard requires that employers designate and train a staff member to act as the Designated Person. This training is designed to satisfy this requirement. This course is recommended for your agency's IAQ Designated person. Training should be completed before assuming the role of the IAQ Designated Person and every 3 years after that.

Attendance at Regional Training programs counts toward successful participation in the 2023 Safety Incentive Program.

Burlington County Municipal Joint Insurance Fund

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



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

Date: Thursday, June 22, 2023

To: Board of Fund Commissioners
_____ Joint Insurance Fund

From: _____

Risk Control Committee: The Risk Control Committee submitted their revisions to the Competitive Contracting RFPs to the Board for approval. The RFP was separated into Phishing and Training Vendor and External Scanning Vendor. Pricing was restructured for both RFPs to provide clearer cost analysis. Additional details concerning implementation processes were requested and clarifications were made in the scoring sheets. A motion was passed to accept the RFQs as proposed.

Technology Stack Questionnaire: The technology stack questionnaire developed by the Chertoff Group was launched using Origami on June 7. The deadline for responses is June 30, 2023. The survey will allow the Fund to better tailor the cybersecurity framework and provide broadscale advice to the members.

Executive Director Transition: Mr. Dave Grubb announced that he would be stepping down as Executive Director for the NJ Cyber JIF and Joseph Hrubash will be assuming the duties of Executive Director for the JIF.

Next Meeting: Due to the timing required for Competitive Contracts to be advertised and evaluated, the next meeting date is moved from July 20, 2023 to August 3, 2023 at 2:00 pm, to be held as a video / audio Zoom conference call.

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

**RESOLUTION AUTHORIZING THE RELEASE OF \$5,000 OF THE TOWNSHIP OF
BORDENTOWN'S SHARE OF THE AGGREGATE EXCESS LOSS CONTINGENCY FUND**

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

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

WHEREAS, the FUND has established an Aggregate Excess Loss Contingency Fund pursuant to NJAC 11:15-2.23; and

WHEREAS, in accordance with NJAC 11:15-2.21, the FUND is authorized to release surplus from its Closed Years Fund upon approval from the Department of Banking & Insurance & Department of Community Affairs; and

WHEREAS, the Township of Bordentown has been a member of the FUND since January 1, 2009; and

WHEREAS, since 2014, the Township of Bordentown has received dividends from the BURLCO JIF; and

WHEREAS, at their option, the Township of Bordentown has directed a portion of their dividend from prior years into the FUND's Aggregate Excess Loss Contingency Fund resulting in a balance in the AELCF for Bordentown Township of approximately \$59,032.80 as of April 30, 2023; and

WHEREAS, on June 12, 2023, the governing body of the Township of Bordentown adopted Resolution 2023-150, a copy of which is attached hereto and incorporated herein by reference, authorizing the release of \$5,000 held in trust by the BURLCO JIF in the AELCF.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the Fund Treasurer is hereby authorized to release to Bordentown Township the sum of \$5,000 from the Township of Bordentown's balance in the Aggregate Excess Loss Contingency Fund; and

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

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

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Richard Wolbert, Secretary

By: _____
John Gural, Chairperson

Date: July 18, 2023

TOWNSHIP OF BORDENTOWN
RESOLUTION #2023-150

RESOLUTION AUTHORIZING THE RELEASE OF \$5,000 IN SURPLUS FROM THE
TOWNSHIP OF BORDENTOWN'S SHARE OF THE
AGGREGATE EXCESS LOSS CONTINGENCY FUND

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

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

WHEREAS, the FUND has established an Aggregate Excess Loss Contingency Fund pursuant to N.J.A.C. 11:15-2.23; and

WHEREAS, in accordance with N.J.A.C. 11:15-2.21, the FUND is authorized to release surplus from its Closed Years Fund upon approval from the Department of Banking & Insurance & Department of Community Affairs; and

WHEREAS, should the FUND authorize the Release of Surplus from its Closed Years Fund, each member receiving a share of the surplus has the option of using the surplus as an offset against their next assessment billing, receiving the surplus as a direct payment, or placing a portion of their surplus in the FUND's Aggregate Excess Loss Contingency Fund; and

WHEREAS, several members, including the Township of Bordentown, have placed a portion of their Surplus from amounts released in prior years, into the Aggregate Excess Loss Contingency Fund; and

WHEREAS, based upon a financial review, the TOWNSHIP OF BORDENTOWN had an un-audited accumulated balance of approximately \$59,03280 in the Aggregate Excess Loss Contingency Fund as of April 30, 2023; and

WHEREAS, the Fund Commissioner from the TOWNSHIP OF BORDENTOWN has sent a written request to the Fund Administrator's office asking that \$5,000.00 of their available balance be released from the Aggregate Excess Loss Contingency Fund;

NOW THEREFORE BE IT RESOLVED, by the Township Committee of the Township of Bordentown that the Fund Treasurer is hereby authorized to release \$5,000.00 from the Township of Bordentown's balance in the Aggregate Excess Loss Contingency Fund.

I, Marla S. Carrington, Clerk of the Township of Bordentown, hereby certify that the above is a true copy of a resolution duly authorized by the Township Committee at a meeting held on the 12th day of June, 2023.



MARIA S. CARRINGTON, RMC, Township Clerk