



## AGENDA PACKET



*JB 1946-2023*

**Tuesday, September 19, 2023 at 3:30 PM**

**Via Zoom Conferencing**

<https://us06web.zoom.us/j/83531026331>

Meeting ID: 835 3102 6331

Telephone Access: 646-876-9923 US (New York)

**[WWW.BURLCOJIF.ORG](http://WWW.BURLCOJIF.ORG)**

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**September 19, 2023 – 3:30 PM  
Via Zoom Conferencing**

**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
- V. Election of a New Executive Committee Member to Replace Grace Archer, Bordentown City for the remainder of the 2023 Fund Year
  - A. Motion to Nominate Erin Provenzano, Delanco Township, as a member of the Executive Committee for the Remainder of the 2023 Fund Year - **Motion – Roll Call – All Fund Commissioners**
  - B. Resolution 2023-\_\_\_\_ Electing a Member of the Executive Committee - **Motion – Roll Call**.....Page 1
  - C. Resolution 2023-\_\_\_\_ Confirming an Executive Committee for the Remainder of the 2023 Fund Year -**Motion – Roll Call**.....Pages 2-3
  - D. Move up Alternates (*if necessary*) Motion to move up \_\_\_\_\_, \_\_\_\_\_ and \_\_\_\_\_ in the absence of \_\_\_\_\_, \_\_\_\_\_ and \_\_\_\_\_ to the Executive Committee for voting purposes – **Motion – All in Favor**
- VI. Approval of Minutes
  - Motion to Adopt the **July 18, 2023 Meeting Minutes – Motion – All in Favor**.....Pages 4-17
- VII. Claims Review Committee Meeting Minutes – September 12, 2023.....Handout
- VIII. Executive Director’s Report.....Pages 18-60
  - A. Lost Time Accident Frequency.....Pages 22-25
  - B. Certificates of Insurance.....Pages 26-28
  - C. Financial Fast Track Reports.....Pages 29-30
  - D. Regulatory Filing Checklists.....Pages 31-32
  - E. 2022 Safety Incentive Program.....Page 33
  - F. 2023 Optional Safety Budget.....Page 34
  - G. 2023 Wellness Incentive.....Page 35
  - H. 2023 EPL/Cyber Risk Management Budget.....Page 36
  - I. EPL Compliance Status .....Pages 37-38
  - J. Statutory Bond Status.....Pages 39-42
  - K. Skateboard Park Approval Status.....Page 43

L.	Capehart Scatchard Updates.....	Pages 44-47
M.	Land Use Training Certification.....	Page 48
N.	2024-2025 MEL EPL Risk Mgmt Program.....	Pages 49-59
O.	Managerial & Supervisory Training	
P.	Anti-Harassment Training Announcement.....	Page 60
Q.	Renewing Members	
R.	Membership Renewal Visits	
S.	2023 Coverage Documents	
T.	Website	
U.	New Member Activity	
IX.	Solicitor’s Report	
A.	MEL Helpline and Contact List.....	Pages 61-62
X.	Safety Director’s Report	
A.	Activity Report .....	Pages 63-66
XI.	Claims Administrator’s Report	
A.	Lessons Learned from Losses .....	Page 67
XII.	Law Enforcement Risk Management	
A.	Report.....	Pages 68-69
B.	Training Notice.....	Page 70
XIII.	Wellness Director Report	
A.	Monthly Activity Report.....	Page 71
XIV.	Managed Health Care Report	
A.	BURLCOJIF Summary.....	Page 72
B.	Average Days to Report.....	Page 73
C.	Claims Reported by Type.....	Page 74
D.	Nurse Case Management Reports.....	Page 75
E.	PPO Savings and Penetration Reports.....	Pages 76-77
F.	Top 10 Providers & Paid Provider by Specialty.....	Page 78
G.	Transitional Duty Report.....	Page 79
H.	Prescription Benefit Program.....	Page 80
I.	Quick Notes.....	Page 81
XV.	Technology Risk Services	
A.	Reports.....	Pages 82-90
XVI.	Treasurer’s Report as of July 31/August 31, 2023 .....	Pages 91-146
A.	Investment Report	
B.	Investment JCMI	
C.	Loss Run Payment Registers	
D.	Fund Status	
E.	Disbursements	
F.	Ratification of August Bill List.....	Page 147
F.	September Bill List.....	Page 148

Motion to approve the Payment Register & Bill Lists– **Motion – Roll Call**

XVII. Committee Report

- A. Safety Committee Meeting Minutes – August 22, 2023.....Pages 149-171
- B. Finance Committee Meeting Minutes – September 12, 2023.....Handout
  - 1. Interim Financials 6/30/23.....Pages 172-181
  - 2. MEL Fiduciary Disclosure.....Page 182
  - 3. Resolution 2023-\_\_\_\_\_ Authorizing Refund of Closed Year Accounts (2010-2018) Surplus Release of Surplus – **Motion – Roll Call**.....Pages 183-184
- C. Strategic Planning Committee Meeting – August 1, 2023.....Pages 185-192
  - 1. Executive Committee Meetings start time 3:00 pm in 2024.....Discussion

XVIII. MEL/RCF/E-JIF/Cyber Reports

- A. NJ Cyber JIF Report – August 25, 2023.....Page 193
- B. MEL Meeting Report – September 15, 2023 .....Verbal
- C. RCF Meeting Report – September 15, 2023 .....Verbal
- D. EJIF Meeting Report – September 15, 2023 .....Verbal
  - 1. Resolution 2023-\_\_\_\_\_ Requesting Authorization to Renew Membership in the New Jersey Municipal Environmental Risk Management Fund for 3 Years Effective January 1, 2024. **Motion- Roll Call**.....Pages 194-197

XIX. Miscellaneous Business

**The next meeting of the BURLCOJIF will be held on Tuesday, October 18, 2023 at 3:30 PM at Hainesport Municipal Building, Hainesport**

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**

**RESOLUTION No. 2023 - \_\_\_\_\_**

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND ELECTING A MEMBER OF THE EXECUTIVE COMMITTEE TO FILL A VACANCY**

**WHEREAS**, the Burlington County Municipal Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund and is subject to certain requirements of Public Law 1983, c.372 (N.J.S.A. 40A:10-36 et seq.) and (N.J.A.C. 11:15-2 et seq.); and

**WHEREAS**, the Bylaws of the Burlington County Municipal Joint Insurance Fund state that if the total number of Fund Commissioners exceeds seven (7), as soon as possible after the beginning of the Fund Year they shall meet and elect five (5) Fund commissioners to serve with the Chairperson and the Secretary as the Executive Committee of the Fund; and

**WHEREAS**, Article IV, Subsection C (3) of the Bylaws state that vacancies on the Executive Committee caused by a reason other than the expiration of the term of office shall be filled by a majority vote of the Fund Commissioners; and

**WHEREAS**, the Board of Fund Commissioners of the find that it is necessary and appropriate to replace Executive Committee member Grace Archer of the City of Bordentown who is no longer a Fund Commissioner;

**NOW, THEREFORE, BE IT RESOLVED** by the Commissioners of the Burlington County Municipal Joint Insurance Fund in a Public Session held September 19, 2023 that it does hereby elect Erin Provenzano, Township of Delanco, to the Executive Committee of the Burlington County Municipal Joint Insurance Fund for the remainder of Fund Year 2023 and until a successor shall be appointed and qualified.

This Resolution was duly adopted by the Burlington County  
Municipal Joint Insurance Fund at a public meeting held on September 19, 2023.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

BY: \_\_\_\_\_ ATTEST: \_\_\_\_\_

CHAIRPERSON

SECRETARY

DATE: \_\_\_\_\_

**RESOLUTION NO. 2023 - \_\_\_\_\_**

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND RESOLUTION CONFIRMING  
AN EXECUTIVE COMMITTEE REPLACEMENT  
FOR THE REMAINDER OF THE 2023 FUND YEAR**

**WHEREAS**, the Burlington County Municipal Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund and is subject to certain requirements of Public Law 1983, c.372 (N.J.S.A. 40A:10-36 et seq.) and (N.J.A.C. 11:15-2 et seq.); and

**WHEREAS**, the Bylaws of the Burlington County Municipal Joint Insurance Fund state that if the total number of Fund Commissioners exceeds seven (7), as soon as possible after the beginning of the Fund Year they shall meet and elect five (5) Fund commissioners to serve with the Chairperson and the Secretary as the Executive Committee of the Fund; and

**WHEREAS**, Article IV, Subsection C (3) of the Bylaws state that vacancies on the Executive Committee caused by a reason other than the expiration of the term of office shall be filled by a majority vote of the Fund Commissioners; and

**WHEREAS**, the Board of Fund Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to replace Executive Committee member Grace Archer, of the City of Bordentown, who is no longer a Fund Commissioner; and

**WHEREAS**, the Commissioners of the Burlington County Municipal Joint Insurance Fund in a Public Session held September 19, 2023 elected Erin Provenzano, of the Township of Delanco, to the Executive Committee of the Burlington County Municipal Joint Insurance Fund for the remainder of Fund Year 2023 and until a successor shall be appointed and qualified;

**NOW THEREFORE BE IT RESOLVED**, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the following individuals are elected to the Executive Committee of the Burlington County Municipal Joint Insurance Fund for the remainder of the 2023 Fund Year and until their successors shall be appointed and qualified are hereby confirmed:

**EXECUTIVE COMMITTEE MEMBERS:**

1. John Gural
2. Richard Wolbert
3. James Ingling
4. Jerry Mascia
5. Paula Kosko
6. Daniel Hornickel
7. Erin Provenzano

**ALTERNATES**

1. Mike Mansdoerfer
2. Mary Picariello
3. Maria Carrington
4. Susan Onorato
5. Kathy Burger

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on September 19, 2023

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

BY: \_\_\_\_\_ ATTEST: \_\_\_\_\_  
CHAIRPERSON SECRETARY

DATE: \_\_\_\_\_

# BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Hainesport Municipal Building, Hainesport, NJ

July 18, 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, July 18, 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*

Rich Wolbert, *Fund Secretary*, **Beverly City**  
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**  
Paula Kosko, **Hainesport Twp.**  
Bobbie Quinn, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
Susan Jackson, **New Hanover Twp.**  
Mary Picarillo, **North Hanover Twp.**  
John Gural, *Fund Chair*, **Palmyra Borough**  
Dan Hornickel, **Pemberton Twp.**  
Meghan Jack, *Alternate*, **Riverside Twp.**  
Susan Onorato, **Shamong Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Mari Ann Capriglione, **Bass River Twp.**  
Nancy Erlston, **Florence Twp.**  
Kathy Smick, **Pemberton Borough**  
Kathy Hoffman, **Southampton Twp.**  
Brandy Boyington, **Springfield Twp.**  
Lisa Cummins, **Tabernacle Twp.**  
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

Paul A. Forlenza, MGA, *Executive Director*, **RPA – A Division of Gallagher**  
Kamini Patel, MBA, CIC, CPCU, AIDA, *Deputy Executive Director*, **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 after roll call

Also present were the following Risk Management Consultant agencies:

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

Absent Professionals/RMCs were:

Chris Winter, *Law Enforcement Risk Management Consultant*  
Fairview Insurance Agency

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

Motion to allow this monthly meeting to 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. Wolbert, 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 June 20, 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 Mr. Ingling to approve the Open session meeting minutes of the June 20, 2023 meeting. All in Favor. Mr. Wolbert abstained. Motion carried by majority vote.

### ***CLAIMS REVIEW COMMITTEE MEETING REPORT – July 11, 2023***

Ms. Burger noted the minutes of the July 11, 2023 Claims Review Committee meeting were a handout at today's meeting and are self-explanatory. She then noted the Committee reviewed four (4) PARs including two (2) Workers' Compensation (*1 Police, 0 Fire, and 1 Other*); and zero (0) General Liability, zero (0) 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 reports and discussed Qual-Lynx staffing issues. Mr. DeWeese reviewed one (1) Closed case and one (1) case that was newly assigned this month. Ms. Burger also noted that a draft of the Claims Audit is currently being reviewed and the final report will be shared with Qual-Lynx to provide feedback on any areas of improvement or suggestions as noted by the Claims Auditor.

Ms. Burger noted for more detail on any of these topics, 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 June, 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 referenced the Statutory Bond listing in the agenda, stating that some towns may have seen retirements as of June 30<sup>th</sup>. 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 stated 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.

Also, as a follow up to the May 17, 2023 MEL EPL Risk Management Program Memorandum email, Mr. Forlenza stated that 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. He noted 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. Mr. Forlenza emphasized to all members 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.

In regards to the Renewal visits, Mr. Forlenza noted either himself or Ms. Patel have been out presenting a JIF presentation to the Governing Bodies of those towns up for renewal and they have been going very well. To date, Renewal paperwork has been received in his office from Beverly City and Mr. Laurel Township. Mr. Forlenza noted 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**.

In regards to the 2024 Exposure Renewal Process, Mr. Forlenza noted 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, 2023. 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 or Tracy Forlenza. Members are asked to complete the 2024 exposure renewal process no later than Thursday, August 31, 2023.

In regards to the 2023 Property Appraisals, Mr. Forlenza stated that earlier today, members that received a physical appraisal this year were emailed a copy of their appraisal report. The reports were 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.

Mr. Forlenza noted on or about 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 or Tracy Forlenza.

Lastly, Mr. Forlenza noted that included in the agenda was a report detailing attendance records through the second quarter of the 2023 Fund Year. The attendance is taken directly from the minutes, so if you have any questions, please contact Kris Kristie.

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 could 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 was one (1) new case this month, and one (1) case 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 on June 30, 2023 Michelle DeWeese retired from her position as 1<sup>st</sup> Assistant Prosecutor at the Cape May County Prosecutor's office and has joined The DeWeese Law Firm as of July 01, 2023. He noted that Mrs. DeWeese is well versed in OPRA and subrogation matters and she will be handling these matters and other projects on behalf of the Fund.

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 has been 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. 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.

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 Learned from Losses that focused on the importance of reporting General Liability and Automobile claims to Qual-Lynx as soon as possible. He reminded the Committee that if a Member voluntarily makes payment to a claimant, they do so at their own expense. Mr. Roselli explained that under Title 59, the Municipality is responsible to reimburse the claimant for their deductible only and that the claimant must submit a claim to their personal insurance carrier for all damages.

Mr. 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 June 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 he had recent agency visits with Bordentown City PD and Palmyra PD. These visits were provided to discuss agency concerns, trends and requests. L/E RM 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. Mr. Winter stated Activity Reports will be forwarded to the FUND Commissioners upon completion.

Mr. Winter noted that a Report Writing Class is currently scheduled for August 3 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. Also in the works is an Advanced Skills and Strategies training for Resiliency Officers, as well as a class being developed with Dr. Kelly, Ph. D, ABPP and is anticipated for October. Training notices will be sent to police agencies and Fund Commissioners when finalized.

Mr. Winter noted in regards to the BURLCOJIF Law Enforcement Committee, a L/E Committee is being formulated with three (3) Police Chiefs to represent (JIF) police agencies in Burlington County. He will

meet with them on a quarterly basis virtually to discuss loss 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. 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.

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 two (2) municipalities in June, and has had ongoing communications via either phone or email reviewing and planning wellness ideas for the second half of the year, noting visits will pick up in the Fall. She currently has four (4) visits set up for July. 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 in 2023 and to lay out a plan for utilizing wellness funds 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. To date, there are only two (2) towns she has been unable to meet with: Bass River and Bordentown City.

Ms. Schiffer noted that some of the towns have formed a Wellness Committee and she has found that those towns find it opens up for more wellness ideas and wellness sharing. If your town may be interested and would like assistance in organizing a Wellness Committee, please reach out to Ms. Schiffer and she will be happy to assist.

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 the next Wellness Advisory Committee is on September 19, 2023 and she will be sharing survey responses from that meeting at a future Executive Committee meeting.

Lastly, Ms. Schiffer noted this quarter's 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 with August touching on Obesity, and September focusing on Inflammation.

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)*:

	<b><i>June</i></b>	<b><i>YTD</i></b>
<i>Lost Time</i>	2	14
<i>Medical Only</i>	11	44
<i>Report Only</i>	8	69

<i># of New Claims Reported</i>	<i>21</i>	<i>127</i>
<i>% Report Only</i>	<i>38%</i>	<i>54%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>85:15</i>	<i>76:24</i>
<i>Average Days to Report to Qual-Lynx</i>	<i>1.5</i>	<i>.9</i>
<i>Average Days Reported to employer</i>	<i>0.0</i>	<i>1.1</i>

***Claims Report by Type***

This report depicts the number of claims and average number of days to report a claim by individual member to Qual-Lynx, YTD 2023.

All Claims – 2.9 days to report  
 Non-COVID Claims – 3.0 days to report  
 COVID Claims – 2.4 days to report

***Transitional Duty Report***

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

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	<i>955</i>
<i>Transitional Duty Days Worked</i>	<i>522</i>
<i>% of Transitional Duty Days Worked</i>	<i>55%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>433</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>45%</i>
<i>\$ Saved by Accommodating</i>	<i>\$56,345</i>
<i>\$ Lost by not Accommodating</i>	<i>\$54,004</i>

Ms. Beatty also presented a report that depicts examples of transitional duty assignments that can be utilized for injured employees who are released by the attending physician to return to work in a limited capacity.

***PPO Penetration Report:***

Ms. Beatty presented the PPO Penetration Report:

<b><i>PPO Penetration Rate</i></b>	<b><i>June</i></b>
<i>Bill Count</i>	<i>93</i>
<i>Original Provider Charges</i>	<i>\$89,085</i>
<i>Re-priced Bill Amount</i>	<i>\$44,572</i>
<i>Savings</i>	<i>\$44,513</i>
<i>% of Savings</i>	<i>50%</i>

**Top 10 Providers by Specialty:** This report breaks down our top 10 providers by specialty e.g. Anesthesia/Pain Management, Facility, and MRI/Radiology, as these are the heaviest expenses the Fund incurs.

**Nurse Case 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.

**Prescription Benefit Summary YTD:** Ms. Beatty reviewed a report in the agenda that depicts the year-to-date statistics for the Prescription Benefit Management Program. Ms. Beatty reviewed the report with the Committee outlining the year-to-date script count, utilizing patients count, opioid cost percentage, opioid script percentage, generic utilization percentage, cost per patient and cost per script.

### **Managed Care Quick Notes**

Ms. Beatty reviewed and highlighted that virtual technology has proven to be extremely valuable in providing high-quality medical care to patients. She spoke about how virtual healthcare has evolved to incorporate specialized areas such as pulmonary, behavioral health, neurology, and concussion management. Ms. Beatty also mentioned Nurse Case Managers and adjusters work together to coordinate care for the claimants.

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 4,671 phishing emails sent with 1,053 opened and 94 clicked, for a 2.01% click rate that is good.

In regards to the vulnerability and penetration testing, the BURLCO JIF is at 100%. 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. He noted there has also been posted a FAQ page, which handles the questions most received to date, and the answers to most of these questions come directly from the Fund Underwriter. A link has been set up on the [www.burlcojif.com](http://www.burlcojif.com) website for our reference.

Mr. Caruso reported the Wizer Training for the first half of 2023 is completed and the new training began earlier this month. This training must be completed 2x per year to meet the MEL Cyber guidelines requirements. The first half of the training cannot be made up. All users received a new invite, so please encourage your users to complete the training as soon as they receive the invite. He noted that now would also be a good time to review your rosters and if you have less than five (5) changes you can just send them to him via email, but if you have over five (5) he would prefer a spreadsheet that 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 would 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. He also noted that your eligibility for reduced deductibles would be determined at the time of a loss, not when you turn in your form.

Finally, this month’s bulletin reviews and discusses Artificial Intelligence for Local Government including how it relates to Cyber Attacks and Data Breaches; Bias and Discrimination; Skills and Talent Gap; Lack of Standards; and Implementing AI Effectively.

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 June 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 June 30, 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 \$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 -.66% 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**

	Monthly	YTD
Subrogation Receipts	\$0.00	\$38,557.62
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$0.00	

**Loss Run Payment Register – June 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 \$193,044.67. The claim 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.

**Cash Activity for the Period**

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.

**Bill List – July 2023**

For the Executive Committee's consideration, Mr. Tontarski presented a revised July 2023 Bill List in the amount of \$288,086.02, which was a handout at the meeting.

**RMC Bill List – 2<sup>nd</sup> Installment 2023**

For the Executive Committee's consideration, Mr. Tontarski presented the 2<sup>nd</sup> Installment 2023 RMC Bill List in the amount of \$252,662.00 which was included in the agenda packet.

Chair Gural entertained a motion to approve the June 2023 Loss Run Payment Register, the revised July 2023 Bill List in the amount of \$288,086.02, and the 2<sup>nd</sup> Installment 2023 RMC Bill List in the amount of \$252,622.00 as presented.

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

Motion by Mr. Ingling, seconded by Mr. Mascia to approve the *June 2023 Loss Run Payment Register, the revised July 2023 Bill List, and the 2<sup>nd</sup> Installment RMC Bill List*, as presented.

**ROLL CALL**    *Yeas*    Rich Wolbert, **Fund Secretary, Beverly City**  
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**  
Paula Kosko, **Hainesport Twp.**  
Bobbie Quinn, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
Susan Jackson, **New Hanover Twp.**  
Mary Picarillo, **North Hanover Twp.**  
John Gural, *Fund Chair*, **Palmyra Borough**  
Dan Hornickel, **Pemberton Twp.**  
Meghan Jack, *Alternate*, **Riverside Twp.**  
Susan Onorato, **Shamong Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:* None  
*Abstain:* None

Motion carried by unanimous vote.

## COMMITTEE REPORTS

### Finance Committee Report

#### *Finance Committee Report*

#### *2023 Budget Amendment Hearing – Motion to Open*

Chair Gural entertained a motion to open the *2023 Budget Amendment Public Hearing*.

Motion by Mr. Wolbert, seconded by Mr. Hornickel, to open the *2023 Budget Amendment Public Hearing*.  
All in favor. Motion carried.

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

#### *2023 Budget Amendment Hearing – Motion to Close*

Chair Gural entertained a motion to close the *2023 Budget Amendment Public Hearing*.

Motion by Mr. Ingling, seconded by Mr. Hornickel, to close the *2023 Budget Amendment Public Hearing*.  
All in favor. Motion carried.

#### *2023 Amended Budget Adoption*

Chair Gural entertained a motion to adopt the *2023 Amended Budget* as presented.

Motion by Mr. Hornickel, seconded by Mr. Mascia, to adopt the *2032 Amended* as presented.

**ROLL CALL**    *Yeas*    Rich Wolbert, *Fund Secretary*, **Beverly City**  
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**  
Paula Kosko, **Hainesport Twp.**  
Bobbie Quinn, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**

Susan Jackson, **New Hanover Twp.**  
Mary Picarillo, **North Hanover Twp.**  
John Gural, **Fund Chair, Palmyra Borough**  
Dan Hornickel, **Pemberton Twp.**  
Meghan Jack, **Alternate, Riverside Twp.**  
Susan Onorato, **Shamong Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

**Nays:** None  
**Abstain:** None

***2023 Amended Assessment Certification Adoption***

Chair Gural entertained a motion to adopt the *2023 Amended Assessment Certification* as presented.

Motion by Mr. Ingling, seconded by Mr. Wolbert, to adopt the *2023 Amended Assessment Certification* as presented.

***Roll Call***

***Yeas***

Rich Wolbert, **Fund Secretary, Beverly City**  
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**  
Paula Kosko, **Hainesport Twp.**  
Bobbie Quinn, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
Susan Jackson, **New Hanover Twp.**  
Mary Picarillo, **North Hanover Twp.**  
John Gural, **Fund Chair, Palmyra Borough**  
Dan Hornickel, **Pemberton Twp.**  
Meghan Jack, **Alternate, Riverside Twp.**  
Susan Onorato, **Shamong Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

**Nays:** None  
**Abstain:** None

Motion carried by majority vote.

***Safety Committee Meeting Minutes – June 20, 2023***

Mr. Forlenza noted the Committee met on June 20 and the minutes were self-explanatory and included in the agenda packet.

He noted the committee reviewed the 1<sup>st</sup> Quarter Safety Directors report, which is also included in the agenda for your reference. Also reviewed were the 3/31/23 Loss Ratio Reports which are showing some positive trends, as well as the Loss Ratio Reports for the Renewing Members.

Mr. Forlenza noted the committee reviewed Regional Training topics and dates and stated they are always looking for any ideas and topics on trainings for next year. Mr. Saville and Mr. Garish reviewed the Bulletins that have previously been released since the beginning of the year, and they reviewed Police related topics as well, and PEOSH updates.

Mr. Forlenza stated Ms. Schiffer outlined her Wellness initiatives for the year as well as an update on the Wellness Advisory Committee, and we discussed a revised Wellness program that we are looking to start next year. The committee also discussed an evaluation of our reimbursement programs from feedback we received from the Safety Breakfast.

Lastly, Mr. Forlenza noted that Ms. Picariello volunteered to sit on the Nominating Committee this year as a representative of the Safety Committee.

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

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

*NJ Cyber JIF Meeting Report – June 22, 2023*

Ms. Jack reported the NJ Cyber JIF met on June 22, 2023 and those minutes were included in the agenda packet, and another meeting is set for August 3, 2023 as the responses will be in from the RFP's issued for Cyber Security service.

**MISCELLANEOUS BUSINESS**

Chair Gural asked for authorization to process and pay Fund Vendors in August 2023.

Motion by Mr. Hornickel, seconded by Mr. Wolbert to process and pay Fund Vendors in August 2023

**ROLL CALL**    *Yeas*    Rich Wolbert, **Fund Secretary, Beverly City**  
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**  
Paula Kosko, **Hainesport Twp.**  
Bobbie Quinn, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
Susan Jackson, **New Hanover Twp.**  
Mary Picarillo, **North Hanover Twp.**  
John Gural, **Fund Chair, Palmyra Borough**  
Dan Hornickel, **Pemberton Twp.**  
Meghan Jack, *Alternate*, **Riverside Twp.**  
Susan Onorato, **Shamong Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:*                    None  
*Abstain:*                None

***Resolution 2023-25 Authorizing the Release of \$5,000 of the Township of Bordentown's Share of the Aggregate Excess Loss Contingency Fund***

Motion by Mr. Ingling, seconded by Mr. Hornickel to release \$5,000 of the Township of Bordentown's Share of the Aggregate Excess Loss Contingency Fund

**ROLL CALL**    *Yeas*    Rich Wolbert, *Fund Secretary*, **Beverly City**  
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**  
Paula Kosko, **Hainesport Twp.**  
Bobbie Quinn, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
Susan Jackson, **New Hanover Twp.**  
Mary Picarillo, **North Hanover Twp.**  
John Gural, *Fund Chair*, **Palmyra Borough**  
Dan Hornickel, **Pemberton Twp.**  
Meghan Jack, *Alternate*, **Riverside Twp.**  
Susan Onorato, **Shamong Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:*                    None  
*Abstain:*                None

***Next Meeting***

Chair Gural noted that the next meeting of the BURLCO JIF would take place on **Tuesday, September 19, 2023 at 3:30 PM** via Zoom. There will be no August meeting.

***PUBLIC COMMENT***

Motion by Mr. Wolbert, seconded by Mr. Mascia 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. Wolbert, seconded by Mr. Mascia, 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.

<b><i>Workers Compensation</i></b>	<b><i>Property</i></b>
2022269066	2022254027
2023298301	2023307940

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*    Rich Wolbert, *Fund Secretary*, Beverly City  
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**  
Paula Kosko, **Hainesport Twp.**  
Bobbie Quinn, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
Susan Jackson, **New Hanover Twp.**  
Mary Picarillo, **North Hanover Twp.**  
John Gural, *Fund Chair*, **Palmyra Borough**  
Dan Hornickel, **Pemberton Twp.**  
Meghan Jack, *Alternate*, **Riverside Twp.**  
Susan Onorato, **Shamong 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 zero (0) claims presented for Abandonment of Subrogation:

***MOTION TO ADJOURN***

Chair Gural entertained a motion to adjourn the July 18, 2023 meeting of the BURLCO JIF.

Motion by Mr. Ingling, seconded by Mr. Wolbert to adjourn the July 18, 2023 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:20 PM.

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Kris Kristie,  
*Recording Secretary for*

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*Richard Wolbert, SECRETARY*



To: Fund Commissioners  
From: Paul A. Forlenza, MGA, RMC, Executive Director  
Date: September 19, 2023  
Re: Executive Director's Report

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**A. Lost Time Accident Frequency Report – (pgs. 22-25)**

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

**B. Certificates of Insurance (pgs. 26-28)**

A summary of the Certificates of Insurance issued during July and August 2023 are attached for your review.

**C. Financial Fast Track Report (pgs. 29-30)**

The Financial Fast Track Report for June 30 and July 31, 2023 are 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 June 30, 2023 was **\$6,462,618** and the JIF’s surplus position as of July 31, 2023 was **\$6,561,750**.

**D. Regulatory Filing Checklists (pgs. 31-32)**

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. 33)**

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. 34)**

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. 35)**

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. 36)**

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 (pgs. 37-38)**

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. 39-42)**

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](mailto:jtavares@connerstrong.com).

**K. Skateboard Park Approval Status (pg. 43)**

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. 44-47)**

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. 48)**

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](mailto:jtavares@connerstrong.com).

**N. 2024-2025 MEL EPL Risk Mgmt. Program (pgs. 49-59)**

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, and CEU certificates were emailed to those that were eligible on August 7, 2023 for sessions attended through July 27, 2023.

## **P. Anti-Harassment Training Announcement (pg. 60)**

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 all renewing towns.

## **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. At this time, all Renewal Visits have been completed.

## **S. 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](mailto:Kamini_Patel@rpadmin.com) or [Tracy\\_Forlenza@rpadmin.com](mailto:Tracy_Forlenza@rpadmin.com)



**T. Website ([WWW.BURLCOJIF.ORG](http://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](mailto: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 Townsh	M	2,400.00	0.00				2,400.00										2,400.00	0.00	
Fieldsboro Borough	S	2,100.00	500.00				2,600.00										2,600.00	0.00	
Florence Township	L	2,700.00	750.00				3,450.00										3,450.00	0.00	
Hainesport Township	S	2,100.00	1,000.00				3,100.00										3,100.00	0.00	
Lumberton Township	M	2,700.00	500.00				3,200.00										3,200.00	0.00	
Mansfield Township	M	2,400.00	750.00				3,150.00										3,150.00	0.00	
Medford Township	XL	3,000.00	1,000.00					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	
<b>Total By Line</b>		<b>\$66,600.00</b>	<b>\$17,750.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$46,750.00</b>	<b>\$15,800.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$62,550.00</b>	<b>\$21,800.00</b>	

**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									207.00					207.00	1,388.00	
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								516.00						516.00	2,144.00	
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								443.33						443.33	551.67	
Pemberton Township	4,645.00								4,645.00						4,645.00	0.00	
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	
<b>Total By Line</b>	<b>52,045</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$4,472.00</b>	<b>\$995.00</b>	<b>\$1,110.70</b>	<b>\$622.25</b>	<b>\$5,604.33</b>	<b>\$207.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>13,011.28</b>	<b>39,033.72</b>	

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

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

Member Municipality	Opening Balance	January 2023	February 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023	Paid 2024	Total Paid	Remaining Balance	Date of Encumber
Bass River Townsh	500.00														0.00	500.00	
Beverly City	750.00														0.00	750.00	
Bordentown City	750.00														0.00	750.00	
Bordentown Townsh	1,000.00				383.86	250.00									633.86	366.14	
Chesterfield Townsh	500.00				224.65										224.65	275.35	
Delanco Township	750.00								69.36						69.36	680.64	
Delran Township	1,000.00														0.00	1,000.00	
Edgewater Park Tow	750.00						579.96		170.04						750.00	0.00	
Fieldsboro Borough	500.00														0.00	500.00	
Florence Township	1,000.00								604.04						604.04	395.96	
Hainesport Townshi	500.00						175.00			120.00					295.00	205.00	
Lumberton Townshi	1,000.00														0.00	1,000.00	
Mansfield Township	750.00														0.00	750.00	
Medford Township	1,500.00														0.00	1,500.00	
Mount Laurel Towns	1,500.00							780.00							780.00	720.00	
New Hanover Towns	500.00														0.00	500.00	
North Hanover Towr	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 Townshi	1,500.00														0.00	1,500.00	
Riverside Township	1,000.00														0.00	1,000.00	
Shamong Township	500.00														0.00	500.00	
Southampton Towns	750.00														0.00	750.00	
Springfield Townshi	500.00														0.00	500.00	
Tabernacle Townshi	500.00														0.00	500.00	
Westampton Towns	750.00														0.00	750.00	
Woodland Township	500.00														0.00	500.00	
Wrightstown Boroug	500.00														0.00	500.00	
<b>Total By Line</b>	<b>\$21,750.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$608.51</b>	<b>\$400.00</b>	<b>\$754.96</b>	<b>\$780.00</b>	<b>\$774.08</b>	<b>\$189.36</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>3,506.91</b>	<b>18,243.09</b>	
<b>Must be Claimed or Encumbered by November 30, 2023. All Encumbered Claims Must be Claimed by February 1, 2024</b>																	

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

Member Municipality	Opening Balance	January 2023	Feb 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023	Paid in 2024	Total Paid	Remaining Balance	Date Encumbered
Bass River Township	500.00														0.00	500.00	
Beverly City	500.00														0.00	500.00	
Bordentown City	500.00														0.00	500.00	
Bordentown Township	500.00														0.00	500.00	
Chesterfield Township	500.00				500.00										500.00	-	
Delanco Township	500.00														0.00	500.00	
Delran Township	500.00														0.00	500.00	
Edgewater Park Townshi	500.00														0.00	500.00	
Fieldsboro Borough	500.00														0.00	500.00	
Florence Township	500.00								500.00						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	
<b>Total By Line</b>	<b>14,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$500.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$1,000.00</b>	<b>\$500.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$2,000.00</b>	<b>\$12,000.00</b>	

**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

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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](http://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](mailto: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](mailto: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

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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	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	9:00 - 11:30 am
7/13/2023	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	1:00 - 3:30 pm
7/27/2023	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	9:00 - 11:30 am
7/27/2023	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	1:00 - 3:30 pm
9/11/2023	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	9:00 - 11:30 am
9/11/2023	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	1:00 - 3:30 pm
9/27/2023	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	9:00 - 11:30 am
9/27/2023	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	1:00 - 3:30 pm
10/11/2023	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	9:00 - 11:30 am
10/11/2023	<a href="#">MEL EPL Risk Management Program - Managers &amp; Supervisors Training - ACM, BURLCO &amp; TRICO JIF's</a>	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](mailto: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**.

# SAFETY DIRECTOR REPORT

## Burlington County Municipal Joint Insurance Fund

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers  
**FROM:** Keith Hummel, JIF Safety Director  
**DATE:** September 6, 2023

### J. A. MONTGOMERY CONSULTING SERVICE TEAM & LOSS CONTROL ACTIVITIES

Keith Hummel Associate Director Public Sector Risk Control <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> Office: 856-552-6862	Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 <sup>th</sup> Floor Camden, NJ 08102	Robert Garish Assistant Director Public Sector <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a> Office: 856-552-4650 Cell: 609-947-9719
Thomas Reilly Risk Control Consultant <a href="mailto:treilly@jamontgomery.com">treilly@jamontgomery.com</a> Office: 856-446-9205	P.O. Box 99106 Camden, NJ 08101	John Saville Assistant Director Public Sector <a href="mailto:jsaville@jamontgomery.com">jsaville@jamontgomery.com</a> Office: 732-660-5009
Melissa Meccariello Administrative Assistant <a href="mailto:mmeccariello@jamontgomery.com">mmeccariello@jamontgomery.com</a> Office: 856-479-2070		

### *LOSS CONTROL SURVEYS*

#### *July*

- Township of Southampton on July 11, 2023
- Borough of Wrightstown on July 13, 2023
- Borough of Pemberton on July 26, 2023
- Township of Delran on July 31, 2023

#### *August*

- Township of Westampton on August 1, 2023
- Township of Pemberton on August 1, 2023
- Borough of Pemberton on August 2, 2023
- Township of Springfield on August 3, 2023
- Township of Shamong on August 17, 2023
- Township of Tabernacle on August 24, 2023
- Township of Riverside on August 28, 2023
- Township of North Hanover Renewal on August 29, 2023
- Township of Bordentown on August 30, 2023

## ***LAW ENFORCEMENT LOSS CONTROL SURVEYS***

### ***July***

- Township of Delran on July 13, 2023
- Borough of Pemberton on July 20, 2023
- City of Bordentown on July 26, 2023

### ***August***

- Township of Springfield on August 30, 2023

## ***MEETINGS ATTENDED***

### ***July***

- Claims Committee Meeting on July 11, 2023
- Executive Fund Committee Meeting on July 18, 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***

### ***July***

- How to Receive Push Notifications on the NJ MEL Mobile App?
- Bleachers & Grandstands Best Practices
- Fire Hydrant Opening Best Practices
- Service Animals in Public Settings Best Practices
- Training Announcement: Workplace Discrimination & Harassment
- Persons with Communication Disabilities in Public Settings Best Practices
- Gaga Ball Best Practices
- Passenger Bus & Van Operations Best Practices
- New LMS
- MSI LIVE Schedule

### ***August***

- Safety Director Message: MSA Issues User Safety Notice for Altair 5X PID Gas Detector
- Training Announcement: Special Events Management on August 23, 2023
- Beach & Swimming Site Closures Best Practices

- Road, Signs & Walkway Program Best Practices
- Lifeguard Operations Bulletin
- Animal Carcass Disposal Best Practices
- Safety Recall Alert: Gree Recalls 1.56 million Dehumidifiers Due to Fire and Burn Hazards
- Training Announcement: Indoor Air Quality Designated Person on September 15, 2023
- Low-Speed Vehicles Best Practices
- New LMS
- MSI LIVE Schedule

***MSI LAW ENFORCEMENT***

***July***

- Training Opportunity - Train-The-Trainer Crossing Guard Supervisor Program

***August***

- Crossing Guard Safety Program Resources – MSI LE Bulletin
- 2023 Risk Management for Police Command Staff

***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.

***July***

<b>MSI NOW</b>	
<b>Municipality</b>	<b>Number of Videos</b>
Chesterfield	2
Delanco	2
Delran	6
Hainesport	3
Lumberton	1
Mount Laurel	1
New Hanover	1
Pemberton Township	7
Shamong	1
Westampton	2

*August*

MSI NOW	
Municipality	Number of Videos
Beverly	1
Lumberton	1
Mount Laurel	1
Pemberton Borough	1
Pemberton Township	6
Southampton	1
Springfield	1
Westampton	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](mailto:afelip@jamontgomery.com).







**DATE:** September 07,2023

**TO:** The Members of the Executive Board of the Atlantic County Municipal JIF

**FROM:** Christopher J. Winter L/E Risk Management Consultant

**RE:** BURLCO Activities (July / August)

**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:**

- Burlington Township PD
- Chesterfield PD
- Edgewater Park PD
- Mount laurel PD
- Delran PD
- Florence PD
- Lumberton PD
- Mansfield PD

Consultative Visits were provided to identify and discuss agency concerns, training, policy and procedures, trends, Accreditation assistance and other requests. L/E RMC services were outlined and provided to Chiefs and Command members present. Police agency's with Command changes were a priority and visited as well. Additional agency visits are being scheduled at this time to continue to build relationships with the Law Enforcement agencies within the Burlco JIF. Activity Reports are being completed for distribution to the FUND Commissioners.

**3. Training:** The Report Writing Class has been scheduled for **10/27/2023** at Burlington County Emergency Services Training Center (830-12). The Training Bulletin was distributed and officer registration commenced at this time.



**4. Law Enforcement Bulletins / Newsletters:** No Bulletins distributed during July and August.

**5. BURLCO JIF Law Enforcement Committee:** A L/E Committee is being formulated with three (3) Police Chiefs from each county to represent (JIF) police agencies in Burlington County.. I plan to meet with them on a quarterly basis virtually to discuss trends, concerns, training, policy and procedure assistance, potential risk and liability issues and L/E Accreditation guidance etc. This is being developed to maintain an ongoing forum throughout the year as an extension of the County Chiefs Associations, to identify areas as previously mentioned and to reduce potential risks. Chiefs selected for this committee are Bordentown City PD, Chesterfield PD and Mount Laurel PD.

**6. Meetings Attended:**

BURLCO Executive Claim Meeting	07/11/2023
BURLCO Executive Meeting	07/18/2023
<u>No Meetings (August)</u>	

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





## TRAINING NOTICE

### REPORT WRITING

**DATE:** October 27, 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.

NOTE: This is not a required JIF training course. The course is being provided based on Police Chiefs requests and JIF attorney input based on officer cases and litigation.

Class registration can be completed by forwarding the following information to [Chriswinter1429@gmail.com](mailto: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:** September 19, 2023 Virtual via Zoom Conference  
**Contact Info:** [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

### **AUGUST/SEPTEMBER ACTIVITIES & PLANNED EVENTS**

I am very pleased to say that many municipalities remained very active during the summer months! I had conversations or met in-person with several towns to discuss wellness initiatives for the coming months. All are aware of the dead line to encumber any remaining funds.

All JIF member towns were contacted inquiring about possible usage for remaining Wellness Funds. Many municipalities responded with requests or ideas for interested wellness initiatives! Great job everyone!!

#### **Member Municipality Wellness Activities:**

- **Beverly City** - in person meeting to discuss options. Looking to use a sample wellness survey to generate interest on specific ideas explored.
- **Bordentown Township** – planning a stress management event in October including meditation practices and chair massages.
- **Chesterfield** – also planning a stress management event in October including meditation practices and chair massages.
- **Edgewater Park** – purchased brain puzzles and de-stress fun items for employee break room
- **Florence** – working on transitioning role of Wellness Coordinator due to end of November retirement. Planning to keep the Wellness Committee going next year! Plan to attend their next Safety/Wellness meeting in November.
- **Hainesport** – Food Bank of SJ presented and prepared a sample dish to taste.
- **Lumberton** – planning chair massages for later part of the year.
- **Palmyra** – looking to start either a wellness book club or wellness library stocked with health promoting materials
- **Pemberton Twp** – planning to attend their September Safety Committee Meeting
- **Riverside** – working in conjunction with their insurance broker on possible resources for their wellness funds.
- **Shamong** – Offering employees GC for an outdoor pro shop promoting a "get outdoors" challenge for the fall.
- **Springfield** – planning to attend their September Safety Committee Meeting
- **Southampton** – Chair massages planned for September
- **Tabernacles** – offered a hydration challenge in August and have a stress management event with chair massages lined up for September.

*Only two member towns remain to meet with this year: Bass River and Bordentown City*

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:**

This quarter's theme will be focusing on Sleep. The newsletter was distributed in July. August I sent information on how Obesity and Sleep are connected. September I will focus on Sleep and Inflammation of the body. Please be sure to print or distribute all handouts 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

Next **Wellness Advisory Committee (WAC) Meeting** scheduled for September 19<sup>th</sup> at 9:30am.

**Dr. Elias' Program** –Leadership Group Coaching: Crisis Response and Transformational Leadership – verbal update during meeting.

**Well-being is not seasonal...it's YEAR ROUND! ☺**



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

<b>Intake</b>	<b>July-23</b>	<b>July-22</b>	<b>August-23</b>	<b>August-22</b>	<b>2023 August YTD</b>	<b>2022 August YTD</b>
# of New Claims Reported	21	45	45	45	193	295
# of Report Only	10	35	18	23	96	179
% Report Only	48%	78%	40%	51%	50%	61%
# of Medical Only	11	7	23	19	78	86
# of Lost Time	0	3	4	3	19	28
Medical Only to Lost Time Ratio	100:00	70:30	85:15	86:14	80:20	75:25
Claim Petition First Notice	0	0	0	0	0	2
COVID-19	2	33	6	15	32	150
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	3.8	3.4	2.6	1.8	2.7	4.1
Average Days Reported To Employer (Indemnity, Medical Only, Report Only)	0.8	0.7	1.7	0.5	1.1	1.4

<b>Nurse Case Management</b>	<b>July-23</b>	<b>July-22</b>	<b>August-23</b>	<b>August-22</b>
# of Cases Assigned to Case Management	16	21	19	19
# of Cases >90 days	15	17	16	15

<b>Savings</b>	<b>July-23</b>	<b>July-22</b>	<b>August-23</b>	<b>August-22</b>	<b>2023 August YTD</b>	<b>2022 August YTD</b>
Bill Count	148	80	116	120	925	959
Provider Charges	\$248,432	\$453,123	\$66,198	\$97,321	\$1,231,249	\$1,485,633
Repriced Amount	\$121,417	\$110,986	\$27,523	\$40,057	\$606,609	\$538,242
Savings \$	\$127,016	\$342,136	\$38,675	\$57,263	\$624,639	\$947,391
% Savings	51%	76%	58%	59%	51%	64%

<b>QualCare Provider Network Penetration Rate</b>	<b>July-23</b>	<b>July-22</b>	<b>August-23</b>	<b>August-22</b>	<b>2023 August YTD</b>	<b>2022 August YTD</b>
Bill Count	93%	93%	89%	93%	92%	93%
Provider Charges	97%	99%	86%	65%	96%	94%

<b>Exclusive Provider Panel Penetration Rate</b>	<b>July-23</b>	<b>July-22</b>	<b>August-23</b>	<b>August-22</b>	<b>2023 August YTD</b>	<b>2022 August YTD</b>
Bill Count	92%	96%	90%	98%	92%	93%
Provider Charges	94%	92%	97%	99%	94%	94%

<b>Transitional Duty Summary</b>	<b>2023 August YTD</b>	<b>2022 August YTD</b>
% of Transitional Duty Days Worked	50%	74%
\$ Saved By Accommodating	\$86,078	\$92,612
% of Transitional Duty Days Not Accommodated	49%	26%
Cost Of Days Not Accommodated	\$101,210	\$33,114

# Technical Risks Services Director

## Monthly Executive Report

September 7, 2023



### Summary

July's activities were devoted to cleaning up the final stragglers for vulnerability and pentesting. We are pleased to report that we are 100% on board with the members who have expressed a desire to participate. This means all of the VSA and KYC forms have been completed and associated IP addresses recorded. Most members have static IP addresses which means they are assigned to you permanently. Some municipalities have dynamic addresses which means they can change after a reboot of the connection. Ordinarily this is not an issue as it does not affect the ability to use the internet, however for D2 to do proper vulnerability and penetration testing they need to know where to "find" you. Hence they are setting up a tickler system to have those members with dynamics verify addresses periodically. More to follow on that, and you will plenty of warning from the JIF, as this is sensitive information which should not be indiscriminately disseminated.

Also started in July was the new Wizer Hygiene training sessions. We are pleased to see that some of the members have already 100% completion of training. Much of August was spent handling roster changes to assure we have cooperation from all of the users. We would like to see all members completely trained by 9/30/23 so that we can turn our focus on the CyberFramework documentation. Also there are some members who are not getting probing emails due to failure to confirm whitelisting. Our mission this month is to clear that up so that all of this training can be put to the test.

Some of you have already submitted Minimum and Advanced CyberFramework paperwork. These have been forwarded to the Fund Underwriter for final approval. Rejected submittals are usually due to insufficient answers to some of the questions. VERY IMPORTANT "No" answers are immediately rejected. If a particular question does not apply to your municipality such "remote access" then mark it as "N/A we do not have remote access".

We have an up-to-date FAQ page which you can reach from your JIF website. More clarifications are due from the MEL, which we will publish as soon as we get the proper clearance. I have several appointments to meet with some of you and your IT techs to go over any issues and misunderstandings which I welcome.

Please call me or have your techs call me, I am always available to answer questions.

This month's bulletin addresses the handling of Personal Identification Information (PII). Some of you have indicated that you have indicated on your CyberFramework paperwork that you do not retain this information electronically, which is great. However things as simple as a PDF attachment in an email may contain PII so please pay close attention to what you collect, who collects it, where is it kept and what have you done to protect it.

Stay CyberSafe

Jerry Caruso



# Cyber Hygiene Training

07 September 2023

1

Active Trainings

1,165

Invited Users

1,034

Started Training

1,028

Completed Training

88.24%

4.36

Rating



## 2023 Cyber Awareness Training - Part 2

Department	Invited Users	Started Training	Completed Training	%	Rating
Bass River Township	15	7	7	46.67%	4.54
Beverly City	31	14	13	41.94%	3.92
Bordentown City	32	27	27	84.38%	3.62
Bordentown Township	60	59	59	98.33%	4.08
Chesterfield Township	31	31	31	100.00%	4.64
Delanco Township	25	24	24	96.00%	4.43
Delran Township	58	58	58	100.00%	4.51
Edgewater Park Township	33	29	28	84.85%	4.70
Fieldsboro Borough	4	4	4	100.00%	3.00
Florence Township	59	57	56	94.92%	4.51
Hainesport Township	11	11	11	100.00%	4.83
Lumberton Township	46	26	26	56.52%	4.68
Mansfield Township	76	73	73	96.05%	4.20
Medford Township	151	149	149	98.68%	4.41
Mount Laurel Township	158	138	137	86.71%	4.39
New Hanover Township	9	8	8	88.89%	4.46
North Hanover Township	28	28	28	100.00%	4.55
Palmyra Borough	33	30	30	90.91%	4.51
Pemberton Borough	12	12	12	100.00%	4.71
Pemberton Township	99	97	97	97.98%	4.36
Riverside Township	37	25	24	64.86%	4.13
Shamong Township	16	14	14	87.50%	4.40
Southampton Township	16	13	13	81.25%	4.50
Springfield Township	22	18	18	81.82%	3.74
Tabernacle Township	20	9	9	45.00%	4.79
Westampton Township	82	74	74	90.24%	4.19
Woodland Township	10	8	7	70.00%	4.65
Wrightstown Borough	4	4	4	100.00%	4.88

## Comments

Messages	Rating	Created_at
Good review and new stuff included	5	29 August 2023
Good but too long. Used language and technical processes I was not familiar with.	4	22 August 2023
would be great if the course was in smaller doses. a few 10 minute ones would be better than a half our one.	5	22 August 2023
Great Course. You can never get enough current information on how to protect yourself and your company. Thanks	5	18 August 2023
This had some new information that was helpful.	4	17 August 2023
Very informative and helpful.	5	14 August 2023
Good course and valuable information.	5	06 August 2023
Helpful and informative.	5	03 August 2023
This could have been done in an email. This should also be sent out to elderly every year and they should have to take this quiz and training.	3	29 July 2023
Very good information and presentation	4	26 July 2023
I was just so entertained I think that I'm going to redo this right away. I love this course I've in fact never had more fun in my life. Time to watch the Barbie movie for the 5th time in the last 24 hours I love the Barbie movie. I love the part when Barbie is on screen that was my favorite part. Good thing that's most of the movie. My second favorite part is when Ken was on screen which is also most of the movie. The only better thing is when Barbie and Ken were on the screen TOGETHER. I went crazy in the theater all 4 times I saw the movie when I saw them on screen together. #Primal #Feral #TheGoodWitch	5	22 July 2023
going over better use of text messages -- that was new to me	5	21 July 2023
Great info especially on how your identity can be duplicated virtually.	5	20 July 2023
Informative while entertaining	5	20 July 2023
VERY IMFORMATIVE AND WELL PRESENTED	5	18 July 2023
Excellent and Informative	5	17 July 2023
its important that we dont send money to other countries	5	15 July 2023
It is dangerous to trust and now we have to revert to telephone calls or face to face communication to verify questionable tech communications.	5	14 July 2023

5

Active Campaigns

6,968

Sent

1,731

Opened

153

Clicked

2.20%

Clicked Rate

### Active Phishing Campaigns Stats

Department	Sent	Opened	Clicked	Clicked Rate	Last Sent
Bass River Township	110	25	3	2.73%	28 August 2023
Beverly City	205	51	7	3.41%	07 September 2023
Bordentown City	160	66	10	6.25%	07 September 2023
Bordentown Township	342	99	5	1.46%	07 September 2023
Chesterfield Township	211	92	5	2.37%	07 September 2023
Delanco Township	169	18	1	0.59%	07 September 2023
Delran Township	228	84	10	4.39%	07 September 2023
Edgewater Park Township	225	53	11	4.89%	07 September 2023
Fieldsboro Borough	1	1	1	100.00%	28 August 2023
Florence Township	210	42	2	0.95%	07 September 2023
Hainesport Township	71	18	6	8.45%	07 September 2023
Lumberton Township	310	96	8	2.58%	07 September 2023
Mansfield Township	481	237	16	3.33%	07 September 2023
Medford Township	863	125	9	1.04%	07 September 2023
Mount Laurel Township	1,028	225	24	2.33%	07 September 2023
New Hanover Township	59	7			21 August 2023
North Hanover Township	196	60	3	1.53%	07 September 2023
Palmyra Borough	228	57	4	1.75%	07 September 2023
Pemberton Borough	78	4			25 August 2023
Pemberton Township	652	72	8	1.23%	07 September 2023
Riverside Township	238	38	3	1.26%	07 September 2023
Shamong Township	116	8			07 September 2023
Southampton Township	133	31	1	0.75%	04 September 2023
Springfield Township	133	46	6	4.51%	12 September 2023
Tabernacle Township	164	35	3	1.83%	07 September 2023
Westampton Township	523	169	9	1.72%	07 September 2023
Woodland Township	91	14	3	3.30%	04 September 2023
Wrightstown Borough	8				11 August 2023

## Vulnerability and Penetration Testing

Member	KYC&VSA Received	Vulnerability	PenTest
Bass River Township	X	X	X
Beverly City	X	X	X
Bordentown City	X	X	X
Bordentown Township	X	X	X
Chesterfield Township	X	X	X
Delanco Township	X	X	X
Delran Township	X	X	X
Edgewater Park Township	X	X	X
Fieldsboro Borough	X	X	
Florence Township	X	X	X
Hainesport Township	X	X	X
Lumberton Township	X	X	X
Mansfield Township	X	X	
Medford Township	X	X	X
Mount Laurel Township	X	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	X
Southampton Township	X	X	X
Springfield Township	X	X	
Tabernacle Township	X	X	
Westampton Township	X	X	X
Woodland Township	X	X	X
Wrightstown Borough	X	X	X
<b>Percentage Completed</b>	<b>100%</b>	100%	75%

# 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 September 2023

## Proper Handling of PII for Local Government

Personal Identifiable Information (PII) refers to any data that can be used to identify a specific individual, including, but not limited to, name, social security number, address, and phone number. For local governments, safeguarding the privacy of its citizens and maintaining trust is paramount. Ensuring that PII is correctly managed is not just a matter of trust, but also of regulatory and legal compliance.

### 1. Understanding PII in the context of Local Government

Local governments possess vast amounts of PII due to their need to serve and communicate with citizens, manage public services, and maintain records. This data can range from birth certificates, land ownership documents, voting records, to data collected from public service applications.

### 2. Best Practices for Handling PII

- Data Minimization: Collect only the PII necessary to fulfill specific operational needs. Once the data is no longer required, it should be securely destroyed or anonymized.
- Access Control: Ensure that only authorized personnel can access PII. Implement robust user authentication methods, such as multi-factor authentication, to add an extra layer of security.
- Encryption: Always store PII in encrypted form. This makes the data unreadable to anyone who might gain unauthorized access.
- Regular Audits: Schedule periodic reviews of data storage systems and practices to identify any vulnerabilities. This also helps to ensure that old data that's no longer needed gets appropriately destroyed.
- Training: All employees should receive training on the importance of PII protection, as well as the tools and practices in place to protect it.
- Data Sharing Protocols: If PII needs to be shared with another entity, make sure there are protocols in place that dictate how the data is transferred and how the receiving party will protect it.

### 3. Incident Response Plan

Despite all precautions, data breaches can still happen. Local governments must have an incident response plan in place to act quickly if PII is compromised. This plan should include steps for identifying the breach, containing the impact, notifying affected individuals, and preventing future occurrences.

#### **4. Legal and Regulatory Compliance**

PII protection is not only about trust but also about compliance. There are various laws and regulations in place, which may differ depending on the jurisdiction, that dictate how PII should be handled and protected. Local governments should be familiar with these laws and ensure all practices are in compliance.

#### **5. Transparency with the Public**

Local governments should be transparent about how they collect, store, and use PII. This can be achieved through clear privacy policies and regular communication with the public. Citizens have the right to know how their data is being used and what measures are in place to protect it.

#### **For Further Information:**

1. [National Institute of Standards and Technology (NIST) - Guidelines for Protecting PII]

(<https://nvlpubs.nist.gov/nistpubs/Legacy/SP/nistspecialpublication800-122.pdf>): This guide provides in-depth information on defining and handling PII, based on best practices and standards set by NIST.

2. [International Association of Privacy Professionals (IAPP) - Resources on Data Protection data]

(<https://iapp.org/resources/>): A comprehensive resource for professionals to understand privacy regulations, handling techniques, and best practices

## **Stay Cybersafe**

# 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
Bergen County	5%	18%	76%	3%	21%	76%
Camden County	11%	21%	68%	11%	21%	68%
NJ Utility Authorities	11%	22%	68%	5%	27%	68%
Suburban Metro	0%	38%	62%	0%	38%	62%
<b>Burlington County Municipal JIF</b>	<b>4%</b>	<b>4%</b>	<b>93%</b>	<b>4%</b>	<b>4%</b>	<b>93%</b>
Atlantic County Municipal JIF	5%	24%	71%	2%	27%	71%
Suburban Municipal	0%	30%	70%	0%	30%	70%
Professional Municipal Management	0%	60%	40%	0%	60%	40%
NJ Self Insurers	0%	60%	40%	0%	60%	40%
Morris County	13%	29%	58%	4%	38%	58%
Monmouth County	0%	15%	85%	0%	15%	85%
South Bergen County	4%	22%	74%	4%	22%	74%
Mid Jersey JIF	0%	46%	54%	0%	46%	54%
Gloucester, Salem, Cumberland Counties N	5%	3%	92%	5%	3%	92%
NJ Public Housing Authority	10%	44%	46%	8%	45%	47%
Public Alliance Insurance Coverage Fund	0%	29%	71%	0%	29%	71%
Ocean County	6%	0%	94%	3%	3%	94%
Central New Jersey	0%	25%	75%	0%	25%	75%
First Responders	0%	12%	88%	0%	12%	88%
<b>Total #</b>	<b>36</b>	<b>135</b>	<b>421</b>	<b>23</b>	<b>147</b>	<b>422</b>
<b>Total %</b>	<b>6.1%</b>	<b>22.8%</b>	<b>71%</b>	<b>3.9%</b>	<b>24.8%</b>	<b>71%</b>

## 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	Incomplete	Incomplete
Burlington County Municipal JIF	Lumberton Township	Approved	Approved
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		
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		



September 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 two-month period ending August 31, 2023 for Closed Fund Years 1991 to 2018, and Fund Years 2019, 2020, 2021, 2022 and 2023. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

#### INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 58,866.10. This generated an average annual yield of 2.25%. However, after including an unrealized net gain of \$ 829.00 in the asset portfolio, the yield is adjusted to 2.26% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$13,144,195.06.

#### RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 3,908.99 w/YTD Total \$ 42,466.61  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$ 3,385.00  
FY 2023 2<sup>nd</sup> Installment Premium Receipts \$ 5,013,049.00

#### 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 \$ 460,030.92. The claims detail shows 519 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 \$ 13,546,010.11 to a closing balance of \$ 17,579,512.98 showing an increase in the fund of \$ 4,033,502.87. 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 - AUGUST 2023**

	<b>Payee</b>	<b>FY2023</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	The Actuarial Advantage	<b>4,046.00</b>	Prof Services/Actuary	July 2023 Fees
2	Arthur J. Gallagher Risk Management Services, LL	<b>32,517.00</b>	Prof Services/Administration	Aug 2023 Fee
3	Risk Program Administrators LLC	<b>148.96</b>	Misc/Postage/Copies/Faxes	July 2023 - Postage, copies, fax expense
4	Risk Program Administrators LLC	<b>140.00</b>	Misc/JIF Website	Flipsnack Website renewal document viewing (split-pymt MM amex)
5	The DeWeese Law Firm, P.C.	<b>6,413.00</b>	Prof Services/Attorney	Aug 2023 Fees
6	Qual-Lynx	<b>19,452.00</b>	Prof Services/Claims Admin.	Aug 2023 Fees
7	Joyce Media	<b>390.00</b>	Misc/JIF Website	Aug 2023 Fees
8	Christopher J. Winter Sr.	<b>1,833.00</b>	Training/Police Risk Services	Law Enforcement Consultant-Aug 2023 fees
9	Kris Kristie	<b>383.00</b>	Misc/Recording Secretary	Aug 2023 Fees
10	J. A. Montgomery Consulting	<b>12,125.00</b>	Prof Services/Safety Director	Aug 2023 Fees
11	Wintsec Consulting LLC	<b>3,400.00</b>	Prof Services/Technology Risk Serv Dir	Aug 2023 Fees
12	Tom Tontarski	<b>1,007.00</b>	Prof Services/Treasurer	Aug 2023 Fees
13	Conner Strong & Buckelew	<b>725.00</b>	Prof Services/Underwriting Mgr	Aug 2023 Fees
14	Debby Schiffer	<b>2,584.00</b>	Wellness Program	Aug 2023 Fees
15	Courier Post	<b>120.30</b>	Misc/Legal Notices	Ad#GC11085142 audit synopsis
16	GateHouse Media PA	<b>131.60</b>	Misc/Legal Notices	Ad#36549708 audit synopsis
17	Iron Mountain	<b>81.83</b>	Misc/Record Retention Service	Inv#HSKJ672; Storage 8/1-31/23; Service 6/28-7/25/23
18	Armando Riccio, LLC	<b>750.00</b>	training/training	7/13&7/27/23 Mgrs & Sup training AM/PM sessions (split)
19	Edgewater Park Township	<b>170.04</b>	Wellness Program	calming and destressing items
20	Florence Township	<b>604.04</b>	Wellness Program	Egg hunt, plant power, wellness bingo
21	Florence Township	<b>516.00</b>	Optional Safety Budget	CPR card and animal control poles
22	Florence Township	<b>500.00</b>	EPL/CYBER/EPL/Cyber Incentive Program	email protection/encryption
23	Pemberton Borough	<b>443.33</b>	Optional Safety Budget	safety items for employees
24	Township of Pemberton	<b>4,645.00</b>	Optional Safety Budget	AEDs and hearing exam
	<b>Subtotals</b>	<b>\$93,126.10</b>		

<b>JIF Bill List Total</b>	<b>\$93,126.10</b>
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**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BILL LIST - SEPTEMBER 2023**

	<b>Payee</b>	<b>FY2023</b>	<b>FY2022</b>	<b>FY2021</b>	<b>FY2020</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	Arthur J. Gallagher Risk Management Services, LLC	<b>32,517.00</b>				Prof Services/Administration	Sept 2023 Fee
2	Risk Program Administrators LLC	<b>145.40</b>				Misc/Postage/Copies/Faxes	Aug 2023 - Postage, copies, fax expense
3	Risk Program Administrators LLC	<b>490.00</b>				Misc/JIF Website	AccessiBe for website; split; pd on MM amex
4	The DeWeese Law Firm, P.C.	<b>6,413.00</b>				Prof Services/Attorney	Sept 2023 Fees
5	Qual-Lynx	<b>19,452.00</b>				Prof Services/Claims Admin.	Sept 2023 Fees
6	Joyce Media	<b>390.00</b>				Misc/JIF Website	Sept 2023 Fees
7	Christopher J. Winter Sr.	<b>1,833.00</b>				Training/Police Risk Services	Law Enforcement Consultant-Sept 2023 fees
8	Kris Kristie	<b>383.00</b>				Misc/Recording Secretary	Sept 2023 Fees
9	J. A. Montgomery Consulting	<b>12,125.00</b>				Prof Services/Safety Director	Sept 2023 Fees
10	Wintsec Consulting LLC	<b>3,400.00</b>				Prof Services/Technology Risk Serv Dir	Sept 2023 Fees
11	Tom Tontarski	<b>1,007.00</b>				Prof Services/Treasurer	Sept 2023 Fees
12	Tom Tontarski	<b>43.13</b>				Misc/Postage/Copies/Faxes	Monthly checks (split with trico) and Palmyra replacement ck
13	Conner Strong & Buckelew	<b>725.00</b>				Prof Services/Underwriting Mgr	Sept 2023 Fees
14	Debby Schiffer	<b>2,584.00</b>				Wellness Program	Sept 2023 Fees
15	North Shore Risk Consulting, LLC		<b>6,400.00</b>	<b>6,400.00</b>	<b>6,400.00</b>	Prof Services/Claims Auditor	Claims Audit NJ-JIF 2023-2 130 claims
16	ARC Reprographics	<b>751.69</b>				Misc/Printing	Inv#281804 Police HO 6/9; #282078 non renew bks
17	Iron Mountain	<b>81.83</b>				Misc/Record Retention Service	Inv#HTYS846; Storage 9/1-30/23; Service 7/26-8/22/23
18	ODP Business Solutions	<b>20.00</b>				Misc/Office Supplies	Inv#327509622 Binders for finance
19	Delanco Township	<b>69.39</b>				Wellness Program	fruit and granola bars
20	Delanco Township	<b>207.00</b>				Optional Safety Budget	safety shirts PW
21	Hainesport Township	<b>120.00</b>				Wellness Program	Susan Drummond Reiki
	<b>Subtotals</b>	<b>\$82,757.44</b>	<b>\$6,400.00</b>	<b>\$6,400.00</b>	<b>\$6,400.00</b>		

<b>JIF Bill List Total</b> <b>\$101,957.44</b>
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*Safety Committee Meeting Minutes  
August 22, 2023 @ 11:00 AM  
Via Zoom Conferencing*

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund (“BURLCO”) was held via Zoom conferencing on August 22, 2023 at 11:00 AM.

The meeting was called to order at 11:06 AM.

Those in attendance were:

Richard Wolbert, *Chair*, **Beverly City**  
Erin Provenzano, **Delanco Township**  
Joe Bellina, **Delran Township**  
Paula Kosko, **Hainesport Township**  
Michael Fitzpatrick, **Mansfield Township**  
Mary Picariello, **North Hanover Township**  
Lisa Cummins, **Tabernacle Township**  
Maryalice Brown, **Woodland Township**  
Jaclyn Lindsey, **Conner Strong & Buckelew**  
Joe Henry, **Hardenbergh Insurance Group**  
John Saville, RSM, CPSI, Senior Risk Control Consultant, **J. A. Montgomery Consulting**  
Debby Schiffer, Wellness Director, **Targeting Wellness, LLC**  
Paul A. Forlenza, MGA, Executive Director, **RPA a Division of Gallagher**  
Kamini Patel, MBA, CIC, CPCU, AIDA®, *Deputy Executive Director*, **RPA a Division of Gallagher**  
Karla Allamby, Account Representative, **RPA a Division of Gallagher**

Those not in attendance were:

Patrice Hansell, **Fieldsboro Borough**  
James Ingling, **Wrightstown Borough**  
Rob Garish, Assistant Director of Public Sector, **J.A. Montgomery Consulting**  
Christopher J. Winter Sr. CPM, **Law Enforcement Risk Management Consultant**

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

**I. MINUTES OF June 20, 2023 SAFETY MEETING (E-mailed 08/08/23)**

Mr. Wolbert mentioned that a copy of June 20, 2023, Executive Safety Committee Meeting minutes were emailed on August 08, 2023 to all Committee members. In addition, Mr. Forlenza noted the minutes were shared with the Executive Committee during the July Executive Committee meeting.

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

**II. 2<sup>nd</sup> QUARTER SAFETY DIRECTOR’S LOSS CONTROL REPORT (Emailed 08/21/2023)**

Mr. Saville referred the Committee to a copy of the 2<sup>nd</sup> Quarter Safety Director’s Loss Control Report that was emailed to the Committee on August 21, 2023 for their review. He then briefly reviewed an abridged version of the report with the Committee.

Mr. Saville noted that the Safety Director's 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. Saville reported that there are over 130 safety bulletins issued. Mr. Saville briefly covered the various safety and training 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
- Regional Safety Training
- CDL - Entry Level Driver Training

A Committee Member requested additional clarification on the Train the Trainer for Entry Level Driver Training (ELDT) program which Mr. Saville explained as per the new regulation, individuals that are obtaining a new CDL or a new endorsement to the existing CDL are now required to finish ELDT orientation. He indicated that *Train the Trainer* was offered to help municipalities have an in-house trainer that will train the impacted employees. A discussion ensued regarding local Trainers and shared services agreements. Mr. Saville advised the Committee that registered Trainers can be located on the Federal Motor Carrier Safety Administration (FMCSA) website.

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

*For details, please see the 2<sup>nd</sup> Quarter Safety Director's Loss Control Report attached.*

### **III. SAFETY INTERVENTION/MONITORING**

Mr. Forlenza asked Mr. Saville if there were any candidates for *Safety Intervention or Monitoring* at this time. Mr. Saville responded that there are no candidates for *Safety Intervention or Monitoring* at this time.

### **IV. MEMBERSHIP RENEWALS**

Mr. Saville reported that member renewal visits are ongoing and there are no members of concerns. Mr. Saville indicated renewal visit summaries have been issued and are available for the Committee's review by request.

Mr. Forlenza advised the Committee that all renewing members have submitted the renewal resolutions and all but one member has submit the executed agreement.

Mr. Forlenza noted Ms. Matro from the Executive Director's office is currently in the process of issuing Annual Member Reports for Members that are not up for renewal and should be completed soon. The Annual Member Reports will be distributed to the membership in late Summer/ early Fall timeframe.

**V. JIF LOSS RATIO REPORTS – June 30, 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 June 30, 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 89.2%. 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 JIF's self-insured retention. Mr. Forlenza briefly reviewed the individual Fund Year loss ratios for 2017-2022 with the Committee. Mr. Forlenza also said these reports have been available through Origami since August 10, 2023 for members.

A Committee Member commented that there has been a significant improvement in the handling of their claims, starting with the intake process as well as the interactions with nurse case management and adjusters, compared to the previous year.

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

**VI. MEL LOSS RATIO REPORTS – June 30, 2023**

Mr. Forlenza directed the Committee to a copy of the *MEL Six Year Average Loss Ratio* reports valued as of June 30, 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 88.6% as of June 30, 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.

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

**VII. EXECUTIVE DIRECTOR – MONITORING REPORTS**

***Supervisor Investigation Report:***

Ms. Patel referred the Committee to page 17, which reflects the Supervisor Investigation Reports received for July. She reported that there were two (2) claims where a Supervisor Incident Report was not provided in July. She noted there were eleven (11) cases that generated the creation of a Supervisor Incident Report.

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

***Police MVA: Workers Compensation Claims:***

Ms. Patel directed the Committee to page 18 of the agenda that depicts Workers Compensation claims for police officers involved in an automobile accident. She briefly reviewed the report highlighting that five (5) claims have a total incurred of \$29,897.66.

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

### **VIII. REGIONAL TRAINING SCHEDULE**

Mr. Saville directed the Committee to page 19 of the agenda packet. There, he discussed the survey results from the first regional training Safety, Claims, and Wellness Coordinators' Roundtable held on April 25, 2023 through Zoom. He concluded that the results were overall positive.

Mr. Saville reviewed the 2<sup>nd</sup> Quarter Safety Director's Report that outlines the 2023 Regional Training schedule. He noted the second regional training is on Back Safety Material Handling, and will be held virtually via MSI LIVE Zoom. He noted the MEL is focusing on the WSL Model (**Wide Stance, Set Back, Lift**) as there are severe claims generated from improper lifting. The first session took place on April 19, 2023; the second session was held on July 11, 2023, and a final session, which is scheduled for October 19, 2023.

Mr. Saville noted the third regional training will be on Indoor Air Quality (IAQ) and will take place in the 3<sup>rd</sup>/4<sup>th</sup> 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. Saville 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.

### **IX. MSI NEWSLETTER / BULLETINS**

Mr. Saville 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. Saville 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 – June 15, 2023
  - 1. How to Receive Push Notifications on the NJ MEL Mobile App?
  - 2. MSI Leadership Academy
  - 3. Hurricane Preparedness Best Practices
  - 4. Spray Parks Best Practices
  - 5. Cathy's Law: Social Media Best Practices
  - 6. New Jersey Child Labor Laws
  - 7. Domestic Violence For New Jersey Public Employers
  - 8. New LMS
  - 9. MSI Live Schedule
- C. MSI Newsletter – July 05, 2023
  - 1. How to Receive Push Notifications on the NJ MEL Mobile App?
  - 2. Training Announcement: MEL Risk Management For Managers & Supervisors
  - 3. Bleachers & Grandstands Best Practices
  - 4. Fire Hydrant Opening Best Practices
  - 5. Service Animals in Public Settings Best Practices
  - 6. New LMS
  - 7. MSI Live Schedule
- D. MSI Newsletter – July 17, 2023

1. How to Receive Push Notifications on the NJ MEL Mobile App?
2. Training Announcement: Workplace Discrimination & Harassment
3. Law Enforcement Message: Training Opportunity- Train the Trainer Crossing Guard Supervisor Program
4. Persons with Communication Disabilities in Public Settings Best Practices
5. GAGA Ball Best Practices
6. Passenger Bus & Van Operation Best Practices
7. New LMS
8. MSI Live Schedule

E. MSI Newsletter – August 01, 2023

1. How to Receive Push Notifications on the NJ MEL Mobile App?
2. Safe & Sound at Work
3. Law Enforcement Message: Training Opportunity- Train the Trainer Crossing Guard Supervisor Program
4. Pickleball Best Practices
5. Utility Terrain Vehicle (UTV) Beach Access Transportation Best Practices
6. Automated External Defibrillator (AED) Program
7. Backflow Preventers Best Practices
8. New LMS
9. MSI Live Schedule

F. Additional Bulletins in Planning?

Mr. Saville wanted to highlight Cathy's Law on Social Media Best Practices and Service Animals in Public Settings Best Practices. He believes these resources offer relevant information, much like the other bulletins they provide. He also mentioned upcoming bulletins, will include Excavation Video Briefing and Fire & EMS Injury Prevention.

Mr. Forlenza asked about the status of the Back Safety training specifically handling of an emergency patient transports also known as Stryker. Mr. Saville reported that the training is currently in the development phase and will keep the Committee informed about progress and training opportunities either through the MSI platform or in-person. Mr. Forlenza emphasized the importance of sharing this information with Members as these claims can be expensive.

Mr. Forlenza then asked if the MSI app was up and running properly, it was discovered that at this time it is not.

**X. MSI SAFETY INSTITUTE**

Mr. Saville provided a brief review of the activity within the MEL Safety Institute for April 01, 2023 thru June 30, 2023:

1. MSI NOW – 79
  - a. MSI Streaming – 10
  - b. MSI Online – 69
2. MSI Live – via Zoom / In-Person – 201

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

**XI. S:ERVE**

Mr. Saville let the Committee know that S:ERVE is available to Police, Fire, Public Works and, EMS personnel. He stated they have been getting lots of interest recently on this training.

The Attention and Distracted Driving course is geared towards employees that drive municipal vehicles is approximately 30 minutes in length. This is strongly recommends that all municipal employees take this course.

**XII. POLICE TOPICS**

In Mr. Hummel's absence, Ms. Patel shared that he is looking to hold the second Police Ad-Hoc meeting for the BURLCO JIF in early December.

**XIII. LAW ENFORCEMENT CONSULTANT**

In Mr. Winter's absence, Mr. Forlenza directed the Committee to 35-36 of the agenda packet where he went over a new course on report writing. This course will take place in person on October 27, 2023 at the Burlington County Emergency Services Training Center in Westampton. 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.

A Committee Member contributed to the discussion by emphasizing the significance of thorough report writing to ensure clear communication and avoid any potential misunderstands.

Mr. Forlenza wanted to address some confusion about Mr. Hummel and Mr. Winter's roles moving forward. He mentioned that a meeting was held recently with Mr. Hummel, Mr. Garish, Mr. Winter Ms. Patel, and himself to address the concerns regarding the confusion associated with their respective roles within the JIF. During the meeting, they had a productive discussion about their respective roles and responsibilities in regards to law enforcement issues. Currently, they are actively working on clarifying these roles to avoid any confusion in the future.

**XIV. PEOSHA ADVISORY COMMITTEE UPDATES**

Mr. Saville advised the Committee that PEOSHA reported a rise in the number of consulting visits that are being completed. Mr. Saville is hopeful that the increase in consulting visits is a direct result of the Safety Director's encouragement for members to request this type of visit to avoid potential violations in the future. He noted during these consultative visits the PEOSHA Consultant offers guidance and does not penalties. He stressed if problems are identified, Consultants are encouraging rectification rather than imposing fines. He stated that opting for these voluntary consultative visits can lead to a year without enforcement visits. Mr. Saville mentioned you can contact PEOSHA to arrange an assessment of your facility and records, providing insight without the immediate threat of citations.

Mr. Saville advised the Committee that PEOSHA Consultants are restricted from contacting the enforcement division, which means that unless something is potentially life-threatening, they can't report their findings and are required to maintain confidentiality. He mentioned that a citation or penalty have a lasting impact, staying on the record for about 10 years. He went on to say receiving similar citations again can elevate them from serious violations to willful violations, resulting in much higher penalties.

Mr. Saville directed the Committee's attention to pages 41 of the agenda packet. He then explained the Most Frequently Cited violations, allowing the Committee to see exactly what PEOSHA are looking for when they visit. In conclusion, he suggested that if a member is interested in receiving a consultative visit, please contact PEOSHA who will be more than happy to pay them a visit.

**XV. MEL SAFETY & EDUCATION COMMITTEE MEETINGS**

Mr. Saville noted the MEL Safety & Education Committee meeting minutes from May 12, 2023 are on pages 44-49 of the agenda packet. He noted that the August 11, 2023 meeting minutes are still pending. Mr. Forlenza stated these meeting minutes are provided to make the members aware of the activities and initiatives undertaken by the MEL around the State.

Mr. Saville noted that the next MEL Safety & Education Meeting is scheduled for October 27, 2023.

**XVI. WELLNESS INITIATIVE**

Ms. Schiffer stated that she visited almost all of the towns this year, except for two. She mentioned that she had either met with the Wellness Coordinator or attended safety meetings during her visits. She also noted that a lot of towns have yet to utilize their Wellness funds and reminded everyone that the deadline to claim or encumber these funds is November 30, 2023.

Ms. Schiffer talked about how some members stayed active during this summer by participating in stress management programs, such as chair massage, Reiki, chair yoga, and stretching classes. Ms. Schiffer highlighted one town has started to promote wellness to their police staff and another town has started a book club. Additionally, she stated that it's possible to use your wellness funds to support the stocking of a wellness library.

Ms. Schiffer made it known that she is always willing to engage in conversation if there's a particular subject of interest or you require her assistance with your wellness initiative.

**Wellness Advisory Committee Report**

Ms. Schiffer mentioned the next Wellness Advisory Committee will be September 19, 2023. Ms. Schiffer is hopeful to have one more brainstorming session in October for the Wellness Coordinators. She noted that this is a very positive session generating new ideas and needed peer support.

**Quarterly Newsletter**

Ms. Schiffer advised the Committee this quarter, the focus will be on sleep. In August, Ms. Schiffer sent out information on how sleep impacts weight gain and weight loss. In September, she will provide information on how sleep correlates with inflammation. Ms. Schiffer noted the fourth quarter will be focused on stress management.

**Transformational Leadership Program**

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

Ms. Schiffer then mentioned that Dr. Elias proposed conducting a half day training in NJ this October, for any patrol officers who have was unable to attend the previously provided training due to scheduling conflict. Ms. Schiffer noted there is a \$475.00 fee for this session, which your town is responsible for, as this training was not preapproved by the JIF. Dr. Elias will also be speaking at some local meetings and is currently developing a new app for the program available sometime early next year.

Furthermore, Dr. Elias will be introducing a new Ever Green Group Coaching program for those who have completed the initial training. This program will take place over a 12-month period and offer training sessions at a reduced rate.

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

#### ***XVII. REVISED WELLNESS PROGRAM***

Mr. Forlenza noted that Ms. Schiffer , Ms. Simone and the Executive Director's office have been actively working on enhancing the Wellness Program. The draft version of the revised program was reviewed by the Wellness Advisory Committee, and then a meeting was held with the Chairs of ACM, BURLCO and TRICO JIFs Executive Safety Committee and Claims Committee to discuss the proposed program. Mr. Forlenza mentioned that the meeting was open and honest, but unfortunately, employees seemed hesitant to participate in the Wellness Program. He stated that they are currently regrouping and are discussing with Mr. Garish and Mr. Hummel to create a more detailed Safety Program that integrates more elements of the Wellness Program. He mentioned this is vital as it affects the likelihood and severity of workplace injuries, as well as the duration of time that employees may need to take off work due to these injuries.

Mr. Forlenza expressed his concerns about not addresses an issue once it has been identified and the need to revise the Wellness Program to make it more obtainable for the membership. A discussion ensued regarding the importance of addresses issues once identified, increasing employee engagement and the significance of utilizing appropriate footwear in preventing workplace injuries.

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 51. 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. Mr. Forlenza advised the Committee that reminders will go out late October early November to any member that has a remaining balance.

#### ***XIX. SAFETY INCENTIVE PROGRAM***

Mr. Forlenza directed the Committee to Page 52 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. Mr. Forlenza advised the Committee that reminders will go out late October early November to any member that has a remaining balance.

#### ***XX. 2023 SAFETY KICK-OFF BREAKFAST***



Mr. Forlenza advised the Committee that the 2023 Safety Breakfast took place on March 16, 2023 at Indian Mills Country Club. 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 and held in-person. A discussion ensued about venue options and the Executive Director's office was charged to obtain quotes from Medford Village Country, Indian Mills Country Club, and O'Connors.

A discussion ensued regarding guest speakers for the Safety Kick-Off Breakfast and the importance of having a speaker that is engaging. Mr. Forlenza inquired if the Committee had any suggestions for potential speakers who could meet these requirements and encouraged them to contact him if they did. Additionally, he mentioned that he and Ms. Patel would also looking for suitable candidates. Mr. Forlenza recommended this topic be revisited at the November meeting.

***XXI. VICE CHAIR***

At the beginning of the meeting, Mr. Wolbert asked that a discussion take place prior to the end of the meeting regarding filling the Vice Chair vacancy. After a brief discussion it was determined that the vacancy will be filled at the first Executive Safety Committee meeting in 2024.

***XXII. NEXT MEETING***

Mr. Forlenza noted that the next Committee meeting will be held on November 21, 2023 via Zoom @ 1:30 PM.

Seeing no other business, the meeting concluded at 12:14 PM.



## SECOND 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 SECOND QUARTER  
SAFETY DIRECTOR'S REPORT**

**A. GENERAL DUTIES – EXECUTIVE SUMMARY**

The Second Quarter Safety Director's Report covers service activities from April through June 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.

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 RTK 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 NJ MEL 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 is 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** was 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 was 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)**

**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 (2) 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 (LMS), 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 LMS 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.

**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 MEL 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**  
January 20; April 18; July 21; October 4

- **Introduction to Communication Skills**  
February 17; May 23; August 18; November 8
- **Introduction to Understanding Conflict**  
March 10; June 13; September 15; December 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 MEL 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 4/1/2023 thru 6/30/2023:

- MSI LIVE: 201
- MSI NOW: 79
  - Online: 69
  - Streaming: 10

## **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 provide 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](http://www.burlcojif.org)**

# **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**Interim Financial Statement Summary**

**For the Period Ended June 30, 2023**

**Prepared By:  
Arthur J. Gallagher Risk Management Services, Inc.  
Fund Administrator**



**Burlington County Municipal Joint Insurance Fund  
Historical Operating Results Summary - All Fund Years  
June 30, 2023**

	Total
<b>Earned Contributions &amp; MEL / RCF Dividends</b>	<b>\$151,309,743</b>
Closed MEL Surplus Transfer Balances	1,251,468
Claims Paid (Net of Subrogation) & RCF Premiums	(49,444,954)
Excess Recoveries	252,211
Excess Insurance Premiums Paid	(46,317,803)
Operating Expenses Paid	(26,185,835)
MEL Supplemental Assessments - Paid	(654,170)
Residual Claims Fund Premiums Paid	(7,729,596)
Residual Claims Fund Supplemental Assessments - Paid	(222,426)
<b>Total Payments</b>	<b>(130,302,573)</b>
<b>Position After Expenses</b>	<b>22,258,638</b>
Investment Income (realized)	5,193,285.37
Transfers	-
Return of Surplus	(12,832,344)
<b>CASH POSITION</b>	<b>14,619,580</b>
Investment Income (unrealized)	(1,252,683)
Case Reserves	(4,047,953)
IBNR Reserves	(3,178,990)
MEL Supplemental Assessments - Not Paid	(650,916)
Residual Claims Fund Supplemental Assessments - Not Paid	(15,863)
Residual Claims Fund Supplemental Assessments - Future FY	(142,769)
<b>Net Current Surplus</b>	<b>5,330,406</b>
Valued as of 03/31/23	\$5,856,075
<b>NET CHANGE</b>	<b>(\$525,669)</b>
Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2023	

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2023**  
**June 30, 2023**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	Excess/ Standalone Policies	Expense & Cont.	Total
Earned Membership Contributions	\$202,354	\$270,152	\$63,879	\$1,170,443	\$301,205	\$0	\$2,036,187	\$981,387	\$5,025,605
Other Contributions/Retro Payments									\$0
<b>Total Contributions</b>	<b>\$202,354</b>	<b>\$270,152</b>	<b>\$63,879</b>	<b>\$1,170,443</b>	<b>\$301,205</b>	<b>\$0</b>	<b>\$2,036,187</b>	<b>\$981,387</b>	<b>\$5,025,605</b>
Claims Paid (Net of Subrogation)	(143,684)	(3,077)	(1,831)	(399,043)					(547,635)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,586,381)		(2,586,381)
Operating Expenses Paid								(867,953)	(867,953)
<b>Total Payments</b>	<b>(143,684)</b>	<b>(3,077)</b>	<b>(1,831)</b>	<b>(399,043)</b>	<b>-</b>	<b>-</b>	<b>(2,586,381)</b>	<b>(867,953)</b>	<b>(4,001,969)</b>
Position After Expenses	58,670	267,075	62,048	771,400	301,205	-	(550,194)	113,434	1,023,636
Investment Income	1,498	1,959	462	8,699	2,179			8,767	23,564
Transfers									-
Return of Surplus									-
Closed MEL Surplus Transfer - Regular Contr	-	-	-	-	-	-		-	-
Closed MEL Surplus Transfer - Excess Premi	-	-	-	-	-	-		-	-
<b>CASH POSITION</b>	<b>60,167</b>	<b>269,033</b>	<b>62,510</b>	<b>780,099</b>	<b>303,384</b>	<b>-</b>	<b>(550,194)</b>	<b>122,201</b>	<b>1,047,200</b>
Case Reserves	(356,168)	(39,099)	(10,987)	(320,322)					(726,576)
IBNR Reserves	(1,000)	(274,325)	(59,181)	(675,635)					(1,010,141)
<b>Net Current Surplus/(Deficit)</b>	<b>(297,001)</b>	<b>(44,391)</b>	<b>(7,658)</b>	<b>(215,858)</b>	<b>303,384</b>	<b>-</b>	<b>(550,194)</b>	<b>122,201</b>	<b>(689,517)</b>
<b>RECOMMENDED TRANSFERS</b>									-
Valued as of 03/31/23	(42,678)	(21,213)	(3,583)	(104,417)	152,734	-	(328,253)	65,149	(\$282,261)
<b>NET CHANGE</b>	<b>(254,323)</b>	<b>(23,178)</b>	<b>(4,075)</b>	<b>(111,441)</b>	<b>150,650</b>	<b>-</b>	<b>(221,941)</b>	<b>57,052</b>	<b>(407,256)</b>
Claim Count for Open Fund Years 06/30/23	39	26	6	57					128
Claim Count for Open Fund Years 03/31/23	17	13	0	30					60
<b>Net Change</b>	<b>22</b>	<b>13</b>	<b>6</b>	<b>27</b>					<b>68</b>

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2022**  
**June 30, 2023**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	Excess/Standalone Polices	Expense & Cont.	Total
Earned Membership Contributions	\$336,741	\$495,374	\$123,439	\$1,958,530	\$514,250	\$106,500	\$3,515,978	\$1,876,383	\$8,927,195
Other Contributions/Retro Payments									\$0
<b>Total Contributions</b>	<b>\$336,741</b>	<b>\$495,374</b>	<b>\$123,439</b>	<b>\$1,958,530</b>	<b>\$514,250</b>	<b>\$106,500</b>	<b>\$3,515,978</b>	<b>\$1,876,383</b>	<b>\$8,927,195</b>
Claims Paid (Net of Subrogation)	(473,123)	(32,646)	(8,260)	(814,306)					(1,328,335)
Excess Recoveries									-
Excess Insurance Premiums Paid							(\$3,515,068)		(3,515,068)
Operating Expenses Paid								(\$1,761,148)	(1,761,148)
Total Payments	(473,123)	(32,646)	(8,260)	(814,306)	-	-	(3,515,068)	(1,761,148)	(6,604,551)
Position After Expenses	(136,382)	462,728	115,179	1,144,224	514,250	106,500	910	115,235	2,322,644
Investment Income	(5,531)	(5,273)	(1,253)	(26,509)	(5,140)	(1,065)	-	(18,862)	(63,633)
Transfers	200,000	-	-	-	(200,000)	-	-	-	-
Return of Surplus	-	-	-	-	-	-	-	-	-
Closed MEL Surplus Transfer - Regular Cont	-	-	-	-	-	-	(100,126)	-	(100,126)
Closed MEL Surplus Transfer - Excess Prem	-	-	-	-	-	-	100,126	-	100,126
<b>CASH POSITION</b>	<b>58,087</b>	<b>457,455</b>	<b>113,926</b>	<b>1,117,715</b>	<b>309,110</b>	<b>105,435</b>	<b>910</b>	<b>96,373</b>	<b>2,259,011</b>
Case Reserves	(140,044)	(315,713)	(11,087)	(538,644)				-	(1,005,488)
IBNR Reserves	-	(349,196)	(90,195)	(725,700)				-	(1,165,091)
<b>Net Current Surplus/(Deficit)</b>	<b>(81,957)</b>	<b>(207,454)</b>	<b>12,644</b>	<b>(146,629)</b>	<b>309,110</b>	<b>105,435</b>	<b>910</b>	<b>96,373</b>	<b>88,432</b>
<b>RECOMMENDED TRANSFERS</b>									-
Valued as of 03/31/23	(287,104)	(190,854)	(8,829)	(204,893)	509,656	105,548	(12,239)	193,078	\$104,363
<b>NET CHANGE</b>	<b>205,147</b>	<b>(16,600)</b>	<b>21,473</b>	<b>58,264</b>	<b>(200,546)</b>	<b>(113)</b>	<b>13,149</b>	<b>(96,705)</b>	<b>(15,931)</b>
Claim Count for Open Fund Years 06/30/23	88	146	30	158					422
Claim Count for Open Fund Years 03/31/23	87	144	30	155					416
Net Change	1	2	0	3					6

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2021**  
**June 30, 2023**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	Excess/ Standalone Polices	Expense & Cont.	Total
Earned Membership Contributions	\$303,471	\$499,041	\$123,743	\$1,943,407	\$506,412	\$0	\$3,109,307	\$1,706,103	\$8,191,484
Other Contributions					\$15,255				\$15,255
<b>Total Contributions</b>	<b>\$303,471</b>	<b>\$499,041</b>	<b>\$123,743</b>	<b>\$1,943,407</b>	<b>\$521,667</b>	<b>\$0</b>	<b>\$3,109,307</b>	<b>\$1,706,103</b>	<b>\$8,206,739</b>
Claims Paid (Net of Subrogation)	(521,218)	(91,369)	(40,319)	(1,669,831)	-	-	-	-	(2,322,737)
Excess Recoveries					-	-	-	-	-
Excess Insurance Premiums Paid					-	-	(\$3,109,011)		(3,109,011)
Operating Expenses Paid					-	-		(\$1,588,482)	(1,588,482)
Total Payments	(521,218)	(91,369)	(40,319)	(1,669,831)	-	-	(3,109,011)	(1,588,482)	(7,020,230)
Position After Expenses	(217,747)	407,672	83,424	273,576	521,667	-	296	117,621	1,186,509
Investment Income	(367)	(20,661)	(4,425)	(37,411)	(22,674)		-	(10,849)	(96,387)
Transfers	230,000				(230,000)				-
Return of Surplus	-	-	-	-	-	-		-	-
Closed MEL Surplus Transfer - Regular Cont	-	-	-	-	-	-	(155,304)	-	(155,304)
Closed MEL Surplus Transfer - Excess Prem	-	-	-	-	-	-	155,304	-	155,304
<b>CASH POSITION</b>	<b>11,886</b>	<b>387,011</b>	<b>78,999</b>	<b>236,165</b>	<b>268,993</b>	<b>-</b>	<b>296</b>	<b>106,772</b>	<b>1,090,122</b>
Case Reserves	(2,747)	(253,492)	(56,375)	(635,881)		-	-	-	(948,495)
IBNR Reserves	-	(186,441)	(72,208)	(324,191)	-	-	-	-	(582,840)
<b>Net Current Surplus/(Deficit)</b>	<b>9,139</b>	<b>(52,922)</b>	<b>(49,584)</b>	<b>(723,907)</b>	<b>268,993</b>	<b>-</b>	<b>296</b>	<b>106,772</b>	<b>(441,213)</b>
<b>RECOMMENDED TRANSFERS</b>									-
Valued as of 03/31/23	(78,526)	(98,461)	(40,726)	(684,919)	349,416	-	(2,846)	110,049	(\$446,012)
<b>NET CHANGE</b>	<b>87,665</b>	<b>45,539</b>	<b>(8,859)</b>	<b>(38,988)</b>	<b>(80,423)</b>	<b>-</b>	<b>3,142</b>	<b>(3,277)</b>	<b>4,799</b>
Claim Count for Open Fund Years 06/30/23	80	117	39	201					437
Claim Count for Open Fund Years 03/31/23	80	115	39	201					435
Net Change	0	2	0	0					2

\*Property includes (1) Catastrophic

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2023

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2020**  
**June 30, 2023**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	Excess/ Standalone Policies	Expense & Cont.	Total
Earned Membership Contributions	\$296,387	\$486,083	\$128,090	\$1,939,868	\$503,016	\$49,659	\$2,956,664	\$1,650,461	\$8,010,228
Other Contributions/Retro Payments					\$20,584				\$20,584
<b>Total Contributions</b>	<b>\$296,387</b>	<b>\$486,083</b>	<b>\$128,090</b>	<b>\$1,939,868</b>	<b>\$523,600</b>	<b>\$49,659</b>	<b>\$2,956,664</b>	<b>\$1,650,461</b>	<b>\$8,030,812</b>
Claims Paid (Net of Subrogation)	(442,984)	(199,992)	(45,186)	(1,323,094)					(2,011,256)
Excess Recoveries									-
Excess Insurance Premiums Paid							(\$2,956,415)		(2,956,415)
Operating Expenses Paid								(\$1,530,447)	(1,530,447)
Total Payments	(442,984)	(199,992)	(45,186)	(1,323,094)	-	-	(2,956,415)	(1,530,447)	(6,498,118)
Position After Expenses	(146,597)	286,091	82,904	616,774	523,600	49,659	249	120,014	1,532,694
Investment Income	(40)	(14,737)	(3,726)	(29,162)	(18,523)	(1,920)	-	(4,004)	(72,113)
Transfers	150,000				(150,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
Closed MEL Surplus Transfer - Regular Cont	-	-	-	-	-	-	(235,556)	-	(235,556)
Closed MEL Surplus Transfer - Excess Prem	-	-	-	-	-	-	235,556	-	235,556
<b>CASH POSITION</b>	<b>3,363</b>	<b>271,354</b>	<b>79,178</b>	<b>587,612</b>	<b>355,077</b>	<b>47,739</b>	<b>249</b>	<b>116,010</b>	<b>1,460,581</b>
Case Reserves	(3)	(238,297)	(259,666)	(253,229)		-	-	-	(751,195)
IBNR Reserves	-	(72,088)	(24,543)	(136,160)			-	-	(232,791)
<b>Net Current Surplus/(Deficit)</b>	<b>3,360</b>	<b>(39,031)</b>	<b>(205,031)</b>	<b>198,223</b>	<b>355,077</b>	<b>47,739</b>	<b>249</b>	<b>116,010</b>	<b>476,595</b>
<i>RECOMMENDED TRANSFERS</i>									-
Valued as of 03/31/23	(71,640)	(44,791)	(109,487)	191,874	430,598	47,796	(4,040)	120,443	\$560,753
<b>NET CHANGE</b>	<b>75,000</b>	<b>5,760</b>	<b>(95,545)</b>	<b>6,349</b>	<b>(75,521)</b>	<b>(58)</b>	<b>4,289</b>	<b>(4,433)</b>	<b>(84,158)</b>
Claim Count for Open Fund Years 06/30/23	69	128	23	234					454
Claim Count for Open Fund Years 03/31/23	69	128	23	234					454
Net Change	0	0	0	0					0

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2019**  
**June 30, 2023**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	Excess/ Standalone Policies	Expense & Cont.	Total
Earned Membership Contributions	\$267,750	\$451,895	\$125,800	\$1,953,070	\$493,972	\$0	\$2,740,523	\$1,556,335	\$7,589,345
Other Contributions/ Retro payments								\$600	\$600
<b>Total Contributions</b>	<b>\$267,750</b>	<b>\$451,895</b>	<b>\$125,800</b>	<b>\$1,953,070</b>	<b>\$493,972</b>	<b>\$0</b>	<b>\$2,740,523</b>	<b>\$1,556,935</b>	<b>\$7,589,945</b>
Claims Paid (Net of Subrogation)	(550,475)	(317,139)	(73,156)	(1,793,834)					(2,734,604)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,740,332)		(2,740,332)
Operating Expenses Paid								(1,460,898)	(1,460,898)
Total Payments	(550,475)	(317,139)	(73,156)	(1,793,834)	-	-	(2,740,332)	(1,460,898)	(6,935,834)
Position After Expenses	(282,725)	134,756	52,644	159,236	493,972	-	191	96,037	654,111
Investment Income	(1,142)	(12,998)	(1,226)	18,410	3,003		-	26,668	32,715
Transfers	320,000				(320,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
Closed MEL Surplus Transfer - Regular Cont	-	-	-	-	-	-	(241,351)	-	(241,351)
Closed MEL Surplus Transfer - Excess Prem	-	-	-	-	-	-	241,351	-	241,351
<b>CASH POSITION</b>	<b>36,133</b>	<b>121,758</b>	<b>51,418</b>	<b>177,646</b>	<b>176,975</b>	<b>-</b>	<b>191</b>	<b>122,704</b>	<b>686,825</b>
Case Reserves	(2)	(99,752)		(516,445)					(616,199)
IBNR Reserves	-	(23,959)		(164,168)					(188,127)
<b>Net Current Surplus/(Deficit)</b>	<b>36,131</b>	<b>(1,953)</b>	<b>51,418</b>	<b>(502,967)</b>	<b>176,975</b>	<b>-</b>	<b>191</b>	<b>122,704</b>	<b>(117,501)</b>
<b>RECOMMENDED TRANSFERS</b>									-
Valued as of 03/31/23	36,174	(18,829)	51,481	(472,522)	177,189	-	14,434	108,599	(\$103,473)
<b>NET CHANGE</b>	<b>(44)</b>	<b>16,876</b>	<b>(62)</b>	<b>(30,445)</b>	<b>(214)</b>	<b>-</b>	<b>(14,243)</b>	<b>14,105</b>	<b>(14,028)</b>
Claim Count for Open Fund Years 06/30/23	89	139	22	161					411
Claim Count for Open Fund Years 03/31/23	89	139	22	161					411
Net Change	0	0	0	0					0

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Closed Years Contingency Fund**  
**June 30, 2023**

	1991-2017	FY 2018	1991-2018
Earned Contributions & MEL / RCF Dividends	\$106,034,795	\$7,494,652	\$113,529,447
Claims Paid (Net of Subrogation)	(36,751,150)	(3,749,237)	(40,500,387)
Excess Recoveries	252,211		\$252,211
Excess Insurance Premiums Paid	(28,842,507)	(2,568,089)	(31,410,596)
Operating Expenses Paid	(17,566,220)	(1,410,686)	(18,976,906)
Residual Claims Fund Premiums Paid	(7,050,769)	(678,827)	(7,729,596)
Residual Claims Fund Supplemental Assessments - Paid	(222,426)	-	(222,426)
Total Payments	(90,180,861)	(8,406,839)	(98,587,700)
Position After Expenses	15,853,934	(912,187)	14,941,747
Investment Income	3,987,240	143,571	4,130,811
Return of Surplus	(12,832,344)		(12,832,344)
Closed MEL Surplus Transfer - Regular Contributions	(331,051)	(188,080)	(\$519,131)
Closed MEL Surplus Transfer - Excess Premiums Paid	331,051	188,080	\$519,131
<b>CASH POSITION</b>	<b>\$7,008,830</b>	<b>(\$768,616)</b>	<b>\$6,240,214</b>
Case Reserves - Property			\$0
IBNR Reserves - Property	-		\$0
Residual Claims Fund Supplemental Assessments - Not Paid	-	(15,863)	(\$15,863)
<b>Current Surplus/(Deficit)</b>	<b>7,008,830</b>	<b>(784,479)</b>	<b>6,224,351</b>
<b>2013 Surplus/(Deficit) Transfer as of 06/30/17</b>			<b>\$0</b>
<b>Net Current Surplus/(Deficit)</b>			<b>\$6,224,351</b>
Open Property Claim Count: 06/30/23			1
Open Property Claim Count: 03/31/23			1
Net Change			0

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Closed MEL Unencumbered Surplus Contingency Fund**  
**June 30, 2023**

		Fund Year(s) 2016- 2022
<b>Total Surplus Transferred</b>		<b>1,251,468</b>
MEL Supplemental Assessments - Paid		(654,170)
<b>Position After Expenses</b>		<b>597,298</b>
Investment Income		(14,354)
Return of Surplus		
<b>CASH POSITION</b>		<b>\$582,944</b>
MEL Supplemental Assessments - Not Paid		(650,916)
<b>Current Surplus/(Deficit)</b>		<b>(\$67,972)</b>
<b>Valued as of 03/31/23</b>		<b>(\$67,339)</b>
<b>NET CHANGE</b>		<b>(\$633)</b>

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2023



**Burlington County Municipal Joint Insurance Fund**  
**Open Years Comparative Operating Results Summary**  
**June 30, 2023**

<b>FUND YEAR 2023</b>	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 60,167	\$ 269,033	\$ 62,510	\$ 780,099	\$ 303,384	\$ -	\$ (550,194)	\$ 122,201	\$ 1,047,200
Net Current Surplus/(Deficit)	\$ (297,001)	\$ (44,391)	\$ (7,658)	\$ (215,858)	\$ 303,384	\$ -	\$ (550,194)	\$ 122,201	\$ (689,517)
<i>RECOMMENDED TRANSFERS</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/23	\$ (42,678)	\$ (21,213)	\$ (3,583)	\$ (104,417)	\$ 152,734	\$ -	\$ (328,253)	\$ 65,149	\$ (282,261)
NET CHANGE	\$ (254,323)	\$ (23,178)	\$ (4,075)	\$ (111,441)	\$ 150,650	\$ -	\$ (221,941)	\$ 57,052	\$ (407,256)

<b>FUND YEAR 2022</b>	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 58,087	\$ 457,455	\$ 113,926	\$ 1,117,715	\$ 309,110	\$ 105,435	\$ 910	\$ 96,373	\$ 2,259,011
Net Current Surplus/(Deficit)	\$ (81,957)	\$ (207,454)	\$ 12,644	\$ (146,629)	\$ 309,110	\$ 105,435	\$ 910	\$ 96,373	\$ 88,432
<i>RECOMMENDED TRANSFERS</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/23	\$ (287,104)	\$ (190,854)	\$ (8,829)	\$ (204,893)	\$ 509,656	\$ 105,548	\$ (12,239)	\$ 193,078	\$ 104,363
NET CHANGE	\$ 205,147	\$ (16,600)	\$ 21,473	\$ 58,264	\$ (200,546)	\$ (113)	\$ 13,149	\$ (96,705)	\$ (15,931)

<b>FUND YEAR 2021</b>	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 11,886	\$ 387,011	\$ 78,999	\$ 236,165	\$ 268,993	\$ -	\$ 296	\$ 106,772	\$ 1,090,122
Net Current Surplus/(Deficit)	\$ 9,139	\$ (52,922)	\$ (49,584)	\$ (723,907)	\$ 268,993	\$ -	\$ 296	\$ 106,772	\$ (441,213)
<i>RECOMMENDED TRANSFERS</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/23	\$ (78,526)	\$ (98,461)	\$ (40,726)	\$ (684,919)	\$ 349,416	\$ -	\$ (2,846)	\$ 110,049	\$ (446,012)
NET CHANGE	\$ 87,665	\$ 45,539	\$ (8,859)	\$ (38,988)	\$ (80,423)	\$ -	\$ 3,142	\$ (3,277)	\$ 4,799

<b>Fund Year 2020</b>	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 3,363	\$ 271,354	\$ 79,178	\$ 587,612	\$ 355,077	\$ 47,739	\$ 249	\$ 116,010	\$ 1,460,581
Net Current Surplus/(Deficit)	\$ 3,360	\$ (39,031)	\$ (205,031)	\$ 198,223	\$ 355,077	\$ 47,739	\$ 249	\$ 116,010	\$ 476,595
<i>RECOMMENDED TRANSFERS</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/23	\$ (71,640)	\$ (44,791)	\$ (109,487)	\$ 191,874	\$ 430,598	\$ 47,796	\$ (4,040)	\$ 120,443	\$ 560,753
NET CHANGE	\$ 75,000	\$ 5,760	\$ (95,545)	\$ 6,349	\$ (75,521)	\$ (58)	\$ 4,289	\$ (4,433)	\$ (84,158)

<b>FUND YEAR 2019</b>	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 36,133	\$ 121,758	\$ 51,418	\$ 177,646	\$ 176,975	\$ -	\$ 191	\$ 122,704	\$ 686,825
Net Current Surplus/(Deficit)	\$ 36,131	\$ (1,953)	\$ 51,418	\$ (502,967)	\$ 176,975	\$ -	\$ 191	\$ 122,704	\$ (117,501)
<i>RECOMMENDED TRANSFERS</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/23	\$ 36,174	\$ (18,829)	\$ 51,481	\$ (472,522)	\$ 177,189	\$ -	\$ 14,434	\$ 108,599	\$ (103,473)
NET CHANGE	\$ (44)	\$ 16,876	\$ (62)	\$ (30,445)	\$ (214)	\$ -	\$ (14,243)	\$ 14,105	\$ (14,028)



**To:** BURLCO JIF Finance Committee  
**FROM:** Paul Forlenza, MGA, RMC, Executive Director  
**DATE:** September 12, 2023  
**SUBJECT:** Fiduciary Disclosure

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The **Municipal Excess Liability Joint Insurance Fund** is not an insurance entity subject to financial rating by A.M. Best's & Co. The ratings by A.M. Best's & Co. are the basis upon which Risk Program Administrators evaluates the financial strength of insurers used by Risk Program Administrator clients. Accordingly, we are not able to offer a similar comparative analysis regarding the financial strength of the **Municipal Excess Liability Joint Insurance Fund**. However, the financial statements produced by the **Municipal Excess Liability Joint Insurance Fund** are shared with the membership on a regular basis. Additionally, other information on the **Municipal Excess Liability Joint Insurance Fund** is shared with the membership through reports given by the Fund's representative to the **Municipal Excess Liability Joint Insurance Fund**, Meghan Jack. We, of course, will advise you should we become aware of any significant financial information concerning the **Municipal Excess Liability Joint Insurance Fund**. All members are encouraged to monitor the financial position of the **Municipal Excess Liability Joint Insurance Fund**. Although the State Department of Banking and Insurance and the Department of Community Affairs closely monitor pools such as the **Municipal Excess Liability Joint Insurance Fund**, these entities are not subject to any Guaranty Fund protection in the event of insolvency. As a result, you should be aware of the potential for an additional assessment should it be determined necessary by the Actuary for **Municipal Excess Liability Joint Insurance Fund**.

**CC:** Fund Commissioners *via 09/12/2023 Finance Committee Meeting Minutes*  
Risk Management Consultants *via 09/12/2023 Finance Committee Meeting Minutes*

**RESOLUTION NO. 2023 -**

**RESOLUTION OF THE EXECUTIVE COMMITTEE  
OF THE BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
AUTHORIZING REFUND OF CLOSED YEAR ACCOUNTS (2010-2018) SURPLUS**

**WHEREAS**, N.J.A.C. 11:15-2.21 provides that a municipal joint insurance fund may seek approval from the Commissioner of Banking and Insurance for a refund of excess monies from any fund year upon compliance with certain requirements; and

**WHEREAS**, the Burlington County Municipal Joint Insurance Fund, hereinafter referred to as "FUND" has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations and the financial integrity of the FUND; and

**WHEREAS**, the Executive Committee of the FUND has determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

**NOW, THEREFORE, BE IT RESOLVED** by the Executive Committee of the FUND, as follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund that has been completed for not less than twenty-four months. Based upon this requirement, and the closure of Fund years **2010 through 2018**, surplus monies in Closed Year Accounts are eligible for refunds at the discretion of the FUND, the Department of Banking and Insurance and the Department of Community Affairs.
2. The Executive Committee has balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. Because the reserve figures and the IBNR figures utilized by the FUND's actuary are conservative, and because the Department of Banking and Insurance and the state regulations require a thirty-five percent margin of error, and since the Fund transferred its liabilities to the Residual Claims Fund, it is the conclusion of the Executive Committee that **\$700,000** representing closed years surplus can be refunded at this time.
3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Departments of Banking and Insurance and Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the Fund's annual certified audit as of **December 31, 2022**. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.
5. The FUND's Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, upon receipt of written documentation of approval or acquiescence of these refunds from the Departments of Banking and Insurance and Community Affairs. Said refunds shall be made to the municipalities that were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question.

**BURLINGTON COUNTY  
MUNICIPAL JOINT INSURANCE FUND**

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John Gural, Fund Chair

ATTEST:

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Rich Wolbert, Fund Secretary

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Date



***Strategic Planning Committee Meeting Minutes  
August 1, 2023  
Via Zoom Conferencing***

A meeting of the Burlington County Municipal Joint Insurance Fund’s Strategic Planning Committee was held on August 1, 2023 at 10:00 AM in Pemberton. The meeting began at 10:12 AM.

**Those in attendance were:**

Daniel Hornickel, *Chair*, **Pemberton Township**  
Tom Sahol, **Chesterfield Township**  
Susan Jackson, **New Hanover Township**  
Kathy Smick, **Pemberton Borough**  
Sue Onorato, **Shamong Township**  
Paul Forlenza, MGA, Executive Director, **RPA a Division of Gallagher**  
Karla Allamby, Account Representative, **RPA a Division of Gallagher**

**Those not in attendance:**

Bobbie Quinn, **Lumberton Township**  
Kamini Patel, MBA, CIC, CPCU, AIDA, Program Director, **RPA a Division of Gallagher**

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

***I. Minutes of the March 21, 2023 Meeting***

Mr. Forlenza stated that a copy of the March 21, 2023 Strategic Planning Committee Minutes were emailed to all Committee members along with the notice for today’s meeting on July 18, 2023. They were also reviewed at the July 18, 2023 Executive Committee Meeting.

***II. Membership Renewals***

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

Mr. Forlenza stated that overall the visits are going well; however, some elected officials in some towns have questioned budget increases over the past two years as the members have become used to small changes in their assessments year over year. He further explained to the Committee that there are various factors affecting the JIF budget, one of which is the difficult worldwide insurance market. Mr. Forlenza stated that this is having an exaggerated impact on the BURLCO JIF since more than 40% of the JIF’s budget is attributable to excess and reinsurance insurance. Mr. Forlenza also pointed out that property coverage is currently the biggest issue that insurance companies are dealing with, due to weather-related events such as hurricanes, droughts, and flooding. Mr. Hornickel asked if Cyber insurance were contributing to the budget increase. Mr. Forlenza stated

that Cyber is an overall small portion of the JIF Budget and is less of an issue now that BURLCO is a member of the Cyber JIF.

Regarding the membership report cards, Mr. Forlenza revealed that he brings a copy of their report to the town during his renewal visit. For towns that are not up for renewal this year, they will receive their report cards later this fall.

### ***III. Membership Growth – Prospects for 2024***

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

### ***IV. 2023 Conferences***

Mr. Forlenza stated that the AGRiP Fall Conference would be held October 1-3, 2023 in Salt Lake City, UT. Currently, there are no Fund Commissioners attending this Conference. He further noted that no representatives from the BURLCO JIF attended the PRIMA Conference this past June. Mr. Forlenza reiterated how informational these conferences are and the BURLCO JIF has budgeted for members to attend these conferences.

Mr. Forlenza shared that AGRiP has made changes to their annual conference format. They continue to host three conferences annually, with the AGRiP Governance Conference taking place in the spring, the AGRiP Executive Directors Conference usually in August, and the AGRiP Staff Conference in the fall. Due to the change in conference format, Fund Commissioners will only want to attend the Spring Governance Conference as it is geared toward their role with the JIF.

Mr. Forlenza brought up the dates for the upcoming 2024 Conferences. The AGRiP Governance Conference will be taking place from March 3-6, 2024 in Nashville, TN and the PRIMA Conference is scheduled for June 6-9, 2024 in Nashville, TN.

### ***V. 2024 Executive Committee Meeting Time/Format/Location***

Mr. Forlenza reminded the Committee that the 2023 Executive Committee Meeting Schedule incorporates the use of both virtual and in person meetings. He noted that there will be five (5) virtual meetings held via Zoom Conferencing (February, March, May, September, and November) and six (6) in-person meetings (January, April, June, July, October and December) at the Hainesport Municipal building. Mr. Forlenza asked if the hybrid format was working well for the Committee. All members expressed their approval for continuing the hybrid format in the coming year. Mr. Forlenza then referenced a proposed 2024 Executive Committee schedule included in the agenda packet for the Committee's review. He noted that this schedule would be approved at the JIF's 2024 Reorganization meeting in January.

Mr. Forlenza asked for approval to send a token of the JIF's appreciation to the facility hosting the JIF meetings as he has done in years past. The Committee agreed.

### ***VI. New Fund Commissioner Orientation***

Mr. Forlenza informed the Committee that in April, his office conducted the New Fund Commissioner Orientation sessions for interested Fund Commissioners, Alternates, RMCs, and anyone interested in learning more about the JIF. He mentioned that during the virtual session, they review the fundamentals of the JIF Programs and thoroughly review an agenda packet that helps to explain the Program's inner workings. A session will be planned for April 2024.

**VII. *Fund Commissioner Attendance***

Mr. Forlenza referenced the 2023 Fund Commissioner Attendance report included in the agenda packet. He noted the attendance is taken directly from the Recording Secretary's minutes. This report depicts the attendance of the Fund Commissioners and Alternates through June 2023.

Mr. Forlenza stated the overall attendance for Fund Commissioner for 2023 is at 70% and for a combination of Fund Commissioner/Alternates at 81%. He noted that the goal is to have 75% overall member attendance with at least 50% attendance by the Fund Commissioner. With both in-person and virtual meetings, member towns, both big and small, should meet the attendance goal easily.

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

Several members of the Committee noted that attending the in person meetings can be a challenge as they have Council or Planning Board meetings the same day as the JIF meeting. Following a brief discussion, Mr. Hornickel inquired as to the possibility of moving the start time of the 2024 Executive Committee meeting to 3:00 PM instead of 3:30 PM. Mr. Forlenza suggested that Mr. Hornickel bring this issue up at the September Executive Committee meeting during the presentation of the minutes of today's meeting to gauge the members' reaction to this proposed change. The Committee agreed.

**VIII. *Annual Planning Retreat***

Mr. Forlenza stated the Annual Planning Retreat was held on April 18, 2023 at the Medford Village Country Club. He then reviewed the Retreat Survey results stating that overall the members appear to have had a positive experience at the Retreat. Mr. Forlenza stated that the feedback provided by the members would be used in planning next year's Retreat. He then mentioned that the 2024 Annual Planning Retreat is tentatively scheduled for April 16, 2024 at the Medford Village Country Club. Mr. Forlenza then asked for authorization to reserve this facility. All were in favor.

Ms. Jackson volunteered to help with CEU's if needed.

**IX. *MEL EPL Plan of Risk Management Program***

Mr. Forlenza referred the Committee to pages 25 of the agenda, which depicts the members' current EPL Risk Management Plan compliance as of July 6, 2023 stating this is the members' status for the 2022-2023 Program. He stated that this compliance spreadsheet is included in the monthly agenda packet. Mr. Forlenza noted that some members are carrying a higher deductible due to specific loss trends in a specific department (i.e. police), but overall, most members have the standard deductible or have had the ability to buy down their deductible and coinsurance. Mr. Forlenza stated that he has asked PERMA to provide a new column on this chart for the Land Use Claim Deductible as it is different from the EPL & POL deductibles.

Mr. Forlenza pointed out that there is only one town currently *not* in compliance with the Program. He noted that he has spoken directly with the Governing Body about the importance of complying

with the Program. He highlighted that for a small town, a \$100,000 deductible and a 20% share of a \$2 million dollar claim can have a significant negative impact on their budget.

Mr. Forlenza then spoke about the members need to complete the necessary steps to stay, or come into compliance with, the new Program effective January 1, 2024. He stated that on May 17, 2023, he sent an email to all members that included all of the necessary information for members to complete the compliance steps for the 2024-2025 EPL Risk Management Program.

Mr. Forlenza noted that the Managerial and Supervisory Training is ongoing. The training is being conducted through Zoom by Mr. Riccio, who has received very positive feedback from the participants. Mr. Forlenza mentioned that the list of participants would be available on the JIF website shortly.

Mr. Forlenza stated that the planned Police Command Staff Training has been completed. He then stated that in the past, the BURLCO JIF has coordinated a makeup session with the TRICO, ACM, PMM, and Camden JIF's. He pointed out if this were to occur, the sessions would be held sometime in September or October. He noted that all members would be notified should this occur

**X. EPL/POL Loss Runs**

Mr. Forlenza directed the Committee to the March 31, 2023 and June 30, 2023 EPL/POL Loss Ratio Reports included in the agenda packet. He explained that the reports depict incurred losses for Fund Years 2017 through 2022, which is the amount that has been paid, or set aside in reserve to be paid, on known claims. He noted that QBE uses a 55% loss ratio, as a breakeven point as the costs of operations for commercial insurers is much higher than the JIF. He further stated that that his office tracks the performance of individual members using a five-year and six-year average loss ratio.

Mr. Forlenza then reviewed the JIF's overall performance noting a five-year average loss ratio of 10.3% and a six-year average loss ratio of 14.5% valued as of March 31, 2023. As of June 30, 2023, the JIF's five-year average loss ratio is 10.4% and the six-year average loss ratio remains at 14.5%. Mr. Forlenza noted there would likely be some claim development in the most recent years; however, since this is a *Claims Made Policy*, there should not be any new claims for these years.

**XI. EPL/POL Policy**

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

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

Mr. Hornickel inquired about whether the JIF should consider self-insuring these lines of coverage since the BURLCO JIFs results are so strong. Mr. Forlenza explained that this line of coverage was self-insured through 2010; however, the MEL decided to commercially insure these lines of



coverage, as a commercial insurer is not impacted by local politics and can either extend or limit coverage on a claim, ultimately helping to minimize costs.

***XII. MEL EPL Helpline***

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

Ms. Smick stated that the update she provided was not included in the Helpline Contacts. Mr. Forlenza requested that Ms. Smick submit the resolution outlining the changes, and his office will make the necessary updates.

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

***XIII. Elected Officials Training***

Mr. Forlenza informed the Committee that this year, the Elected Officials Training was conducted online through the MEL Safety Institute. Utilizing the MEL Safety Institute allowed all Elected Officials to complete this training at their convenience. The training was approximately 30 minutes long. The MEL reduced each member's 2023 MEL Assessment by \$250 for each municipal elected official who completed the training session by May 1, 2023. The total credit is limited to 5% of a member's 2023 MEL Assessment.

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

Mr. Forlenza then directed the Committee to survey results included in the agenda packet. He then briefly reviewed the survey results. He also noted that he shared this information with the MEL and recommended that they utilize it as they plan their training for the 2023-2024 cycle.

Mr. Hornickel took the training on line and stated overall it was very good, however it would have been helpful if there was a "rewind" feature so you could go back and listen again to a topic if you had missed something. He noted there is a pause feature; however, a rewind feature would be beneficial. Mr. Forlenza stated that his feedback was shared with the MEL.

Ms. Onorato asked about the possibility of providing Elected Official Training to the newly elected members between November and December in preparation for the upcoming year. Mr. Forlenza responded that the MEL does hold an in person Elected Officials Training session in November at

the SLOM Conference. He further noted that there is a Newly Elected Officials Training video available via the MSI platform as well as the mandatory training session available via Rutgers.

**XIV. *MEL EPL Committee***

Mr. Forlenza stated that the MEL recently created an EPL Loss & Claims Committee. The goal of this initiative is to synchronize attorney responses to similar claims across the State in order to obtain valuable resources and share information to reduce costs. David DeWeese and a few other attorneys from the EPL Hotline are part of this committee. Their initial meeting was held in early July and was successful. Mr. Forlenza noted that the three Funds with which he works has had a similar Committee in place for a number of years that meets three to four times a year to discuss loss trends, difficult claims, and training opportunities.

**XV. *Land Use Liability Risk Management Program***

Mr. Forlenza referred the Committee to page 61 of the agenda which depicts those member municipalities that have had at least some of their land use board's members complete the enhanced training program. This report is also included in the monthly agenda packet. Mr. Forlenza reminded the Committee that only those land use board members that complete the training process are eligible for enhanced coverage, should they be named personally in a Land Use claim. Mr. Forlenza noted that should anyone need additional training materials to contact his office, or you may obtain them from the BURLCO JIF website.

Ms. Smick inquired if the enhanced training was through the JIF, to which Mr. Forlenza responded that it is provided through the MEL, which adopted it after it was initiated by the local JIFs. He also shared that hard copies of the training materials are available through his office.

**XVI. *Technology Risk Management***

Mr. Forlenza reviewed the Cyber Training and Phishing Report included in the agenda packet and explained the MEL Cyber Risk Management Program requires one hour of cyber hygiene training each year, which is being provided by Wizer in two (2) 30-minute sessions. He noted that the first training module was launched on February 27, 2023 and wrapped on at the end of June. Mr. Forlenza then directed the Committee to a report in the agenda packet depicting the results so far for the training that was released on July 10, 2023. Mr. Forlenza briefly discussed the need for members to keep their employee rosters up to date with Wizer. He noted that his office created a "roadmap" to assist members in how to make changes to their employee rosters. Mr. Forlenza then reviewed the report with the Committee.

In regards to the Phishing Program, he informed the Committee that Wizer does change up the phishing email format sent to the employees on a monthly basis. He further explained that some members were becoming frustrated at their results, as they did not understand the difference between simply opening an email vs. opening an email and clicking on a link or attachment.

Mr. Forlenza inquired if any Committee members had recently received any phishing emails. Ms. Smick mentioned that she had received what she thought was a phishing scam; however, it turned out to be legitimate. Mr. Forlenza then inquired if any member of the Committee had ever clicked on a phishing email from Wizer and whether they had been sent to a "refresher" course that explained the clues they missed on how to identify it as a phishing email. No Committee members indicated they had experienced this training process.

Mr. Forlenza then explained, in regards to D2, the report in the agenda packet depicts those towns who have provided/verified their IP addresses to D2. Once a member confirms their IP address (s)

the scanning/penetration testing can begin. Mr. Forlenza explained that these IP address must be confirmed at least once a year as they do sometimes change and members could potentially add new IP addresses that should be scanned.

**XVII. *Cyber JIF***

Mr. Forlenza directed the Committee to page 67 of the agenda packet to review the BURLCO JIF Cyber Compliance report. He noted that most members were struggling to become compliant with the new standards. He explained that this is happening across the State and the Cyber JIF will be reviewing the requirements to determine whether they can be simplified, so that the towns can comply.

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

Mr. Forlenza noted he is still working with the Cyber JIF on determining the reimbursement due the BURLCO JIF for training costs that are currently being provided by the JIF that are built into the Cyber JIF assessment. He explained that the Cyber JIF had built into their budget funding to provide cyber hygiene training, phishing exercises, and network scanning. As the BURLCO JIF has been providing this service to its members for a few years, and we did not want to use the Cyber JIF program as there was nothing wrong with the BURLCO JIF's current program, Mr. Forlenza requested a reimbursement of the costs associated with those programs for the BURLCO JIF. He then stated that he has received assurances from the Cyber JIF Executive Director that the BURLCO JIF will be reimbursed for costs related to providing these services to the members. Mr. Forlenza noted that once the Cyber JIF has contracts with vendors for these services, he would have a better idea of the total amount of the reimbursement. Contract awards for these services could be made as early as August 25, 2023. Mr. Forlenza stated he would keep this Committee updated.

**XVIII. *Annual Report***

Mr. Forlenza noted that in the past, each member received eight (8) copies of the Annual Report, which are normally distributed in December. He noted that the cost of printing the reports has increased dramatically. He then suggested that each town receive one (1) hard copy of the Annual Report, a copy be placed on the JIF website, and an electronic copy be emailed to the Municipal Clerk asking that it be forwarded to each member of the Governing Body. The Committee agreed.

Mr. Forlenza then asked the Committee for authorization to have approximately 40 Annual Reports printed. Permission was granted by all Committee members.

**XIX. *December Dinner Meeting***

Mr. Forlenza stated that the Medford Village Country Club is the planned location for the December 19, 2023, BURLCO JIF Dinner Meeting. Mr. Hornickel recommended holding the Executive Committee Meeting at 3:00 PM, followed by the dinner. The Committee agreed. Mr. Forlenza requested authorization from the Committee to secure Medford Village Country Club, with a 3 PM meeting time, which was granted.

**XX. *Nominating Committee Representative***

Mr. Forlenza referred to the agenda packet regarding the Nominating Committee Charter. Mr. Forlenza stated that a representative from this Committee is required to partake in the Nominating Committee and reviewed the criteria for the representative. Following a brief discussion, Mr. Hornickel was nominated to represent this Committee at the Nominating Committee meeting.

Mr. Forlenza asked for approval, the Committee agreed.

**XXI. *2023 Remaining Meetings***

Mr. Forlenza noted the next meeting is scheduled for November 2, 2023 at 10:00 am via Zoom.

There being no further business, the meeting adjourned 11:44 AM.

File: BURLCO/2023/Strategic Planning Committee

Tab: 08/01/23



## NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

**Date:** Friday, August 25, 2023

**To:** Board of Fund Commissioners  
Burlington County Municipal Joint Insurance Fund

**From:** Commissioner Jack

**Membership Request:** The New Jersey Counties Excess Liability JIF is requesting membership in the NJ Cyber JIF. The options for coverage will be researched by the fund professionals and discussed with the Risk Control Committee.

**Cyber Risk Control Services:** The Board adopted the Risk Control Committee's recommendation to award Competitive Contract RFP #23-01 Training/Phishing and RFP #23-02 for External Scanning to D2 Cybersecurity. Work to begin implementation will start immediately. The Committee will continue to discuss how JIFs with current cyber service(s) contracted will be managed and possible options for reimbursement.

**Cybersecurity Loss Control Program:** Underwriting Manager proposed adding an additional lower level of compliance to the 2023 Cyber Check list to make deductible relief accessible to more members and provide more time for members to put cyber security controls in place. Fund professionals will work with the Risk Control Committee to fine tune the program. The current 'grandfathered' deductible levels will carry over to July 1, 2024.

**Risk Management Plan Amendment: Payment Authority:** The Board passed a motion to amend the Risk Management Plan to establish a Claims Review Committee to enable the fund to respond in a timely manner to certain types of cyber claims. Claims requiring immediate response can be approved, with the condition that the excess carrier has confirmed coverage and reimbursement to the JIF.

**NJ Cyber Website:** The Board passed a motion to approve monies to Princeton Strategic Communications Group to implement a 'members only' log in to the Fund website, thereby preventing anyone acting with malicious intent from accessing information concerning our cyber controls.

**Technology Stack Questionnaire:** The Underwriting Manager has received a report from Chertoff Group on the results of the technology stack survey. This information will be reviewed and shared with members.

**Next Meeting:** The next Fund meeting is scheduled for Thursday, September 21, 2023 at 2:00 PM. to be held as a video / audio Zoom conference call.

**RESOLUTION NO. 2023-**

**RESOLUTION TO RENEW MEMBERSHIP NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND**

**WHEREAS**, the **New Jersey Municipal Environmental Risk Management Fund** has been organized to provide Third Party Liability, First Party Coverage, Public Officials Liability, De Minimus Abandoned Toxic Waste Sites Buy-Out, Legal Services and Storage Tank Systems Coverages to its member Local Units; and,

**WHEREAS**, it has been determined that environmental impairment liability coverage is available from the **New Jersey Municipal Environmental Risk Management Fund**, hereinafter referred to as "E-JIF" as created under Chapter C.372 Laws of 1983 (N.J.S.A. 40A:10-36 et seq.); and,

**WHEREAS**, said statutes and the regulations pertaining thereto contain elaborate restrictions and safeguards concerning the safe and efficient administration of the public interest entrusted to such a Fund; and

**WHEREAS**, the **Executive Committee/Fund Commissioners** of the **Burlington County Municipal Joint Insurance Fund** has determined that membership in the E-JIF is in the best interests of the member municipalities.

**NOW THEREFORE BE IT RESOLVED** that the **Executive Committee/Fund Commissioners** of the **Burlington County Municipal Joint Insurance Fund** do hereby resolve and agree to renew their membership in the E-JIF for a period of three (3) years, effective January 1, 2024; and

**BE IT FURTHER RESOLVED** that the application for membership is for the purpose of obtaining the following types of coverages:

- |             |  |
|-------------|--|
| Section I   | Third Party Liability                          |
| Section II  | First Party Coverage                           |
| Section III | Public Officials Liability                     |
| Section IV  | De Minimus Abandoned Toxic Waste Sites Buy Out |
| Section V   | Legal Services                                 |
| Section VI  | Storage Tank Systems                           |

**BE IT FURTHER RESOLVED** that the Chairperson of the **Burlington County Municipal Joint Insurance Fund** or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the E-JIF including, but not limited to, the Indemnity and Trust Agreement in order to implement membership by the **Burlington County Municipal Joint Insurance Fund** in the E-JIF according to its Bylaws, Chapter C.372 Laws of 1983 (NJSA 40A:10-36 et seq.), administrative regulations and any other statutes or regulations pertaining thereto.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BY:** \_\_\_\_\_

**DATED:** \_\_\_\_\_

**ATTEST:** \_\_\_\_\_

**NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND  
INDEMNITY AND TRUST AGREEMENT**

**THIS AGREEMENT** made this 19<sup>th</sup> day of September, 2023, in the County of Burlington by and Between: The New Jersey Municipal Environmental Risk Management Fund, hereinafter referred to as "E-JIF", and the **Burlington County Municipal Joint Insurance Fund**, hereinafter referred to as the FUND.

**WITNESSETH:**

**WHEREAS**, several local governmental units have formed an Environmental Impairment Liability Joint Insurance Fund as authorized and described in NJSA 40A:10-36 et seq. and the administrative regulations promulgated pursuant thereto and;

**WHEREAS**, the FUND has agreed to become a member of the E-JIF and to share in the obligations and benefits flowing from such membership with other members of the E-JIF in accordance with and to the extent provided for in the bylaws of the E-JIF and in consideration of such obligations and benefits to be shared by the membership of the E-JIF.

**NOW THEREFORE**, be it agreed as follows:

1. The FUND accepts the E-JIF's bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said bylaws, the pertinent statutes and administrative regulations pertaining to same and as set forth in the Risk Management Plan.
2. The FUND agrees to participate in the E-JIF with respect to the types of insurance listed in the FUND's Resolution to Join.
3. The FUND agrees to become a member of the E-JIF for an initial period not to exceed three (3) years, effective January 1, 2024 and ending December 31, 2026.
4. The FUND certifies that it has not defaulted on any claims if self-insured and has not been canceled for non-payment of insurance premiums for a period of at least two (2) years prior to the date hereof.
5. In consideration of membership in the E-JIF, the FUND agrees that it shall jointly and severally assume and discharge the liability of each and every member of the E-JIF, all of whom as a condition of membership in the E-JIF shall execute a verbatim counterpart of this Agreement and by execution hereof the full faith and credit of the FUND is pledged to the punctual payment of any sums which shall become due to the E-JIF in accordance with the bylaws thereof, this Agreement, the E-JIF's Risk Management Plan or any applicable statute.



6. If the E-JIF in the enforcement of any part of this Agreement shall incur necessary expense or become obligated to pay attorney's fees and/or court costs, the FUND agrees to reimburse the E-JIF for all such reasonable expenses, fees and costs on demand.
7. The FUND and the E-JIF agree that the E-JIF shall hold all monies paid by the FUND to the E-JIF as fiduciaries for the benefit of E-JIF claimants, all in accordance with administrative regulations.
8. The E-JIF has established a Trust Account entitled "Claims or Loss Retention Fund. "The E-JIF shall maintain the Trust Account in accordance with NJSA 40A:10-36 et seq., NJSA 40A:5-1 and such other regulations or statutes as may be applicable. More specifically, the Trust Account shall be utilized solely for the payment of claims, allocated claim expense and excess insurance or reinsurance premiums for each such risk or liability or as "surplus" as such term is defined by the administrative regulations.
9. Each FUND who shall become a member of the E-JIF shall be obligated to execute this Agreement.

**NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND**

**BY:** \_\_\_\_\_

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BY:** \_\_\_\_\_

**DATED:** \_\_\_\_\_

**ATTEST:** \_\_\_\_\_