



AGENDA PACKET



Tuesday, October 17, 2023 at 3:30 PM

Hainesport Municipal Building, Hainsport, NJ

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BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

**October 17, 2023 – 3:30 PM
Hainesport Municipal Building
One Hainesport Centre Road, Hainesport, NJ**

AGENDA

- I. Meeting called to order by Chair
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the *Burlington County Times*, Mount Holly, and the *Courier Post*, Cherry Hill NJ;
 - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the BURLCO JIF.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
 - D. Move up Alternates (*if necessary*) 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 **September 19, 2023 Meeting Minutes – Motion – All in Favor**.....Pages 1-14
- VII. Claims Review Committee Meeting Minutes – October 10, 2023.....Handout
- VIII. Executive Director’s Report.....Pages 15-54
 - A. Lost Time Accident Frequency.....Pages 19-20
 - B. Certificates of Insurance.....Pages 21-25
 - C. Financial Fast Track Report.....Page 26
 - D. Regulatory Filing Checklists.....Pages 27-28
 - E. 2022 Safety Incentive Program.....Page 29
 - F. 2023 Optional Safety Budget.....Page 30
 - G. 2023 Wellness Incentive.....Page 31
 - H. 2023 EPL/Cyber Risk Management Budget.....Page 32
 - I. EPL Compliance StatusPage 33
 - J. Statutory Bond Status.....Pages 34-35
 - K. Skateboard Park Approval Status.....Page 36
 - L. Capehart Scatchard Updates.....Pages 37-39
 - M. Land Use Training Certification.....Page 40
 - N. 2024-2025 MEL EPL Risk Mgmt Program.....Pages 41-51
 - O. Managerial & Supervisory Training
 - P. Anti-Harassment Training Announcement.....Page 52
 - Q. Elected Officials Training
 - R. Memo RFQ 2024 Risk Management Services.....Page 53
 - S. 2024 RMC Resolutions & Agreements
 - T. 3rd Qtr. Attendance.....Page 54

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V.	Website	
W.	New Member Activity	
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X.	Safety Director’s Report	
A.	Activity Report	Pages 57-59
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A.	Reports.....	Pages 78-81
XVI.	Treasurer’s Report as of September 30, 2023	Pages 82-115
A.	Investment Report	
B.	Investment JCMI	
C.	Loss Run Payment Registers	
D.	Fund Status	
E.	Disbursements	
F.	October Bill List.....	Page 116
	Motion to approve the Payment Register & Bill Lists– Motion – Roll Call	
XVII.	Committee Report	
A.	Strategic Planning Committee Meeting	
1.	Executive Committee Meetings start time Survey Results.....	Discussion

- XVIII. MEL/RCF/E-JIF/Cyber Reports
 - A. MEL Meeting Report – September 15, 2023Pages 117-119
 - 1. DOBI: Local Government Insurance Issues.....Pages 120-124
 - B. RCF Meeting Report – September 15, 2023Pages 125-127
 - C. EJIF Meeting Report – September 15, 2023.....Pages 128-129

XIX. Miscellaneous Business

**The next meeting of the BURLCOJIF will be held on Tuesday, November 21, 2023
at 3:30 PM via Zoom Conferencing**

XX. Meeting Open to Public Comment

- A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
- B. Motion to Close Meeting to Public Comment – **Motion - All in Favor**

XXI. **Closed Session** (*if necessary*) – Resolution 2023- _____ A request shall be made to go into Closed Session to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations -**Motion – Roll Call**

- A. Professionals’ Reports
 - 1. Claims Administrator’s Report
 - 2. Executive Director’s Report
 - 3. Safety Director’s Report
 - 4. Solicitor’s Report
- B. Reopen Public Portion of Meeting – **Motion – All in Favor**

XXII Approval of Claims Payments – **Motion – Roll Call**

XXIII Authorization to Abandon Subrogation (if necessary) – **Motion – Roll Call**

XXIV. Motion to Adjourn Meeting – **Motion – All in Favor**

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Via Zoom Conferencing

September 19, 2023 @ 3:30 pm

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

A meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held via Zoom Conferencing on Tuesday, September 19, 2023. Fund Chair, John Gural, **Palmyra Borough**, presiding. The meeting was called to order at 3:30 PM.

FLAG SALUTE

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

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Rich Wolbert, *Fund Secretary*, **Beverly City**
Margaret Peak, **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**
Mike Muchowski, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Robert Duff, *Alternate*, **New Hanover Twp.**
John Gural, *Fund Chair*, **Palmyra Borough**
Kathy Smick, **Pemberton Borough**
Dan Hornickel, **Pemberton Twp.**
Michael Mansdoerfer, **Riverside Twp.**
Meghan Jack, *Alternate*, **Riverside Twp.**
Susan Onorato, **Shamong Twp.**
Brandy Boyington, **Springfield Twp.**
Lisa Cummins, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Mari Ann Capriglione, **Bass River Twp.**
Bobbie Quinn, **Lumberton Twp.**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

Paul A. Forlenza, MGA, *Executive Director, RPA – A Division of Gallagher*
Kamini Patel, MBA, CIC, CPCU, AIDA, *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
Fairview Insurance Agency

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

Chair Gural entertained a Motion to Nominate Erin Provenzano, Delanco Township, as a member of the Executive Committee for the Remainder of the 2023 Fund Year

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

Motion by Mr. Ingling, seconded by Mr. Mascia to Nominate Erin Provenzano, Delanco Township, as a member of the Executive Committee for the Remainder of the 2023 Fund Year

ROLL CALL *Yeas* Rich Wolbert, *Fund Secretary, Beverly City*
Maria Carrington, **Bordentown Twp.**
Tom Sahol, **Chesterfield**
Joe Bellina, **Delran Twp.**
Patrice Hansell, **Fieldsboro Borough**
Mike Muchowski, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Robert Duff, *Alternate*, **New Hanover Twp.**
John Gural, *Fund Chair*, **Palmyra Borough**
Kathy Smick, **Pemberton Borough**
Dan Hornickel, **Pemberton Twp.**
Michael Mansdoerfer, **Riverside Twp.**
Meghan Jack, *Alternate*, **Riverside Twp.**
Susan Onorato, **Shamong Twp.**
Brandy Boyington, **Springfield Twp.**
Lisa Cummins, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

Motion carried by unanimous vote.

Resolution 2023-26 Electing a Member of the Executive Committee

Motion by Mr. Hornickel, seconded by Mr. Mascia to Elect a Member of the Executive Committee

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Paula Kosko, **Hainesport Twp.**
Dan Hornickel, **Pemberton Twp.**
Rich Wolbert, *Fund Secretary*, **Beverly City**
John Gural, *Fund Chair*, **Palmyra Borough**

Nays: None

Abstain: None

Motion carried by unanimous vote.

Resolution 2023-27 Confirming an Executive Committee for the Remainder of the 2023 Fund Year

Motion by Mr. Hornickel, seconded by Ms. Kosko to Elect a Member of the Executive Committee

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Paula Kosko, **Hainesport Twp.**
Dan Hornickel, **Pemberton Twp.**
Rich Wolbert, *Fund Secretary*, **Beverly City**
John Gural, *Fund Chair*, **Palmyra Borough**

Nays: None

Abstain: None

Motion carried by unanimous vote.

APPROVAL OF MINUTES

Chair Gural presented the Open session meeting minutes of the July 18, 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. Ingling, seconded by Ms. Kosko to approve the Open session meeting minutes of the July 18 20, 2023 meeting. All in Favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE MEETING REPORT – September 12, 2023

Mr. Bellina noted the minutes of the September 12, 2023 Claims Review Committee meeting were a handout at today's meeting and are self-explanatory. He then noted the Committee reviewed fourteen (14) PARs including nine (9) Workers' Compensation (*3 Police, 1 Fire, and 5 Other*); and three (3) General Liability, zero (0) Automobile Liability, and two (2) Property claims were reviewed for settlement, continuing defense, or to advise of trial date. Mr. Bellina noted for more detail on any of these topics, please reference the minutes.

Mr. Bellina 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 July, 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. He reminded everyone to please utilize your funds and submit your vouchers for reimbursement as soon as possible.

Mr. Forlenza referenced the Statutory Bond listing in the agenda, stating that some towns may have seen retirements as of June 30th. If you wish to secure their replacement's statutory Bond through the MEL Program, please submit the application as soon as possible as there is an Underwriting process that needs to be completed as the Bond is for the individual, not the position. He also reminded the members that those towns that are up for renewal effective January 1, 2024, should have received notice from the Fund Underwriter's office that the statutory position that the MEL provides a Bond for would 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 if you have not received one already.

Mr. Forlenza stated that on or about May 17, 2023, a memorandum outlining the 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.

Mr. Forlenza stated the Managerial & Supervisory trainings are coming to an end with only a few dates and sessions open with availability. 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.

Mr. Forlenza noted there are 10 (10) towns up for Renewal effective January 2024, and those members were asked to return their Renewal paperwork that was mailed out on June 5, 2023 to the Executive Directors office by August 18, 2023.

Lastly, 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.

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 there had been no new cases and no closed cases to report since the July meeting, and stated he provided a Summary General Liability File Report this month at the September 14th meeting noting there are currently 21 active General Liability cases.

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, noting his report covers activities for both July and August. 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 and they have incorporated the new changes and updates that were made to the FMCSA regulations as of July 10th of this year and the new links have already been sent out which contain the new information to anyone who has completed the Train the Trainer program.

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 this month and emphasized the importance of indemnity agreements. He suggested that Members should consult with their Municipal Solicitor and/or Risk Management Consultant, as they understand exposures and transferring of risk. Mr. Roselli emphasized the need to make sure that all parties involved sign any indemnification agreement or contracts to clearly establish responsibilities.

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, which included activities for both July and August, which 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 eight (8) member Police Departments. These visits were provided to discuss agency concerns, trends, Accreditation assistance and other 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 and being scheduled at this time to continue to build relationships with the Law Enforcement agencies within the BURLCO JIF. Mr. Winter stated Activity Reports would be forwarded to the FUND Commissioners upon completion.

Mr. Winter noted that a Report Writing Class is currently scheduled for October 27, 2023 at the Burlington County Emergency Training Center and the Training Bulletin was distributed inclusive of registration information. He noted there were no other Bulletins or Newsletters distributed during July or August.

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 selected for this committee are from Bordentown City PD, Mt. Laurel PD, and Chesterfield PD.

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 and includes activities and planned events for both August and September, highlighting the following items, and referenced some well-being initiatives and activities.

Ms. Schiffer was pleased to report that many municipalities remained very active during the summer months and she had met with or had conversations with several towns to discuss wellness initiatives for the upcoming months. She noted all member towns are aware of the dead line to use or encumber any

remaining wellness funds. There are only two (2) member towns she has been unsuccessful in scheduling an in-person meet with and those are Bass River and Bordentown City.

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 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 noted the Wellness Advisory Committee met on September 19, 2023 and she will be sharing the minutes from that meeting with the Safety Committee, and once approved, will present them at a future Executive Committee meeting.

Lastly, Ms. Schiffer noted this quarter's Newsletter theme focuses on sleep, which was sent out to all members in July. In August, she had distributed information on how sleep and obesity are connected. In September, she will focus on Sleep and Inflammation in the body. She asked that everyone please print out and distribute her newsletter to all employees. She noted the 4th Quarter Newsletter will focus on Stress Management.

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 both July and August reports in the agenda, but would verbally be reporting on the month of August and YTD numbers.

Lost Time v. Medical Only Cases

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

	<i>August</i>	<i>YTD</i>
<i>Lost Time</i>	4	19
<i>Medical Only</i>	23	78
<i>Report Only</i>	18	96
<i># of New Claims Reported</i>	45	193
<i>% Report Only</i>	40%	50%
<i>Medical Only/Lost Time Ratio</i>	85:15	80:20
<i>Average Days to Report to Qual-Lynx</i>	2.6	2.7
<i>Average Days Reported to employer</i>	1.7	1.1

Claims Report by Type

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

All Claims – 2.7 days to report
 Non-COVID Claims – 2.8 days to report
 COVID Claims – 2.2 days to report

Transitional Duty Report

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

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	1,604
<i>Transitional Duty Days Worked</i>	814
<i>% of Transitional Duty Days Worked</i>	51%
<i>Transitional Duty Days Not Accommodated</i>	790
<i>% of Transitional Duty Days Not Accommodated</i>	49%
<i>\$ Saved by Accommodating</i>	\$86,078
<i>\$ Lost by not Accommodating</i>	\$101,210

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:

<i>PPO Penetration Rate</i>	<i>August</i>
<i>Bill Count</i>	116
<i>Original Provider Charges</i>	\$66,198
<i>Re-priced Bill Amount</i>	\$27,523
<i>Savings</i>	\$38,675
<i>% of Savings</i>	58%

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 discussed a claim involving a 50-year-old EMT with multiple comorbidities who injured their shoulder while lifting a patient. The claimant was advised to undergo surgery, but further studies were requested on claimant’s cervical spine. The Nurse Case Manager and adjuster assigned to the case denied additional testing. The case was discussed with defense panel members and diagnostic testing of the cervical

spine was authorized, and showed no injury. The claimant was referred back to the orthopedic doctor, who recommended shoulder surgery. As the quickest date for surgery was with a surgery center out of network, they were not able to negotiate and secure contract rates. The shoulder surgery was successful, and the claimant is expected to return to transitional duty.

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 6,968 phishing emails sent with 1,731 opened and 154 clicked, for a 2.2% click rate that is acceptable, but he would like to see this remain under 2%.

In regards to the Cyber Hygiene Training there were 1/165 invited users with 1,034 who have started the training and 1,028 who have complete the training for a 88.24% completion rate

In regards to the vulnerability and penetration testing, the BURLCO JIF is at 100%, which means all of the VSA and KYC forms have been completed and associated IP addresses recorded.

Mr. Caruso reported new Wizer Hygiene Training sessions were started in July and that some members already have a 100% completion rate. He noted much of August was spent handling roster changes to assure there is cooperation from all of the users, noting he would like to see all members completely trained by 9/30/23 so that the focus can turn to on the Cyber Framework documentation. He noted some members have already submitted Minimum and Advanced Cyber Framework 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 as “remote access” then mark it as “N/A we do not have remote access”. In addition, some members are not getting probing emails due to failure to confirm whitelisting. Mr. Caruso stated his mission this month is to clear that up so that all of this training can be put to the test.

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.

Mr. Caruso reminded the members there is an up-to-date FAQ page, which you can reach from your JIF website. More clarifications are due from the MEL, which he will publish as soon as he gets the proper clearance.

Lastly, Mr. Caruso reported this month’s bulletin addresses the handling of Personal Identification Information (PII). Some members have indicated on your Cyber Framework 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.

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 a two month period ending August 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 the two-month period ending August 31, 2023 for Closed Fund Years 1991 through 2018, and Fund Years 2019, 2020, 2021, 2022 and 2023.

Investment Interest

Interest received or accrued for the reporting period totaled \$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

	Monthly	YTD
Subrogation Receipts	\$3,908.99	\$42,466.61
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$3,385.00	
FY 2023 2 nd Installment Premium Receipts	\$5,013,049.00	

Loss Run Payment Register – July and August 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 \$460,030.92. The claim 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.

Cash Activity for the Period

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 a increase in the fund of \$4,033,052.87.

Bill List – Ratification of August 2023

For the Executive Committee’s consideration, Mr. Tontarski presented the August 2023 Bill List in the amount of \$93,126.10, which was included in the agenda packet.

Bill List – September 2023

For the Executive Committee’s consideration, Mr. Tontarski presented the September 2023 Bill List in the amount of \$101,957.44, which was included in the agenda packet.

Chair Gural entertained a motion to approve the July and August 2023 Loss Run Payment Registers, the August Bill List in the amount of \$93,126.10 and the September Bill List in the amount of \$101,957.44 as presented.

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

Motion by Mr. Wolbert, seconded by Mr. Mascia to approve the *July and August 2023 Loss Run Payment Register, and the August and September Bill Lists* as presented.

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
 Jerry Mascia, **Mt. Laurel Twp.**
 Paula Kosko, **Hainesport Twp.**
 Dan Hornickel, **Pemberton Twp.**
 Erin Provenzano, **Delanco Twp.**
 Rich Wolbert, *Fund Secretary*, **Beverly City**
 John Gural, *Fund Chair*, **Palmyra Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Safety Committee Meeting Minutes – August 22, 2023

Mr. Wolbert stated the minutes were self-explanatory and included in the agenda packet and noted the 2nd Quarter Annual Loss Control Report was also attached to the minutes for your review and stated there are currently no towns that require Safety Intervention or Monitoring at this time. He noted the Safety Directors office is still not receiving all of the Supervisor Investigation Reports so he reminded the members to please submit those when you have an injury or incident in your town. Also discussed was the Wellness Program and how we can achieve better participation in this program.

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

Finance Committee Report - September 12, 2023

Mr. Mansdoerfer reported the Finance Committee met on September 12, 2023. The minutes are self-explanatory and were emailed to all members earlier this afternoon. He then highlighted the following from the meeting:

Mr. Mansdoerfer reported the Committee has been discussing the 2024 Budget and the Committee reviewed the Interim Financial Summary valued as of June 30, 2022 and referenced those reports in the handout as well, noting the Fund continues to be in good financial condition. Mr. Mansdoerfer also noted included in the agenda was the MEL Fiduciary Disclosure Statement memo put out each year for the members to review simply stating the MEL is financially sound; however, is not subject to any Guaranty Fund protection in the event of insolvency.

Lastly Mr. Mansdoerfer stated there was one (1) Resolutions presented for consideration authoring the release of Surplus in the amount of \$700,000 from the Closed Year Accounts 2010-2018. Mr. Mansdoerfer noted that there were three (3) different Release of Surplus scenarios reviewed and discussed during the Finance Meeting of \$700,000, \$800,000 and \$900,000. He reminded the members that last year there had actually been two (2) Surplus releases totaling \$1.2 million. The reason the Surplus was higher last year is because there was an increase in the Loss Funding due to all the different perils we were required to cover, which created a higher premium for the members, so the thought process was to help out all of the members as they had to cover those additional perils in their budgets.

Mr. Mansdoerfer stated one of the issues we are facing this year is the 2017 Fund Year, which is in a deficit position, which has already rolled over to the RCF. Because this is a deficit year, it triggers a hit to our Surplus, and we are currently monitoring two (2) additional years, 2019 and 2021 that could put us in that same situation: 2019 is currently in a deficit of \$117,501.00, if that holds, it will hit our Surplus this year. Due to that possibility, and the fact the Actuary doesn't recommend we release more than 50% of our Surplus, it was decided to be more conservative and release no more than the \$700,000, with the possibility of a 2nd release once the Finance Committee revisits Fund Year 2019 again in November.

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

Resolution 2023-28 – Authorizing Refund of Closed Year Account (2010-2018) Surplus Release of Surplus

Chair Gural entertained a motion to approve Resolution 2023-28, *Authorizing Refund of Closed Year Accounts (2010-2018) Surplus Release as presented*

Motion by Mr. Wolbert, seconded by Mr. Hornickel, to approve *Resolution 2023-28* as presented.

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Paula Kosko, **Hainesport Twp.**
Dan Hornickel, **Pemberton Twp.**
Erin Provenzano, **Delanco Twp.**
Rich Wolbert, **Fund Secretary, Beverly City**
John Gural, **Fund Chair, Palmyra Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Strategic Planning Committee Meeting Minutes – August 1, 2023

Mr. Hornickel noted the Committee met on August 1, 2023 and the minutes were self-explanatory and included in the agenda packet.

He noted the committee reviewed and discussed another blended schedule for 2024 to consist of six (6) in-person meetings and five (5) virtual meetings as we did in 2023. With that said, he asked the members their opinion on moving the monthly Executive Committee meetings to a start time of 3:00 pm instead of 3:30 pm. He noted this would start with the December 2023 meeting. Mr. Hornickel asked Chair Gural if we could pose this suggestion to the members for a vote.

Chair Gural asked the members how they felt about the earlier suggested meeting start time of 3:00pm starting in December of 2023 and continuing in 2024. Mr. Forlenza noted that some of the Fund Professionals have meetings that may bump up against this proposed time change and asked if there were any Fund Professionals that had concerns can reach out to him about this time change for discussion. Mr. Hornickel noted that if there were any Fund Professionals that had a conflict with the suggested time, we could adjust the agenda to assist with their time requirements, or they could possibly send another representative to report at the meetings.

Ms. Burger stated in the past a survey has been sent out, and asked if this could be done this time to be sure, we are capturing everyone in this decision. Ms. Jack noted earlier may be difficult for some members who have children as the earlier time is closer to school pick up time, and makes it a bit more difficult and noted a survey is a good idea.

Chair Gural asked Mr. Forlenza if he could release a survey to all members and Professionals to get an accurate input from all before a decision is made. Mr. Forlenza stated his office would get the survey out within a few days and will report on the results at the October meeting.

Chair Gural asked if there were any other questions or concerns. None were entertained.

MEL/RCF/EJIF/CYBER REPORTS

NJ Cyber JIF Meeting Report – August 25, 2023

Ms. Jack reported the NJ Cyber JIF met on August 25, 2023 and those minutes were included in the agenda packet and were self-explanatory.

Ms. Jack reported the MEL, RCF, and, EJIF all held their meetings on September 15, 2023, and the reports will be included in next month's agenda. She then stated that each committee presented their 2024 proposed budget, noting the RCF is proposing a 2% increase and EJIF is proposing a 1% increase for 2024. As far as the MEL, she noted there have been changes at the MEL level and within the insurance market, which have had a detrimental impact on the MEL Budget. With that said she explained the MEL has entertained and discussed three (3) funding options and did their due diligence at looking at different ways to approach these options, explaining to the members how the MEL reviews these scenarios. Ms. Jack noted after that was completed, it was determined the MEL will impose a 17% loss funding increase for 2024, which will increase our MEL portion of our assessments.

2021229233	2021232886	
2023294969		
2023281189		
2023298216		
2024310365		
2023298301		
2024311573		

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

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Paula Kosko, **Hainesport Twp.**
Dan Hornickel, **Pemberton Twp.**
Erin Provenzano, **Delanco Twp.**
Rich Wolbert, *Fund Secretary*, **Beverly City**
John Gural, *Fund Chair*, **Palmyra Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

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

2022275180

Motion by Mr. Hornickel, seconded by Ms. Provenzano to approve abandonment of subrogation as recommended by the Claims Review Committee:

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Paula Kosko, **Hainesport Twp.**
Dan Hornickel, **Pemberton Twp.**
Erin Provenzano, **Delanco Twp.**
Rich Wolbert, *Fund Secretary*, **Beverly City**
John Gural, *Fund Chair*, **Palmyra Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

MOTION TO ADJOURN

Chair Gural entertained a motion to adjourn the September 19, 2023 meeting of the BURLCO JIF.

Motion by Mr. Hornickel, seconded by Ms. Provenzano to adjourn the September 19, 2023 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:32 PM.



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: October 17, 2023
Re: Executive Director's Report

A. Lost Time Accident Frequency Report – (pgs. 19-20)

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

B. Certificates of Insurance (pgs. 21-25)

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

C. Financial Fast Track Report (pgs. 26)

The Financial Fast Track Report for August 31, 2023 is attached for your review. This report is generated by the Administrative Consultant and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of August 31, 2023 was **\$6,697,240**

D. Regulatory Filing Checklists (pgs. 27-28)

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. 29)

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. 30)

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. 31)

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. 32)

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

I. Employment Practices Liability Compliance (pg. 33)

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. 34-35)

The latest listing of Statutory Bonds issued by the MEL for JIF members is included for your review. This list should be reviewed for accuracy. Please note that these bonds are written for the individual NOT the position to be bonded. All applicants for a bond must complete an underwriting application and submit it to the Fund Underwriter for approval. Any questions on the status of an application or a bond listed on the report should be directed to Jonathon Tavares at 856-614-4493 or jtavares@connerstrong.com.

K. Skateboard Park Approval Status (pg. 36)

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. 37-39)

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. 40)

Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that at least some of their Board Members have completed the Optional Land Use Training Program. Land Use Board members that complete the training program will be eligible for enhanced coverage should they be personally named in a Land Use claim. Please note that only these Board members that have completed the training are eligible for the enhanced coverage. If you would like additional copies of the Land Use Liability Training Booklets, please contact the Executive Director's office. If you have any questions regarding the individuals that have completed the training, please do not hesitate to contact Jonathon Tavares at 856-614-4493 or jtavares@connerstrong.com.

N. 2024-2025 MEL EPL Risk Mgmt. Program (pgs. 41-51)

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, are sponsoring Managers & Supervisor's Employment Liability Training sessions. These trainings are being 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 and October 3, 2023 for sessions attended through September 11, 2023.

P. Anti-Harassment Training Announcement (pg. 52)

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. Elected Officials Training

Once again, this year, the Fund will be sponsoring Elected Officials training via the MEL Safety Institute website. The MEL will reduce each member's 2024 MEL Assessment by \$250 for each municipal elected official who completes the training. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) who completes the training. The total credit is limited to 5% of a member's 2024 MEL Assessment. Once information is available regarding the training, a notice will be sent to all members.

R. Memo : RFQ 2024 Risk Management Consultant (pg. 53)

On or about September 29, 2023, the model RFQ for Risk Management Services was sent to all Fund Commissioners, Municipal Clerks, and Risk Managers. This model RFQ was developed by the Strategic Planning Committee to assist members in prioritizing the securing of necessary risk management services from an insurance professional instead of the price for these services. Any members with questions regarding these documents can contact Tracy Forlenza at Tracy.Forlenza@rpadmin.com.

S. RMC Resolutions and Agreements

On or about October 10, 2023, a memo and sample copies of the JIF RMC Resolution and Agreement for the 2024 Fund Year were e-mailed to all Risk Management Consultants. If an RMC represents more than one municipality, we request that the form be copied and one set executed for each municipality represented. Once our office receives this documentation, payment can be issued for the 2024 fees at the February 2024 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. In addition, if they have not already done so, each RMC is required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee meetings. If you have any questions in this regard, please contact Tracy Forlenza at 856-446-9143 or Tracy.Forlenza@rpadmin.com.

T. 3rd Quarter Attendance (pg. 54)

A report detailing attendance records through the 3rd quarter of the 2023 Fund year is attached for your review. As the attendance is taken directly from the minutes, please contact Kris Kristie at Kristi_Kristie@rpadmin.com with any questions or concerns.

U. Surplus Release

On or about September 22, 2023, a request to distribute this year's surplus release of \$700,000 was submitted to the Department of Banking and Insurance for approval. Once approval is received, all members who are eligible to receive a share of this year's surplus release will receive a notification from Tracy Forlenza in regards to their balance and options for collecting their portion of the surplus. All members will be asked to respond to Tracy as to the disposition of their portion of the surplus by a date certain.

V. Website (WWW.BURLCOJIF.ORG)

Please take a moment to explore the BURLCO JIF website, which contains a plethora of information in an easy to read and navigate format. If you have any questions, comments, or feedback, please contact Megan Matro at 856-446-9141 or Megan_Matro@rpadmin.com.

W. New Member Activity – Nothing to Report



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

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

Date: May 17, 2023

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

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

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

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

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



Municipal Excess Liability Joint Insurance Fund

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

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

From: David N. Grubb, Executive Director

Date: May 10, 2023

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

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

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

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

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

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

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

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

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

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

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

Required Elements for the Incentive

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

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

Attachments:

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

MATTHEW J. GIACOBBE, Partner
mgiacobbe@cgajlaw.com

Reply to: Oakland Office

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

Date: March 13, 2023

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

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

- Sick Leave Policy

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

- Alcohol and Drug-Free Workplace

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

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

Oakland Office: 169 Ramapo Valley Road, UL 105, Oakland, NJ 07436 Tel 973 845-6700 Fax 201 644-7601
 Somerville Office: 50 Division Street, Suite 501, Somerville, NJ 08876 Tel 732 583-7474 Fax 201 644-7601
 Matawan Office: 955 State Route 34, Suite 200, Matawan, NJ 07747 Tel 732 583-7474 Fax 732 290-0753

- Domestic Violence Policy

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

- Personal Day Policy

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

- Equal Employment Opportunity Policy and Americans with Disabilities Policy

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

- Family and Medical Leave Policy

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

- New Jersey Family Leave

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

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

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

- Overtime

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

- Hours of Work

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

- Personnel Records

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

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

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

EMPLOYMENT PRACTICES BEST PRACTICES CHECKLIST

Name of Municipality or Authority: _____

SECTION ONE:

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

Required Policies to be included in Manual:

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

SECTION TWO:

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

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

Signature: _____

Date: _____ Telephone: _____

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



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

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

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

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

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

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

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

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

MEL EPL HELPLINE:

732-583-7474

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

MEL EPL HELPLINE:

609-522-5599

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

MEL EPL HELPLINE:

973-334-1900

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

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





To: Fund Commissioners, Municipal Clerks, & Risk Management Consultants
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: May 17, 2023
Subject: Managers & Supervisors – Employment Practices Liability Training

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

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

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

About Zoom Training:

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

Thank you for your attention to this important matter.

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

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

2023 Police Command Staff Training Invitation

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

Details:

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

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

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

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

RSVP

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

RSVP

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

RSVP

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

RSVP

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

RSVP

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

RSVP

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

J.A. Montgomery
CONSULTING

WORKPLACE DISCRIMINATION & HARASSMENT



MEL



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

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

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

MSI LMS System

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

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

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



TO: Fund Commissioners
FROM: Tracy Forlenza, Financial Analyst
DATE: September 29, 2023
RE: **Risk Management Consulting Services**

This is the time of year that many our members begin the process of selecting a Risk Management Consultant for next year. To assist you in obtaining proposals for Risk Management Consulting Services, there is a Model Risk Management Consultant RFQ. This Model RFQ was originally developed in consultation with the JIF Strategic Planning Committee after it was determined that many members were using RFPs that were focused on pricing and did not require or outline the many services that members need from their RMC.

You will note that this Model RFQ focuses on the quality and extent of services rather than simply price. These services were recently reviewed and updated by the Strategic Planning Committee. Experience has demonstrated that your Risk Management Consultant can be an effective partner who can support your efforts to lower the *Total Cost of Risk* by helping you access the many JIF programs and services available to members. A good Risk Management Consultant can also lend their considerable experience, knowledge, and expertise to enhance your particular claims record and safety programs.

If you are inclined to undertake a competitive process to secure Risk Management Consulting services for next year, we hope you will consider using this Model RFQ.

The Model RFQ is attached and available on the BURLCO JIF website at www.BURLCOjif.org. (Under *Operating Documents, Appointment Documents*, select “*Sample Model RFQ for RMC*”)

If you have any questions, please do not hesitate to contact me.

Thank you.

Copy: Municipal Clerks
Risk Management Consultants
Risk Management Distribution (PF, KP, JP)

File: BURLCO/2024/Risk Management Consultant Agreements Tab: Model RFQ Letter

2023 BURLCO Meeting Attendance

Municipality	Name	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y	Y		Y						8			
Bass River	Capriglione/Gleghorn	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A				0	0	8	0%	0%	0%
Beverly City	Wolbert/D'Alfonso	FC	FC	FC	FC	N/A	N/A	FC		FC				6	0	8	75%	0%	75%
Bordentown City	Peak	FC	FC	FC	FC	FC	FC	FC		Alt				7	1	8	88%	13%	100%
Bordentown Twp.	Carrington/Theokas	N/A	FC	FC	FC	FC	FC	FC		FC				7	0	8	88%	0%	88%
Chesterfield Township	Sahol/NA	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Delanco Township	Provanzano/Ouellette	Alt	Alt	FC	FC	FC	FC	FC		FC				6	2	8	75%	25%	100%
Delran Township	Bellina/Eggers	N/A	FC	FC	FC	FC	FC	FC		FC				7	0	8	88%	0%	88%
Edgewater Park Twp.	Pullion/Clayton	Alt	Alt	Alt	Alt	Alt	FC	Alt		Alt				1	7	8	13%	88%	100%
Fieldsboro	Hansell, P./Lewis.C	FC	FC	N/A	FC	FC	FC	FC		FC				7	0	8	88%	0%	88%
Florence Township	Elrston	FC	FC	FC	FC	Alt	Alt	N/A		FC				5	2	8	63%	25%	88%
Hainesport Township	Kosko/Wicker	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Lumberton Township	Quinn/Nippins	FC	FC	FC	FC	FC	FC	FC		N/A				7	0	8	88%	0%	88%
Mansfield Township	Fitzpatrick/Semus	FC	FC	FC	Alt	FC	Alt	FC		FC				6	2	8	75%	25%	100%
Medford Township	Burger/Bielec	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Mt. Laurel	Mascia/Shillingford	Alt	FC	FC	Alt	Alt	N/A	FC		FC				4	3	8	50%	38%	88%
New Hanover	Jackson/Tuliano	FC	FC	FC	FC	Alt	N/A	FC		FC				6	1	8	75%	13%	88%
North Hanover	Picariello/Duff	FC	FC	N/A	N/A	FC	FC	FC		Alt				5	1	8	63%	13%	75%
Palmyra Borough	Gural/Jackson	FC	FC	Alt	FC	FC	FC	FC		FC				7	1	8	88%	13%	100%
Pemberton Borough	Smick/Wall	N/A	FC	Alt	Alt	Alt	N/A	NA		FC				2	3	8	25%	38%	63%
Pemberton Twp.	Hornickel/Brown	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Riverside Township	Mansdoerfer/Jack	FC	FC	FC	FC	FC	FC	Alt		FC				7	1	8	88%	13%	100%
Shamong Township	Onorato	FC	FC	N/A	FC	FC	N/A	FC		FC				6	0	8	75%	0%	75%
Southampton Township	Hoffman	N/A	FC	N/A	N/A	FC	N/A	N/A		N/A				2	0	8	25%	0%	25%
Springfield Township	Boyington/Sobotka	FC	N/A	FC	FC	N/A	N/A	N/A		FC				4	0	8	50%	0%	50%
Tabernacle Township	Cummins/Gosik	N/A	FC	FC	FC	FC	FC	N/A		FC				6	0	8	75%	0%	75%
Westampton Township	Ent/Horton	FC	FC	FC	FC	N/A	FC	FC		FC				7	0	8	88%	0%	88%
Woodland Township	Brown/Seeland	N/A	FC	N/A	N/A	FC	N/A	N/A		Alt				2	1	8	25%	13%	38%
Wrightstown	Ingling/Gorman	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
28		21	26	22	24	24	19	22	28	25	28	28	28	157	25	224	70%	11%	81%
		75%	93%	79%	86%	86%	68%	79%	100%	89%	100%	100%	100%						

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

SAFETY DIRECTOR REPORT

Burlington County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Keith Hummel, JIF Safety Director

DATE: October 3, 2023

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

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

LOSS CONTROL SURVEYS

- Borough of Fieldsboro on September 6, 2023
- Township of Medford on September 18, 2023
- Township of Chesterfield on September 20, 2023
- Township of Pemberton on September 22, 2023
- Township of Bass River on September 28, 2023

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- Township of Bordentown on September 20, 2023

MEETINGS ATTENDED

- Claims Committee Meeting on September 13, 2023
- Executive Fund Committee Meeting on September 19, 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

- MSI LMS - Recording Training Events
- Training Announcement: Power of Collaboration (JIF 101) Tuesday, October 10, 2023, from 9:00 AM-1:00 PM
- Arc Flash Best Practices
- MSI EXPO: Camden County Regional Emergency Training Center Wednesday, September 27, 2023
- NEW LMS
- MSI LIVE SCHEDULE

MSI FIRE & EMS

- Stress Management Strategies for The Fire Service

MSI LAW ENFORCEMENT

- Understanding Cannabis Course for Law Enforcement

MSI NOW

[MSI NOW](#) provides on-demand streaming videos and online classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes.

MSI NOW	
Municipality	Number of Videos
Beverly	1
Delanco	1
Mount Laurel	1
Southampton	3
Westampton	6

MSI LIVE

[MSI LIVE](#) features real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certifications. The

MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

The [MSI LIVE Schedule](#) is available for registration. Please register early, under-attended classes will be canceled.

To maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Chief among those rules is the attendee of the class must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**

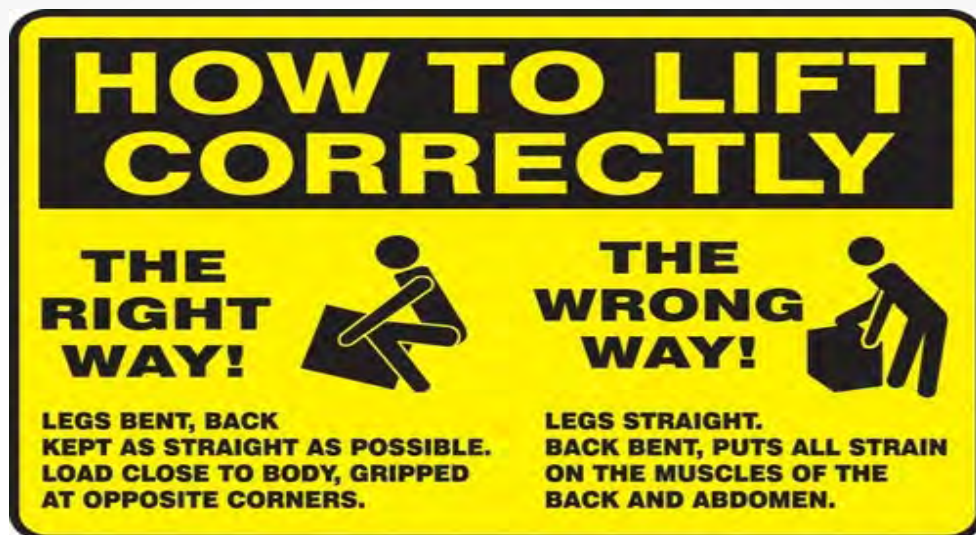
For virtual classes, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out. Also, we can track participation, to demonstrate to the State agency the student also participated in polls, quizzes, and question & answer activities during the class. The MSI maintains these records to document our compliance with the State agency.

If you need assistance using the MSI Learning Management System, please call the MSI Helpdesk at 866-661-5120.

NOTE: We need to keep our list of MSI Training Administrators up-to-date. If there are any changes or deletions, or you need to appoint a new Training Administrator, please advise Andrea Felip at afelip@jamontgomery.com.

LESSONS LEARNED FROM LOSSES

October 2023 - SAFE LIFTING



It is one of the most common causes of injuries to employees, but proper technique and taking a moment to determine the best way to lift or move something, or asking for help, will greatly reduce the numbers and severity of these claims. Employees should use “S.M.A.R.T.” lifting techniques.

Size up the load.

Move the load closer.

Always bend your knees

Raise the load with your legs

Turn your feet in the direction you want to move

Example 1: Employee lifting a heavy toolbox in the Public Works Building injured low back = \$152,000.

Example 2: Employee lifting heavy garbage can during pickup and injured shoulder and back = \$87,000.

Example 3: Employee lifting boxes of food and injured low back = \$79,000.

Example 4; Employee injured during emergency call lifting a patient = \$111,000



DATE: October 09,2023

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 (September)

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:

- Westampton Twp. PD
- New Hanover PD
- Beverly 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 is at 16 See attached.

4. Law Enforcement Bulletins / Newsletters: No Bulletins distributed during September.

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. An Initial meeting is being coordinated at this time.

6. Meetings Attended:

	09/12/2023
	09/19/2023
BURLCO Executive Claim Meeting	
BURLCO Executive Meeting	

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



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 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: October 17, 2023 Hainesport Municipal Building
Contact Info: debby_schiffer@targetingwellness.com 856-322-1220

OCTOBER ACTIVITIES & PLANNED EVENTS

Member Municipality Wellness Activities:

- **Beverly City** – sending out an employee survey to better plan for upcoming wellness initiatives
- **Bordentown Township** – meditation and chair massage de-stress event
- **Chesterfield** – meditation and chair massage de-stress event
- **Delanco** – planning a Wellness Week in December
- **Delran** – created a Wellness Committee. Sent out an employee survey to get feedback on some ideas. *Healthy You* Bingo Challenge in October along with Wear Pink Day for Breast Cancer Awareness - handing out pink pens/sticky pads
- **Edgewater Park** – Sleep hygiene challenge with drawing to win choice of: sound machine, essential oil diffuser, or calming linen spray. Other events done include desk stretch challenge throughout day and ergonomic lesson on proper distance of desk set up and posture.
- **Florence** – 100-Mile Walking Challenge ran through September; pumpkin painting challenge in October
- **Hainesport** – interested in a speaker on Positive Attitude and dealing with difficult people
- **Lumberton** – chair massage
- **Springfield** – working on a pumpkin decorating for Breast Cancer Awareness, hydration challenge and possible cook off for the fall

Other ideas for the Fall:

- **Holiday cook offs (Soups, Chili, Healthy holiday desserts, themed dishes, etc.)**
- **Wellness Day offering BP screening and flu shots, various local vendors on well-being**
- **Fun Holiday Resiliency Challenge**
- **Maintain Don't Gain Challenge**

I have been sharing ideas with all of my Wellness Coordinators of what different towns are doing to help with ideas for their own municipality. (i.e. "The Hunt for Pink October" Door Decorating Challenge and WALKtober Challenge)

Targeting Wellness Newsletter:

This quarter's theme will be all about reducing Stress. The newsletter will be distributed sometime in October followed by handouts in November and December on how Stress impacts specific conditions (TBD). Since stress can be at a heightened state as we progress towards the holidays, offering some type of Stress Management initiative at your municipality is highly recommended. Please reach out to me if you need ideas or if you would like me to present (or set up a speaker) on this subject. And 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

Reminder: Any remaining Wellness Funds must be encumbered by November 1st and used by February 1st, 2024

Dr. Elias' Program –Leadership Group Coaching: Crisis Response and Transformational Leadership – Dr. Elias has reached out to 17 Chief's provided by Keith Hummel. It has been a challenge to get any to commit. Those who attended last year would like to send more of their officers which is fine but we still have 9 paid spots to fill. The next Cohort starts at the end of October. Please encourage your Chief to reach out to me or Keith if he/she is interested in trying out this program.

Wellness Advisory Committee meeting held Sept 19th. Minutes to be shared at next JIF Safety Committee Meeting. Shared at next meeting for Executive Committee's final approval.

Why wait until Jan 1st to start your resolution... start today. 😊



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

Intake	September-23	September-22	2023 September YTD	2022 September YTD
# of New Claims Reported	24	29	217	328
# of Report Only	14	14	110	194
% Report Only	58%	48%	51%	59%
# of Medical Only	10	14	87	101
# of Lost Time	0	1	20	31
Medical Only to Lost Time Ratio	100:00	93:07	81:19	77:23
Claim Petition First Notice	0	0	0	2
COVID-19	7	11	39	163
Average Days <u>Reported To Qual-Lynx</u> (Indemnity, Medical Only, Report Only)	2.1	3.1	2.6	4.0
Average Days <u>Reported To Employer</u> (Indemnity, Medical Only, Report Only)	0.4	2.2	1.0	2.9

Nurse Case Management	September-23	September-22
# of Cases Assigned to Case Management	18	20
# of Cases >90 days	1	14

Savings	September-23	September-22	2023 September YTD	2022 September YTD
Bill Count	186	111	1111	1070
Provider Charges	\$316,663	\$77,141	\$1,547,912	\$1,562,774
Repriced Amount	\$108,265	\$24,678	\$714,874	\$562,920
Savings \$	\$208,398	\$52,464	\$833,038	\$999,854
% Savings	66%	68%	54%	64%

QualCare Provider Network Penetration Rate	September-23	September-22	2023 September YTD	2022 September YTD
Bill Count	92%	96%	92%	93%
Provider Charges	98%	91%	96%	94%

Exclusive Provider Panel Penetration Rate	September-23	September-22	2023 September YTD	2022 September YTD
Bill Count	92%	98%	92%	94%
Provider Charges	96%	99%	95%	94%

Transitional Duty Summary		2023 September YTD	2022 September YTD
% of Transitional Duty Days Worked		52%	65%
\$ Saved By Accommodating		\$88,129	\$102,889
% of Transitional Duty Days Not Accommodated		48%	35%
Cost Of Days Not Accommodated		\$97,046	\$50,607

Technical Risks Services Director

Monthly Executive Report



October 9, 2023

Summary

This month we focused on completion of the Wizer training for those who had not completed by the time of this report. All members are highly encouraged to drive their users to finish training as this affects your deductible in the event of a loss. Remind stragglers that even if they are not the root cause of a loss their failure to complete training will result in up to a \$110,000 loss for the town. Of all Cyber-related over 80% of them come from employee errors in the handling of emails. The most recent losses involving MGM and Caeser casinos were caused by Phished credentials from employees, most notable, apparently, was their IT staff! Additionally, we are adding more probes to ascertain that the training is indeed working.

On the vulnerability and penetration testing we are pleased to report that 100% of BURLCOJIF members have received vulnerability and pen-testing scans. Pen testing is completed once per year. If you were breached by D2 you would have received separate notification besides your summary. We are pleased to note that not one member failed the Pen-testing portion. We are also pleased to report that not one Burlco member has a critical vulnerability to report.

On the Cyber-framework front, forms are starting to trickle in. I have met or corresponded with many of you regarding your trepidations about getting compliant. These concerns have been communicated to underwriting and have resulted in an FAQ page which can be reached from your BURLCOJIF website. There is also a committee established to review these requirements at the MEL, expect some changes in the near future. In the meantime please complete them as best that you can. Remember there can be no NO answers on the forms and they must be signed by you and your IT person. Also these forms can be resubmitted as many times as needed until you are compliant.

Please review the Cyberframework page in the report. We only have one compliant member, lets get these forms in!

Last month's Bulletin discussed PII and the importance of protecting this information from unauthorized access. This month's discussion is about how we use vulnerability and pen-testing to ensure this data is indeed protected.

Stay Cybersafe

Jerry

Cyber Hygiene Training

1

Active Trainings

1,162

Invited Users

1,044

Started Training

1,040

Completed Training

89.50%

4.36

Rating

05 October 2023



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	30	14	13	43.33%	3.86
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	61	61	61	100.00%	4.52
Edgewater Park Township	31	29	29	93.55%	4.70
Fieldsboro Borough	4	4	4	100.00%	3.00
Florence Township	59	59	59	100.00%	4.49
Hainesport Township	11	11	11	100.00%	4.83
Lumberton Township	46	28	28	60.87%	4.67
Mansfield Township	74	71	71	95.95%	4.19
Medford Township	151	150	150	99.34%	4.41
Mount Laurel Township	158	139	138	87.34%	4.40
New Hanover Township	9	9	9	100.00%	4.50
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	26	25	67.57%	4.13
Shamong Township	16	14	14	87.50%	4.40
Southampton Township	16	13	13	81.25%	4.50
Springfield Township	20	19	19	95.00%	3.67
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
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 INFORMATIVE 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
Excellent information on what to be aware of	5	13 July 2023



Cyber Security Bulletin October 2023

The Importance of Vulnerability and Penetration Testing to Local Government Networks

Local governments, by virtue of their responsibility for community management and public service delivery, handle a significant amount of sensitive and personal data. From land registry records to tax information, from licensing databases to election systems, these entities manage data critical to both the daily lives of citizens and the integrity of democratic processes. Given the increasing digitization of these data, it is imperative for local governments to ensure the security and integrity of their networks. This is where vulnerability and penetration testing become important.

1. Protection of Sensitive Data: Local governments hold a plethora of confidential data, including personal identification details, residential addresses, financial information, and more. If this information were to fall into the wrong hands due to a security breach, it could result in identity theft, financial fraud, or other harmful repercussions for citizens.

2. Ensuring Public Trust: Public trust is a cornerstone of effective governance. If a local government's network is compromised, it could erode citizens' confidence in their leaders and institutions. Regular vulnerability and penetration testing reassure the public that their data is safeguarded and that the government is proactively identifying and addressing potential security threats.

3. Compliance and Regulatory Requirements: There are numerous regulations at both the federal and state levels that mandate strict cybersecurity practices for government entities. Regular vulnerability and penetration testing help local governments adhere to these standards, avoid penalties, and demonstrate due diligence in their cybersecurity efforts.

4. Protecting Critical Infrastructure: Many local governments oversee and manage critical infrastructure, such as water treatment plants, power grids, and transportation networks. A cyberattack on these systems could have devastating physical consequences. Ensuring that these networks are secure from vulnerabilities is thus not only a matter of data protection but also of public safety.

5. Mitigating Financial Impact: Addressing a security breach after it has occurred can be an expensive ordeal. This includes costs related to fixing the security flaw, potential legal fees, public relations efforts to repair the government's image, and possible financial compensations to affected citizens. Vulnerability and penetration testing, while requiring an upfront investment, are cost-effective in the long run by preventing potential breaches.

6. Adapting to Evolving Threats: Cyber threats are not static. They evolve rapidly, with hackers constantly devising new methods to infiltrate networks. Regular testing ensures that local governments remain updated on the latest threat vectors and can adjust their defense strategies accordingly.

In conclusion, vulnerability and penetration testing are not mere optional exercises for local government networks; they are crucial undertakings. These tests offer a proactive approach to cybersecurity, ensuring that potential flaws are identified and rectified before they can be exploited. Given the high stakes involved in terms of public trust, safety, and financial implications, it's clear that local governments cannot afford to neglect these critical assessments.

For more in-depth information on vulnerability and penetration testing, the following external resources are recommended:

1. **[OWASP (Open Web Application Security Project)]**(<https://www.owasp.org/>)
2. **[NIST (National Institute of Standards and Technology) Special Publication 800-115]**(<https://csrc.nist.gov/publications/detail/sp/800-115/final>)

Stay Cybersafe

October 09, 2023

To the Members of the
Executive Board of the
Burlington County Municipal
Joint Insurance Fund

I have enclosed for your review and, in some cases consideration, documents of presentation relating to claims, transfers, and the financial condition of the Fund.

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending September 30, 2023 for Closed Fund Years 1991 to 2018, and Fund Years 2019, 2020, 2021, 2022 and 2023. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 40,319.88. This generated an average annual yield of 2.78%. However, after including an unrealized net loss of \$ 91,492.01 in the asset portfolio, the yield is adjusted to -3.53% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$13,076,463.56.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 29,775.00 w/YTD Total \$ 72,241.61
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00

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

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 217,117.09. The claims detail shows 306 claim payments issued.

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

Interest Allocated for the Period \$ 746.51 for a total Member Balance of \$322,979.13 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 \$ 17,579,512.98 to a closing balance of \$ 17,239,041.32 showing a decrease in the fund of \$ 340,471.66. 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 - October 2023

	Payee	FY2024	FY2023	FY2022	JIF Appropriation	Description
1	The Actuarial Advantage		1,373.00		Prof Services/Actuary	Sept 2023 Fees
2	PERMA		15,120.50		Prof Services/Admin. Consultant	July-Dec 2023 Fees
3	Arthur J. Gallagher Risk Management Services, LLC		32,517.00		Prof Services/Administration	Oct 2023 Fee
4	Risk Program Administrators LLC		130.21		Misc/Postage/Copies/Faxes	Aug 2023 - Postage, copies, fax expense
5	Risk Program Administrators LLC	438.00			Wellness Program	Wellness Calendars, split with JIFs, PF Amex
6	Risk Program Administrators LLC	600.00			Safety Incentive Program	Safety Calendars, split with JIFs, PF Amex
7	The DeWeese Law Firm, P.C.		6,413.00		Prof Services/Attorney	Oct 2023 Fees
8	Qual-Lynx		19,452.00		Prof Services/Claims Admin.	Oct 2023 Fees
9	Qual-Lynx			1,900.00	Prof Services/Claims Admin.	2022 EPL/POL Claims Advocacy Fees
10	Joyce Media		390.00		Misc/JIF Website	Oct 2023 Fees
11	Christopher J. Winter Sr.		1,833.00		Training/Police Risk Services	Law Enforcement Consultant-Oct 2023 fees
12	Kris Kristie		383.00		Misc/Recording Secretary	Oct 2023 Fees
13	J. A. Montgomery Consulting		12,125.00		Prof Services/Safety Director	Oct 2023 Fees
14	Wintsec Consulting LLC		3,400.00		Prof Services/Technology Risk Serv Dir	Oct 2023 Fees
15	Tom Tontarski		1,007.00		Prof Services/Treasurer	Oct 2023 Fees
16	Tom Tontarski		28.75		Misc/Postage/Copies/Faxes	Monthly checks (split with trico)
17	Conner Strong & Buckelew		725.00		Prof Services/Underwriting Mgr	Oct 2023 Fees
18	Debby Schiffer		2,584.00		Wellness Program	Oct 2023 Fees
19	ARC Reprographics		187.40		Misc/Printing	Inv#282175 Palmyra bks
20	Iron Mountain		84.31		Misc/Record Retention Service	Inv#HWNB855; Storage 10/1-31/23; Service 8/23-9/26/23
21	Armando Riccio LLC		750.00		Training/Training	9/11 & 9/27/23 Mgrs & Sup training AM/PM sessions (split)
22	Mansfield Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	security updates
23	Mansfield Township		1,595.00		Optional Safety Budget	AEDs; eyewash stations
24	Riverside Township		2,660.00		Optional Safety Budget	Safety supplies
25	Riverside Township			3,400.00	Safety Incentive Program	Playground repairs
26	Shamong Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	Ballet box camera
27	Shamong Township		500.00		Wellness Program	prizes for challenges
28	Tabernacle Township		250.00		EPL Credits	MEL EO credits not adjusted by PERMA
29	Tabernacle Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	Cyber protection
	Subtotals	\$1,038.00	\$105,008.17	\$5,300.00		

JIF Bill List Total	\$111,346.17
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Municipal Excess Liability Joint Insurance Fund

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

Date: Friday September 15, 2023
To: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack
Subject: September MEL Report

Management Committee: Management Committee meet on September 12th and recommended the following:

2024 Budget: Committee considered three options for loss funds and loss fund contingency. Given the various factors impacting the JIF and MEL – such as, Covid 19, increased storm activity, change in permanency awards for employees receiving an accidental disability, the expanded time frame to file a claim arising out of sexual molestation and the firemens’ cancer presumption regulation, the Board accepted the Management Committee’s recommendation to introduce a budget in October selecting the highest actuarial confidence rate. Commissioner Tomasko said the Management Committee recognized that this is a substantial increase but added that it is important for the MEL to adequately fund for the changing landscape. Chairwoman Tozzi added that the committee was all in agreement.

Professional Contracts: Fund Professional contracts awarded in 2021 for a three-year period carried an option to extend for a 4th and 5th year. The Board accepted the recommendation of the Management Committee to extend contracts for 4th and 5th year. Regulations limit the allowable increase.

Property Claims Administrator: The MEL’s retention for property claims has increased significantly since Qual-lynx quoted. Board will consider amending the fee, effective for 2023.

Actuarial Proposal: Board accepted a proposal from Actuarial Advisors Inc. to provide a secondary actuarial analysis, not to exceed \$30,000. Actuary agreed that many organization periodically seek a second review. Executive Director said he is recommending this step in particular due to the uncertainty brought about by all the factors noted above. Professional Service appointment Resolution will be on the October agenda.

MSI Access by School Board Pools: During July, the Fund office sought approval to expand school board JIF access to the MSI. Board agreed to approve a modifications to J.A. Montgomery’s compensation to reflect all school board participation. School boards pay \$50,000 to access the training; J.A. Montgomery will be compensated in the amount of 2/3 of that fee

Safety & Education Committee: Committee met on August 11th; enclosed are the minutes for information.

Legislative Committee: Committee met on July 18th; enclosed are the minutes for information. Committee Chairman Cuccia said governor signed bills increasing the cost of Independent Medical Exams and legal fees. Chairman Cuccia said he hopes the MEL will have some input on the regulations.

Claims Committee: Committee met on June 2nd and July 12th; minutes of these meetings are sent to the full MEL Board separately from the agenda. The committee is scheduled to meet immediately following this meeting.

Audit Committee: Committee met on May 31st to review the year-end financial audit and internal audits, which were reviewed and approved at the June MEL meeting. The year-end financial audit was filed with the appropriate state agencies by the June 30th deadline. Committee's report was verbal in June. May 31st minutes now submitted for information.

RCF: A copy of Commissioner Clark's report on the RCF June 2, 2023 meeting submitted for information. RCF also met just prior to today's MEL meeting.

Cyber JIF: The Cyber JIF met on June 22nd and on August 25th; enclosed are reports on both meetings. The Cyber JIF Board approved the revisions to the Competitive Contracting RFPs for Training & Phishing and for External Scanning. The Cyber JIF awarded *D2 Cybersecurity* for Training & Phishing and for External Scanning services. Chairwoman Tozzi said Risk Control Committee put in a great effort in drafting RFP and reviewing responses, particularly Tom Merchel and Adam Brewer. Webinars have been scheduled to outline the implementation process for members.

The Cyber JIF will consider establishing a reimbursement process for local JIFs already engaged with vendors for these services. In addition,

Emergency Restoration Services: In 2020, the MEL QPA issued a bid for Emergency Restoration Services and confirmed it may serve as a "rolling" list where responders that comply with bid specification will be posted to the MEL website. Board approved the addition of *CSS Building Services*, whose response meets the bid specifications, to the list.

Suburban Metro Joint Insurance Fund: To provide a status update, Suburban Metro is now placing its excess program for its two BOE members through ~~in~~ the Schools Excess Liability Fund.

JIF Membership Renewals: The NJPHA JIF and First Responders JIFs are set to renew their 3-year membership on 1/1/2024. The other eighteen local JIFs renewed on 1/1/2022 or 7/1/2022.

2024 Pre-renewal webinar: Ed Cooney and Jonathon Taveras, MEL Underwriting Manager Team will be hosting an overview presentation of the 2024 pre-renewal via an interactive Webinar on Monday September 18, 2023 at 10:00AM. Underwriting Manager said he expects the property renewal to be the most difficult of the renewals for 2024. Underwriting Manager also introduced representatives from Munich Reinsurance (excess pol epl carrier).

Power of Collaboration: Copy of the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine distributed. The ad highlights the \$3.6 billion savings provided to NJ Taxpayers while responding to the impacts of Covid-19, cost incurred from natural disasters and legislative challenges. The ad also discusses the purchase of over \$135 million in debt securities by the MEL that stabilized the bond market disrupted by COVID-19.

Attorney: Fund Attorney reported on a successful recovery on a matter involving a wire transfer for a member repaying a bond note.



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive, Suite 216
Parsippany, New Jersey 07054-4412
Tell (201) 404-0212
E mail daveg@permainc.com

Commissioner Justin Zimmerman,
NJ Department of Banking & Insurance
(Dimelit.Robles@dobi.nj.gov)
20 West State Street, P.O. Box 325
Trenton, NJ 08625-0325

October 2, 2023

Re: Local Government Insurance Issues

Dear Commissioner:

Thank you for agreeing to meet with us. To save time at the meeting, the following is the background of the issues to be discussed.

History:

In 1985, soon after the first municipal JIF was formed, the international reinsurance insurance market crashed leaving local government without coverage for large liability claims. The New Jersey Governor's office and the New Jersey Department of Insurance (now DOBI) helped the early JIFs establish a special JIF to provide excess insurance. Today, the Municipal Excess Liability Joint Insurance Fund (MEL) includes 19 local JIFs that insure 393 municipalities and 206 authorities. The JIFs have also formed three special purpose programs: (1) The New Jersey Municipal Environmental Risk Management Fund (E-JIF) to provide pollution insurance, (2) the Municipal Excess Liability Residual Joint Insurance Fund (RCF) to run out older claims, and (3) the New Jersey Cyber Risk Management Fund to provide cyber insurance.

To date, the MEL and its affiliated JIFs have saved the taxpayers \$3.8 billion including \$2.2 billion from improved safety records and \$1.6 billion from lower non-claim costs. The MEL system's combined 2023 budget is \$268 million, and its combined surplus is \$110 million.

In 1992, many of the early JIF members also established special purpose JIFs to provide health insurance. There are now nine affiliated health JIFs (a.k.a. HIFs) that collectively insure 44,000 municipal and school employees from 308 member entities. These HIFs also formed an excess HIF known as MR – HIF (Municipal Reinsurance Health Insurance Fund) based on the MEL model. The taxpayer savings since inception are estimated at more than \$1 billion.

Another program is the New Jersey Counties Excess Joint Insurance Fund (CEL) that insures 10 of the state's 21 counties. This program includes 24 related county agencies. The CEL's estimated savings are \$103 million.

Current Insurance Crisis:

Local Government is facing the largest property/casualty budget increase since the mid-1980s. Premiums to the typical municipality have already experienced a 22% increase since 2021 and will experience another 12+% in 2024.

- **Workers' Compensation:** Employee accidents are the largest item in local property casualty insurance budgets. New Jersey now has the highest workers' compensation premium rates in the country based on data from the Bureau of Labor Statistics.

Reopened Cases: Costs have escalated because New Jersey judges are now reopening cases up to four and five times while in the past they rarely reopened a case more than once. This change has resulted in the need to substantially increase IBNR reserves for fund years going back as long as two decades.

Accidental Disability Claims: IBNR reserves are being substantially increased because of a 2021 Department of Labor decision that directed workers' compensation to pay many accidental disability claims that heretofore were paid by the pension plans.

Firefighters Presumption: Another recent law created a presumption that firefighters diagnosed with cancer are eligible for workers' compensation.

COVID: The same law also made COVID compensable. New Jersey's workers' compensation cost per employee for COVID is the second highest in the country.

- **Liability:** Premiums have increased because of the erosion of Title 59 in New Jersey's courts. Judges are now reluctant to grant summary judgement dismissing even frivolous claims because of the 2021 New Jersey Supreme Court decision in Gonzalez v. Jersey City. The recent amendment in the sexual molestation statute of limitations also increased Title 59 liability costs. In some cases, towns are being sued based on allegations going back to the 1970s.
- **Property:** Premiums are increasing rapidly because the world-wide frequency of large natural disasters has almost tripled since 2000. Here in New Jersey, the state was hit with Irene in 2011, Sandy in 2012 and Ida in 2021. Property insurance premiums are also indexed to replacement values that have jumped because of supply chain issues and the labor shortage.

- **Cyber Liability:** Premiums have more than doubled in recent years. Organizations without strong cyber risk controls are finding it difficult to purchase any coverage.

In addition to premium increase, these factors also resulted in a 50% drop of the MEL System's collective surplus from \$220 million (at 2020-year end) to \$110 million (at 2022-year end). We expect the surplus to drop further at the 2023-year end. Many non-MEL JIFs are already negative and have gone back to their members for supplementary assessments. Some MEL affiliated JIFs will also adopt supplemental assessments before closing their 2022 books.

Deficits are not per se a problem so long as JIFs immediately enact remedy plans including supplementary assessments and premium increases. However, as the Middlesex JIF situation demonstrated, these issues quickly escalate if ignored.

The Need for State Coordination:

At least five State departments are involved in regulating local government risk management issues. Unfortunately, there is little coordination between these agencies. Specifically:

- **Department of Banking and Insurance.** Under NJSA 40A:10-36 *et seq.*, DOBI is the primary regulator of joint insurance funds. From the mid-1980s through the late-2000s, DOBI was very active and closely coordinated with the Department of Community Affairs until the initial group of regulators retired.
- **Department of Community Affairs:** DCA regulates governmental operations for joint insurance funds including the NJ Public Contracts Law, the Local Fiscal Affairs Law, the Local Government Ethics Act, the Open Public Meetings Act, and the Open Public Records Act. DCA receives copies of all filings made to DOBI and has joint authority to approve JIF By-Laws and Plans of Risk Management.
- **Department of Labor and Workforce Development:** DOL is responsible for the NJ Division of Workers' Compensation and administers the Public Employees Occupational Safety and Health Act (PEOSHA).
- **Department of Environmental Protection:** The MEL affiliated New Jersey Environmental Risk Management Fund (E-JIF) works closely with DEP on both environmental compliance and educational programs for local officials.
- **Office of the State Comptroller:** JIFs are required to file any contract with the Controller that exceeds \$2 million and must seek prior approval for any contract that exceeds \$10 million. JIFs are also required to file all financial audit reports with the Controller's office.

Recommendations:

1. **DOBI – DCA Coordination:** For the first 25 years, DOBI and DCA worked closely to monitor and regulate JIFs. This coordination should be reestablished. Unfortunately, much institutional knowledge has been lost.
2. **Deficit Remedy Plans:** There will be a substantial increase in JIF deficits at 2023-year end because of the factors discussed earlier that are beyond JIF control. DOBI and DCA should urge JIFs to enact adequate supplemental assessments before submitting their annual reports (due June 30th each year). If early action is taken, the impact on individual members will be minimal, especially if the assessment is payable in ten annual installments.
3. **New Members:** Enforce NJAC 11:15-2.9(b). In the past, there has been a pattern of some JIFs substantially undercutting premiums to gain membership and then jumping the rates in later budget years. NJAC 11:15-2.9(b) requires JIFs to provide both DOBI and DCA with an actuarial certification on the adequacy of any new member's assessment. Unfortunately, this regulation has not been enforced for decades.
4. **Unrealized Capital Losses:** DOBI should reaffirm that it does not intend to include unrealized capital losses when considering the adequacy of deficit remedy plans. The Federal Reserve increase in interest rates will generate additional investment income going forward. However, all insurers, including JIFs, are required to book the unrealized investment loss caused by the interest rate increase. This adjustment is temporary since the MEL invests its assets in conservative short-term fixed securities including bonds issued by its members. The MEL holds securities to maturation unless the new higher rates create an opportunity to increase investment yield.
5. **Continuing Education:** Each year, the MEL conducts a six-hour continuing education program for insurance professionals and municipal officials on risk management issues. To minimize difficulties in securing DOBI approvals, the MEL is applying to become an Insurance Education Provider. Some of the courses do not fit neatly into the normal parameters. For example, recently the NJ Department of Labor requested to present on wage and hour laws. This impacts local risk management because contractors bidding on property reconstruction projects must comply with NJDOL regulations. We also just submitted an ethics course we jointly developed with the Acting DCA Commissioner.
6. **Banking Issues:** In May, one community suffered a \$6.3 million loss from funds fraudulently transferred from its accounts. There is only limited insurance coverage for events this nature and the community is currently facing a substantial uninsured loss. There needs to be a discussion involving both DOBI and DCA about ways to reduce the risk of similar events occurring in the future.

7. **Contracting Issues:** The state needs to clarify its rules under the Public Contracts Law. The nine HIFs planned to reduce costs by jointly contracting for medical discount networks, and selecting several networks so HIFs could choose the most cost-effective network for each member. This is a strategy that the State Plan is also pursuing. The QPA (Qualified Purchasing Agent) retained by the HIFs opined that the strategy is legal. The Office of the State Comptroller disagreed and the Department of Community Affairs (the agency responsible for enforcement of the Public Contracts Law) is attempting a resolution that will accomplish the objective of reducing costs to the taxpayers.
8. **Legislative Issues:** Legislation that will increase local government insurance costs is still being pushed in the legislature. For example, S-3818 will at least double plaintiff's attorney fees in workers' compensation cases that are already among the highest in the country. Further, local government needs both budget and levy cap relief.
9. **Captive:** The MEL would like to explore the feasibility of forming a group captive domiciled in New Jersey to reinsure a portion of the Public Official's/Employment Practices policy placed with a commercial insurer. We also believe that a captive might be a useful vehicle to share risk between local units of government, schools, and the State itself including its authorities. The existing JIF statutes are not broad enough to permit all forms of New Jersey government to come together in a single JIF.

Again, we look forward to discussing these issues at the upcoming meeting.

Sincerely,

David N. Grubb
Executive Director

Cc Joseph Hrubash, MEL Co-Executive Director



Municipal Excess Liability Residual Claims Fund

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September 15, 2023

Memo to: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack
Re: RCF September 2023 Meeting

2022 Budget Amendment: Following the public hearing, the Board of Commissioners reviewed and adopted the amended Fund Year 2022 Budget, which reflected the transfer of the Fund Year 2018 claims from the local JIFs as of 12/31/22. Enclosed as part of this report is the Amended 2022 Budget.

2024 Budget: The Board of Fund Commissioners reviewed the proposed 2024 Budget. Under the conditions of the Fund, the 2024 expenses cannot be directly charged to an expense line established in the 2023 budget.

Executive Director recommended the amount of \$700,000 be returned to the members from 2022 Fund Year Contingency Account and the Board adopted Resolution 21-23 reflecting that recommendation.

In addition, the Board of Fund Commissioners voted to introduce on first reading of the 2024 Budget and to schedule the Public Hearing at the October 18, 2023, 10:30AM meeting to be held at Forsgate Country Club. Enclosed as part of this report is the Proposed 2024 Budget.

2022 Audit Filing. The RCF 2022 audit was filed with the New Jersey Department of Banking and Insurance (DOBI) and the New Jersey Department of Community Affairs (DCA) on June 29, 2023.

Claims Committee: The Claims Review Committee met on June 2 and July 12, 2023 and also met the morning of the Commissioner's meeting. Minutes of the meetings were enclosed under separate cover.

Next Meeting: The next meeting of the RCF is scheduled for October 18, 2023 at 10:30AM at the Forsgate Country Club.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2022 AMENDED BUDGET				
	2022	2022 Amendment	2022	\$
	PROPOSED	2018 Assessments	Revised Budget	CHANGE
	BUDGET			
APPROPRIATIONS				
MEL	315,330	13,211,400	13,526,730	13,211,400
BMEL	0	0	0	0
ATLANTIC	49,541	1,903,062	1,952,603	1,903,062
BERGEN	13,840	1,308,269	1,322,108	1,308,269
BURLCO	20,723	678,827	699,550	678,827
CAMDEN	23,828	903,413	927,241	903,413
MONMOUTH	27,328	1,539,271	1,566,599	1,539,271
MORRIS	20,794	1,964,504	1,985,298	1,964,504
NJUA	17,074	395,229	412,302	395,229
OCEAN	50,246	3,262,404	3,312,649	3,262,404
PMM	8,590	376,771	385,362	376,771
SOUTH BERGEN	22,222	1,269,488	1,291,710	1,269,488
SUBURBAN METRO	21,634	717,622	739,256	717,622
TRICO	31,031	849,602	880,633	849,602
SUBURBAN MUNICIPAL	3,504	353,830	357,334	353,830
CENTRAL JERSEY (incl.	43,824	967,219	1,011,042	967,219
NJPHA	16,492	677,498	693,990	677,498
TOTAL	686,000	30,378,409	31,064,409	30,378,409
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2022 AMENDED BUDGET				
	2022 PROPOSED	2022 Amendment	2022	
	BUDGET	2018 Assessments	Revised Budget	
APPROPRIATIONS				
CLAIMS	0	29,678,409	29,678,409	29,678,409
Run-in Claim Receivable	15,000		15,000	0
LOSS FUND CONTINGENC	0	700,000	700,000	700,000
SUBTOTAL LOSS FUND	15,000	30,378,409	30,393,409	30,378,409
EXPENSES				
ADMINISTRATOR	214,158		214,158	0
DEPUTY ADMINISTRATOR	72,849		72,849	0
ATTORNEY	44,336		44,336	0
CLAIMS SUPERVISION &	64,092		64,092	0
TREASURER	41,626		41,626	0
AUDITOR	24,589		24,589	0
ACTUARY	43,899		43,899	0
MISCELLANEOUS	25,800		25,800	0
SUBTOTAL	531,349	0	531,349	0
EXPENSE CONTINGENCY	139,651		139,651	0
TOTAL BUDGET	671,000	30,378,409	31,049,409	30,378,409

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2024 PROPOSED BUDGET				
	2023 ANNUALIZED	2024 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
Run-in Claim Receivable	15,000	72,500	57,500	383%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	15,000	72,500	57,500	383%
EXPENSES				
ADMINISTRATOR	218,441	222,810	4,369	2%
DEPUTY ADMINISTRATOR	74,306	75,792	1,486	2%
ATTORNEY	45,223	46,127	904	2%
CLAIMS SUPERVISION & AUDIT	65,374	66,681	1,307	2%
TREASURER	42,459	43,308	849	2%
AUDITOR	25,081	25,583	502	2%
ACTUARY	44,777	45,673	896	2%
MISCELLANEOUS	26,316	26,842	526	2%
SUBTOTAL	541,977	552,816	10,839	2%
EXPENSE CONTINGENCY	142,523	147,184	4,661	3%
TOTAL BUDGET	684,500	700,000	15,500	2%



**New Jersey Municipal Environmental
Risk Management Fund**

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DATE: September 15, 2023
TO: Burlington County Municipal Joint Insurance Fund
FROM: Commissioner Jack
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

2024 BUDGET – Attached to this report, is the 2024 draft budget. The Finance Committee met on August 24, 2023 and recommended the 2024 budget as presented. The budget was introduced and approved by the Board and will be adopted at the Public Hearing scheduled for October 18, 2023 at Forsgate Country Club.

2023 DIVIDEND - The Finance Committee is recommending a 2023 dividend of \$2,500,000. Resolution #25-23 authorizing a total return dividend of \$2,500,000 was adopted by the Executive Board.

FUND QPA CONTRACT RENEWAL – The Executive Committee authorized the renewal of The Canning Group’s professional services contract, without competitive bidding, to serve as the Fund’s Qualified Purchasing Agent in 2024 for a fee not to exceed \$5,000.

REGULATORY AFFAIRS - PERMA filed the 2022 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund’s newspaper.

NEXT MEETING- The next meeting of the EJIF is scheduled for October 18, 2023 at the Forsgate Country Club.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND					
2024 PROPOSED BUDGET BASED ON 2010 CENSUS & 2/3rd Change to 2020 CENSUS					
	9/6/2023	2023	2024		
		TOTAL	TOTAL	CHANGE	
I. Claims and Excess Insurance				\$	
Claims				%	
1 Third Party (Non-Site Specific)		425,247	434,747	9,500	2.2%
2 On Site Cleanup (Site Specific)		233,201	235,679	2,478	1.1%
3 PO Pollution Liability		153,180	148,729	(4,451)	-2.9%
4 Tank Systems		221,769	219,662	(2,107)	-1.0%
5 DMA Waste Sites (Superfund Buyout)		1,252,879	1,249,325	(3,554)	-0.3%
6 LFC		21,239	21,739	500	2.4%
7 Total Loss Fund		2,307,515	2,309,881	2,366	0.1%
8					
9 II. Expenses, Fees & Contingency					
10 Professional Services					
11 Actuary		62,500	62,500	-	0.0%
12 Attorney		92,837	94,694	1,857	2.0%
13 Auditor		17,620	17,973	353	2.0%
14 Executive Director		343,026	349,886	6,860	2.0%
15 Treasurer		21,731	22,166	435	2.0%
16 Legislative Agent		45,000	45,000	-	0.0%
17 Underwriting Managers		271,691	277,125	5,434	2.0%
18 Environmental Services		485,524	495,234	9,710	2.0%
19 Claims Administration		32,086	32,727	641	2.0%
20					
21 Subtotal - Contracted Prof Svcs		1,372,015	1,397,305	25,290	1.8%
22					
23 Non-Contracted Services					
24 Expenses contingency		28,389	28,389	-	0.0%
25 Member Testing		8,326	8,326	-	0.0%
26					
27 Subtotal - Non-contracted svcs		36,715	36,715	-	0.0%
28					
29 Subtotal-Contracted/Non-contracted svcs		1,408,730	1,434,020	25,290	1.8%
30					
31 Excess Aggregate Insurance		548,464	564,918	16,454	3.0%
32					
33 General Contingency		180,222	180,222	-	0.0%
34					
35 Total Exp. Fees & Contingency		2,137,416	2,179,160	41,744	2.0%
36					
37 TOTAL JIF APPROPRIATIONS		4,444,931	4,489,041	44,110	1.0%
38					
39 *LFC = Members not based on population (i.e. Parking Auth, Health Commissions, Fire Dept, OMUA)					