



AGENDA PACKET



Tuesday, December 19, 2023 at 3:00 PM

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

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

December 19, 2023 – 3:00 PM
Medford Village Country Club, Medford, NJ

AGENDA

- I. Meeting called to order by Chair
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the *Burlington County Times*, Mount Holly, and the *Courier Post*, Cherry Hill NJ;
 - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the BURLCO JIF.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
 - D. Move up Alternates (*if necessary*) 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 **November 21, 2023** Meeting Minutes – **Motion – All in Favor**.....Pages 1-16
- VII. Claims Review Committee Meeting Minutes – December 12, 2023.....Handout
- VIII. Executive Director’s Report.....Pages 17-44
 - A. Lost Time Accident Frequency Pages 21-22
 - B. Certificates of Insurance Pages 23-24
 - C. Financial Fast Track Report Page 25
 - D. Regulatory Filing Checklists Pages 26-27
 - E. 2022 Safety Incentive Program Page 28
 - F. 2023 Optional Safety Budget Page 29
 - G. 2023 Wellness Incentive..... Page 30
 - H. 2023 EPL/Cyber Risk Management Budget..... Page 31
 - I. EPL Compliance Status Pages 32-33
 - 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. Elected Officials Training
 - O. Model RFQ for Risk Management Services
 - P. 2024 RMC Resolutions & Agreements
 - Q. 2024 Committee Volunteer Forms..... Pages 41-44
 - R. 2024 Safety & Wellness Calendars
 - S. Annual Reports
 - T. Inclement Weather Policy
 - U. Dividend Notices
 - V. Website
 - W. New Member Activity

IX.	Solicitor’s Report	
	A. MEL Helpline and Contact List.....	Pages 45-46
	B. Resolution 2023-_____ Adding an Additional Approved Associate with Pietras, Saracino Smith & Meeks to the Workers Compensation Defense Panel – Motion- Roll Call	Pages 47-48
X.	Safety Director’s Report	
	A. Activity Report	Pages 49- 51
XI.	Claims Administrator’s Report	
	A. Lessons Learned from Losses	Page 52
XII.	Law Enforcement Risk Management	
	A. Report.....	Pages 53-54
XIII.	Wellness Director Report	
	A. Monthly Activity Report.....	Pages 55-56
XIV.	Managed Health Care Report	
	A. BURLCOJIF Summary.....	Page 57
	B. Average Days to Report.....	Page 58
	C. Claims Reported by Type.....	Page 59
	D. Nurse Case Management Reports.....	Page 60
	E. Transitional Duty Report.....	Page 61
	F. PPO Savings and Penetration Reports.....	Pages 62-63
	G. Top 10 Providers & Paid Provider by Specialty.....	Page 64
	H. Quick Notes.....	Page 65
XV.	Technology Risk Services	
	A. Reports.....	Pages 66-68
XVI.	Treasurer’s Report as of November 30, 2023	Pages 69-96
	A. Investment Report	
	B. Investment JCMI	
	C. Loss Run Payment Registers	
	D. Fund Status	
	E. Disbursements	
	F. December Bill List.....	Pages 97-98
	Motion to approve the Payment Register & Bill Lists– Motion – Roll Call	
XVII.	Committee Report	
	A. Finance Committee report	
	1. 2024 Budget Public Hearing – Motion to Open Public Hearing – All in Favor	
	2. 2024 Budget Public Hearing – Motion to Close Public Hearing – All in Favor	
	3. 2024 Budget Adoption – Motion to Adopt – Roll Call	Page 99
	4. 2024 Assessment Allocation Strategy - Motion to Adopt – Roll Call	Pages 100-115
	5. 2024 Assessment Certification - Motion to Adopt – Roll Call	Page 116
	6. Resolution 2023- _____ Authorizing the Fund Treasurer to Transfer \$53,990 from the Fund Year 2023 MEL Liability & Workers Compensation Budget Line Item and \$8,708 from the MEL Excess Property Line Item to the MEL Unencumbered Surplus Account – Motion - Roll Call	Page 117
	B. Safety Committee Meeting Minutes –November 21, 2023.....	Pages 118-142

- C. 2024 Executive Committee Nomination Slate.....Page 143

- XVIII. MEL/RCF/E-JIF/Cyber Reports
 - A. NJ MEL CyberJIF Meeting Report – November 20, 2023.....Pages 145-145
 - B. MEL Meeting Report – December 6, 2023.....Pages 146-148
 - 1. 2024 MEL Adopted Budget.....Page 149
 - 2. 2024 MEL Certified Assessments.....Page 150

- XIX. Miscellaneous Business
 - A. Motion to Authorize the Executive Director’s Office to bind EPL/POL Insurance Coverage on behalf of the membership for the 2024 Fund Year – **Motion – All in Favor**
 - B. Motion to Authorize the Executive Director’s Office to bind Volunteers Directors & Officers Insurance Coverage on behalf of the membership for the 2024 Fund Year– **Motion – All in Favor**
 - C. Resolution 2023____ Authorizing the Fund Chair & Fund Secretary to Execute A Revised One Year Contract with D2 to Provide External Network Vulnerability Scanning and External Network Penetration Testing effective January 1, 2023 – **Motion-Roll Call**.....Pages 151-152
 - D. Resolution 2023-____ Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments effective January 1, 2024 at a cost not to exceed \$5,796. **Motion – Roll Call**.....Pages 153-154
 - E. Resolution 2023-____ Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with D2 to provide External Network Vulnerability Scanning effective January 1, 2024 at a cost not to exceed \$4,889 **Motion – Roll Call**..... Pages 155-156
 - F. Resolution 2023-____ Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with D2 to provide External Network Penetration Testing effective January 1, 2024 at a cost not to exceed \$87,320 **Motion – Roll Call**.....Pages 157-158
 - G. Resolution 2023- _____ Authorizing the Release of \$25,000 of the Township of Bordentown’s Share of the Aggregate Excess Loss Contingency Fund – **Motion – Roll Call**.....Pages 159-160
 - H. Motion to Adopt a Revised Surplus Distribution Policy – **Motion – All in Favor**.....Pages 161-163

The Reorganizational meeting of the BURLCOJIF will be held on Tuesday, January 16, 2023 at 3:00 PM at the Hainesport Municipal Building

- 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

November 21, 2023 @ 3:30 pm

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

A meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was via Zoom Conferencing on Tuesday, November 21, 2023. Fund Chair, John Gural, **Palmyra Borough**, presiding. The meeting was called to order at 3:30 PM.

Ms. Patel took a moment to verify all phone numbers and participants.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Rich Wolbert, *Fund Secretary*, **Beverly City**
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.**
Carrier Gregory, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Susan Jackson, **New Hanover Twp.**
Robert Duff, *Alternate*, **North Hanover Twp.**
John Gural, *Fund Chair*, **Palmyra Borough**
Kathy Smick, **Pemberton Borough**
Dan Hornickel, **Pemberton Twp.**
Michael Mansdoerfer, **Riverside Twp.**
Susan Onorato, **Shamong Twp.**
Brandy Boyington, **Springfield Twp.**
Lisa Cummins, **Tabernacle Twp.**
Craig Farnsworth, **Westampton Twp.**
Maryalice Brown, **Woodland Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners/Professionals were:

Mari Ann Capriglione, **Bass River Twp.**
Kathy Burger, **Medford Twp.**
Kathy Hoffman, **Southampton Twp.**
Paul A. Forlenza, MGA, *Executive Director*, **RPA – A Division of Gallagher**

Those also in attendance were:

Kamini Patel, MBA, CIC, CPCU, AIDA®, *Deputy Executive Director, RPA – A Division of Gallagher*
David DeWeese, Fund Solicitor, *The DeWeese Law Firm, P.C.*
Rob Garish, Asst. Director of Public Sector, *J.A. Montgomery*
Chris Winter, *Law Enforcement Risk Management Consultant*
Chris Roselli, Account Manager, *General Liability Unit, Qual-Lynx*
Karen Beatty, Account Manager, *Qual-Care*
Tom Tontarski, *Treasurer*
Debby Schiffer, Wellness Director, *Targeting Wellness*
Jerry Caruso, *Technology Risk Services Director*.....missed 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.

APPROVAL OF MINUTES

Chair Gural presented the Open session meeting minutes of the October 17, 2023 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. Hornickel, seconded by Mr. Ingling to approve the Open session meeting minutes of the October 17, 2023 meeting. All in Favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE MEETING REPORT – November 6, 2023

Mr. Bellina noted the minutes of the November 6, 2023 Claims Review Committee meeting were emailed out earlier for today's meeting and are self-explanatory. He then noted the Committee reviewed thirteen (13) PARs including six (6) Workers' Compensation (*5 Police, 0 Fire, and 1 Other*); zero (0) General Liability, zero (0) Automobile Liability, and three (3) 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

Ms. Patel reviewed the Executive Director's Report found in the agenda packet with the membership. She then highlighted the following items from the report:

Ms. Patel referenced a report showing the Certificates of Insurance issued for September/October, and asked that members please review for accuracy.

Ms. Patel 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. She noted that all funds must be claimed or encumbered by November 30, 2023, with encumbered funds needing to be claimed by February 1, 2024. She reminded everyone to please utilize your funds and submit your vouchers for reimbursement as soon as possible.

Ms. Patel referenced the Statutory Bond listing in the agenda noting that 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. She 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 that 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.

Ms. Patel 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 were reminded to complete the necessary steps and submit their compliance checklist by November 1, 2023. If there were any questions, please contact the Executive Directors office.

In regards to Elected Officials Training, Ms. Patel stated this training will once again be held through the MSI, and once more information is available, that information will be sent out to the membership.

Ms. Patel noted on or about September 29, 2023 and email was sent out by Tracy Forlenza which included the model RFQ for Risk Management Services to all Fund Commissioners, Municipal Clerks, and Risk Managers. Also, on or about October 10, 2023 a memo and sample copies of the JIF RMC Resolution and Agreement for the 2024 Fund Year was sent out to all Risk Management Consultants.

Ms. Patel reported 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. She noted that RMC payments cannot be processed until this documentation is received. In addition 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

In regards to Surplus Release, Ms. Patel noted on September 22, 2023 we requested approval for the release of \$700,000 from the Department of Banking and Insurance. 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 distribution of their portion of the surplus.

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

SOLICITOR'S REPORT

MEL EPL Helpline & Authorized Contact List – Mr. DeWeese emphasized to 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 one (1) new case since the October meeting:

Gunther v. Township of Tabernacle

Mr. DeWeese noted there had been no closed cases since the October meeting.

Mr. DeWeese stated he provided a Summary General Liability File Report this month at the November 6th meeting noting there are currently twenty-four (24) active General Liability cases.

Lastly, Mr. DeWeese reported that the MEL EPL Claims Committee, which he is a member of, met on November 17, 2023 and is looking to meet quarterly in 2024. Mr. Semrau, Mr. Pevner, Mr. Botta, Ms. Steinmeiller, Mr. Hrubash, and Ms. Howlett were also present at the meeting.

Some of the items of focus at this meeting were Land Use Claims with Mr. Pevner highlighting ten (10) Land Use Claims that he felt the group would benefit from reviewing the facts and circumstances behind these claims were handled.

Mr. DeWeese advised at that meeting that he noticed a number of billboard company claims based upon denial of zoning applications to install billboards and based upon the conversation amongst the Attorneys, it was agreed that a number of municipalities have older ordinances related to billboards that are antiquated with provisions that are no longer enforceable. Mr. Semrau agreed to draft a model billboard ordinance, which Mr. DeWeese will then circulate to all members in hopes they will then rescind any old billboard ordinances they have.

Mr. DeWeese he also addressed training for Zoning Officers and Officials, as it is his opinion there isn't much training available to these individuals, and he feels this is an important position that needs proper training. Ms. Steinmiller noted she would research this topic, and with the assistance of J.A. Montgomery, develop some type of training for Zoning Officials in our JIFs. Mr. DeWeese noted he feels this will be a very valuable resource if this can be created.

Lastly, he noted Ms. Howlett, with the assistance of J. A. Montgomery, has been able to produce a video related to FMLA issues which should be available to view by all of our members by mid-December.

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 October. 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 continue to be presented through Zoom a limited number of in-person trainings were offered as part of the training expos conducted earlier this year. In addition to the MSI Expos, the ELDT Train the Trainer Program was offered in various locations throughout the state. This training was offered in response to the federal mandate that requires anyone seeking a new CDL, upgrading an existing CDL, or adding endorsements must attend a basic orientation before testing at the motor vehicle. If you have any employees or intend to hire new employees who need a CL, taking advantage of this program can save thousands of dollars per employee. The Next training will be by zoom on November 29th.

As always, Mr. Saville recommend reviewing the hierarchy reports for your town in the learning management system to be sure your training is up to date.

Mr. Saville also reminded the members group registrations are available for those with limited internet capabilities and to keep in mind that PEOSH considers any training more than three years old to be outdated.

Lastly, Mr. Saville noted PEOSH is promoting its Consulting services where they will accept an invitation to a voluntary inspection without issuing citations and you can be free from an enforcement visit for one year.

Mr. Saville asked if there were any questions at this time. No questions were entertained.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

During this month's Lessons Learned from Losses review, Mr. Roselli emphasized the significance of ladder safety protocols. He highlighted the alarming number of claims associated with ladder accidents, which often result in severe injuries. He mentioned that these accidents occur because individuals either disregard safety precautions or try to perform tasks without proper assistance. Mr. Roselli shared a custodian claim as an example of a million-dollar-plus claim, which resulted from an employee attempting to handle a heavy load without waiting for assistance, leading to a serious injury. It was noted that implementing good ladder safety practices could substantially reduce the number and severity of such claims. The meeting participants had a detailed discussion regarding ladder safety and the importance of following proper safety protocols.

Ms. Roselli asked if there were any questions at this time. No questions were entertained

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

Mr. Winter reviewed this report, which was included in the agenda, noting it is mostly self-explanatory, and highlighted the following.

Mr. Winter noted his activities for October were outlined in the report.

Mr. Winter reported 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 in October, he completed one (1) Police agency visit and agency visits are near completion for this year. 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 and stated Activity Reports would be forwarded to the FUND Commissioners upon completion.

Mr. Winter reported the Report Writing Class scheduled for October 27, 2023 was canceled due to scheduling conflicts and low registration. A future date will be considered after reviewing input from respective Chiefs. In regards to Bulletins, Mr. Winter noted there were no Bulletins or Newsletters distributed during October.

Lastly, Mr. Winter noted in regards to the BURLCOJIF Law Enforcement Ad-Hoc Committee, the Ad-Hoc Committee is being formulated with three (3) Police Chiefs to represent (JIF) police agencies in Burlington

County. Mr. Winter 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, with an initial meeting being coordinated at this time.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer's stated her report, which is included in the agenda packet, provides a detailed overview of the activities and planned events for November. She then highlighted a range of well-being initiatives and activities that towns have either already implemented or have planned for the near future.

Ms. Schiffer reviewed some wellness ideas and initiatives in hopes that towns will consider some of these ideas to utilize their funds, which included ideas such as Holiday cook-offs, healthy holiday desserts, Wellness Day offerings including flu shots and Blood Pressure screenings; fun holiday resiliency challenges as well as Maintain Don't Gain challenge.

Ms. Schiffer noted this quarter's theme is all about reducing Stress. The newsletter was distributed in October, followed by handouts in November and December on how stress impacts specific conditions. 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 her if you need ideas or if you would like her to present (or set up a speaker) on this subject.

Ms. Schiffer reminded the members that any remaining Wellness Funds must be used or encumbered by November 30, 2023, so please reach out to her with any questions.

Lastly, in regards to 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 commitment. It was reported that those who attended last year would like to send more of their officers, which is great, however, we still have 9 paid spots to fill as the next cohort starts in February 2024. Please encourage your Chief to reach out to her or Keith if he/she is interested in trying out this program.

Ms. Schiffer asked if there were any questions at this time. No questions were entertained.

MANAGED HEALTH CARE REPORT

Ms. Beatty noted she had included the October reports in the agenda and highlighted the following:

Lost Time v. Medical Only Cases

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

	<i>October</i>	<i>YTD</i>
<i>Lost Time</i>	0	22
<i>Medical Only</i>	8	93
<i>Report Only</i>	17	127
<i># of New Claims Reported</i>	25	242
<i>% Report Only</i>	68%	52%

<i>Medical Only/Lost Time Ratio</i>	<i>100:00</i>	<i>81:19</i>
<i>Average Days to Report to Qual-Lynx</i>	<i>1.3</i>	<i>2.5</i>
<i>Average Days Reported to employer</i>	<i>0.0</i>	<i>0.9</i>

Claims Report by Type

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

All Claims – 2.5 days to report
 Non-COVID Claims – 2.6 days to report
 COVID Claims – 1.9 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>	<i>1,767</i>
<i>Transitional Duty Days Worked</i>	<i>939</i>
<i>% of Transitional Duty Days Worked</i>	<i>53%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>828</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>47%</i>
<i>\$ Saved by Accommodating</i>	<i>\$93,576</i>
<i>\$ Lost by not Accommodating</i>	<i>\$101,428</i>

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>October</i>
<i>Bill Count</i>	<i>138</i>
<i>Original Provider Charges</i>	<i>\$217,679</i>
<i>Re-priced Bill Amount</i>	<i>\$74,661</i>
<i>Savings</i>	<i>\$143,019</i>
<i>% of Savings</i>	<i>66%</i>

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

Nurse Case Management Report: This report depicts the number of open cases each Nurse Case Manager carried for each month to date, along with how many cases were closed for the current month, and how many cases were opened for the current month.

Managed Care Quick Notes

Ms. Beatty reported that a 61-year-old heavy equipment operator with multiple health issues and obesity had injured his back while removing a tire from a truck. The nurse case manager helped to schedule an MRI, which revealed a new L2-3 disc extrusion. The claimant underwent surgery after obtaining cardiac clearance. The nurse case manager followed up post-surgery to ensure proper care, and work hardening was ordered three months later. The claimant was discharged with permanent restrictions that the employer could not accommodate and he retired. The Qual-Lynx team worked closely with all parties involved to achieve the best possible outcome.

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, however, he reminded the members that the Phishing, Vulnerability and Penetration status and Cyber JIF Framework Compliance reports have been removed. He reiterated this was done to prevent information being available to bad actors. With that said, Mr. Caruso noted he has that information, and should anyone want those reports, please contact him and he will provide them to you.

Mr. Caruso noted in regards to the Cyber Awareness Training, the BURLCOJIF currently only has four (4) towns that are under 80%, which is very good. However, he would like to see those towns up over 80% by the end of the year.

Mr. Caruso reported in regards to the vulnerability and penetration testing by D2, the BURLCO JIF is at 100%, which means all of the VSA and KYC forms have been completed and associated IP addresses recorded. He noted if D2 was able to breach your network, they would have notified you accordingly. He then reported that there are no critical vulnerabilities were discovered during the monthly vulnerability scan for the membership.

Mr. Caruso reminded the members that the Cyber JIF has revised the Cybersecurity Framework requirements and corresponding deductibles. He then reviewed the deductibles for the various standards with the membership. He noted that smaller towns are more vulnerable to attacks from a bad actor and could potentially face large deductibles if they do not come into compliance with the Cyber Security Framework.

Lastly, Mr. Caruso reported this month's bulletin addresses the importance of analyzing emails, and reviewed the five (5) things to check for before you open or click an email. He noted the bulletin is very informative, is a very important part of what we are doing, and encouraged everyone to read 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 one month period ending October 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 one-month period ending October 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 \$40,532.88. This generated an average annual yield of 2.85%. However, after including an unrealized net loss of \$8,100.37 in the asset portfolio, the yield is adjusted to 2.28% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$13,093,528.48.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$19,090.54.00	\$91,332.15
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$0.00	

Loss Run Payment Register – October 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 \$293,977.15. The claim detail shows 332 claim payments issued.

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

Interest Allocated for the Period \$767.08 for a total Member Balance of \$323,746.21.

Cash Activity for the Period

During the reporting period, the Fund’s “Cash Position” changed from an opening balance of \$17,239,041.32 to a closing balance of \$16,886,641.02 showing a decrease in the fund of \$352,400.30.

Bill List – November 2023

For the Executive Committee’s consideration, Mr. Tontarski presented the November 2023 Bill List in the amount of \$94,517.41, which was included in the agenda packet.

Chair Gural entertained a motion to approve the October 2023 Loss Run Payment Registers and the November Bill List in the amount of \$94,517.41 as presented.

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

Motion by Ms. Provenzano, seconded by Mr. Mascia to approve the *October 2023 Loss Run Payment Register and November Bill List* as presented.

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
 Jerry Mascia, **Mt. Laurel Township**
 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: Mr. Hornickel abstained only from the Mr. Riccio payment on the November List.

Motion carried by majority vote.

COMMITTEE REPORTS

Finance Committee Meeting Minutes –October 24, 2023

Mr. Mansdoerfer reported the Finance Committee met on October 24, 2023 for a special meeting. The minutes are self-explanatory and included in the agenda. He then highlighted the following from the meeting, noting there were a few actionable items:

He stated that the meeting was scheduled in response to a communication received from the Department of Banking and Insurance (DOBI) regarding the release of \$700,000, which had been approved by the Finance

Committee. DOBI had expressed their concerns during a conference call with the Executive Director's office, specifically regarding the decline in surplus over the past three years. However, they seemed to overlook our current surplus amount. Additionally, DOBI raised concerns about the substantial rate increase in the General Liability and Property markets, as well as the increase in investment losses and the negative development experienced by the BURLCOJIF in previous years.

Mr. Mansdoerfer noted the practice utilized by Finance Committee to determine the amount of surplus release this year was the same as in past years, deciding to release \$400,000 less in 2024 than we had in 2023. With that said, after the conference call the Executive Directors office had with DOBI, and after our October 24, 2023 Special Finance Committee meeting, the Finance Committee feels strongly that the release of \$700,000 was a good figure to release, and would hurt the members if we didn't recommend to release surplus this year.

Mr. Mansdoerfer stated we would need a motion to reaffirm the release of the \$700,000 in surplus from the Fund in order to proceed. Chair Gural thanked everyone involved for handling this matter.

Chair Gural asked for a Motion to reaffirm the release of \$700,000 in Surplus from Fund Years 2010-2018 as authorized by Resolution 2023-28.

Motion by Mr. Hornickel, seconded by Ms. Kosko to reaffirm the release of \$700,000 in surplus.

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Township**
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.

Finance Committee Meeting Minutes –October 31, 2023

Mr. Mansdoerfer reported the Finance Committee met via Zoom on October 31, 2023. The minutes are self-explanatory are included in the agenda, along with the Budget Message. He asked everyone to please review the minutes, and should you have any questions, you can reach out to him.

MOTION TO INTRODUCE 2024 BUDGET

Chair Gural entertained a motion to introduce the 2024 Budget.

Motion by Mr. Wolbert, second by Mr. Ingling, to introduce the 2024 Budget as presented.

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Township**
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 INTRODUCE 2024 ASSESSMENT ALLOCATION STRATEGY

Chair McMahon entertained a motion to introduce the 2034 Assessment Allocation Strategy.

Motion by Mr. Mascia, second by Mr. Ingling, to introduce the 2024 Assessment Allocation Strategy as presented.

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Township**
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 INTRODUCE 2024 ASSESSMENT CERTIFICATION

Chair Gural entertained a motion to introduce the 2024 Assessment Certification.

Motion by Mr. Ingling, second by Ms. Provenzano, to introduce the 2024 Assessment Certification as presented.

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Township**
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.

Resolution 2023-30 Authorizing Transfer of 2019 to the MEL Residual Claims Fund

Chair Gural entertained a motion to adopt Resolution 2023-30 *Authorizing the Transfer of the 2019 Fund Year to the MEL Residual Claims Fund.*

Motion by Ms. Provenzano, second by Mr. Mascia, to adopt Resolution 2023-30 Authorizing the Transfer of the 2019 Fund Year to the MEL Residual Claims Fund as presented.

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Township**
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.

Resolution 2023-31 Authorizing the Fund Treasurer to Deposit the 2023 Dividends Received from the Environmental Risk Management Joint Insurance Fund into Member AELCF Accounts

Chair Gural entertained a motion to adopt Resolution 2023-31 Authorizing the Fund Treasurer to Deposit the 2023 Dividends Received from the Environmental Risk Management Joint Insurance Fund into Member AELCF Accounts

Motion by Ms. Provenzano, second by Mr. Wolbert, to adopt Resolution 2023-31, as presented.

ROLL CALL	<i>Yeas</i>	James Ingling, Wrightstown Borough Jerry Mascia, Mt. Laurel Township Paula Kosko, Hainesport Twp. Dan Hornickel, Pemberton Twp. Erin Provenzano, Delanco Twp. Rich Wolbert, Fund Secretary, Beverly City John Gural, Fund Chair, Palmyra Borough
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Nays: None

Abstain: None

Motion carried by unanimous vote.

Strategic Planning Committee Meeting Minutes – November 2, 2023

Mr. Hornickel stated the Strategic Planning Committee met on November 2, 2023. The minutes are self-explanatory and were emailed to everyone earlier today and highlighted the following:

Mr. Hornickel reminded the Committee of the discussion last month in regards to moving the monthly Executive Committee meetings to a start time of 3:00 pm instead of 3:30 pm, as a result of a survey that was distributed to all members. He noted this would start with the December 2023 Executive Committee meeting and carry through for the 2024 Fund Year.

Mr. Hornickel also reminded the membership that should anyone wish to attend either the AGRiP or PRIMA Conferences, there is money budgeted for those, so please reach out to the Executive Directors office should you wish to attend.

Mr. Hornickel asked everyone to please review the minutes, and should you have any questions, you can reach out to him.

Nominating Committee Meeting Minutes – November 2, 2023

Mr. Hornickel asked the members to review the minutes from the November 2, 2023 meeting, which are included in the agenda packet and thanked the Committee for their time and participation. He noted they discussed the Committee Charter, eligible Fund Commissioners for the Nomination slate, noting both the history and the attendance records, in preparation for the 2024 Executive Committee draft slate. He then noted the 2024 Nomination Slate is as follows, and will be presented for adoption in January:

Chair: **John Gural, Palmyra Borough**

Secretary: **Rich Wolbert, Beverly City**

Executive Committee: **James Ingling, Wrightstown Borough**
Jerry Mascia, Mount Laurel Township
Paula Kosko, Hainesport Township
Daniel Hornickel, Pemberton Township

Erin Provenzano, Delanco Township

- Alternates:
- #1 **Mike Mansdoerfer**, Riverside Township
 - #2 **Mary Picariello**, North Hanover Township
 - #3 **Maria Carrington**, Bordentown Township
 - #4 **Tom Sahol**, Chesterfield Township
 - #5 **Joe Bellina**, Delran Township
 - #6 **Patrice Hansell**, Fieldsboro Borough
 - #7 **Sue Onorato**, Shamong Township

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

Safety Committee Meeting – November 21, 2023

Mr. Wolbert stated the Safety Committee met earlier today, and the minutes would be included in the December agenda. He then noted topics discussed included Safety Monitoring of towns, of which there are not currently any towns on that list; Regional Trainings and a change to the Indoor Air Quality training date which has been postponed from December 4th to December 11th; and topics for the 2024 Safety Program.

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

Resolution 2023-32 Amending the 2023 Risk Management Plan

Chair Gural entertained a motion to adopt Resolution 2023-32 Amending the 2023 Plan of Risk Management, as presented

Motion by Mr. Wolbert, second by Mr. Ingling, to adopt Resolution 2023-32, as presented.

ROLL CALL *Yeas* James Ingling, **Wrightstown Borough**
Jerry Mascia, **Mt. Laurel Township**
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.

MEL/RCF/EJIF/CYBER REPORTS

MEL/RCF/EJIF/ CYBER Reports

Ms. Patel stated Cyber JIF met on October 19th and again this past Monday. That would be the last meeting of the year as they will then be meeting bi-monthly starting in 2024. The report of October 19th is included in the agenda packet and is self-explanatory, and the November 13th meeting report will be included in the December agenda. Ms. Patel highlighted that the Cyber JIF has contracted with D2 Cyber Security to

provide the employee cyber hygiene training, phishing, and external network vulnerability scanning. She reported the onboarding process is ongoing .

Ms. Patel noted the Cyber JIF approved their budget at the last meeting and they are looking at a 1.99% increase with BURLCO getting a 3.6% increase

Lastly, Ms. Patel noted there is a Resolution for consideration, appointing Meghan Jack as the BURLCOJIF representative to the MEL/RCF/EJIF/Cyber JIF.

Resolution 2023-33, Appointing Meghan Jack, Riverside Township, as the Funds Representative to the MEL/RCF/EJIF/Cyber JIF for 2024

Chair Gural entertained a motion to adopt Resolution 2023-33 ***Appointing Meghan Jack, Riverside Township, as the Funds Representative to the MEL/RCF/EJIF/Cyber JIF for 2024***

Motion by Mr. Hornickel, second by Mr. Ingling, to adopt resolution 2023-33, as presented

ROLL CALL	<i>Yeas</i>	James Ingling, Wrightstown Borough Jerry Mascia, Mt. Laurel Township Paula Kosko, Hainesport Twp. Dan Hornickel, Pemberton Twp. Erin Provenzano, Delanco Twp. Rich Wolbert, Fund Secretary, Beverly City John Gural, Fund Chair, Palmyra Borough
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Nays: None

Abstain: None

Motion carried by unanimous vote. The Fund thanked Ms. Jack.

At this time, Chair Gural read Resolution 2023-34 Honoring Kathy Burger, Medford Township. Chair Gural thanked Ms. Burger and recognized her many years with the BURLCOJIF and praised her for her unwavering dedication to the Fund, and wished her a wonderful retirement.

Resolution 2023-34 Honoring and Recognizing the Service of Kathy Burger to the Burlington County Municipal Joint Insurance Fund

Chair Gural entertained a Motion to accept Resolution 2023-34 Honoring Kathy Burger

Motion by Mr. Wolbert, second by Ms. Kosko, to adopt resolution 2023-34, as presented

ROLL CALL	<i>Yeas</i>	James Ingling, Wrightstown Borough Jerry Mascia, Mt. Laurel Township Paula Kosko, Hainesport Twp. Dan Hornickel, Pemberton Twp. Erin Provenzano, Delanco Twp. Rich Wolbert, Fund Secretary, Beverly City John Gural, Fund Chair, Palmyra Borough
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Nays: None

Abstain: None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Gural noted that the next meeting of the BURLCO JIF would take place on **Tuesday, December 19, 2023 at 3:00 pm at the Medford Village Country Club.**

PUBLIC COMMENT

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

Chair Gural opened the meeting to the public for comment.

At this time, Ms. Patel thanked Ms. Jack for serving as the MEL/RCF/EJIF/Cyber JIF representative. She also thanked Ms. Burger for her continued dedication and commitment to the BURLCO JIF.

Mr. Saville wished everyone a Happy Thanksgiving.

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

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

APPROVAL OF CLAIMS PAYMENTS

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

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

<i>Workers Compensation</i>	<i>Property</i>
<i>MLT-2024312147 (01-04)</i>	<i>2023308022</i>
<i>20424311573</i>	<i>2024314687</i>
<i>2024311776</i>	<i>2024314799</i>

Motion by Mr. Hornickel, seconded by Mr. Wolbert 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 Township**
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 were no (0) claims this month presented for Abandonment of Subrogation.

MOTION TO ADJOURN

Chair Gural entertained a motion to adjourn the October 17, 2023 meeting of the BURLCO JIF.

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

The meeting was adjourned at 4:37 PM.

Kris Kristie,
Recording Secretary for

Richard Wolbert, SECRETARY



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

A. Lost Time Accident Frequency Report – (pgs. 21-22)

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

B. Certificates of Insurance (pgs.23-24)

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

C. Financial Fast Track Report (pg. 25)

The Financial Fast Track Report for October 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 October 31, 2023 was **\$5,711,722**

D. Regulatory Filing Checklists (pgs. 26-27)

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. 28)

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 was November 30, 2023. All encumbered funds have to be claimed by February 1, 2024.**

F. 2023 Optional Safety Budget (pg. 29)

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 was November 30, 2023. All encumbered funds have to be claimed by February 1, 2024.**

G. 2023 Wellness Incentive Program Allowance (pg. 30)

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 was November 30, 2023. All encumbered funds have to be claimed by February 1, 2024.**

H. 2023 EPL/Cyber Risk Management Budget (pg. 31)

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 was November 30, 2023. All encumbered funds have to be claimed by February 1, 2024.**

I. Employment Practices Liability Compliance (pgs. 32-33)

Reports regarding each member's compliance status with the MEL EPL/POL Risk Management Plan is attached for your review as of December 11, 2023. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding the status of your compliance with the Program can be directed to Sandra Cantwell at scantwell@permainc.com.

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. 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.

O. Model RFQ for Risk Management Services

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.

P. 2024 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.

Q. 2024 Committee Volunteer Forms (pgs. 41-44)

On or about December 11, 2023, Committee Volunteer Request Forms were e-mailed to all Fund Commissioners and Risk Management Consultants. All those who received the form were asked to reply by December 15, 2023. The 2024 Committee Chairs will be meeting in early January via conference call to determine the membership of the Standing Committees. If you have not done so already, please be sure to return this form as soon as possible. If you have any questions, please contact Kris Kristie at Kristi.Kristie@RPAdmin.com.

R. 2024 Safety & Wellness Calendars

A supply of 2024 Safety & Wellness calendars are available for all members to take with you. We ask that you please distribute the calendars around your municipal facilities and place them in locations for your employees to see. The calendars act as a daily reminder of the importance that your municipality and the JIF places on employee safety and wellness.

S. Annual Reports

A copy of the 2023 Burlington County Municipal Joint Insurance Fund Annual Report was presented to each Fund Commissioner at this evening's meeting. The report provides valuable information on the finances, programs, and other initiatives of the BURLCOJIF. The Annual Report is also being emailed to all Municipal Clerks asking that they forward the report to each member of their governing body. The report is also being posted to the JIF website where it can be downloaded and printed. Members are encouraged to review the report with their governing bodies and members of their management team.

T. Inclement Weather Policy

Please note that the Fund has adopted an Inclement Weather Policy, a copy of which is available on the JIF website, www.burlcojif.org. Should it become necessary to cancel a meeting, pursuant to the policy, the Executive Director's office will attempt to contact the Fund Commissioners via e-mail, direct telephone contact or posting a message to the Fund's website (www.burlcojif.org).

U. Dividend Notices

On or about December 11, 2023, all members who are eligible to receive a share of this year's surplus release received a notification from Tracy Forlenza in regards to their balance and options for collecting their portion of the surplus. Members that would like to receive all or a portion of their dividend in the form of a check must respond to Tracy by **December 13, 2023**. Members that will be taking their dividend as a credit against their 2024 Assessment must notify Tracy no later than **December 21, 2023**. Please contact Tracy Forlenza at 856-446-9143 or Tracy.Forlenza@rpadmin.com if you have any questions.

V. Website (WWW.BURLCOJIF.ORG)

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

W. New Member Activity

Nothing to Report

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

Member Municipality	Size	Opening Balance	"Additional" SIP Funds	Jan 2023	Feb 2023	March 2023	April 2023	May 2023	June 2023	July 2023	Aug 2023	Sept 2023	Oct 2023	Nov 2023	Dec 2023	Paid in 2024	Total Paid	Remaining Balance	Date Encumber
Bass River Township	S	2,100.00	250.00														0.00	2,350.00	10/31/23
Beverly City	M	2,400.00	1,000.00				3,400.00										3,400.00	0.00	
Bordentown City	M	2,400.00	1,000.00												3,400.00		3,400.00	0.00	
Bordentown Township	L	2,700.00	1,000.00				3,700.00										3,700.00	0.00	
Chesterfield Township	S	2,100.00	750.00				2,850.00										2,850.00	0.00	
Delanco Township	S	2,100.00	1,000.00				3,100.00										3,100.00	0.00	
Delran Township	L	2,700.00	750.00												3,450.00		3,450.00	0.00	11/20/23
Edgewater Park Townsh	M	2,400.00	0.00				2,400.00										2,400.00	0.00	
Fieldsboro Borough	S	2,100.00	500.00				2,600.00										2,600.00	0.00	
Florence Township	L	2,700.00	750.00				3,450.00										3,450.00	0.00	
Hainesport Township	S	2,100.00	1,000.00				3,100.00										3,100.00	0.00	
Lumberton Township	M	2,700.00	500.00				3,200.00										3,200.00	0.00	
Mansfield Township	M	2,400.00	750.00				3,150.00										3,150.00	0.00	
Medford Township	XL	3,000.00	1,000.00					4,000.00									4,000.00	0.00	
Mount Laurel Township	XL	3,000.00	1,000.00				4,000.00										4,000.00	0.00	
New Hanover Township	S	2,100.00	250.00					2,350.00									2,350.00	0.00	
North Hanover Townsh	M	2,400.00	750.00					3,150.00									3,150.00	0.00	
Palmyra Borough	M	2,400.00	750.00					3,150.00									3,150.00	0.00	
Pemberton Borough	S	2,100.00	0.00				2,100.00										2,100.00	0.00	
Pemberton Township	XL	3,000.00	750.00														0.00	3,750.00	10/31/23
Riverside Township	M	2,400.00	1,000.00										3,400.00				3,400.00	0.00	
Shamong Township	S	2,100.00	500.00				2,600.00										2,600.00	0.00	
Southampton Township	M	2,400.00	500.00				2,900.00										2,900.00	0.00	
Springfield Township	S	2,100.00	250.00														0.00	2,350.00	10/30/23
Tabernacle Township	S	2,100.00	0.00				2,100.00										2,100.00	0.00	
Westampton Township	M	2,400.00	750.00					3,150.00									3,150.00	0.00	
Woodland Township	S	2,100.00	0.00				2,100.00										2,100.00	0.00	
Wrightstown Borough	S	2,100.00	1,000.00												2,595.15		2,595.15	504.85	11/30/23
Total By Line		\$66,600.00	\$17,750.00	\$0.00	\$0.00	\$0.00	\$46,750.00	\$15,800.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,400.00	\$0.00	\$9,445.15	\$0.00	\$75,395.15	\$8,954.85	

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

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

Member Municipality	Opening Balance	January 2023	February 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023	Paid 2024	Total Paid	Remaining Balance	Date Encumbered
Bass River Township	995.00														0.00	995.00	10/31/23
Beverly City	1,595.00												1,001.78		1,001.78	593.22	11/21/23
Bordentown City	1,595.00												1,595.00		1,595.00	0.00	
Bordentown Township	2,660.00											1,047.64	1,612.36		2,660.00	0.00	11/02/23
Chesterfield Township	995.00						995.00								995.00	0.00	
Delanco Township	1,595.00								207.00				1,388.00		1,595.00	0.00	10/03/23
Delran Township	2,660.00												2,660.00		2,660.00	0.00	11/20/23
Edgewater Park Township	1,595.00											1,572.31			1,572.31	22.69	
Fieldsboro Borough	750.00											321.92			321.92	428.08	10/24/23
Florence Township	2,660.00								516.00				2,144.00		2,660.00	0.00	
Hainesport Township	995.00						115.70	174.80				250.00	454.50		995.00	0.00	11/20/23
Lumberton Township	2,660.00												2,660.00		2,660.00	0.00	
Mansfield Township	1,595.00										1,595.00				1,595.00	0.00	
Medford Township	4,645.00														0.00	4,645.00	11/28/23
Mount Laurel Township	4,645.00				4,472.00								173.00		4,645.00	0.00	10/04/23
New Hanover Township	750.00														0.00	750.00	11/9/23
North Hanover Township	1,595.00											1,595.00			1,595.00	0.00	
Palmyra Borough	1,595.00												1,595.00		1,595.00	0.00	
Pemberton Borough	995.00								443.33						443.33	551.67	10/19/23
Pemberton Township	4,645.00								4,645.00						4,645.00	0.00	
Riverside Township	2,660.00										2,660.00				2,660.00	0.00	
Shamong Township	995.00					995.00									995.00	0.00	
Southampton Township	1,595.00												1,520.59		1,520.59	74.41	
Springfield Township	995.00														0.00	995.00	10/30/23
Tabernacle Township	995.00											446.69	548.31		995.00	0.00	
Westampton Township	1,595.00							447.45							447.45	1,147.55	11/30/23
Woodland Township	995.00														0.00	995.00	11/22/23
Wrightstown Borough	995.00											945.04			945.04	49.96	
Total By Line	52,045	\$0.00	\$0.00	\$0.00	\$4,472.00	\$995.00	\$1,110.70	\$622.25	\$5,604.33	\$207.00	\$4,255.00	\$6,178.60	\$17,352.54	\$0.00	40,797.42	11,247.58	

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

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

Member Municipality	Opening Balance	January 2023	February 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023	Paid 2024	Total Paid	Remaining Balance	Date of Encumber
Bass River Townsh	500.00														0.00	500.00	10/31/23
Beverly City	750.00												738.65		738.65	11.35	11/21/23
Bordentown City	750.00												750.00		750.00	0.00	11/30/23
Bordentown Townsh	1,000.00				383.86	250.00									633.86	366.14	11/02/23
Chesterfield Townsh	500.00				224.65							275.35			500.00	0.00	
Delanco Township	750.00								69.36				167.78		237.14	512.86	10/03/23
Delran Township	1,000.00												1,000.00		1,000.00	0.00	11/20/23
Edgewater Park Tow	750.00						579.96		170.04						750.00	0.00	
Fieldsboro Borough	500.00											371.96			371.96	128.04	10/24/23
Florence Township	1,000.00								604.04				395.96		1,000.00	0.00	
Hainesport Townsh	500.00						175.00			120.00			205.00		500.00	0.00	11/20/23
Lumberton Townsh	1,000.00											150.00			150.00	850.00	11/29/23
Mansfield Township	750.00												743.12		743.12	6.88	
Medford Township	1,500.00														0.00	1,500.00	11/28/23
Mount Laurel Towns	1,500.00							780.00							780.00	720.00	10/04/23
New Hanover Towns	500.00														0.00	500.00	11/09/23
North Hanover Towr	750.00					150.00									150.00	600.00	11/30/23
Palmyra Borough	750.00												750.00		750.00	0.00	
Pemberton Borough	500.00												498.83		498.83	1.17	10/19/23
Pemberton Townshi	1,500.00														0.00	1,500.00	10/31/23
Riverside Township	1,000.00														0.00	1,000.00	11/28/23
Shamong Township	500.00										500.00				500.00	0.00	
Southampton Towns	750.00												730.75		730.75	19.25	
Springfield Townsh	500.00														0.00	500.00	10/30/23
Tabernacle Townshi	500.00											379.49			379.49	120.51	11/02/23
Westampton Towns	750.00														0.00	750.00	11/30/23
Woodland Township	500.00														0.00	500.00	11/22/23
Wrightstown Boroug	500.00														0.00	500.00	11/29/23
Total By Line	\$21,750.00	\$0.00	\$0.00	\$0.00	\$608.51	\$400.00	\$754.96	\$780.00	\$774.08	\$189.36	\$500.00	\$1,176.80	\$5,980.09	\$0.00	11,163.80	10,586.20	
Must be Claimed or Encumbered by November 30, 2023. All Encumbered Claims Must be Claimed by February 1, 2024																	

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

Member Municipality	Opening Balance	January 2023	Feb 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023	Paid in 2024	Total Paid	Remaining Balance	Date Encumbered
Bass River Township	500.00														0.00	500.00	10/31/2023
Beverly City	500.00												500.00		500.00	-	11/21/2023
Bordentown City	500.00												500.00		500.00	-	
Bordentown Township	500.00											500.00			500.00	-	
Chesterfield Township	500.00				500.00										500.00	-	
Delanco Township	500.00												500.00		500.00	-	10/3/2023
Delran Township	500.00											500.00			500.00	-	
Edgewater Park Townshi	500.00												500.00		500.00	-	
Fieldsboro Borough	500.00														0.00	500.00	10/24/2023
Florence Township	500.00							500.00							500.00	-	
Hainesport Township	500.00											500.00			500.00	-	
Lumberton Township	500.00												500.00		500.00	-	
Mansfield Township	500.00										500.00				500.00	-	
Medford Township	500.00														0.00	500.00	11/28/2023
Mount Laurel Township	500.00											500.00			500.00	-	
New Hanover Township	500.00														0.00	500.00	11/9/2023
North Hanover Township	500.00												500.00		500.00	-	
Palmyra Borough	500.00											500.00			500.00	-	
Pemberton Borough	500.00														0.00	500.00	10/19/2023
Pemberton Township	500.00														0.00	500.00	10/31/2023
Riverside Township	500.00							500.00							500.00	-	
Shamong Township	500.00										500.00				500.00	-	
Southampton Township	500.00												500.00		500.00	-	
Springfield Township	500.00														0.00	500.00	10/30/2023
Tabernacle Township	500.00										500.00				500.00	-	
Westampton Township	500.00														0.00	500.00	11/30/2023
Woodland Township	500.00							500.00							500.00	-	
Wrightstown Borough	500.00														0.00	500.00	11/29/2023
Total By Line	14,000.00	\$0.00	\$0.00	\$0.00	\$500.00	\$0.00	\$0.00	\$1,000.00	\$500.00	\$0.00	\$1,500.00	\$2,500.00	3,500.00	\$0.00	\$9,500.00	\$4,500.00	

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



TO: Fund Commissioners
FROM: Kris Kristie, Sr. Account Representative
DATE: December 11, 2023
RE: **2024 Committee Volunteers – Fund Commissioners**

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2024.

Choices are as follows:

Coverage Committee - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

Finance Committee - The Finance Committee meets approximately three times per year to review the Fund Audit, service provider contracts and additional items. The Committee also drafts the Fund's budget, assessment allocation and dividend strategy for consideration by the Executive Committee.

Claims Committee - The Claims Review Committee meets monthly to review all Payment Authorization Requests (PARs) and claims defense strategies and advises the Executive Committee regarding claims administration and payments. The Committee serves as the focal point for discussions regarding the Claims Administrator and the Fund Attorney. The Committee reviews the progress of the Claims Administrator's efforts, monitors the effectiveness of the JIF claims and litigation management programs, and recommends new claims programs to the Fund.

Safety Committee - The Safety Committee meets approximately three times per year to review the progress of the Safety Director's efforts, to monitor the effectiveness of the JIF's safety programs, initiate new safety programs, and recommend safety policies to the Fund.

Strategic Planning Committee - The Strategic Planning Committee meets approximately three times per year to review the progress of the JIF's planning efforts as developed at the Member Retreat, monitor the effectiveness of the JIF's policies and programs, initiate new programs, and recommend policies to the Fund.

Please complete the attached response form and return it to my attention at the Fund Administrators office by **Friday, December 15, 2023.**



**Committee Participation – Fund Commissioner
2024 Fund Year**

Please indicate which committee(s) you would like to serve on for the 2024 Fund Year.

Please indicate your first choice with a “1”, second choice with a “2”, etc.

Name: _____

Municipality: _____

COMMITTEES	CHOICE
Finance	
Claims	
Coverage	
Safety	
Strategic Planning	

Are you willing to serve on more than one committee? ____ Yes ____ No

Please return this form by **Friday, December 15, 2023** to:

Kris Kristie
Sr. Account Representative
BURLCO JIF
E-mail: Kristi_Kristie@rpadmin.com



TO: Risk Management Consultants
FROM: Kris Kristie, Sr. Account Representative
DATE: December 11, 2023
RE: **2024 Committee Volunteers – RMC**

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. All Risk Management Consultants are welcome to participate on the Committees listed below. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2024.

Choices are as follows:

Claims Committee - The Claims Review Committee meets monthly to review all Payment Authorization Requests (PARs) and claims defense strategies and advises the Executive Committee regarding claims administration and payments. The Committee serves as the focal point for discussions regarding the Claims Administrator and the Fund Attorney. The Committee reviews the progress of the Claims Administrator's efforts, monitors the effectiveness of the JIF claims and litigation management programs, and recommends new claims programs to the Fund.

Coverage Committee - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

Safety Committee - The Safety Committee meets approximately three times per year to review the progress of the Safety Director's efforts, monitor the effectiveness of the JIF's safety programs, initiate new safety programs, and recommend safety policies to the Fund.

Please complete the attached response form and return it to my attention at the Fund Administrators office by **Friday, December 15, 2023**.



Committee Participation – RMC 2024 Fund Year

Please indicate which committee(s) you would like to serve on for the 2024 Fund Year.
Please indicate your first choice with a “1”, second choice with a “2”.

Name: _____

Organization: _____

COMMITTEES	CHOICE
Claims	
Coverage	
Safety	

Are you willing to serve on more than one committee? Yes No

Please return this form by Friday, December 15, 2023 to:

Kris Kristie, Senior Account Representative

BURLCO JIF

E-mail: Kristi_Kristie@rpadmin.com

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

A RESOLUTION DESIGNATING AN ADDITIONAL APPROVED ASSOCIATE

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

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

WHEREAS, by Resolution #2023-04, the Commissioners of the Burlington County Municipal Joint Insurance Fund designated General Liability Assigned Defense Counsel and Approved Associates; and

WHEREAS, the law firm of Pietras Saracino, Smith & Meeks, LLP has requested that Alison Saracino, Esquire be designated as an “Approved Associate” for the BURLCOJIF; and

WHEREAS, the Fund Solicitor has reviewed the resume and credentials of Alison Saracino, Esquire, and he has recommended that Alison Saracino, Esquire of Pietras Saracino Smith & Meeks, LLP be added as “Approved Associate” for the Burlington County Municipal Joint Insurance Fund for 2023 and for each Contract renewal by the firm thereafter; and

WHEREAS, the Commissioners of the Burlington County Municipal Joint Insurance Fund have deemed it appropriate to designate Alison Saracino, Esquire as an “Approved Associate” to perform legal services on behalf of the Burlington County Municipal Joint Insurance Fund in accordance with the procedures set forth in the Litigation Management Guidelines.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in a public session on December 19, 2023, that:

1. The following attorney is hereby designated as an “Approved Associate” for the Burlington County Municipal Joint Insurance Fund for 2023 and for each Contract renewal by the firm thereafter:

WORKERS' COMPENSATION CLAIMS

- 1.) Alison Saracino, Esquire of Pietras Saracino Smith & Meeks, LLP as an “Approved Associate”.

BE IT FURTHER RESOLVED that a copy of this Resolution shall be provided to the Administrator/Executive Director, Fund Solicitor and Claims Administrator for their information and attention and to the “Approved Associate” herein designated and Pietras Saracino Smith & Meeks, LLP.

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

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
John Gural, Secretary

By: _____
Glenn McMahon, Chairman

Date: December 19, 2022

SAFETY DIRECTOR REPORT

Burlington County Municipal Joint Insurance Fund

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

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

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

LOSS CONTROL SURVEYS

- Township of Pemberton on November 8, 2023
- City of Bordentown on November 9, 2023
- Township of Southampton on November 13, 2023
- Borough of Wrightstown on November 14, 2023
- Borough of Fieldsboro on November 15, 2023
- Borough of Florence on November 21, 2023

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- There were no Law Enforcement Loss Control Visits in November

MEETINGS ATTENDED

- Claims Committee Meeting on November 6, 2023
- Executive Fund Committee Meeting on November 21, 2023
- Executive Safety Committee Meeting on November 21, 2023

MEL SAFETY INSTITUTE (MSI)

All MSI communications will be distributed exclusively through the NJ MEL app, and an MSI Newsletter will be emailed to summarize the communications sent through the app.

If you would like to receive communications from MEL and MSI related to your position or operations, follow the directions to select from the list of available Push Notification “subscriptions.” Click here for [NJ MEL App Directions](#).

MSI SAFETY DIRECTOR

- Dog Park Best Practices
- Leaf Collection Best Practices
- Special Announcement: LMS Calendar in BIS
- Space Heater Best Practices
- Winter Ice Activities Best Practices
- RIP Currents – Resources and Best Practices
- New LMS
- MSI LIVE Schedule

MSI LAW ENFORCEMENT

- J. A. Montgomery Consulting – LE Services – BURLCO JIF

MSI FIRE & EMS

- Patient Lifting & Moving Best Practices
- Routines Build Resiliency Pre-Shift, During-Shift, & Post-Shift
- Non-Firefighters on Fire Apparatus Best Practices
- Traffic Controls at Roadway Incidents

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
Palmyra	7
Southampton	2

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

MONTHLY NEWSLETTER – DECEMBER 2023

WINTER SAFETY



- WINTER WEATHER CAN HAVE A SERIOUS IMPACT ON CLAIMS BUT THIS IMPACT CAN BE MINIMIZED.
- CONSIDER WHO IS PERFORMING SNOW AND ICE REMOVAL AND WHETHER THEY ARE CAPABLE OF PERFORMING THESE ACTIONS SAFELY. AS AN EXAMPLE, HAVE THEY HAD PREVIOUS INJURIES THAT COULD BE WORSENERD BY SHOVELING? SEE EXAMPLE 3 BELOW
- PRE-TREAT PARKING LOTS AND SIDEWALKS WHEN SNOW OR ICE IS EXPECTED.
- PLAN WHERE TO PILE SNOW AS SUBSEQUENT MELTING/REFREEZING CYCLES CAN CREATE ICY PATCHES
- DISCUSS FOOTWEAR WITH EMPLOYEES
- PROVIDE CAUTION/WET FLOOR SIGNS AT ALL ENTRANCES.
- **MAINTAIN HEAT AND CONSIDER THOSE COLDER AREAS OF THE BUILDING WHERE HEAT MAY NOT EASILY REACH AS THESE AREAS ARE PRONE TO PIPE BREAKS**
- DRIVER SLOWER THAN NORMAL AND GIVE MORE SPACE BETWEEN YOU AND THE CAR IN FRONT ON SNOW COVERED ROAD.

- EMPLOYEE DRIVING A DUMP TRUCK WHILE APPLYING SALT TO ROADS THAT WERE VERY SLIPPERY. HE WAS TRAVELLING TOO FAST AND THE TRUCK SLID OFF THE ROAD INTO A DITCH. THE TRUCK DAMAGE AMOUNTED TO \$86,000
- THIS EMPLOYEE WAS ALSO INJURED SPRAINING LIGAMENTS IN HIS UPPER BACK. TOTAL INCURRED ON THAT CLAIM AT THIS POINT IS ALMOST \$25,000.



DATE: December 06, 2023

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

FROM: Christopher Winter L/E Risk Management Consultant

RE: BURLCO Activities (November)

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:

Agency visits completed to date: **16**

Additional agencies being scheduled: 4

- Consultative Visits were provided to identify and discuss agency concerns, training, policy and procedures, trends and requests. L/E RMC services were outlined and provided to Chiefs and Command members present. Police agency's with Command changes 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: Report Writing Class was canceled.. Depending on input from the Police Chiefs, another class will be planned for next year. Continued training topics are being



considered for 2024. A survey document is being prepared for distribution to Police Chiefs:in an effort to plan and strategize for the upcoming year.

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

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 Atlantic and Cape May 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 to date are from Bordentown City , Chesterfield and Mount Laurel Police Departments. An Initial meeting is being coordinated at this time and I plan to schedule in January.

6. Meetings Attended:

BURLCO Executive Claim Meeting	11/06/2023
BURLCO Executive Meeting	11/21/2023
BURLCO Safety Meeting	11/21/2023

Sincerely,

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

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: December 19, 2023 Medford Village Country Club, Medford, NJ
Contact Info: debby_schiffer@targetingwellness.com 856-322-1220

DECEMBER ACTIVITIES & PLANNED EVENTS

As we wrap up the year, I want to thank all of my Wellness Coordinators for their unwavering support of our Wellness Program. They continue to display their dedication and caring of their fellow co-workers even with all the disappointments and frustrations in generating participation and engagement. Through their creative ideas and brainstorming, they have been able to promote self-care and camaraderie within their municipality, many times without recognition for all their efforts! I am excited to continue this journey of sharing ideas and implementing positive lifestyle changes that will enhance the personal and professional well-being of all involved while helping to lower Workers Compensation Cost.

Member Municipality Wellness Activities (some that can reduce stress levels):

- Holiday cook offs (Soups, Chili, Healthy holiday desserts, themed dishes, etc.)
- Cooking Demos (Food Bank of SJ – consider partnering with another town especially if you have a smaller staff)
- Wellness Day offering BP screening and flu shots, various local vendors on well-being
- Fun Holiday Resiliency Challenge – offering suggestions on daily stress reducing practices at work and home
- Stress management in the form of chair massage, Reiki, guided meditation, yoga/stretching and sound healing (**a few towns included these services during 4th quarter and are planning another before the Feb 1st deadline for encumbered funds**)
- Holiday Decorating – pumpkins, doors, etc. to incorporate fun, team building, and creativity (you all have some very talented employees!)
- Various presentations on topics such as stress (“starts in the mind”), Diabetes, Conflict Resolution
- Foot Pedals for under the desk
- Refillable Water Coolers for PW, Fire and Police

I sent out a list of ideas to all of my Wellness Coordinators sharing ideas for challenges (along with “how to” implement), inexpensive ideas and even free ideas that help keep wellness in the forefront of everyone’s mind and builds camaraderie and connection throughout the day!

Some towns have already started planning for 2024!

Newsletter theme for Q4 is Stress Management

The last supporting handout for this quarter’s theme was distributed in December. It highlights 4 common types of stress and how we can gain control over them.

As you know, this year I focused on 4 Pillars of Lifestyle including nutrition, physical activity, sleep and stress management. I am working on my 2024 Newsletter ideas, which will center around 4 essential mindsets for well-being. Stay tuned for more details as we begin the New Year!

Dr. Elias' Program –Leadership Group Coaching: Crisis Response and Transformational Leadership – 9 spots remained from our original contract with Elias Institute of Professional Coaching. My efforts along with the support of Keith Hummel and Chris Winter continue in keeping this offer in the forefront of our Chief's through the TRICO JIF. Dr. Elias will be offering two potential Cohort dates, one in Feb and one in May to give the Chiefs time to plan. This is NOT a JIF mandatory training and is only offered as an option should any JIF Police Chief feel it's worthwhile.

Wellness Advisory Committee

I sent out an email to the current members requesting their response whether or not they would be able and interested in continuing as a member for 2024. I asked for a response by Dec 12th to allow me time to "recruit" any new members if necessary to enable a seamless transition into the new year.

I anticipate our first meeting to be sometime in February or March with 2 additional meetings during the remainder of the year.

Wishing you all a very healthy and happy holiday season!





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

Intake	November-23	November-22	2023 November YTD	2022 November YTD
# of New Claims Reported	12	20	256	390
# of Report Only	1	11	128	228
% Report Only	8%	55%	50%	58%
# of Medical Only	11	9	105	123
# of Lost Time	0	0	23	37
Medical Only to Lost Time Ratio	100:00	100:00	82:18	77:23
Claim Petition First Notice	0	0	0	2
COVID-19	0	4	0	183
Average Days <u>Reported To Qual-Lynx</u> (Indemnity, Medical Only, Report Only)	8.1	4.0	2.7	3.8
Average Days <u>Reported To Employer</u> (Indemnity, Medical Only, Report Only)	5.2	0.3	1.1	1.3

Nurse Case Management	November-23	November-22
# of Cases Assigned to Case Management	19	19
# of Cases >90 days	17	16

Savings	November-23	November-22	2023 November YTD	2022 November YTD
Bill Count	126	97	1375	1375
Provider Charges	\$232,725	\$86,982	\$1,998,316	\$2,170,239
Repriced Amount	\$123,887	\$40,399	\$913,422	\$738,629
Savings \$	\$108,838	\$46,583	\$1,084,895	\$1,431,610
% Savings	47%	54%	54%	66%

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

Exclusive Provider Panel Penetration Rate	November-23	November-22	2023 November YTD	2022 November YTD
Bill Count	99%	100%	93%	95%
Provider Charges	99%	100%	95%	94%

Transitional Duty Summary		2023 November YTD	2022 November YTD
% of Transitional Duty Days Worked		56%	66%
\$ Saved By Accommodating		\$113,641	\$135,739
% of Transitional Duty Days Not Accommodated		44%	34%
Cost Of Days Not Accommodated		\$110,472	\$61,168

Technical Risks Services Director

Monthly Executive Report

December 7, 2023



Summary

This month we continue to work on the completion of the CyberFramework documents. Since splitting into Basic/Intermediate/Advanced tiers the expectation is that more members will submit completed and signed forms and enjoy the deductible relief associated with each tier. As of this writing the enhanced forms are on the cyberjif.org website for download and completion. You will need an ID so please create one on the site for future use.

Once downloaded any questions about the requirements can usually be found on the FAQ page which can be reached through your JIF website.

D2 monthly vulnerability testing continues, critical vulnerabilities are reported directly to the technical point of contact on file. As the end of year approaches, please advise if there are changes in your IT department. Critical vulnerabilities must be addressed within 30 days per the Underwriting guidelines. Failure to do so will result in maximum deductible and copay treatment of your claims. No news is good news. If D2 or I have not reached out to you, then you comply with the CyberFramework for vulnerability and pentesting. In addition, D2 will be contacting you for updates to your public facing IP addresses. For some smaller towns this information can and usually does change. Without a proper address in place D2 cannot perform the mandatory testing required by the MEL. So please review this information with your technical people and update accordingly.

Hygiene training is also a mandatory requirement for favorable deductible treatment from the MEL. As we approach the end of the year there are still a significant number of people who have not completed training as of this date. Please review your rosters for discontinued employees, employees on extended leave, etc. so we can clean up the percentages. Due to recent elections, you will probably have changes to your rosters. Please get your changes to me so I can get them updated.

This month's bulletin pertains to Best Practices for handling wire transfers and ACH. Please read it carefully as these practices have been adopted by the MEL and will be required in the very near future. Hopefully, most you already have SOPs in place for handling money transfers. Please codify them. I will be sending sample resolutions for you to consider.

It is nearly impossible to eliminate losses in worker's compensation, automobile, property, etc. We have no control over Mother Nature. Fortunately, Mother Nature cannot and does not create Cyberlosses. These are only created by people. So Cyberprotection starts with YOU. With your help and cooperation, we can eliminate all Cyberlosses.

Have a Cybersafe holiday and New Year.

Jerry Caruso

Technical Risk Services Director



Cyber Security Bulletin December 2023

Best Practices for Wire Transfers and ACH Payments

1. **Review contracts with financial institutions** – Your entity’s legal counsel must immediately review all agreements and be certain that the “presumptive liability” is placed on financial institutions that process wire transfers and ACH payments.
2. **Confirm receipt of Best Practices** – Verify that your Chief Financial Officer has reviewed each of these practices and provides specific “no exception guidelines” as to wire transfer and ACH payment policy and procedures.
3. **Include Best Practices in Annual Cash Management Plan** – Require that your Chief Financial Officer includes the entire Best Practices for Wire Transfer, ACH Payments, and Check Issuance protocol as part of the Annual Cash Management Plan pursuant to N.J.S.A. 40A:5-14, which is required to be adopted annually by the governing body.
4. **Establish specific wire transfer and ACH payment requirements** – Wire transfers payments are completed the same day while ACH payments take 1-2 business days for the transaction to be completed. Banking institutions have indicated that ACH payments are more secure than wire transfers. The following requirements must be part of your wire transfer and ACH payments policy:
 - a. Identify at least two authorized individuals in the covered entity who are authorized to execute and confirm wire transfers and ACH payments respectively. The Official with financial administrative rights that is tasked with this process is required to have an appropriate level of responsibility. This official will set up the wire transfer or the ACH payment and the other official, also with an appropriate level of responsibility will authorize the release of the wire or ACH payment directly with the bank utilizing a separate platform other than the electronic platform utilized to initiate the wire, i.e., Telephone call or Phone Text, not an email on the same network.
 - b. Free form wire transfers and ACH payments must be blocked in the banking system. Only wire transfers where an approved wire or ACH template is authorized are allowed. Wire and ACH Template authorizations should go through the same approval process as noted in a. above, wherein the Finance office initiates and the Administrative office confirms. Also, any changes to a template must be authorized using this same process. A wire transfer or ACH payment requires at least two forms of verification from the vendor bank before a transfer can be authorized. The verification should include: (i) Multi-factor authentication for each authorized user; (ii) user verbal authorization and verbal confirmation using phone contact information on file, not the phone number in an email; and (iii) a limited email exchange to confirm the wire transfer. The additional factor(s) can be a text with a code sent to an authorized user’s smartphone, a hard token, or biometrics. The email exchange shall never contain specific information relating to the actual contents of the transfer.

- c. For all wire/ACH transfer of funds, the following information is required:
- i. Must create a template for all transactions.
 - ii. Name of person spoken to, including the recipient vendor title and telephone number.
 - iii. Name of the two individuals from the covered entity that verbally and in writing confirmed the authorization of the transfer, and the receiving bank information, including routing number, account number and dollar amount.
 - iv. Confirming telephone call to vendor/receiving entity verifying transfer authorization, receiving bank information including routing number, account number and dollar amount.
 - v. Memorialization of the transfer and confirmation of completion of the transaction.
 - vi. Exception to the above is when a recurring transaction with an established template is transacted, steps iii-v will not have to be completed.
- d. Memorialization of each transfer/payment must be filed with the Chief Financial Officer/JIF treasurer and made available for audit.
- e. A detailed description of all wire transfers and ACH payments must be filed with the Chief Administrative Officer and the Clerk.
- f. Verbally confirm, within 24 hours, with receiving vendor/entity that the funds were credited to their account.
- g. Entities are required to establish a policy restricting the frequency of wire transfers to infrequent or emergent matters, and real estate transactions, rather than for routine payments to vendors. The frequency of fraudulent transactions for wire transfers is far greater than for checks. Templates must be set up for wire transfers and ACH payments.
- h. Entities are required to placing a dollar limit on wire transfers and ACH payments that is reasonable to your size entity but recognize when setting that limit that your coverage is limited to the maximum coverage of the crime policy and your entity will be responsible for any losses between the coverage limits and the wire limit you set.
- i. Establish on-line banking alerts for all wires & ACHs changes to a template. The online banking policy must include a requirement that the wire/ACH is not released until the recipient of the alert approves it.
- j. Covered entities are required to restrict all permissions on international wires. Authorized users are required to set up the restrictions on the banking institution's on-line system.
- k. Each Chief Financial Officer must utilize blocks and alerts in their banking system to ensure that any transactions not specifically authorized will be flagged by the banking system, and the Chief Financial Officer must authorize each flagged transaction. **The use of a Payee Positive Pay system for all checks and ACH transactions is required.** Additionally, daily review of overnight transactions and balances to identify any unusual transactions or events is strongly recommended.
- l. Notify the bank and Chief Financial Officer/Treasurer/Responsible individual immediately if suspicious activity is detected.

December 11, 2023

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending November 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 \$ 38,068.52. This generated an average annual yield of 2.73%. However, after including an unrealized net gain of \$ 199,805.74 in the asset portfolio, the yield is adjusted to 17.03% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$13,317,824.44.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 1,682.00 w/YTD Total \$ 93,014.15
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 143.00

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 \$ 394,545.13. The claims detail shows 223 claim payments issued.

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

Interest Allocated for the Period \$ 736.52 for a total Member Balance of \$324,482.73 with individual balances shown in the attached report.

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 16,886,641.02 to a closing balance of \$ 16,637,278.54 showing a decrease in the fund of \$ 249,362.48. 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 - November 2023

	Payee	FY2023	FY2022	Clsd Yrs	JIF Appropriation	Description
1	Arthur J. Gallagher Risk Management Services, LL	32,521.00			Prof Services/Administration	Dec 2023 Fee
2	Risk Program Administrators LLC	62.25			Misc/Postage/Copies/Faxes	Aug 2023 - Postage, copies, fax expense
3	Risk Program Administrators LLC	333.25			Misc/Meeting Expense/Dinner Mtg	Gift to host for mnthly meeting; KB retirement flowers
4	The DeWeese Law Firm, P.C.	6,407.00			Prof Services/Attorney	Dec 2023 Fees
5	Qual-Lynx	19,449.00			Prof Services/Claims Admin.	Dec 2023 Fees
6	Joyce Media	390.00			Misc/JIF Website	Dec 2023 Fees
7	Christopher J. Winter Sr.	1,837.00			Training/Police Risk Services	Law Enforcement Consultant-Dec 2023 fees
8	Kris Kristie	377.00			Misc/Recording Secretary	Dec 2023 Fees
9	J. A. Montgomery Consulting	12,128.00			Prof Services/Safety Director	Dec 2023 Fees
10	Wintsec Consulting LLC	3,400.00			Prof Services/Technology Risk Serv Dir	Dec 2023 Fees
11	Tom Tontarski	1,006.00			Prof Services/Treasurer	Dec 2023 Fees
12	Tom Tontarski	28.75			Misc/Postage/Copies/Faxes	Checks sent for Nov virtual meeting
13	Conner Strong & Buckelew	723.00			Prof Services/Underwriting Mgr	Dec 2023 Fees
14	Debby Schiffer	2,584.00			Wellness Program	Dec 2023 Fees
15	MEL JIF	845,512.00			MEL	MEL 2023 WC & Excess Liability - 3rd & 4th installment
16	MEL JIF	3,756.50			Faithful Performance/Fidelity Bond	MEL 2023 Fidelity Bond - 3rd & 4th installment
17	MEL JIF	425,774.00			Property Claims and Premium	MEL 2023 Property claims & prem. - 3rd & 4th installm
18	Gannett Media Corp	106.01			Misc/Legal Notices	Ad#9574462 Dec budget hearing; #9569889 Mtg Change
19	GateHouse Media PA	100.15			Misc/Legal Notices	Ad#38044647 Dec budget hearing; #9565830 Dec Mtg change
20	Iron Mountain	84.31			Misc/Record Retention Service	Inv#HZHB934; Storage 12/1-31/23; Service 10/25-11/20/23
21	Paul's Custom Awards & Trophies	96.00			Misc/Meeting Expense/Dinner Mtg	Plaque for KB retirement
22	City of Beverly	738.65			Wellness Program	water, jugs, hydration pakcs
23	City of Beverly	1,001.78			Optional Safety Budget	boots, safety gear, signs, glasses
24	City of Beverly	500.00			EPL/CYBER/EPL/Cyber Incentive Prog	IT maintenance
25	City of Bordentown	500.00			EPL/CYBER/EPL/Cyber Incentive Prog	Employee legal payment
26	City of Bordentown		3,400.00		Safety Incentive Program	Cameras for PW vehicles
27	City of Bordentown	1,595.00			EPL/CYBER/EPL/Cyber Incentive Prog	Cameras for PW vehicles
28	City of Bordentown	750.00			Wellness Program	Zen room outdoor space
29	Bordentown Township	1,612.36			Optional Safety Budget	AEDs
30	Bordentown Township			25,000.00	Closed Year-AELCF Withdrawal	Withdrawal from AELCF

31	Delanco Township	167.78			Wellness Program	wellness events
32	Delanco Township	1,388.00			Optional Safety Budget	safety outdoor mats
33	Delanco Township	500.00			EPL/CYBER/EPL/Cyber Incentive Prog	Employee manual review
34	Delran Township	2,660.00			Optional Safety Budget	Fence, gloves, ladders
35	Delran Township	1,000.00			Wellness Program	Farm market GC, massages, holiday contests
36	Delran Township		3,450.00		Safety Incentive Program	Dept breakfasts and lunches; gas alerts
37	Edgewater Park Township	500.00			EPL/CYBER/EPL/Cyber Incentive Prog	Attorney fees for employee matter
38	Florence Township	395.96			Wellness Program	Walking challenge; decorating contests; pedometers
39	Florence Township	2,144.00			Optional Safety Budget	signs, hard hats, waders, brake lights, cones
40	Hainesport Township	205.00			Wellness Program	bulletin board, chair massages, fruit
41	Hainesport Township	454.50			Optional Safety Budget	safety gear for employees
42	Lumberton Township	2,660.00			Optional Safety Budget	Siren
43	Lumberton Township	500.00			EPL/CYBER/EPL/Cyber Incentive Prog	anti spam filter
44	Mansfield Township	743.12			Wellness Program	medicine balls, challenges
45	Mansfield Township			20,963.00	Closed Years-Return of Surplus	Surplus - Direct Check
46	Mt Laurel Township	173.00			Optional Safety Budget	cones
47	North Hanover Township	500.00			EPL/CYBER/EPL/Cyber Incentive Prog	handbook, cloud server
48	Borough of Palmyra	750.00			Wellness Program	Library room, training, book shelf
49	Borough of Palmyra	1,595.00			Optional Safety Budget	gloves, glasses, fire extinguisher
50	Borough of Palmyra			11,009.00	Closed Years-Return of Surplus	Surplus - Direct Check
51	Pemberton Borough	498.83			Wellness Program	healthy approved snacks; chair massage
52	Southampton Township	730.75			Wellness Program	massages, fruit, tumbers for water challenge
53	Southampton Township	1,520.59			Optional Safety Budget	safety items for employees
54	Southampton Township	500.00			EPL/CYBER/EPL/Cyber Incentive Prog	endpoint
55	Tabernacle Township	548.31			Optional Safety Budget	stop bleed kits
56	Woodland Township			4,044.00	Closed Years-Return of Surplus	Surplus - Direct Check
57	Wrightstown Borough		2,595.15		Safety Incentive Program	FD boots, carbon mono, sand for court, mulch, office chair
	Subtotals	1,383,507.85	9,445.15	\$61,016.00		

JIF Bill List Total	\$1,453,969.00
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BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
FUND YEAR 2024 BUDGET
\$300K SIR (WC/GL/AL) - \$100K SIR (PR)

	ANNUALIZED	DRAFT	CHANGE	CHANGE
	2023	BUDGET	\$	%
		2024		
PROPERTY	405,701	493,800	88,099	21.72%
GENERAL LIABILITY	540,170	577,057	36,887	6.83%
AUTO LIABILITY	127,911	128,955	1,044	0.82%
WORKERS' COMPENSATION	2,334,150	2,374,457	40,307	1.73%
DEDUCTIBLE	601,400	630,754	29,354	4.88%
LOSS FUND CONTINGENCY	-	-	-	0.00%
TOTAL CLAIM LOSS FUNDS	4,009,332	4,205,023	195,691	4.88%
CLAIMS ADMINISTRATION	233,421	247,052	13,631	5.84%
PROFESSIONAL SERVICES	322,844	331,511	8,667	2.68%
- Actuary	27,159	27,702	543	2.00%
- Administrative Consultant	30,241	30,846	605	2.00%
- Attorney	76,950	78,489	1,539	2.00%
- Auditor	20,425	20,834	409	2.00%
- Safety Director	147,288	152,443	5,155	3.50%
- Treasurer	12,083	12,325	242	2.00%
- Underwriting Manager	8,698	8,872	174	0.00%
ADMINISTRATION	390,208	399,963	9,755	2.50%
CLAIMS AUDITOR	5,470	10,000	4,530	82.82%
MISCELLANEOUS OPERATING EXPENSES	40,090	40,682	592	1.48%
- Fidelity Bond (Admin/TPA/Treasurer)	1,200	1,200	-	0.00%
- JIF Website	5,500	5,500	-	0.00%
- Legal Notices	1,800	1,800	-	0.00%
- Meeting Expense/Dinner Meeting	3,000	3,500	500	16.67%
- Office Supplies	2,300	2,300	-	0.00%
- Other	10,000	10,000	-	0.00%
- Performance Bond (TPA)	300	300	-	0.00%
- Postage/Copies/Fax	3,200	3,200	-	0.00%
- Printing	7,000	7,000	-	0.00%
- Record Retention Service	1,200	1,200	-	0.00%
- Recording Secretary	4,590	4,682	92	2.00%
TOTAL OPERATING EXPENSES	992,033	1,029,208	37,175	3.75%
SAFETY PROGRAMS	215,943	229,228	13,285	6.15%
- Optional Safety Budget	52,045	52,045	-	0.00%
- Safety Incentive Program	87,725	100,000	12,275	13.99%
- Training	76,173	77,183	1,010	1.33%
- Police Risk Services	22,000	22,000	-	0.00%
- Right to Know	45,173	46,183	1,010	2.24%
- Training	9,000	9,000	-	0.00%
EPL / CYBER	121,000	121,000	-	0.00%
- Cyber Risk Services	100,000	100,000	-	0.00%
- EPL/Cyber Incentive Program	21,000	21,000	-	0.00%
PAYROLL AUDITOR	15,545	15,848	303	1.95%
PROPERTY APPRAISER	27,000	27,500	500	1.85%
RISK CONTROL CONTINGENCY	20,000	20,000	-	0.00%
TECHNOLOGY RISK SERVICES DIRECTOR	60,000	60,000	-	0.00%
WELLNESS/WELLNESS INCENTIVE	60,670	60,670	-	0.00%
CONTINGENCY	15,000	15,000	-	0.00%
MISCELLANEOUS MEMBER BENEFITS	21,500	21,500	-	0.00%
- AGRIP/ PRIMA	15,000	15,000	-	0.00%
- Annual Planning Retreat	6,500	6,500	-	0.00%
TOTAL MEMBER BENEFITS	556,658	570,746	14,088	2.53%
SUB TOTAL JIF BUDGET	5,558,023	5,804,977	246,954	4.44%
MUNICIPAL EXCESS LIABILITY JIF	2,659,698	3,419,519	759,821	28.57%
- MEL Excess WC & Liability	1,791,564	2,065,860	274,296	15.31%
- MEL Excess Property	868,134	1,353,659	485,525	55.93%
- Property	856,334	1,341,859	485,525	56.70%
- Fidelity	11,800	11,800	-	0.00%
CYBER JIF Premium	313,341	329,404	16,063	5.13%
CYBER JIF Commission - RPA	2,413		(2,413)	-100.00%
CYBER JIF Commission - CSB	2,413		(2,413)	-100.00%
EPL/POL/LU Premium	792,738	848,909	56,171	7.09%
EPL/POL/LU Ccommission - RPA	26,085	28,010	1,925	7.38%
EPL/POL/LU Commission - CSB	26,085	28,010	1,925	7.38%
EPL/POL Surcharge	357	386	29	8.12%
ENVIRONMENTAL JIF	249,109	250,379	1,270	0.51%
SUB TOTAL PREMIUMS	4,072,239	4,904,617	832,378	20.44%
SUB TOTAL JIF & EXCESS BUDGET	9,630,262	10,709,594	1,079,332	11.21%
RISK MANAGEMENT CONSULTANTS	414,083	448,563	34,480	8.33%
TOTAL JIF BUDGET	10,044,345	11,158,157	1,113,812	11.09%

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

ASSESSMENT ALLOCATION STRATEGY

Prepared By:
Risk Program Administrators, LLC
Fund Administrator

Revised: December 2023

BUDGET DEVELOPMENT

BUDGET PROCESS

The BURLCO JIF Budget Process begins in July each year when the Risk Management Consultants (RMCs) are asked to update their member **exposures** (e.g. insurable property values, vehicle lists, appropriations, payrolls, etc.). This data is required by the Actuary in order to calculate the **loss fund** demands for the new budget year. Beginning with the 2013 Renewal process, the Fund implemented an on-line exposure data management system that provides members and their Risk Management Consultants with real time direct access to their exposure data. The system allows members to update their exposure data throughout the year and complete the Annual Renewal Process in a fraction of the time compared to prior years. The system also allows Fund Professionals direct access to the exposure information and will increase the accuracy of the Fund's Underwriting data.

In July, all vendors are invited to submit renewal proposals for the coming Fund Year. The Finance Committee reviews these proposals for acceptance, negotiation, and/or other action. The Finance Committee then makes their recommendation regarding contract renewal to the Executive Committee. Finally, it is important to note that the Fund continues to appoint its Fund Professionals utilizing a non-fair and open process in accordance with NJSA 19:44A-20.1. The membership continues to believe that forbidding Fund Professionals from making political contributions to elected officials in member towns is appropriate.

BUDGET COMPONENTS

The budget consists of Six (6) major categories that are described below:

- A. **Loss Funds** - Portion of budget developed by an actuarial review based upon the JIF's aggregate exposures, claims history, and risk factors. It takes into account all costs associated with the payment of members' claims on an accrual basis. The JIF fully funds losses to "Ultimate" expected payout. Each year the Finance Committee evaluates the overall Fund performance and claims counts within both the Fund's SIR and the MEL layer. Based on the positive performance in the Fund's SIR and the MEL layers directly above the Fund's SIR, the Committee continues to maintain a \$300K for Workers' Compensation and Liability claims.
- B. **Operating Expenses** - Pays all expenses associated with operating the Fund (fund professionals, meeting expenses, printing

expenses, etc.), member benefits (payroll audits, property appraisals, various training programs, etc.), and member reimbursement programs (Wellness, Safety Incentive Program, etc.).

C. MEL Assessment – The JIF belongs to the Municipal Excess Liability Joint Insurance Fund (MEL). The MEL provides excess property, liability and workers' compensation coverage beyond the JIF SIR. This budget item is developed by the MEL and transmitted to the JIF in October.

D. Cyber JIF – In recognition of the difficulty in securing Cyber Liability coverage for public entities in the commercial insurance market, the need for all members to implement stringent cyber security protocols, the volatile nature of cyber related losses and the recent poor loss experience for members in the Cyber line of coverage; in the Fall of 2022, the MEL affiliated JIFs formed the Cyber Risk Management Joint Insurance Fund to provide Cyber related services and coverage for all MEL affiliated JIFs. The Cyber JIF will carry a self-insured retention and purchase specific and aggregate excess coverage for each member JIF.

E. EPL/POL Premiums – In recognition of the ongoing statewide poor loss experience for members in the Employment Practices Liability line of coverage, in the Fall of 2010, the MEL, who had previously provided this coverage, decided to place this coverage in the commercial market. While the MEL acts as the lead negotiator with the commercial market to provide uniform coverage terms on behalf of the MEL affiliated JIF's, the Fund Administrator will bind the coverage on behalf of the Fund. The premium for this coverage will be collected as part of each member's assessment and will be paid directly to the commercial insurer by the JIF.

F. E-JIF Assessment – The JIF is a member of the Environmental Risk Management Joint Insurance Fund (E-JIF). The E-JIF provides first and third party liability coverage to its members. The E-JIF provides training and strong risk management programs in the area of environmental hazards. E-JIF assessments are based upon a per capita rate.

ASSESSMENT ALLOCATION STRATEGY

Once the JIF budget is developed, a formula for allocating individual members' shares must be developed. For an assessment allocation formula to be successful it must be easily understood, easy to administer, and perceived as fair and equitable by the

members. The Finance Committee meets each year and establishes the formula that will be used.

The JIF currently uses a loss ratio methodology to allocate the annual budget. Each member’s expiring assessment is adjusted by a set percentage that correlates to a range of loss ratios. Loss ratio is defined as the ratio that loss dollars incurred bears to the member loss fund contributions. During the Fall of 2010, the Fund Administrator and Actuary recommended utilizing a six-year average loss ratio rather than the three-year average loss ratio used in prior years to depict a better overall picture of a member’s Loss Ratio performance. The six-year loss ratio (excluding the current year), valued as of June 30th of the current year, is used in the formula for determining a member’s percentage increase in loss funds for the upcoming year. Members with lower loss ratios will receive a lower percentage increase than members with higher loss ratios. This percentage will vary each year based upon the percentage increase in the JIF budget. Members with less than three years experience may receive an increase equivalent to the overall JIF budget increase. An anomaly loss, which is one loss that accounts for more than 50% of a member’s total losses for the six-year period would have their proposed assessment dropped by one category. Members with anomaly losses are usually small members and the reduction of a single category does not have an impact on the assessment strategy.

Beginning with Fund Year 2011, the Fund implemented a Reward/Revaluation Program for Renewing Members who over the past six years (excluding the current year) have been a net giver to the Fund. This concept is more fully discussed on **pages 6 and 7**.

Also beginning with Fund Year 2011, the Finance Committee opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract. This concept is more fully discussed on **pages 7-8**.

The following table is indicative of the current strategy:

6 Year Average Loss Ratio				Increase in Loss Funds	Members Affected
RETRO ASSESSMENT PROGRAM				N/A	0
ABOVE	150%			10.00%	4
BETWEEN	125%	and	150%	8.00%	5
BETWEEN	100%	and	125%	6.50%	1
NEW MEMBERS LESS THAN 3 YEARS				4.86%	0
BETWEEN	60%	and	100%	4.75%	5
BETWEEN	40%	and	60%	3.00%	4

BETWEEN	20%	and	40%	1.50%	2
BELOW			20%	0.00%	1
RENEWING MEMBERS WITH LR BETWEEN 40% & 60%				0.00%	4
RENEWING MEMBERS WITH LR BETWEEN 20% & 40%				-1.00%	0
RENEWING MEMBERS BELOW 20%				-2.00%	2
					28

Risk Management Consulting Fees are negotiated individually by each member and are added to the member’s assessment after the above factors are applied.

The following pages present a history of past Assessment Allocation Strategies.

THE EARLY YEARS - EQUALIZATION

During its early years, the JIF allocated assessments using a simple formula called "equalization". Under this scenario each member's renewal assessment rose by approximately the same amount as the JIF budget regardless of changes in their operations or their claims experience. Many pools use this approach during their formative years and the BURLCO JIF was no exception.

EXPOSURES - In comparing the JIF's membership data over time, however, it became apparent that some members' exposures were changing at a different rate than others. For example, a growing municipality may have had to build a new municipal building, while another member eliminated their entire police department. The result was that growing members received subsidies at the expense of the other members. This concept is more fully discussed on **page 13**.

EXPERIENCE - A review of the members' claims histories also revealed the potential for inequities. One member, for example, may have incurred a relatively low ratio of claims compared to their budgeted assessment while others incurred higher claims ratios. Clearly, the “**Equalization**” strategy offered no inducement to control losses and, in fact, may have rewarded members with poor experience. **Page 15** more fully discusses this topic.

After several years of “**Equalization**” the Finance Committee realized that if this strategy continued, inequities would develop and the JIF could lose members. Unfortunately, the first to leave the JIF would be those members whose good experience was subsidizing the JIF.

1993 - COMBINED ALLOCATION STRATEGY

In 1992, after reviewing all of the above facts, the Finance Committee recommended that an Assessment Allocation Strategy be adopted which incorporated both an Exposure Allocation and Experience Rating strategy taking all of the above factors into consideration. This strategy took effect with the 1993 Fund Year.

1997 - EXPERIENCE BASED ALLOCATION STRATEGY

In the Fall of 1996, the Finance Committee again examined the relationship between members' assessments and their claims experience. The Committee agreed that the Combined Allocation strategy did not place enough weight upon a members' claims history. The Committee therefore recommended that a more simplified assessment allocation method be adopted in which members' renewal assessments are modified based upon their preceding three full years' claims experience. The Finance Committee recommended that the chart, which appears on **page 15**, be simplified and that members' **overall** three-year claims experience be used in lieu of individual lines of coverage. That is the strategy in effect today.

2006 – MODEL OPERATING EXPENSES

In the fall of 2005, the Finance Committee examined the way JIF Operating Expenses were allocated to the members. While the above "Experience Based Allocation Strategy" appeared equitable, it was recognized that members' share of JIF Operating Expenses should not be affected by their loss ratio. Therefore, in consultation with the Fund Administrator, the Finance Committee adopted an Assessment Allocation Strategy that applies the above "Experience Based Allocation Formula to **LOSS FUNDS ONLY** and proposes that a members' Operating Expenses be allocated more in line with their actual cost to the Fund. Therefore, those expenses that are directly attributable to a member (Direct Expenses) e.g. Optional Safety Budget, EPL Consulting Service, Loss Control Service, etc. will be charged to a member's assessment. Those expenses that cannot be directly attributable to a member (Indirect Expenses) such as Actuarial Fees, Claims Audit Fees, Financial Audit Fees, etc. shall be charged to a member's assessment in the same proportion that their Loss Fund Contributions, Property Values, or Payroll figures, whichever bases is most appropriate, bear to the entire JIF. Thus, if a member contributes 5% to the JIF Loss Fund budget, they will receive a 5% share of a specified JIF indirect Operating Expense.

2011 – SIX-YEAR LOSS RATIO, REWARD / REVALUATION PROGRAM & RETRO ASSESSMENT PROGRAM

In the fall of 2010, the Finance Committee undertook an in depth analysis to determine whether the Three Year Average loss ratio was still a good indicator of a member's exposure to the Fund. The Fund Actuary reviewed the current process utilized to decide member loss funding assessments and rendered an opinion that even though the Three Year loss ratio was a good indicator of a member's overall performance the utilization of a longer time period, six or nine years, would be a more accurate indicator of a member's long term performance in the Fund. Based upon this analysis, the Finance Committee decided to utilize a six year average loss ratio

when determining the Fund's Assessment Allocation Strategy and adjustments to member's assessments on an annual basis.

In conjunction with this change, the Finance Committee also decide to implement a program that allows the Fund to reduce a good performing member's loss funding budget if they have been a "net giver" to the Fund over the same six year period. Beginning with the 2011 Fund Year, the Finance Committee examined each member during their Renewing Year to make sure that their assessment accurately reflects their exposure to the Fund. In cases where a good performing member is a net giver to the Fund over the preceding six year period (not inclusive of the current year), the Finance Committee will consider reducing the member's loss funding assessment to better reflect their exposure to the Fund. The Finance Committee recognizes that failure to provide financial relief to the good performing members will cause them to become over assessed and an attractive member to a competing Fund. The Fund recognizes that if good members leave the Fund a greater financial burden will be placed on the remaining members. This process continues to repeat itself until all the good members have left the Fund leaving the Fund with only poor performing members resulting in "adverse selection." This program allows for the Fund to remain competitive in the pricing of the good performing members.

Beginning in Fund Year 2011, the Finance Committee also opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract.

Each year the Fund performs an analysis of the each member's performance over the prior three and six year periods to determine those members that are having the greatest negative impact on the Fund's surplus position. Once these members are identified, the Fund Actuary re-prices these members as if they were stand-alone members in the Fund. The Fund can then reduce the amount of the Loss Funding Budget by the difference between the member's loss funding assessment and the Actuary's loss funding assessment or a percentage amount as determined by the Finance Committee. Each remaining member of the Fund is then slotted into their appropriate assessment increase/decrease category based upon their performance.

Those members in the *Retrospective Assessment Program* are then given an increase equal to the increase in the loss funding budget had they remained in the original loss funding formula. The difference between the Actuary's stand-alone pricing, or a percentage amount as determined by the Committee, and the poor performer(s) pricing with the standard increase becomes the obligation of the poor performing member(s) should the funding be needed to offset losses incurred by this member. Members participating in the *Retrospective Assessment Program* are required to

adopt a resolution and accompanying Policy Endorsement that outlines the member's minimum and maximum loss funding allocation under the program.

Those members in the *Retrospective Assessment Program* have their incurred losses evaluated at 18, 30, and 42 months after the inception of the Fund Year to determine if they are obligated to pay any of the additional loss funding between the amount they originally contributed to the Fund and their maximum loss funding assessment as determined by the Finance Committee. Any additional loss funding due from a member enrolled in this program can be billed to the member at any time following the conclusion of the Fund Year. All additional loss funds due and owing under this program must be paid to the Fund at the time the Fund transfers the obligations of the Fund Year to the Residual Claims Fund or the member leaves the Fund.

The *Retrospective Assessment Program* benefits both the good and poor performing members of the Fund. Poor performing members benefit in that they are able to spread potentially large increases in loss funding over a number of years easing a potential burden on their local budget, providing them time to address claims and loss issues, and providing a financial incentive to improve their performance. Good performing members of the Fund also benefit in that they are no longer supplementing the poor performing members since the Actuary reduces the loss funding budget by the total amount between the minimum and maximum obligations of those members in the *Retrospective Assessment Program*. As a result, the assessment allocation strategy for the good performing members is lower than it would be because the poor performing members are contractually bound to the contract maximum; therefore reducing the amount needed to fund for loss funding. For those members that were selected for the *Retro Assessment Program* that elected not to participate, will be given a Loss Funding Increase significantly higher than what was proposed in the Assessment Strategy breakout before considering taking into consideration the *Retro Assessment Program*.

2011 – 2019 - EPL/POL PREMIUM ALLOCATION

Due to the deteriorating performance in this line of coverage over the prior years, the MEL, on behalf of its member JIF's, negotiated EPL/POL coverage with a private insurer.

In prior years, the MEL allocated member premiums strictly as a rate (police vs. non-police) multiplied by employee counts. In addition, members that were poor performers in this line of coverage were surcharged by the MEL. These surcharges carried through to the specific members during the 2011-2012 JIF Premium assessment with the private insurer.

For the 2013 Fund Year, in an effort to transition to a process that emphasized recent claims experience, the Finance Committee decided to allocate fifty percent (50%) of

the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining fifty percent (50%) allocated based on the member's six year loss experience for these lines of coverage. For the 2014 Fund Year, the Finance Committee allocated twenty-five percent (25%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining seventy-five percent (75%) allocated based on the member's six year loss experience. For the 2015 Fund Year, the Finance Committee fully transitioned to an allocation based on the member's five year loss experience.

Finally, it should be noted that beginning in 2013, Volunteer, Directors and Officers Liability (optional) was transitioned from the MEL coverage to a commercial carrier. Also in 2013, Cyber Liability Coverage was added also through a commercial carrier.

2012 – EXCESS PROPERTY PREMIUM ALLOCATION

The Finance Committee undertook an in depth analysis of the allocation of Excess Property Premiums. Excess Property Premiums have been included in the JIF Loss Funding portion of the budget; so therefore, members receive a proportionate share of the Excess Property Premiums based on their proportionate share of the JIF Loss Funding Budget. During the analysis, significant variances arose when comparing the Excess Property Premiums to those determined by the MEL (rate times exposure based). In preparation for the 2012 Budget, the Finance Committee opted to remove the Excess Property from the Loss Funding portion of the Budget and include it with the Excess Coverage. In doing so, the Finance Committee elected to transition from the proportionate share allocation to the MEL allocation by utilizing one fourth of the MEL Premium and allocating the remaining funds based on a proportionate share of Loss Funds (as done in years past). It took four years to transition to the MEL's allocation process.

2013 – EXCESS PREMIUM ALLOCATION

Beginning in 2013, the MEL implemented several changes to how excess premiums are calculated. Population is used by the MEL as the basis for the allocation of Liability premiums. Beginning in 2013, the MEL phased in changes in population from the 2000 census to the 2010 census data over a three year period (1/3 each year for 3 years). The BURLCO JIF members experienced an increase in population of 5.54% which had an impact on member assessments. Also, beginning in 2013, the MEL began experience rating member JIFs based upon the JIF's performance over the prior five years at the MEL level. As the BURLCO JIF has been a net giver to the MEL over the prior five years, the JIF will see a reduction in their MEL Assessment prior to the

impact of the 2014 rate changes. The implementation of an experience factor is subject to review on an annual basis.

2016 – EXCESS PREMIUM ALLOCATION

Beginning in 2016, the MEL implemented a *Retrospective Program* on all JIFs in the MEL System in addition to continuing to experience rate JIFs based on the prior ten years' MEL experience for WC and Liability claims funding. As the BURLCO JIF has been a net giver to the MEL over the prior ten years, the JIF will see an experience rating decrease in their WC and Liability claims funding. Under the Retrospective Program, each JIF will be invoiced 85% of WC and Liability claims funding while being contractually bound to a value (100% to 125%) based on the prior ten years' MEL experience. Each JIF will be contractually bound to the *Retrospective Program* for the respective Fund Year for ten (10) years.

2020 – EPL/POL/LAND USE PREMIUM ALLOCATION

In the Fall of 2019, an EPL/POL Task Force was created at the MEL level consisting of Executive Directors of the MEL affiliated JIFs. As noted for Fund Years 2011-2019, the MEL affiliated JIFs premiums were increased or decreased based on the JIF's performance in the MEL program. The goal of the Task Force is to ensure the EPL/POL premium is allocated on a JIF by JIF basis in a fair and equitable manner. The Task Force recognizes that the current structure for allocating JIF premiums was not fair and equitable. As a result, good performing members in poor performing JIFs were paying more premium than necessary while poor performing members in good performing JIFs were not paying enough premium to cover their exposures. To combat this trend, the Task Force removed the JIF performance factor and created a process that allows each member to be priced individually based upon their exposures and performance. Member premiums are now created by determining a base premium for all members based on their individual exposures (population for POL, and FTE, PTE, Seasonal, and Volunteers for EPL) times applicable rates per the attached rate table. Each individual member will have an experience rating factor per the attached utilizing five years' experience with claims capped at \$400,000 gross incurred, valued as of June 30th. Another experience-rating factor of the Statewide increase is also applied to each member's premium. The JIF total premium is determined by the sum of the individual member premiums. In an effort to phase in the new allocation process over five (5) years, there are several smoothing factors applied: such as capping individual member decreases, capping overall JIF premium decreases, and preventing poor performing members with an average loss ratio of 75% or higher from having a premium decrease.

2020 – SURPLUS STRENGTHENING MEL & RCF

Due to recent changes in State Law, public entities now have a potential exposure to claims that might have occurred many years ago. The first statutory change enacted, in July 2019, indicates that fire fighters that meet certain service criteria, and develop one of a number of cancers that are prevalent in fire fighters, will have a presumption that the cancer developed as a result of their fire fighter activities and will be eligible for workers compensation benefits.

The second statutory change that went into effect in December 2019, increases a public entities potential exposure to liability resulting from sexual abuse and molestation claims. This new State law allows claimants to file liability claims for incidents previously barred by the statute of limitations, clarifies that public entities are responsible for claims resulting from negligent hiring, and emphasizes that Title 59 immunities cannot be applied in the defense of these claims.

In recognition of the potential financial impact these statutory changes could have on the MEL & RCF, the MEL and the RCF have developed a mechanism to ensure the overall financial stability of the two Funds. The claims generated by the Cancer Presumption law will be paid through the RCF and billed back to MEL affiliated JIFs for all expenses incurred based on established rates for Fire Fighters: full time, part time, and volunteers. However, depending on the Sexual Abuse and Molestation claims loss date, these claims will either be paid as a standard GL claim for occurrences in open Fund Years or they will be handled by the RCF if the Fund Year where the incident occurred has been transferred to the RCF. The difference between these two types of claims is that there was never WC coverage for the cancer presumption claims whereas claims of sexual abuse and molestation have always been covered under the JIF's GL policy. As a result, sexual abuse claims will go through the JIF & MEL retention, or will be handled directly by the RCF depending on the loss date.

To guarantee the ongoing financial viability of these two Funds, the MEL and RCF, with the assistance of the Fund Actuary, have developed the Surplus Strengthening Program. This Program includes the implementation of a "Surplus Floor" of 12.5% representing the ratio of surplus to the open reserves. If at any time this ratio drops below 12.5%, the shortfall will be addressed via the issuance of an additional assessment to the member JIFs.

Specific to the RCF, the 12/31/19 valuation did not meet the 12.5% surplus floor ratio; therefore, the RCF issued an additional assessment based upon deficit Fund Years at the same time they issue invoices for the transfer of the 2016 Fund Year into the RCF. The issuance of the additional assessment will guarantee compliance with the surplus floor requirements, address deficit Fund Years in the RCF, bolster the overall surplus position of the RCF, and free up additional cash to be utilized to fund fire fighter

cancer presumption claims. An annual analysis and/or assessment is performed to ensure the 12.5% surplus floor ratio is maintained.

Specific to the MEL, the 12/31/20 valuation did not meet the 12.5% surplus floor ratio; therefore, the MEL issued an additional assessment based upon deficit Fund Years. The issuance of the additional assessment will guarantee compliance with the surplus floor requirements, address deficit Fund Years in the MEL, bolster the overall surplus position of the MEL, and free up additional cash. An annual analysis and/or assessment is performed to ensure the 12.5% surplus floor ratio is maintained.

In recognition of the significant financial impact that the COVID-19 pandemic, the changes to the Sexual Abuse & Molestation statutes, the adoption of the firefighters cancer presumption legislation, the adoption of the “pension offset” regulatory changes, the continuing judicial and legislative degradation of Title 59 immunities, and increased number of workers compensation claim “re-openers” the MEL decided to suspend the 12.5% surplus floor in 2022. Instead, each year, the MEL Actuary will be asked to provide a recommended surplus position for the MEL based upon factors such as the total amount of cash, total reserves, and IBNR factors.

2022 – EXCESS PREMIUM ALLOCATION

Beginning with the 2022 Fund Year, the MEL removed the Retrospective Program. With the implementation of the Surplus Strengthening program referenced above, the MEL did not feel the need for both programs. Thorough analysis was done in regards to the impact of the Retrospective Program and it was determined that had the MEL invoiced the full 100% of premium rather than the 85% there would not have been a need to invoice for the 12/31/20 Surplus Strengthening Assessment. The experience rating process will continue to reward good performing JIFs and penalize poor performing JIFs and the Surplus Strengthening Program will ensure the financial stability of the MEL.

2023 – Cyber JIF – 2020 Census

As noted earlier, in recognition of the difficulty in securing Cyber Liability coverage for public entities in the commercial insurance market, the need for all members to implement stringent cyber security protocols, the volatile nature of cyber related losses and the recent poor loss experience for members in the Cyber line of coverage; the MEL affiliated JIFs formed the Cyber Risk Management Joint Insurance Fund to provide Cyber related services and coverage for all MEL affiliated JIFs effective January 1, 2023. The Cyber JIF will carry a self-insured retention and purchase specific and aggregate excess coverage for each member JIF.

The Cyber JIF premium is allocated to members utilizing population tiers to create size categories. The members with smaller populations will have a lower premium

than those members with large populations. This recognizes the complexity of larger towns that may have additional exposures than smaller towns.

Beginning with the 2023 Fund Year, the results of the 2020 Census will be phased in over a three (3) year process. The phase-in of the 2020 Census will affect the MEL, POL, and Cyber premiums over this three (3) year span.

2024 – EPL/POL/Land Use Premium Allocation

Beginning with the 2023 Fund Year, Lexington (AIG) replaced QBE as the carrier for EPL/POL/LU coverage. Coverage limits for Volunteers, Directors, and Officers Liability (VDO) was amended to a shared limit per municipality rather than each separate entity having its own limit and deductible terms. In the Fall of 2023, the process for allocating VDO was updated. Previously members with multiple fire/EMS entities under one policy paid one premium with shared limits and members with separate policies for each entity paid for each policy with individual policy limits. The current process allocates a flat rate as determined annually by the number of fire/EMS entities listed for VDO coverage within the MEL affiliated JIFs.

In the Fall of 2023, the Fund Underwriter was advised by the carrier that members with multiple years (3 or more) with negative experience (loss ratio above 100% where 55% is considered breakeven) need to be more heavily experience rated than those members with less than 3 years negative experience. As a result, the EPL/POL Task Force modified the member experience rating accordingly. Members with a 0% loss ratio benefitted due to the additional premium generated by poor performers with 3 or more years negative performance.

EXPOSURE ALLOCATION STRATEGY

An "exposure" unit is a measure of the magnitude of a loss exposure. For example property values are a measure of the risk of fire. The greater a member's property values, the greater the potential loss.

Appropriations, on the other hand, are traditionally viewed as the measure of liability risk for municipalities. The greater the appropriations, the more activities there are and the higher the likelihood of injury and thus the more likely a law suit to develop.

The exposure unit, therefore, serves as a yardstick to measure the cost of risk and can be easily measured and utilized used to allocate assessment contributions.

The JIF self-insures four areas of risk:

1. Property
2. Liability
3. Automobile
4. Workers' Compensation

Each of these areas of risk is easily measured through the use of exposure units.

PROPERTY

The Finance Committee recommended that total insurable values be used to allocate property insurance costs. Neither the actuary nor the excess carriers differentiate between buildings, contents, equipment, etc. and we have seen no trend in our losses to weight any one item more heavily than the other. The following example describes how the formula actually works.

Example: If the JIF members have a total of \$100,000,000 in insurable property values and member "A" has \$10,000,000 in insurable values then Member "A" will be allocated 10% of the property loss funds.

LIABILITY

In allocating liability costs, the Finance Committee elected to use appropriations. Both the actuary and other JIFs rate on this basis. Neither the actuary nor other JIFs charge for any special exposures such as Police, Fire, etc. Our review of liability claims supports this approach.

Example: If the JIF members have total appropriations of \$100,000,000 and member "A" has appropriations of \$5,000,000 then member "A" will be allocated 5% of the liability loss funds.

AUTOMOBILE

In this area, vehicle counts were used. Again, neither the actuary nor the excess carriers differentiate between types of vehicles. Our instinct tells us that police cars should have a greater potential for loss, however, further analyses indicates that this affects the potential *value* of the loss not the *frequency*, and is therefore more of an issue for the excess carrier than it is for us.

Example: If the JIF members own 500 vehicles and member "A" owns 25 vehicles then member "A" will be allocated 5% of the automobile loss funds.

WORKERS' COMPENSATION

Traditionally, workers' compensation payrolls have been separated into categories of employment with different rates for each; "police", "Clerical, etc. Our analyses and recommendation was to support this more traditional approach. The Committee, therefore decided to accept the Workers' Compensation Rating bureau "relativities" and assign these weights to the workers' compensation assessment allocation formula.

Example: If the "Manual" Workers' Compensation premium for the JIF as a whole is \$2,000,000 and member "A" has a "Manual" Workers' Compensation premium of

\$200,000 then member "A" will be allocated 10% of the workers' compensation loss funds.

EXPERIENCE RATING

For any assessment allocation to be successful it must recognize the potential for some members to incur more claims than others relative to their assessments. Addressing this issue can eliminate the problems associated with the perception that the Fund is subsidizing some members' claims experience at the expense of others.

One method, studied by the Fund, is a simplified experience-rating program that does not impose harsh penalties on members but recognizes adverse claims experience over time. This is accomplished through the application of an experience adjustment factor. The experience adjustment factor is determined from a chart that lists the appropriate factor for a given loss ratio in each line of coverage offered by the JIF. The experience adjustment factor is applied to the member's assessment by line of coverage. The chart below illustrates this concept:

Line of Coverage	Assessment	Experience Factor	Modified Assessment
Property	\$ 2,500.00	.90	\$ 2,250.00
Liability	\$15,000.00	.95	\$14,250.00
Automobile	\$12,000.00	.94	\$11,280.00
Workers' Comp.	\$20,000.00	1.02	\$20,400.00
Total	\$49,500.00	N/A	\$48,180.00

Since it takes several years for claims to develop to their full potential the committee may decide to defer experience rating on members until they have been in the JIF for three full years.

OPERATING EXPENSE ALLOCATION

The JIF's operating expenses are broken down into two categories:

- A. Allocated - These expenses can be directly attributed to a specific member's participation in the JIF. An example of this type of expense is the Safety Director who charges a fee based upon the size of the member.
- B. Unallocated - These expenses that cannot be directly attributable to a member (Indirect Expenses) shall be charged to a member's assessment in the same proportion that a member's individual exposure relates to the Fund total. Examples of exposure data that are used to distribute unallocated operating expenses across the membership include Loss Fund Contributions, Property Values, and Payroll figures, whichever basis is most appropriate. Thus, if a

member has 5% of the total property values for the Fund, this member will pay 5% of the total property appraisal costs for that year.

Under this assessment strategy, the JIF charges allocated operating expenses directly to the members. Unallocated expenses are spread across the membership based upon the individual member's share of the exposure to the total for the Fund.

Risk Management Consulting Fees

Risk Management Consulting Fees are negotiated individually by each member and are added to the members' assessment after all of the above factors and the Cap Strategy (described below) are applied.

CAP STRATEGY

The Finance Committee realized that one of the major reasons member municipalities formed a JIF was to avoid the harsh cycles associated with the traditional insurance market. Without some type of capping mechanism in place, members' assessments could swing wildly from one year to the next. That is why a capping strategy was developed.

A capping strategy begins with a decision to set an upward percentage limit on the amount of any individual member's assessment increase. Naturally, the imposition of a cap on individual members' assessments will create some compression within the overall assessment allocation strategy. This must be addressed in order for the sum of the members' assessments to equal the budget figure for the JIF. In some cases this could mean that a member whose assessment formula results in a decrease could actually receive a modest increase in their assessment. The trade-off in this scenario is that all members know that they are being protected from large increases should their experience turn sour in a particular year.

**BURLCO JIF - 2024 Budget
Assessment Certifications**

Bass River Township	76,570
Beverly City	230,077
Bordentown City	472,389
Bordentown Township	493,498
Chesterfield Township	215,010
Delanco Township	224,362
Delran Township	811,552
Edgewater Park Township	356,649
Fieldsboro Borough	48,480
Florence Township	622,629
Hainesport Township	172,229
Lumberton Township	434,635
Mansfield Township	360,224
Medford Township	1,086,916
Mount Laurel Township	1,424,071
New Hanover Township	149,344
North Hanover Township	251,553
Palmyra Borough	438,186
Pemberton Borough	158,369
Pemberton Township	1,395,890
Riverside Township	343,533
Shamong Township	113,055
Southampton Township	315,860
Springfield Township	140,674
Tabernacle Township	192,060
Westampton Township	482,503
Woodland Township	89,050
Wrightstown Borough	58,791
28	11,158,157

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

**RESOLUTION AUTHORIZING THE TRANSFER OF \$53,990 FROM THE FUND YEAR 2023
MEL LIABILITY & WORKERS' COMPENSATION BUDGET LINE ITEM AND \$8,708 FROM
THE MEL EXCESS PROPERTY LINE ITEM TO THE MEL UNENCUMBERED SURPLUS
ACCOUNT**

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

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

WHEREAS, the FUND is a member of the Municipal Excess Liability Joint Insurance Fund (MEL JIF); and

WHEREAS, as a member of the MEL JIF, the FUND is subject to Surplus Strengthening payments in accordance with the MEL JIF Risk Management Plan, as recommended by the MEL JIF Actuary, and approved by the MEL JIF Board of Commissioners; and

WHEREAS, the FUND created the MEL JIF Unencumbered Surplus Account through the adoption of Resolution 2022-17 on January 18, 2022 to assist in funding the Surplus Strengthening payments; and

WHEREAS, a cash balance remains in the FUND's 2023 MEL JIF Workers Compensation & Liability line item in the amount of \$53,990 and the FUND's 2023 MEL JIF Excess Property line item in the amount of \$8,708; and

WHEREAS, it is in the FUND's best interest to transfer these balances to the MEL JIF Unencumbered Surplus Account in anticipation of future NJ MEL Surplus Strengthening payments;

NOW THEREFORE BE IT RESOLVED by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the FUND Treasurer is hereby authorized to transfer the \$53,990 cash balance from the FUND's 2023 MEL JIF Workers Compensation & Liability line item and the \$8,708 cash balance from FUND's 2023 MEL JIF Excess Property line item to the Unencumbered Surplus Account; and

BE IT FURTHER RESOLVED that a copy of this Resolution be provided to the Executive Director's office, the FUND Treasurer, FUND Auditor, and Administrative Consultant for their attention and action.

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

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Fund Secretary

By: _____
Fund Chairperson

Date: December 19, 2023



*Safety Committee Meeting Minutes
November 21, 2023 @ 1:30 PM
Via Zoom Conferencing*

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund (“BURLCO”) was held via Zoom conferencing on November 21, 2023 at 1:30 PM.

The meeting was called to order at 1:34 PM.

Those in attendance were:

Richard Wolbert, *Chair*, **Beverly City**
Erin Provenzano, **Delanco Township**
Joe Bellina, **Delran Township**
Patrice Hansell, **Fieldsboro Borough**
Paula Kosko, **Hainesport Township**
Michael Fitzpatrick, **Mansfield Township**
James Ingling, **Wrightstown Borough**
Jaclyn Lindsey, **Conner Strong & Buckelew**
Joe Henry, **Hardenbergh Insurance Group**
John Saville, RSM, CPSI, Senior Risk Control Consultant, **J. A. Montgomery Consulting**
Rob Garish, Assistant Director of Public Sector, **J.A. Montgomery Consulting**
Christopher J. Winter Sr. CPM, **Law Enforcement Risk Management Consultant**
Debby Schiffer, Wellness Director, **Targeting Wellness, LLC**
Kamini Patel, MBA, CIC, CPCU, AIDA®, *Deputy Executive Director*, **RPA a Division of Gallagher**

Those not in attendance were:

Mary Picariello, **North Hanover Township**
Lisa Cummins, **Tabernacle Township**
Maryalice Brown, **Woodland Township**
Paul A. Forlenza, MGA, Executive Director, **RPA a Division of Gallagher**

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

I. MINUTES OF AUGUST 22, 2023 SAFETY MEETING (E-mailed 11/06/23)

Ms. Patel mentioned that a copy of August 22, 2023, Executive Safety Committee Meeting minutes were emailed on November 06, 2023 to all Committee members.

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

II. 3rd QUARTER SAFETY DIRECTOR'S LOSS CONTROL REPORT (Emailed 11/20/2023)

Mr. Garish referred the Committee to a copy of the 3rd Quarter Safety Director's Loss Control Report that was emailed to the Committee on November 20, 2023 for their review. He then briefly reviewed an abridged version of the report with the Committee.

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

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

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

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

For details, please see the 3rd Quarter Safety Director's Loss Control Report attached.

III. SAFETY INTERVENTION/MONITORING

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

IV. JIF LOSS RATIO REPORTS – September 30, 2023

Ms. Patel advised the Committee, the data used to create these reports was recently received and her office is currently in the process of creating the loss ratio reports, which will be posted to Origami once they are complete. She indicated the loss ratios reports will be reviewed at the next meeting.

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

V. MEL LOSS RATIO REPORTS – June 30, 2023

Ms. Patel advised the Committee, the data used to create these reports was recently received and her office is currently in the process of creating the loss ratio reports, which will be posted to Origami once they are complete. She indicated the loss ratios reports will be reviewed at the next meeting.

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

VI. EXECUTIVE DIRECTOR – MONITORING REPORTS

Supervisor Investigation Report:

Ms. Patel referred the Committee to page 1, which reflects the Supervisor Investigation Reports received for October 2023. She reported that there were zero (0) claims where a Supervisor Incident Report was not provided in October. She noted there were ten (10) claims that generated the creation of a Supervisor Incident Report.

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

Police MVA: Workers Compensation Claims:

Ms. Patel directed the Committee to page two (2) of the agenda that depicts Workers Compensation claims for police officers involved in an automobile accident. She briefly reviewed the report highlighting that five (5) claims have a total incurred of \$29,897.66.

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

VII. REGIONAL TRAINING SCHEDULE

Mr. Garish directed the Committee to page 14 of the 3rd quarter Safety Director's report and reviewed the Regional Training schedule for 2023. He noted the Indoor Air Quality training that was scheduled for December 4, 2023 would now be held on December 11, 2023.

Mr. Garish asked if there are any topics the Committee would like to see for the coming year, a discussion ensued and the following topics were recommended by the members of the Committee, E-JIF training (storm water management), accident investigations and CDL Entry Level Driver Training (ELDT).

VIII. MSI NEWSLETTER / BULLETINS

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

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

IX. MSI SAFETY INSTITUTE

Mr. Garish provided a brief review of the activity within the MEL Safety Institute for July 01, 2023 thru September 30, 2023:

1. MSI NOW – 171
2. MSI Live – via Zoom / In-Person – 63

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

X. S:ERVE

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

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

XI. POLICE TOPICS

Ms. Patel advised that the second Police Ad-Hoc meeting would take place on December 5, 2023. A “save the date” and invitation was sent out to the membership by the Safety Director’s office.

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

XII. LAW ENFORCEMENT CONSULTANT

Mr. Winter advised the Committee the report writing class for November 03, 2023 was cancelled due to a low response and he will offer the course again in early 2024. He reported agency visits are ongoing and he is working with various agencies on policies and procedures.

A Committee member requested First Amendment Audit Training for their municipality. Mr. Garish advised he would reach out to the Committee member offline to coordinate the training.

XIII. PEOSHA ADVISORY COMMITTEE UPDATES

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

Mr. Saville directed the Committee’s attention to page 9 of the agenda packet. He then explained the Most Frequently Cited violations, allowing the Committee to see exactly what PEOSHA is looking for when they visit. In conclusion, he suggested that if a member is interested in receiving a consultative visit, please contact PEOSHA who will be more than happy to arrange a visit.

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

XIV. MEL SAFETY & EDUCATION COMMITTEE MEETINGS

Ms. Patel noted that the MEL Safety & Education Committee meeting minutes from August 11, 2023 and October 27, 2023 are on pages 10-18 of the agenda packet. Ms. Patel then briefly highlighted a few topics that were covered during the meetings such as the police accreditation study and new MSI Learning system. Ms. Patel stated these meeting minutes are provided to make the members aware of the activities and initiatives undertaken by the MEL around the State.

Ms. Patel noted that the next MEL Safety & Education Meeting is scheduled for February 09, 2024.

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

XV. WELLNESS INITIATIVE

Ms. Schiffer stated that she visited all members with the exception of two, who were unavailable to meet with her. She mentioned that she had either met with the Wellness Coordinator or attended safety meetings during her visits. She mentioned that several towns have created a wellness

committee to achieve their wellness initiatives. She then updated the Committee with some of the activities member towns are offering to their employees such as wellness presentations, bowling, decorating pumpkins, chair massage, Reiki, chair yoga, and stretching classes.

She also noted that many towns have yet to utilize their Wellness Incentive funds and reminded everyone that the deadline to claim or encumber these funds is November 30, 2023.

Wellness Advisory Committee Report

Ms. Schiffer mentioned the Wellness Advisory Committee met on September 19, 2023. Ms. Schiffer then briefly reviewed the minutes and requested approval of the minutes. The Committee approved the minutes.

For details, please see the Wellness Advisory Committee Meeting Minutes attached.

Quarterly Newsletter

Ms. Schiffer advised the Committee this quarter, the focus is on stress management and recently sent out information on mindful eating as the holidays are approaching.

Transformational Leadership Program

In addition, Ms. Schiffer updated the Committee that there are nine (9) open spots for the Transformational Leadership program with Dr. Elias. She indicated the next cohort would start in February 2024. Any member interested in participating in this program should contact Ms. Schiffer.

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

XVI. REVISED WELLNESS PROGRAM

Ms. Patel advised the Committee, that there is no real update at this time as the Wellness Director for the ACM JIF has decided to non-renew her contract for 2024. She reminded the Committee, at the last Executive Safety Committee meeting, Mr. Forlenza reported that Ms. Schiffer, Ms. Simone and the Executive Director's office have been actively working on enhancing the Wellness Program. The draft version of the revised program was reviewed by the Wellness Advisory Committee, and then a meeting was held with the Chairs of ACM, BURLCO and TRICO JIFs Executive Safety Committee and Claims Committee to discuss the proposed program. She hopes to have an update at the next meeting.

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

XVII. OPTIONAL SAFETY BUDGET

Ms. Patel directed the Committee to a copy of the 2023 Optional Safety Budget Balance spreadsheet in the agenda packet on page 28. She reminded the Committee that the deadline to claim or encumber these funds is November 30, 2023. Ms. Patel noted that all encumbered funds must be claimed by February 1, 2024.

XVIII. SAFETY INCENTIVE PROGRAM

Ms. Patel directed the Committee to Page 29 of the agenda packet, which depicts the current 2022 Safety Incentive Program member balances. She reminded the Committee that the deadline to claim

or encumber these funds is November 30, 2023. Ms. Patel noted that all encumbered funds must be claimed by February 1, 2024.

Ms. Patel directed the Committee to page 30 of the agenda packet, which depicts the 2023 Safety Incentive Budget. She noted that due to an oversight, funding was not increased in the 2023 Safety Budget to include the increase in Optional Safety Award monies, which may result in a deficit of approximately \$15,000. She then requested authorization to over expend this line item recognizing available funds within the operating expense portion of the 2023 Budget to cover these costs. The Committee granted approval to over expend. Ms. Patel noted the 2024 Fund Budget is accurately funding the 2024 Safety Incentive Budget.

Ms. Patel then directed the Committee to page 31 of the agenda packet, which depicts the 2024 Safety Incentive Program Size Categories. She noted that while no member will change their size category, the bands for each category were increased slightly.

Mr. Garish indicated the overall 2024 Safety Incentive Program will remain the same with some minor changes to the Health & Wellness section of the program. Ms. Patel reviewed the proposed changes to the Health & Wellness section of the program and inquired if the Committee was in agreement with the proposed changes. The Committee agreed to the proposed changes to the Health & Wellness section of the 2024 Safety Incentive Program.

Mr. Garish indicated the draft version of the 2024 Safety Incentive Program would be sent to the Committee for their review and approval via email.

XIX. 2024 SAFETY KICK-OFF BREAKFAST

Ms. Patel advised the Committee that the 2023 Safety Breakfast took place on March 16, 2023 at Indian Mills Country Club and inquired if the Committee would like to hold it there again in 2024. The Committee agreed and Ms. Patel requested authorization to secure the venue. The Committee granted authorization to secure the venue.

Ms. Patel report that the Executive Director's office is in the process of exploring the idea of engaging a speaker for the 2024 Safety Breakfast. However, the Executive Director's office is debating if the forum will be better served to clarify some misconceptions about the training required by the JIF. She indicated there is a misconception throughout the membership that training is required by the JIF but truly the JIF does not require any training and is providing training mandated by the State, Federal, Court and OSHA/PEOSHA in an efficient and effective manner.

Ms. Patel reported in the past, the Fund has distributed a small gift to the Claims, Wellness and Safety Coordinators and inquired if they would like to continue this practice. The Committee advised they would like to continue the practice. Ms. Patel asked for authorization to purchase the gifts. The Committee granted authorization for the purchase.

Ms. Patel reported at the 2023 Safety Breakfast, we engaged an audio/visual vendor to help set up and breakdown audio/visual equipment and it was very beneficial since there were two (2) screens, which allowed all participants to see the presentation as well as hear it. Ms. Patel then requested authorization to secure an audio/visual vendor to assist with the set up and break down of the audio/visual equipment. The Committee granted authorization to secure an audio/visual vendor.

XX. NEXT MEETING

Ms. Patel noted that the next Committee meeting would be held in Spring of 2024. She noted that the 2024 meeting dates would be sent to Mr. Wolbert for this approval prior to being distributed to the Committee.

Mr. Garish announced Mr. Saville will be retiring at the end of the year and expressed his sincere appreciation for the leadership and commitment to the Fund.

Seeing no other business, the meeting concluded at 2:23 PM.

File: BURLCO/2023/Safety Committee

Tab: 11/21/2023



**THIRD QUARTER
SAFETY DIRECTOR'S REPORT**

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND
2023**

PREPARED BY

J. A. Montgomery Consulting

P.O. Box 99106

Camden, NJ 08101

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**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

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

A. GENERAL DUTIES – EXECUTIVE SUMMARY

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

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

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

Renewal surveys have been completed for all members listed above. None of the current conditions presented concerns with the desirability of these members for renewal in 2024.

Right to Know Inventory and Labeling Surveys for 2023 continue to be conducted. Members have received their 2022 electronic central files. All members should have submitted their 2022 surveys by July 15, 2023, to the State of New Jersey. All 2023 electronic central files will be sent out upon completion.

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

Training support is administered by the MSI Learning Management System staff, Susan Kopec, Andrea Felip, and Natalie Dougherty.

1. Executive Safety Committee

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

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

2. Participation in Claims Process / Accident Investigation

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

3. Written Compliance Programs / Bulletin Updates

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

B. PROGRAMS

1. Safety Incentive Program (SIP)

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

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

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

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

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

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

2. Road, Sign, and Walkway Program

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

3. Law Enforcement Services

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

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

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

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

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

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

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

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

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

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

4. S:ERVE & Attention and Distracted Driving

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

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

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

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

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

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

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

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

C. TRAINING

1. Regional Training Plan / Additional Training

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

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

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

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

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

Managers and Supervisor Training:

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

CDL (Entry Level Driver Training)

- 4/3/2023 9:00 AM – 10:30 AM (Camden County)
- 6/26/2023 9:00 AM-10:30 AM (Burlington County)
- 11/29/2023 8:30 AM – 10:00 AM (Virtual)

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

- June 7, 2023 @ 11:00 AM
- September 15, 2023, @ 11:00 AM
- December 4, 2023, @ 9:00 AM

Annual Retreat – April 18, 2023 (In-Person)

2. MSI Training and Participation

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

Newer training courses include but are not limited to:

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

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

A "Training Needs Assessment Guide" is available to the membership on the BURLCO JIF / MEL websites. This "YES/NO Guide" is designed to assist members with determining safety training for each employee under various PEOSH and OSHA Standards and other occupational safety regulations.

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

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

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

The MEL Safety Institute has (2) main training platforms offered to members:

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

How do I know what courses are available?

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

How do I register?

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

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

To maintain the integrity of MSI classes and our ability to offer C.E.U.s, we must abide by the rules of the State agency that issued the designation. Chief among those rules is the attendee of the class must attend the whole

session. *Attendees who enter the class more than 5 minutes late or leave early will not be awarded C.E.U.s for the class or receive a certificate of completion.*

2. MSI NOW: The MSI NOW provides on-demand streaming videos and online classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision and most can be viewed in under 20 minutes. The library has over 150 available streaming videos. Periodic reviews of this platform will occur to ensure the content is current and relevant. This will include the removal/addition of courses made available to the membership.

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

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

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

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

- **Introduction to Management Skills**
Jan. 20, April 18, July 21, And Oct. 4
- **Introduction to Communication Skills**
Feb. 17, May 23, Aug. 18, And Nov. 8
- **Introduction to Understanding Conflict**
March 10, June 13, Sept. 15, Dec. 6

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

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

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

Requirements:

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

Academy Open Enrollment:

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

Open Enrollment Dates:

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

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

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

Member Participation:

BURLCO JIF members participated in the following training courses from 7/1/2023 thru 9/30/2023:

- MSI LIVE: 63
- MSI NOW: 171

D. ATTENDANCE / REPORTS

1. Attendance at Meetings of the Fund

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

2. Monthly and Quarterly Reports Semi-Annual Loss Analysis

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



2023 Regional Training Plan

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

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

Location: Virtual (Zoom)

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

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

#2 Topic: Back Safety Material Handling

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

Location: Virtual (Zoom)

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

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

#3 Topic: Indoor Air Quality

Date / Time: June 7 @ 11:00 AM, September 15, @ 11:00 AM & December 4, @ 9:00 AM

Location: (Zoom)

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

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

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

Burlington County Municipal Joint Insurance Fund

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



The Wellness Advisory Committee meeting of the ACM, BURLCO, & TRICO Municipal Joint Insurance Funds was held via Zoom on Tuesday, September 19th, 2023 at 9:30am.

Those in attendance were:

Lauren Schoonmaker, Co-Chair, Pennsville Township
Deb Bender, Monroe Township
Doretha (Rita) Jackson, Palmyra Township
Tracy Kilmer, Palmyra Township
Sari Appelbaum, Ventnor City
Tiffany Carney, Monroe Township
Patrice Hansell, Borough of Fieldsboro
Jordan Simone, ACM JIF Wellness Director
Debby Schiffer, BURLCO & TRICO Wellness Director
Kamini Patel, Pooling Administrator, Arthue J. Gallagher
Paul Forlenza, Executive Director, Arthur J. Gallagher

Those not in attendance were:

Sue Miller, Chair, Borough of Clayton
Michele Brown, Pemberton Township
Christie Ostrander, Sea Isle City

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

I. MINDFULNESS MOMENT

A. Quotes shared by members of the committee:

1. Ms. Schoonmaker shared “A woman is like a tea bag. You’ll never know how strong it is until it’s in hot water.”
2. Ms. Bender shared “Stop using your energy to wonder. Use your energy to love, grow, glow, believe, create, manifest and heal.”

II. AGENDA TOPICS:

A. Proposed Revision to the Wellness Program

1. Ms. Schiffer shared that we (Paul Forlenza, Kamini Patel, Jordan Simone and Debby Schiffer) met to discuss the revisions to the wellness meeting. We will be revising the verbiage to the existing Safety Incentive Program (SIP). Debby shared that the first part of the SIP talks about “How the Program Works”. Currently it is directed to the Safety Coordinators who are encouraged to

maintain program records. We added a second part which points out that “JIF Wellness Directors are obligated to evaluate wellness initiatives offered by each municipality. A dedicated section on Wellness should be integrated into the aforementioned program records. This section can encompass notes, either typed or handwritten, by the assigned Wellness Coordinator (for that municipality)” The other addition being considered is under the “Safety and Wellness Best Practices” section. Here it is proposed to include the following: “Schedule quarterly interactions with the JIF Wellness Director through email, phone calls, Zoom meetings, or in-person meetings....” Debby adds that most of us are doing this already, so this is bare minimum. This is something that is good for us to do to stay on track and help everyone along the way - so we’re not scrambling at the end of the year to spend all of the money at one time. Kamini adds that we should get the feedback from wellness coordinators on what they feel is realistic. Paul Forlenza shares that wellness was born under the Safety Program - recognizing that the health of the employee has a direct correlation to workers compensation claims. Members have a lot on their plate - we’re struggling to get traction. Sometimes there’s great enthusiasm with wellness, but unfortunately we don’t have that consistently. We’re trying to take a step back, put the wellness program under the Safety Program, to recognize the impact that healthy employees have on the numbers.

2. Ms. Schiffer shares that this will help the Wellness Directors get a better understanding of what each municipality is doing as well as offer support through the open flow of communication between Wellness Director and municipality’s Wellness Coordinator.
3. Ms. Appelbaum wants to know if we should now be having another quarterly meeting with the Wellness Director, in addition to the meetings we already have. Debby responded that any quarterly communication counts so that we have up to date information on what is transpiring. Ms. Simone added that it’s just to keep towns accountable to check-in with us, because there are some towns that do not all year long.
4. Ms. Hansell asked if the Wellness Policy is something that the municipality is going to have adopted by council and added to the employee handbook. Debby said this is something that will be drafted by Debby and Jordan and provided to each town to formally adopt at their council meeting but not necessary for the employee handbook unless they deem appropriate.

B. *Employee Wellness Survey*

1. *Review Results from each JIF*

- a) Ms. Schiffer mentioned that we have shared results informally with the JIF Executive Committee. She went on to highlight some of the results from the survey. Every area of importance identified by the responders reflected a topic and theme that is being addressed in the 2023 newsletters. Ms. Schiffer asked if everyone would like a formal handout

to see where they might like to focus their interests for 2024. No response.

- b) Ms. Hansell mentioned that she was thinking about different challenges after listening to the survey results. Perhaps a healthy meal prep challenge - to help people be more organized and plan 2-3 healthy meals where they're not grabbing take out. Ms. Schiffer asked "how do you see something like that being received by employees?" Ms. Hansell said they have to be willing to put in the effort, but she would help them with recipes and a grocery list, etc. Starting with small steps first - pick one or two things that you're going to try this week.
- c) Ms. Schiffer said there's so much we can do to help our employees if they are open to change and doing a bit of work. Sometimes the challenge can be customized to reflect what the individual needs to work on at that moment.
- d) Ms. Bender said obviously stress is a big problem. What if we do group mediations on zoom facilitated by the Wellness Director for 5-10 minutes during the work day. Ms. Simone mentioned that anytime she has led group mediations in person, people have always left with a positive experience. Ms. Bender also suggested having therapy animals come in. Ms. Appelbaum suggested utilizing your (Employee Assistance Program) EAP to have seminars related to stress.
- e) Ms. Schoonmaker asked if we could have a "eat this not that" or "healthy swap" list of foods for those who need the help to make healthier food choices.
- f) Ms. Schiffer said that we could consider making a Wellness Directory containing wellness resources which the Wellness Coordinators can go to for ideas such as different challenges to offer. Ms. Bender mentioned that they are in the process of working on 2024's wellness schedule, so if anyone has any resources or ideas that they would like to share, that would be really helpful.

C. 2023 Newsletter Themes

1. Does everyone find the 2023 themes helpful with the additional information each month related to that theme? No questions or negative comments.
2. This year was One Lifestyle Change Can Change Your Life. Ms. Schiffer asked people to provide any suggestions for new themes for 2024 or if they want to continue with the same.

D. JIF Event Food Choices

1. Healthier food at JIF events - what do people consider healthier for those who are concerned? We typically always have fruit and oatmeal. Ms. Hansell mentioned that most people will have a difference of opinion and can universally agree on

eating different kinds of vegetables. Ms. Hansell suggested maybe egg bites with vegetables?

2. Ms. Schiffer also mentioned that maybe another resource is How to Order Healthier Options at a Restaurant. Ms. Hansell suggested taking a restaurant menu and going over it to see how much fat, sugar oil, and salt are hidden in those food items.

E. New Meeting Dates:

1. December 5th or 6th - does anyone have a preference? None shared.



Revised 2024 NOMINATION SLATE

Chair: **John Gural**, Palmyra Borough

Secretary: **Rich Wolbert**, Beverly City

Executive Committee: **James Ingling**, Wrightstown Borough
Jerry Mascia, Mount Laurel Township
Paula Kosko, Hainesport Township
Daniel Hornickel, Pemberton Township
Erin Provenzano, Delanco Township

Alternates:

- #1 **Mike Mansdoerfer**, Riverside Township
- #2 **Mary Picariello**, North Hanover Township
- #3 **Maria Carrington**, Bordentown Township
- #4 **Tom Sahol**, Chesterfield Township
- #5 **Joe Bellina**, Delran Township
- #6 **Patrice Hansell**, Fieldsboro Borough
- #7 **Susan Onorato**, Shamong Township



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

Date: Monday, November 20, 2023

To: Burlington County Municipal Joint Insurance Fund

From: Commissioner Jack

2024 Budget: The Public Hearing for the NJ Cyber JIF 2024 proposed budget and assessments was held, and the enclosed budget was reviewed and adopted by the Board of Fund Commissioners.

Training / Phishing and External Scanning Update – D2 launched phishing exercises and external vulnerability scanning for members that submitted email and IP addresses.

Cyber Website Members Only - The Members Only login on the Cyber JIF website was launched in early November.

Joint Cash Management & Investment Program (JCMI): The MEL’s JCMI Operating Committee has put together a “Banking Best Practices” memorandum providing guidance for members to manage the growing fraud risk. The MEL Board of Fund Commissioners recommended it be included in the Cyber JIF’s Risk Management Program and a motion was passed to include it.

2024 Meeting Platform – The Fund office is expected to eliminate the use of the Zoom application for meetings and webinars. Microsoft Teams will become the default option for audio or video conferencing beginning January 2024.

Next Meeting: The next meeting will be the 2024 Reorganization. The Cyber JIF has been meeting virtually on the third Thursday. Following that, the Board voted to hold the reorganization meeting on January 18, 2024, at 2:00 PM. The Board deemed it would be adequate to meet every other month in 2024.

Cyber Risk Management Fund

Adopted FY2024 Budget

	Annualized FY2023	Adopted FY2024	Change	
			\$	%
Claims Fund				
1 Retained Claims	\$ 2,379,986	\$ 2,447,086	\$ 67,100	2.82%
2 Excess Insurance	\$ 1,915,883	\$ 1,954,201	\$ 38,318	2.00%
3 Loss Fund Contingency	\$ 151,269	\$ 151,269	\$ -	0.00%
4 Total Claims Fund	\$ 4,447,138	\$ 4,552,556	\$ 105,418	2.37%
5				
6 Expenses				
7 Risk Control Services				
8 Cyber Training/Phishing/Testing	\$ 622,227	\$ 634,672	\$ 12,445	2.00%
9 External Scanning	\$ 274,083	\$ 279,565	\$ 5,482	2.00%
10 Consulting	\$ 60,710	\$ 61,924	\$ 1,214	2.00%
11 Local JIF Coordination	\$ 151,771	\$ 154,806	\$ 3,035	2.00%
12 Sub Total Risk Control	\$ 1,108,791	\$ 1,130,967	\$ 22,176	2.00%
13 Administration				
14 Executive Director	\$ 125,000	\$ 127,500	\$ 2,500	2.00%
15 Deputy Ex Director	\$ 50,000	\$ 51,000	\$ 1,000	2.00%
16 Planning Consultant	\$ 30,000	\$ 30,600	\$ 600	2.00%
17 Attorney	\$ 50,000	\$ 51,000	\$ 1,000	2.00%
18 Underwriting Manager	\$ 50,000	\$ 51,000	\$ 1,000	2.00%
19 Treasurer	\$ 25,000	\$ 25,500	\$ 500	2.00%
20 Actuary	\$ 25,000	\$ 25,500	\$ 500	2.00%
21 Auditor	\$ 25,000	\$ 25,500	\$ 500	2.00%
22 Claims Adjuster	\$ 25,000	\$ 25,500	\$ 500	2.00%
23 QPA	\$ 15,000	\$ 15,300	\$ 300	2.00%
24				
25 Sub Total Administration	\$ 420,000	\$ 428,400	\$ 8,400	2.00%
26				
27 General Contingency	\$ 347,170	\$ 336,919	\$ (10,251)	-2.95%
28				
29 Total Expenses & Contingency	\$ 1,875,961	\$ 1,896,286	\$ 20,325	1.08%
30				
31 Total Budget	\$ 6,323,099	\$ 6,448,842	\$ 125,743	1.99%



Municipal Excess Liability Joint Insurance Fund

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

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

2024 Rate Table & Budget: Following a public hearing, the Board of Fund Commissioners adopted the enclosed 2024 Rate Table and Budget.

Executive Director submitted a copy of the correspondence to the newly appointed Commissioner of DOBI outlining various matters impacting Joint Insurance Funds and their member entities.

2024 Excess Renewals: Underwriting Manager is still marketing and negotiating the 2024 renewals. MEL Board authorized the Reinsurance Committee, comprised of the MEL Chair & Secretary, MEL Executive Director, the local JIF Executive Directors, Underwriting Manager, Actuary and Attorney to negotiate with excess carriers and enter into the required agreements for excess insurance. Underwriting Manager will also be working with the Qualified Purchasing Agent (QPA) to meet filing requirements with the Comptroller's Office.

Origami: The MEL's contract with Origami includes a predetermined amount of support hours for each year (May to May). This year, a lot of hours were exhausted since PERMA's claims team worked extensively with Origami to link primary to excess claims to provide accurate claims information to strengthen our claims data analytics as well as to improve our data for marketing. Enclosed is a charge order to add more hours at a cost of \$22,500. Last month, the board approved a statement of work to begin to download Public Officials/Employment Practices claim data from Summit Risk. Board of Commissioners approved the amendment.

Second Actuarial Analysis: At the September meeting, the Board accepted the recommendation of the Management Committee to conduct a second actuarial analysis by Actuarial Advisors Inc. for a fee not to exceed \$30,000. MEL Board of Commissioners adopted a resolution to memorialize the appointment.

PERMA staff met with Actuarial Advisors Inc. on October 19, 2023 to outline the information needed in order to begin the review.

RCF Report: The RCF met on October 18th and adopted their 2024 budget and voted to accept member JIFs' transfer of Fund Year 2019 claim liabilities. Commissioner Clarke submitted a report on the meeting. In addition, the board adopted a resolution authorizing the transfer of MEL 2019 liabilities valued as of December 31, 2023.

Board elected Commissioner John Clark as its 2024 representative to the Municipal Excess Liability Residual Claims Fund. The RCF will meet next on Monday January 8, 2024 at 10:30AM.

Joint Cash Management & Investment Program (JCMI): The JCMI Operating Committee has put together a "Banking Best Practices" memorandum providing guidance for members to manage the growing fraud risk. Memorandum will be distributed to members this month. These Best Practices are expected to be included the Cyber JIF's Risk Management Program.

Marketing Committee: This committee met on October 19, 2023; Meeting minutes distributed for information.

Safety & Education Committee: This committee met on October 27, 2023; meeting minutes distributed for information.

The MEL's Mobile App has not been available for a few months due to a problem with Apple. Princeton Strategic Communications (PSC) has been working on resolving this issue & believes it will be available very soon.

Coverage Committee: This committee met on November 2, 2023; the meeting minutes for information. Coverage Committee appointed a task force to review the MEL's limits for crime coverage.

Legislative Committee: This committee is scheduled to meet on November 15, 2023 at 11:00AM at the Sheraton Hotel, Atlantic City. For information, a copy of a resolution drafted by the Fund office and was submitted to the NJ State League of Municipalities (NJSLOM) at their request. The resolution outlines the various matters impacting joint insurance funds and their member entities.

Claims Committee: This committee met on October 18, 2023; minutes of these meetings were sent to the full MEL Board separately from the agenda.

Cyber JIF: The Cyber JIF met on October 19, 2023 to introduce the 2024 budget and schedule a public hearing for November 20, 2023. Meeting minutes distributed for information.

2023/2024 Elected Officials Seminar: The MEL's Annual Elected Officials Seminar will focus on Local Government Risk Management. A seminar is scheduled to take place during the NJSLOM conference on November 15, 2023 at **2:00PM** in Room 303 of the AC Convention Center.

Power of Collaboration: Enclosed in the agenda is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights the importance and priority the MEL has placed on risk control and safety training. Supported by a dedicated staff of experienced professionals, the MEL Safety Institute (MSI) – now in its 21st year – provides MEL JIF members with essential training, onsite risk management and more.

2024 Meeting Dates: As a reminder, the following 2024 dates were presented at last month's meeting for consideration. With the exception of the March and November, all meetings will be held at the Forsgate Country Club in Monroe, NJ at 11:15AM.

Monday January 8, 2024

March – To be Determined

Monday June 10, 2023

Monday September 9, 2024

Wednesday October 16, 2024

Wednesday November 20, 2024

As previously discussed, the MEL's Sub-Committee Charters include a requirement that committees report annually to the Board. This has historically been met by expanding the March meeting into an Annual Retreat.

A meeting of the Management Committee will be scheduled to consider various options for sub-committees to deliver an annual report on their activities.

NEW BUSINESS:

David Grubb, Executive Director of the Municipal Excess Liability Joint Insurance Fund since 1990 announced that he is stepping down; Joseph Hrubash succeeds him as the Executive Director (Joe has been serving as co-Executive Director). Fund Commissioners expressed their appreciation for Mr. Grubb's leadership and contributions with a standing ovation. Mr. Grubb added that he will assume the title MEL Executive Director Emeritus and will also continue to serve as Executive Director to the Bergen County Municipal Joint Insurance Fund and will remain active with MEL affairs through that role and through Perma's administration.

Chairwoman Joy Tozzi: Chairwoman expressed her appreciation for the support of the MEL Board of Fund Commissioner and MEL Fund Professionals throughout her two-year tenure as the MEL Chair.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND					
2024 BUDGET FOR ASSESSMENT CALCULATION					
		A	B	B-A	B-A
		BUDGET	BUDGET		
	APPROPRIATIONS	2023 ANNUALIZED	2024 PROPOSED	\$	%
	I. CLAIMS AND EXCESS INSURANCE PREMIUMS			CHANGE	CHANGE
1	CLAIMS				
2	Excess Liability:				
3					
4	To 500K	3,928,658	4,637,992	709,334	18.06%
5	1.5MIL Ex 500K	7,771,872	8,835,143	1,063,272	13.68%
6	3MIL ex 2MIL	2,198,429	2,562,857	364,428	16.58%
7	Excess WC	10,780,825	13,335,548	2,554,723	23.70%
8	Excess Property Claims	7,132,531	11,701,904	4,569,373	64.06%
9	POL/EPL Land Use	1,080,416	1,094,336	13,920	1.29%
10	Aggregate Excess LFC	29,051	30,582	1,531	5.27%
11	JIF Faithful Performance Bond	239,811	237,365	(2,446)	-1.02%
12	Surety Bond	316,751	323,753	7,002	2.21%
13	Sub Total	33,478,343	42,759,480	9,281,137	27.72%
14	PREMIUMS				
15	Optional Excess Liability	3,547,711	4,042,216	494,505	13.94%
16	Optional Excess POL/EPL	2,172,754	2,297,752	124,998	5.75%
17	Excess WC	3,811,613	4,040,508	228,895	6.01%
18	Excess Property	16,363,762	23,944,487	7,580,725	46.33%
19	Equipment Breakdown	0	0	-	
20	Loss Fund Contingency	352,873	361,411	8,538	2.42%
21	Sub Total	26,248,713	34,686,374	8,437,661	32.15%
22	Total Claims & Premiums	59,727,056	77,445,854	17,718,798	29.67%
23					
24	II. EXPENSES				
25	Claims Adjustment	1,115,376	1,137,684	22,308	2.00%
26	Property Adjustment	180,186	183,790	3,604	2.00%
27	Administration	1,417,119	1,445,461	28,342	2.00%
28	Claims Supervision	500,000	510,000	10,000	2.00%
29	Actuary	54,247	55,332	1,085	2.00%
30	Attorney	48,821	49,797	976	2.00%
31	Deputy Attorney	1,629	1,662	33	2.03%
32	Attorney-OPRA	18,378	18,746	368	2.00%
33	Auditor	31,110	31,732	622	2.00%
34	Treasurer	27,505	28,055	550	2.00%
35	Underwriting Manager	62,623	63,875	1,252	2.00%
36	Reinsurance Manager	330,667	337,280	6,613	2.00%
37	Safety and Education Committee	110,455	112,664	2,209	2.00%
38	Computer Services	152,374	155,421	3,047	2.00%
39	Legislative Committee	29,159	29,742	583	2.00%
40	Internal Audit Committee	63,878	65,156	1,278	2.00%
41	Strategic Planning Committee	31,939	32,578	639	2.00%
42	Coverage Committee	42,306	43,152	846	2.00%
43	Communications Committee	131,473	134,102	2,629	2.00%
44	Expense Contingency	822,086	1,055,652	233,566	28.41%
45	Subtotal	5,171,331	5,491,881	320,550	6.20%
46					
47	MEL Safety Institute	1,298,822	1,302,948	4,126	0.32%
48	Total Appropriations	66,197,209	84,240,683	18,043,474	27.26%

2024 CERTIFIED MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND ASSESSMENTS

1 Atlantic County Municipal Joint Insurance Fund	\$ 6,459,869.00
2 Bergen County Municipal Joint Insurance Fund	\$ 6,806,700.00
3 Burlington County Municipal Joint Insurance Fund	\$ 3,315,365.00
4 Camden County Municipal Joint Insurance Fund	\$ 5,542,993.00
5 Central Jersey Joint Insurance Fund	\$ 6,548,142.00
6 Monmouth Municipal Joint Insurance Fund	\$ 6,049,008.00
7 Morris County Municipal Joint Insurance Fund	\$ 8,642,858.00
8 Ocean County Municipal Joint Insurance Fund	\$ 7,333,444.00
9 Professional Municipal Management Joint Insurance Fund	\$ 1,702,467.00
10 South Bergen Municipal Joint Insurance Fund	\$ 5,777,608.00
11 Suburban Municipal Joint Insurance Fund	\$ 2,370,086.00
12 Suburban Meter Joint Insurance Fund	\$ 2,610,418.00
13 Mid Jersey Municipal Joint Insurance Fund	\$ 3,077,561.00
14 New Jersey Self Insuror's Joint Insurance Fund	\$ 1,662,941.00
15 Gloucester/Cumberland and Salem Counties Municipal Joint Insurance Fund	\$ 4,616,882.00
16 Public Alliance Insurance Fund	\$ 2,356,038.24
17 New Jersey Public Housing Authority Joint Insurance Fund	\$ 6,751,365.00
18 New Jersey Utility Authorities Joint Insurance Fund	\$ 1,303,218.00
19 First Responders Joint Insurance Fund	\$ 1,262,720.00
20 School Alliance Insurance Fund	\$ 50,000.00
21 New Jersey Counties Excess Liability Fund	\$ 1,000.00
TOTAL	\$ 84,240,683.24

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

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO
EXECUTE REVISED ONE YEAR CONTRACTS WITH D2 TO PROVIDE EXTERNAL
NETWORK VULNERABILITY SCANNING AND EXTERNAL NETWORK
PENETRATION TESTING FOR THE MEMBERS OF THE BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND EFFECTIVE JANUARY 1, 2023**

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

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

WHEREAS, the FUND members actively manage the risk associated with the use of technology in their day to day operations through a number of techniques including the scanning of external networks for vulnerabilities, external network penetration testing, completion of employee online cyber hygiene training, the circulation of security awareness notifications, and the use of phishing assessments; and

WHEREAS, on July 20, 2021, the FUND authorized the Executive Director to prepare, advertise, and receive Requests for Proposals (RFP) for the delivery of the aforementioned technology related risk management services on behalf of its members for a period of up to three (3) years; and

WHEREAS, after careful consideration, on December 21, 2021, the FUND awarded a contract to D2 via Resolution 2021-48 to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one year beginning January 1, 2022, at a cost not to exceed \$95,060.00; and

WHEREAS, the FUND members continued to need External Network Vulnerability Scanning and External Network Penetration Testing to help protect themselves from the risk associated with the use of technology; and

WHEREAS, on December 20, 2022, the Executive Committee approved Resolution 2022-42 awarding Year 2 of the three (3) year proposal to D2 to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one (1) year beginning January 1, 2023, at a cost not to exceed \$87,320; and

WHEREAS, following the December 20, 2022 meeting it was determined that Resolution 2022-42 contained an error in the not to exceed contract amount; and

WHEREAS, on February 21, 2023, the Executive Committee approved Resolution 2023-20, which amended Resolution 2022-42, authorizing the FUND Chair and FUND Secretary to execute a contract with D2 for Year 2 of the three (3) year proposal to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one (1) year beginning January 1, 2023, at a cost not to exceed \$92,208; and

WHEREAS, effective January 1, 2023, the FUND became a member of the Cyber Risk Management Joint Insurance Fund (Cyber JIF); and

WHEREAS, the Cyber JIF adopted a reimbursement program at their October 19, 2023 meeting that allows member JIFs that had previously awarded contracts for cyber risk management programs, which are available through the Cyber JIF, to seek reimbursement of their costs from the Cyber JIF for these same services effective September 1, 2023; and

WHEREAS, the Contract originally entered into with D2 for 2023 provided that the fee to be paid to D2 was in the amount of \$4,888.80 for External Network Vulnerability Scanning and in the amount of \$87,319.40 for External Network Penetration Testing, and it has been determined to be in the best interests of the FUND to enter into two (2) separate Amended Contracts with D2, with the first Amended Contract being for External Network Vulnerability Scanning at a cost of \$4,888.80, and the second Amended Contract being for External Network Penetration Testing at a cost of \$87,319.40; and

WHEREAS, this Amended Contract to be awarded to D2 for External Network Vulnerability Scanning in the amount of \$4,888.80 is under the bid threshold of the Local Public Contracts Law (LPCL), and therefore, the Competitive Contract/Bidding requirements of the LPCL are inapplicable; and

WHEREAS, the FUND is entitled to reimbursement for the pro-rated costs for External Network Vulnerability Scanning from September 1, 2023 to December 31, 2023, and that reimbursement under this Amended Contract shall be in the amount of \$1,629.33; and

WHEREAS, the funds to pay for these services are included in the FUND's 2023 Budget.

NOW THEREFORE BE RESOLVED that the FUND Chair and FUND Secretary are hereby authorized to execute the two (2) separate Amended 2023 Contracts with D2, as herein described, and copies of which are attached hereto, to provide External Network Vulnerability Scanning at a cost not to exceed \$4,888.80 and External Network Penetration Testing at a cost not to exceed \$87,319.40 for a period of one year beginning January 1, 2023; and

BE IT FURTHER RESOLVED that a copy of this Resolution shall be provided to the Executive Director's office, the Fund Treasurer, and D2 for their information and knowledge.

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

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

Attest: _____ By: _____
Fund Secretary Fund Chair

Date: December 19, 2023

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

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO
EXECUTE A ONE-YEAR CONTRACT WITH WIZER TO PROVIDE EMPLOYEE
CYBER HYGIENE TRAINING, SECURITY AWARENESS NOTIFICATIONS, AND
PHISHING ASSESSMENTS TO THE MEMBERS OF THE BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND EFFECTIVE JANUARY 1, 2024 AT A COST
NOT TO EXCEED \$5,796**

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

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

WHEREAS, the FUND members actively manage the risk associated with the use of technology in their day to day operations through a number of techniques including the scanning of external networks for vulnerabilities, external network penetration testing, completion of employee online cyber hygiene training, the circulation of security awareness notifications, and the use of phishing assessments; and

WHEREAS, on July 20, 2021, the FUND authorized the Executive Director to prepare, advertise, and receive Requests for Proposals (RFP) for the delivery of the aforementioned technology related risk management services on behalf of its members for a period of up to three (3) years; and

WHEREAS, an Evaluation Committee made up of Fund Commissioners representing the Atlantic County, Burlington County, and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds met on November 10, 2021 to evaluate the responses received based upon the evaluation criteria included in the RFP; and

WHEREAS, after careful consideration, the members of the Evaluation Committee recommended that the FUND award a contract to Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to the members of the FUND for a period of one year beginning January 1, 2022, at a cost not to exceed \$7,244; and

WHEREAS, the FUND members continued to need Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to help protect themselves from the risk associated with the use of technology; and

WHEREAS, it was the recommendation of the Strategic Planning Committee that the FUND award Year 2 of the three (3) year proposal to Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to the members of the FUND for a period of one (1) year beginning January 1, 2023, at a cost not to exceed \$6,520; and

WHEREAS, as a result of the FUND members continuing to need Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to help protect themselves from the risk associated with the use of technology, the Strategic Planning Committee has recommended that the FUND award Year 3 of the three (3) year proposal to Wizer to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to the members of the FUND for a period of one (1) year beginning January 1, 2024, at a cost not to exceed \$5,796; and

WHEREAS, funds to pay for these services are included in the FUND's 2024 Budget; and

WHEREAS, effective January 1, 2023, the FUND became a member of the Cyber Risk Management Joint Insurance Fund (Cyber JIF); and

WHEREAS, the Cyber JIF adopted a reimbursement program at their October 19, 2023 meeting that allows member JIFs that have existing proposals for cyber risk management programs, which are available through the Cyber JIF, to seek reimbursement of their 2024 costs for these same services from the Cyber JIF;

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the FUND Chair and FUND Secretary are hereby authorized to execute a Contract with WIZER, a copy of which is attached hereto, to provide Employee Cyber Hygiene Training, Security Awareness Notifications, and Phishing Assessments to the members of the FUND for a period of one year beginning January 1, 2024, at a cost not to exceed \$5,796; and

BE IT FURTHER RESOLVED, that a copy of this Resolution shall be provided to the Executive Director's office, Wizer, and Fund Treasurer, for their information and knowledge.

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

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

Attest: _____
Fund Secretary

By: _____
Fund Chair

Date: December 19, 2023

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

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO
EXECUTE A ONE-YEAR CONTRACT WITH D2 TO PROVIDE EXTERNAL
NETWORK VULNERABILITY SCANNING FOR THE MEMBERS OF THE
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND EFFECTIVE
JANUARY 1, 2024 AT A COST NOT TO EXCEED \$4,889**

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

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

WHEREAS, the FUND members actively manage the risk associated with the use of technology in their day to day operations through a number of techniques including the scanning of external networks for vulnerabilities, external network penetration testing, completion of employee online cyber hygiene training, the circulation of security awareness notifications, and the use of phishing assessments; and

WHEREAS, on July 20, 2021, the FUND authorized the Executive Director to prepare, advertise, and receive Requests for Proposals (RFP) for the delivery of the technology related risk management services on behalf of its members for a period of up to three (3) years; and

WHEREAS, after careful consideration, on December 21, 2021, the FUND awarded a contract to D2 via Resolution 2021-48 to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one year beginning January 1, 2022, at a cost not to exceed \$95,060; and

WHEREAS, the FUND members continued to need External Network Vulnerability Scanning and External Network Penetration Testing to help protect themselves from the risk associated with the use of technology; and

WHEREAS, on December 20, 2022, the Executive Committee approved Resolution 2022-42 awarding Year 2 of the three (3) year proposal to D2 to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one (1) year beginning January 1, 2023, at a cost not to exceed \$87,320; and

WHEREAS, following the December 20, 2022 meeting it was determined that Resolution 2022-42 contained an error in the not to exceed contract amount; and

WHEREAS, on February 21, 2023, the Executive Committee approved Resolution 2023-20, which amended Resolution 2022-42, authorizing the FUND Chair and FUND Secretary to execute a contract with D2 for Year 2 of the three (3) year proposal to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one (1) year beginning January 1, 2023, at a cost not to exceed \$92,208; and

WHEREAS, on December 19, 2023, the FUND adopted Resolution 2023-37 authorizing the Fund Chair and Fund Secretary to execute amended contracts to provide External Network Vulnerability Scanning and External Network Penetration Testing to the member effective January 1, 2023; and

WHEREAS, after careful consideration it has been determined to be in the Fund's best interest to award the third year of the three year proposal from D2 for External Network Vulnerability Scanning at a cost not to exceed \$4,888.80; and

WHEREAS, the funds to pay for these services are included in the FUND's 2024 Budget; and

WHEREAS, effective January 1, 2023, the FUND became a member of the Cyber Risk Management Joint Insurance Fund (Cyber JIF); and

WHEREAS, the Cyber JIF adopted a reimbursement program at their October 19, 2023 meeting that allows member JIFs that have existing proposals for cyber risk management programs, which are available through the Cyber JIF, to seek reimbursement of their 2024 costs for these same services from the Cyber JIF;

NOW THEREFORE BE RESOLVED that the FUND Chair and FUND Secretary are hereby authorized to execute a contract with D2, as herein described, to provide External Network Vulnerability Scanning at a cost not to exceed \$4,888.80 for a period of one year beginning January 1, 2024; and

BE IT FURTHER RESOLVED that a copy of this Resolution shall be provided to the Executive Director's office, the Fund Treasurer, and D2 for their information and knowledge.

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

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

Attest: _____ By: _____
Fund Secretary Fund Chair

Date: December 19, 2023

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

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO
EXECUTE A ONE-YEAR CONTRACT WITH D2 TO PROVIDE EXTERNAL
NETWORK PENETRATION TESTING FOR THE MEMBERS OF THE BURLINGTON
COUNTY MUNICIPAL JOINT INSURANCE FUND EFFECTIVE JANUARY 1, 2024 AT
A COST NOT TO EXCEED \$87,320**

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

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

WHEREAS, the FUND members actively manage the risk associated with the use of technology in their day to day operations through a number of techniques including the scanning of external networks for vulnerabilities, external network penetration testing, completion of employee online cyber hygiene training, the circulation of security awareness notifications, and the use of phishing assessments; and

WHEREAS, on July 20, 2021, the FUND authorized the Executive Director to prepare, advertise, and receive Requests for Proposals (RFP) for the delivery of the technology related risk management services on behalf of its members for a period of up to three (3) years; and

WHEREAS, after careful consideration, on December 21, 2021, the FUND awarded a contract to D2 via Resolution 2021-48 to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one year beginning January 1, 2022, at a cost not to exceed \$95,060; and

WHEREAS, the FUND members continued to need External Network Vulnerability Scanning and External Network Penetration Testing to help protect themselves from the risk associated with the use of technology; and

WHEREAS, on December 20, 2022, the Executive Committee approved Resolution 2022-42 awarding Year 2 of the three (3) year proposal to D2 to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one (1) year beginning January 1, 2023, at a cost not to exceed \$87,320; and

WHEREAS, following the December 20, 2022 meeting it was determined that Resolution 2022-42 contained an error in the not to exceed contract amount; and

WHEREAS, on February 21, 2023, the Executive Committee approved Resolution 2023-20, which amended Resolution 2022-42, authorizing the FUND Chair and FUND Secretary to execute a contract with D2 for Year 2 of the three (3) year proposal to provide External Network Vulnerability Scanning and External Network Penetration Testing to the members of the FUND for a period of one (1) year beginning January 1, 2023, at a cost not to exceed \$92,208; and

WHEREAS, on December 19, 2023, the FUND adopted Resolution 2023-37 authorizing the Fund Chair and Fund Secretary to execute amended contracts to provide External Network Vulnerability Scanning and External Network Penetration Testing to the member effective January 1, 2023; and

WHEREAS, after careful consideration it has been determined to be in the Fund's best interest to award the third year of the three year proposal from D2 for External Network Penetration Testing at a cost not to exceed 87,320; and

WHEREAS, the funds to pay for these services are included in the FUND's 2024 Budget.

NOW THEREFORE BE RESOLVED that the FUND Chair and FUND Secretary are hereby authorized to execute a contract with D2, as herein described, to provide External Network Penetration Testing at a cost not to exceed \$87,320 for a period of one year beginning January 1, 2024; and

BE IT FURTHER RESOLVED that a copy of this Resolution shall be provided to the Executive Director's office, the Fund Treasurer, and D2 for their information and knowledge.

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

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

Attest: _____ By: _____
Fund Secretary Fund Chair

Date: December 19, 2023

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

**RESOLUTION AUTHORIZING THE RELEASE OF \$25,000 OF THE TOWNSHIP OF
BORDENTOWN'S SHARE OF THE AGGREGATE EXCESS LOSS CONTINGENCY FUND**

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

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

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

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

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

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

WHEREAS, at their option, the Township of Bordentown has directed a portion of their dividend from prior years into the FUND's Aggregate Excess Loss Contingency Fund resulting in a balance in the AELCF for Bordentown Township of approximately \$59,731.81 as of October 31, 2023; and

WHEREAS, on November 13, 2023, the governing body of the Township of Bordentown adopted Resolution 2023-257, a copy of which is attached hereto an incorporated herein by reference, authorizing the release of \$25,000 held in trust by the BURLCO JIF in the AELCF.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the Fund Treasurer is hereby authorized to release to Bordentown Township the sum of \$25,000 from the Township of Bordentown's balance in the Aggregate Excess Loss Contingency Fund; and

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

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

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Richard Wolbert, Secretary

By: _____
John Gural, Chairperson

Date: December 19, 2023

TOWNSHIP OF BORDENTOWN
RESOLUTION #2023-257

RESOLUTION AUTHORIZING THE RELEASE OF \$25,000 IN SURPLUS FROM THE
TOWNSHIP OF BORDENTOWN'S SHARE OF THE
AGGREGATE EXCESS LOSS CONTINGENCY FUND

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

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

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

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

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

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

WHEREAS, based upon a financial review, the TOWNSHIP OF BORDENTOWN had an un-audited accumulated balance of approximately \$ 59,452.55 in the Aggregate Excess Loss Contingency Fund as of August 31, 2023; and

WHEREAS, the Fund Commissioner from the TOWNSHIP OF BORDENTOWN has sent a written request to the Fund Administrator's office asking that \$25,000.00 of their available balance be released from the Aggregate Excess Loss Contingency Fund;

NOW THEREFORE BE IT RESOLVED, by the Township Committee of the Township of Bordentown that the Fund Treasurer is hereby authorized to release \$25,000.00 from the Township of Bordentown's balance in the Aggregate Excess Loss Contingency Fund.

I, Maria S. Carrington, Clerk of the Township of Bordentown, hereby certify that the above is a true copy of a resolution duly authorized by the Township Committee at a meeting held on the 13th day of November, 2023



MARIA S. CARRINGTON, RMC, Township Clerk

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Administrative Polices & Procedures

Date Adopted: 12/19/2023

POLICY: Surplus Distribution

PURPOSE: To Create a Guideline for Recommending an Amount of Surplus to Distribute from the Closed Years' Fund

Shortly after receipt of the Fund's December 31st Financial Audit the Finance Committee meets to determine whether the Fund should declare a dividend from Closed Years Surplus. If the Finance Committee finds that the Fund is in a position to release a portion of available surplus they shall recommend a distribution in a manner consistent with State regulations NJAC 11:15-2.21. According to the Bylaws:

Any monies for a Fund year in excess of the amount necessary to fund all obligations for that fiscal year as certified by an actuary may be declared to be refundable by the Executive Committee-no sooner than twenty four (24) months after the end of the fiscal year. (N.J.A.C. 11:15-2.21(a)).

Fund members share in a surplus distribution (dividend) in direct proportion to their share of member JIF assessments for that Fund Year. Thus, if a member's contribution comes to 2% of a Fund Year JIF Budget, they will receive 2% of that year's surplus distribution.

A refund for any fiscal year shall be paid directly to the member only in proportion to the member's participation in the fund for such year. Payment of a refund on a previous year is not contingent on the member's continued membership in the fund after that year (N.J.A.C. 11:15-2.21(e)); or

At the option of the member the refund may be retained by the Fund and applied towards the member's next annual contribution/assessment, or for the payment, in part or in whole, of any current demand for supplemental contribution/assessment for a prior Fund year or years (N.J.A.C. 11:15-2.21(f)).

Some of the factors that the Finance Committee may consider in determining the amount, if any, of surplus to distribute are:

- The Administrative Code and the Fund Bylaws.
- The amount of surplus available in Closed Years only. Open Fund Years may not be considered. A Fund Year is considered "Closed" when all loss reserves and IBNR reserves are transferred to the Residual Claims Fund (RCF).

- The ratio of the current budget to unencumbered surplus as suggested from time to time by the Fund Actuary to ensure adequate surplus to cover potential poor performing Fund Years.
- Financial position in Open Fund Years and recent loss history of the Fund.
- A consistent release of surplus, rather than a dramatic swing in the amount of surplus released each year.

The Executive Director's office shall prepare exhibits for consideration by the Finance Committee that contain:

- a. The amount of surplus available for distribution within each closed Fund Year.
- b. Historical dividend distributions

Once the Finance Committee arrives at a recommended surplus distribution, the Executive Director shall prepare exhibits that display the amount of dividend each member will receive according to *(N.J.A.C. 11:15-2.21(e))*.

The Finance Committee shall present its recommendation to the Executive Committee who may formally declare a release of surplus by resolution. The Executive Director's office shall make the necessary filings in accordance with NJAC 11:15-2.21 and, once approved, inform the members of their options to receive their dividends.

Distribution of Funds:

Existing members of the Fund will have the option to take their portion of the surplus distribution in the form of a check made payable to the member municipality, as a credit against their next year's assessment, left on deposit in the Fund's Aggregate Excess Loss Contingency Fund (AELCF) or any combination of the aforementioned options. The Executive Director's office shall work with each existing member receiving a portion of the surplus to execute the necessary documentation in accordance with the member's determination for their share of the surplus distribution.

Municipalities that were members of the Fund during Fund Years from which surplus is being released; however, are not members of the Fund when the surplus is authorized to be released, shall not be eligible to receive any portion of the surplus until the following conditions are met:

- 1) All claims for the Fund Year from which surplus is being released are closed; and;
- 2) All outstanding payments due and owing from the prior member of the Fund have been paid in full, including any payments due pursuant to a Retrospective Agreement, as certified by the Fund Treasurer.
- 3) An analysis has been completed by the Executive Director's Office to determine the likelihood of an additional assessment from the Municipal Excess Liability Joint Insurance Fund (MEL JIF) and Residual Claims Fund Joint Insurance Fund (RCF JIF) due to statutory, regulatory, and/or other external factors that could

trigger an additional assessment for a Fund Year where the prior member was a member of the Fund.

Prior Fund members that do not meet the above criteria will have their portion of any surplus released placed in the AELCF until which time that member meets both of the above criteria. The Fund Treasurer shall keep a separate accounting of these funds for each member.