



## **AGENDA PACKET**



**Tuesday, January 16, 2024 at 3:00 PM**

**Hainesport Municipal Building, Hainesport, NJ**

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

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**Tuesday, January 16, 2024 – 3:00 PM**  
**1 Municipal Centre Road**  
**Hainesport Municipal Building, Hainesport, NJ**

**AGENDA**

- I. Sine Die Meeting called to order by Chairman
- 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 *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. 2023 Fund Commissioners
  - B. Fund Professionals
  - C. Risk Management Consultants
- V. Approval of Minutes
  - A. Adoption of the **December 19, 2023 Meeting Minutes- Motion – All in Favor**.....Pages 1-18
- VI. Adjourn Sine Die Meeting - **Motion – All in Favor**
  - A. Officers, Executive Committee, Alternates vacate chairs
  - B. Chairperson passes gavel to Executive Director/Administrator
- VII. Roll Call
  - A. 2024 Fund Commissioners
- VIII. Election of 2024 Officers.....Page 19
  - A. Election of a Chairperson and Secretary
    - 1.) Nominations from the Floor
    - 2.) **Roll Call Vote** – 2024 Fund Commissioners
  - B. Election of an Executive Committee and Alternates
    - 1.) Nominations from the Floor
    - 2.) **Roll Call Vote** – 2024 Fund Commissioner
- IX. Oaths of Office (administered by Fund Solicitor)
  - A. Chairperson
  - B. Secretary
  - C. Executive Committee
  - D. Alternates

(Executive Director returns the gavel to the Chairperson)
- X. A Motion that this monthly meeting be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissioners –**Motion – All in Favor**

Organizational Resolutions

A.	R2024-01:	Confirming the Election of a Chairman and Secretary.....	Page 20
B.	R2024-02:	Confirming the Election of an Executive Committee and Alternates.....	Page 21
C.	R2024-03:	Appointing Professional Staff.....	Pages 22-28
D.	R2024-04:	Awarding Contracts to Assigned Defense Counsel and Approved Associates.....	Pages 29-31
E.	R2024-05:	Recommending the Employment Practices Liability and Public Officials Liability Defense Panel.....	Pages 32-33
F.	R2024-06:	Appointing Joseph Nardi, III Esq. as Conflict Solicitor.....	Pages 34-35
G.	R2024-07:	Adopting Procedures in Compliance with the Open Public Meetings Act.....	Pages 36-38
H.	R2024-08:	Adopting Administrative Policies and Procedures.....	Pages 39-40
I.	R2024-09:	Adopting Fiscal Policies and Procedures.....	Pages 41-43
J.	R2024-10:	Designating the Exec. Dir. as the Public Agency Compliance Officer.....	Page 44
K.	R2024-11:	Cash Management and Investment Policy.....	Pages 45-47
L.	R2024-12:	Establishing a Conflict of Interest Policy.....	Pages 48-50
M.	R2024-13:	Establishing a Fund Records Program.....	Page 51
N.	R2024-14:	Designation for Certifying and Approving Officer for Payment of Claims....	Page 52
O.	R2024-15:	Establishing the 2024 Plan of Risk Management.....	Pages 53-88

Approval of Resolutions R2024 -01 through R2024-15 – **Motion – Roll Call**

XI. Expense Resolution

A.	R 2024- 16: Resolution Authorizing Reimbursement of Travel Expenses for Authorized Official Travel– <b>Motion – Roll Call</b> .....	Pages 89-93
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D.	Financial Fast Track Report.....	Page 108
E.	Regulatory Filing Checklists.....	Pages 109-110
F.	2022 Safety Incentive Program Awards.....	Page 111
G.	2023 Optional Safety Budget.....	Page 112
H.	2023 Wellness Incentive Budget.....	Page 113
I.	2023 EPL/Cyber Risk Management Budget.....	Page 114
J.	EPL Compliance Status .....	Handout
K.	Statutory Bond Status.....	Pages 115-116
L.	Skateboard Park Approval Status.....	Page 117
M.	Capehart Scatchard Updates.....	Pages 118-122
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P.	2024 RMC Resolutions & Agreements	
Q.	2024 1 <sup>st</sup> Installment Billing	
R.	AGRiP/PRIMA 2024 Conferences.....	Page 126
S.	2023 Attendance.....	Page 127
T.	Safety Kickoff Breakfast & Safety, Claim, & Wellness Coordinator Roundtable	
U.	Inclement Weather Policy	

V.	Website	
W.	New Member Activity	
XIV.	Solicitor’s Report	
A.	MEL Helpline and Contact List.....	Pages 128-129
XV.	Safety Director’s Report	
A.	Activity Report .....	Pages 130-132
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XVII.	Claims Administrator’s Report	
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XVIII.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 136-137
B.	Targeting Wellness Newsletter.....	Pages 138-140
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XX.	Technology Risk Services	
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C.	Loss Run Payment Registers	
D.	Fund Status	
E.	Disbursements	
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XXII.	Committee Report	
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XXIII.	MEL/RCF/E-JIF Reports	
A.	MEL Report – January 8, 2024.....	Handout
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B.	RCF Report – January 8, 2024.....	Pages 193-194
C.	EJIF Report – December 14, 2023.....	Page 195
D.	EJIF Report - January 8, 2024.....	Pages 196-197
E.	Cyber JIF Report – December 28, 2023.....	Pages 198

XXIV. Miscellaneous Business

**The Next Meeting of the BURLCOJIF will be held on Tuesday, February 20, 2024  
at 3:00 PM via Microsoft Teams Conferencing**

XXV. 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**

XXVI. Closed Session – Resolution 2024-\_\_\_\_\_ Authorizing a Closed Session of the Burlington County Municipal Joint Insurance Fund 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 – *if items for Closed Session*
  - 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**

XXVII. Approval of Claims Payments – **Motion – Roll Call**

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

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

# BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Medford Village Country Club, Medford, NJ

December 19, 2023 @ 3:00 pm

## *EXECUTIVE COMMITTEE MEETING*

### *OPEN SESSION MINUTES*

A meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at the Medford Village Country Club, Medford, NJ on Tuesday, December 19, 2023. Fund Chair, John Gural, **Palmyra Borough**, presiding. The meeting was called to order at 3:00 PM.

#### *FLAG SALUTE*

#### *STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT*

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

#### *ROLL CALL*

Rich Wolbert, *Fund Secretary*, **Beverly City**  
Maria Carrington, **Bordentown Twp.**  
Tom Sahol, **Chesterfield**  
Erin Provenzano, **Delanco Twp.**  
Joe Bellina, **Delran Twp.**  
Patricia Clayton, *Alternate*, **Edgewater Park**  
Paula Kosko, **Hainesport Twp.**  
Carrie Gregory, **Lumberton Twp.**  
Dawn Bielec, **Medford Twp**  
Jerry Mascia, **Mt. Laurel Twp.**  
Susan Jackson, **New Hanover Twp.**  
John Gural, *Fund Chair*, **Palmyra Borough**  
Kathy Smick, **Pemberton Borough**  
Susan Onorato, **Shamong Twp.**  
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners/Professionals were:

Mari Ann Capriglione, **Bass River Twp.**  
Margaret Peak, **Bordentown City**  
Patrice Hansell, **Fieldsboro Borough**  
Mike Muchowski, **Florence Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Mary Picariello, **North Hanover Twp.**  
Dan Hornickel, **Pemberton Twp.**  
Michael Mansdoerfer, **Riverside Twp.**  
Kathy Hoffman, **Southampton Twp.**  
Brandy Boyington, **Springfield Twp.**  
Lisa Cummins, **Tabernacle Twp.**  
Craig Farnsworth, **Westampton Twp.**  
Maryalice Brown, **Woodland Twp.**  
Tom Tontarski, *Treasurer*

Those also in attendance were:

Paul A. Forlenza, MGA, *Executive Director, RPA – A Division of Gallagher*  
Kamini Patel, MBA, CIC, CPCU, AIDA®, *Deputy Executive Director, RPA – A Division of Gallagher*  
David DeWeese, Fund Solicitor, *The DeWeese Law Firm, P.C.*  
John Saville, *Risk Control Consultant, J.A. Montgomery*  
Rob Garish, *Asst. Director of Public Sector, J.A. Montgomery*  
Keith Hummel, *Safety Director, 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*  
Debby Schiffer, *Wellness Director, Targeting Wellness*  
Jerry Caruso, *Technology Risk Services Director*.....missed Roll Call

Also present were the following Risk Management Consultant agencies:

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 November 21, 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. Wolbert, seconded by Ms. Provenzano to approve the Open session meeting minutes of the November 21, 2023 meeting. All in Favor. Motion carried by unanimous vote.

### **CLAIMS REVIEW COMMITTEE MEETING REPORT – December 12, 2023**

Mr. Bellina noted the minutes of the December 12, 2023 Claims Review Committee meeting were a handout for today's meeting and are self-explanatory. He then noted the Committee reviewed six (6) Workers' Compensation (0 Police, 3 Fire, and 3 Other); and two (2) General Liability, zero (0) Automobile Liability, and two (2) Property claims were reviewed for settlement, continuing defense, or to advise of trial date.

Mr. Bellina noted for more detail on any of these topics, please reference the minutes.

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

### **EXECUTIVE DIRECTOR'S REPORT**

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

Mr. Forlenza stated that SIP, OSB, Wellness and EPL/Cyber balances for 2023 are listed in the agenda. He noted you the monies needed to be used or encumbered by November 30, 2023. If you had funds leftover, and had encumbered the money, please be sure to use it by February 1, 2024. There will be no more reminders sent out.

Mr. Forlenza reminded members that the MEL's 2024-2025 EPL Risk Management Program was released on May 17, 2023 and was due November 1, 2023. He stated the current program status is on page 103 and the 2024 status is on page 104. All checklists were due November 1, 2023, but will be taken until January 1, 2024. Please submit checklist ASAP if you have not already done so.

Mr. Forlenza noted that there are statutory positions that require individual bonds so please review the checklist on pages 105-107 as it is the individual, not the position, which is bonded. Please contact the MEL underwriter, Ed Cooney with any questions

Mr. Forlenza stated that the Elected Officials training would be available to all members through the MSI. He noted that we are awaiting revised instructions on how members can utilize the MSI to complete this training. He stated that the credit is \$250 per Elected Official, capped at 5% of the 2024 MEL assessment.

Mr. Forlenza stated that all fully executed 2024 resolutions and agreements should be submitted to his office once finalized. The Risk Manager cannot be paid until these are approved and the first anticipated payment is set for February 2024.

Mr. Forlenza noted that the 2024 Committee Volunteer forms were distributed on or about December 11, 2023. Please fill out your choices and return to our office as soon as possible. The draft pick meeting will be held in early January and Fund Commissioners will be assigned to various sub committees.

Mr. Forlenza noted the 2024 Safety & Wellness calendars are in the back of the room for you to take tonight, and asked the Risk Managers to take the calendars and deliver to the members who are not present.

Mr. Forlenza noted that a single copy of the Annual Reports was mailed to all municipal clerks earlier today and asked that they please be shared with your Governing Body. In addition, a PDF copy will be emailed out next week and a pdf copy will be placed on the JIF website to download should you need more copies.

Mr. Forlenza reported that DOBI was pushing back on the release of surplus this year; however, the approval was just received. He noted that the notices were released on December 11<sup>th</sup> so please return your completed forms as soon as possible noting how you would like to receive your portion of this year's surplus distribution.

Mr. Forlenza stated that Loss Ratio Reports valued as of 9/30/23 were loaded to Origami earlier today and a notice was sent out to all members. Please review this important information with your Risk Manager. Ms. Forlenza noted that there may be a red "loading error"; however, it should not affect you viewing your reports.

Mr. Forlenza 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.

Mr. DeWeese noted there had been one (1) new case received since the November meeting:

*Byrd v. Township of Florence*

Mr. DeWeese noted there have been three (3) closed cases since the November meeting:

*Crain-Anderson v. Township of Delanco*

*Robles v. Township of Pemberton*

*Karle v. Wawa, Inc. and Nave Newell, Inc. V. Township of Southampton*



***Resolution 2023-35 Designating Additional Approved Associate***

Mr. DeWeese reported that he is presenting a resolution to designate an additional Approved Associate, Alison Saracino, with Piertras, Saracino, Smith & Meeks as she is joining the firm. He stated that he discussed this matter with the Claims Review Committee and he is satisfied with Ms. Saracino's qualifications and qualified to be an Approved Associate.

Chair Gural entertained a motion to approve Resolution 2023-35 Designating Additional Approved Associate with Piertras, Saracino, Smith & Meeks.

Motion by Mr. Wolbert, seconded by Mr. Mascia to approve Resolution 2023-35 Designating Additional Approved Associate with Piertras, Saracino, Smith & Meeks as presented.

<b>ROLL CALL</b>	<b>Yeas:</b>	Rich Wolbert, <i>Fund Secretary</i> , <b>Beverly City</b> Maria Carrington, <b>Bordentown Twp.</b> Tom Sahol, <b>Chesterfield</b> Erin Provenzano, <b>Delanco Twp.</b> Joe Bellina, <b>Delran Twp.</b> Patricia Clayton, <i>Alternate</i> , <b>Edgewater Park</b> Paula Kosko, <b>Hainesport Twp.</b> Carrie Gregory, <b>Lumberton Twp.</b> Dawn Bielec, <b>Medford Twp</b> Jerry Mascia, <b>Mt. Laurel Twp.</b> Susan Jackson, <b>New Hanover Twp.</b> John Gural, <i>Fund Chair</i> , <b>Palmyra Borough</b> Kathy Smick, <b>Pemberton Borough</b> Susan Onorato, <b>Shamong Twp.</b> James Ingling, <b>Wrightstown Borough</b>
	<b>Nays:</b>	None
	<b>Abstain:</b>	None

Motion carried by unanimous vote.

***Motion to Include Attorneys in Defense Panel Resolution***

Mr. DeWeese asked the Executive Committee to confirm the appointment of recommended EPL/POL attorneys and firms in the 2024 Reorganization Resolution. The attorneys include Betsy Ramos, Esquire of the Law Firm of Capehart & Scatchard; Matthew J. Behr, Esquire of the Law Firm of Marshall Dennehy, P.C; Armando V. Riccio, Esquire of the Law Firm of Armando V. Riccio, LLC; James R. Birchmeier, Esquire and Erin Thompson, Esquire of the Law Firm of Birchmeier & Powell, LLC; Timothy R. Bieg, Esquire, Michael V. Madden, Esquire and Regina M. Phillips, Esquire of the Law Firm of Madden & Madden. P.A.

Chair Gural entertained a motion to approve the following recommended EPL/POL attorneys and firms in the 2024 Reorganization resolution as presented by Mr. DeWeese.

Motion by Mr. Wolbert, seconded by Mr. Ingling to approve the recommended attorneys and firms in the 2024 Reorganization Resolution as presented by Mr. DeWeese. All in favor. Motion carried.

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.

Mr. Saville reminded all members to enroll all new employees, part time and volunteers, for training. If you need assistance on submitting these employees, tutorial videos can be found on the new management-learning platform. Registering is the only way that they can access the MSI.

Mr. Saville noted that PEOSH inspections have increased and towns are being penalized for a lack of training.

Mr. Saville stated that the new MEL mobile app has been released. Emails were sent out regarding this and noting to delete the old app from your phone.

MEL Leadership Academy registration is open until December 22, 2023 and can be accessed through the BURLCOJIF or MEL JIF websites.

Mr. Saville also requested that any member with new Safety Coordinators, please contact his office and update their lists as well as meeting with them individually.

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

At this time, Mr. Hummel and Mr. Garish honored Mr. Saville, and wished him a wonderful retirement

Chair Gural read Resolution 2023-41 Honoring John Saville, J.A. Montgomery. Chair Gural thanked Mr. Saville and recognized his many years serving the BURLCOJIF and praised him for his unwavering dedication to the Fund, and wished him a wonderful retirement.

***Resolution 2023-41 Honoring and Recognizing the Service of John Saville to the Burlington County Municipal Joint Insurance Fund***

Chair Gural entertained a Motion to accept Resolution 2023-41 Honoring John Saville.

Motion by Mr. Wolbert, second by Mr. Ingling, to adopt resolution 2023-41, as presented

<b>ROLL CALL</b>	<b>Yeas:</b>	Rich Wolbert, <i>Fund Secretary</i> , Beverly City Maria Carrington, <b>Bordentown Twp.</b> Tom Sahol, <b>Chesterfield</b> Erin Provenzano, <b>Delanco Twp.</b> Joe Bellina, <b>Delran Twp.</b> Patricia Clayton, <i>Alternate</i> , <b>Edgewater Park</b> Paula Kosko, <b>Hainesport Twp.</b> Carrie Gregory, <b>Lumberton Twp.</b> Dawn Bielec, <b>Medford Twp</b> Jerry Mascia, <b>Mt. Laurel Twp.</b> Susan Jackson, <b>New Hanover Twp.</b> John Gural, <i>Fund Chair</i> , <b>Palmyra Borough</b> Kathy Smick, <b>Pemberton Borough</b> Susan Onorato, <b>Shamong Twp.</b> James Ingling, <b>Wrightstown Borough</b>
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**Nays:** None

**Abstain:** None

Motion carried by unanimous vote.

## ***CLAIMS ADMINISTRATOR'S REPORT***

### ***Lessons Learned from Losses***

During this month's Lessons Learned from Losses review, Mr. Roselli emphasized winter safety and the serious impact winter weather can have on claims. He highlighted several different ways that winter related injuries could be averted. Mr. Roselli shared an example of a costly claim that occurred due to driving too fast in icy conditions, that could have been avoided had the driver been more cautious of the weather.

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 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 he has completed sixteen (16) Police agency visits to date with four (4) agency visits currently scheduled. 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 and a survey document is being prepared for distribution. In regards to Bulletins, Mr. Winter noted there were no Bulletins or Newsletters distributed during November

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 to meet in January.

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 December. 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 thanked her Wellness Coordinators for the assistance and support of the Wellness Program throughout the year and then reviewed some wellness ideas and initiatives in hopes that towns will consider some of these ideas to utilize any encumbered funds. These 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 she also sent out a list of ideas to all of the 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.

Ms. Schiffer noted this quarter's theme is all about reducing Stress. The last newsletter was distributed in December and highlighted four (4) common types of stress and how to gain control over them. She noted her 2024 Newsletter ideas would focus on the 4 Pillars of Lifestyle including nutrition, physical activity, sleep and stress management.

Lastly, in regards to Dr. Elias' Program –Leadership Group Coaching: Crisis Response and Transformational Leadership- 9 spots remained from our original contract with Elias Institute of Professional Coaching. Her 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 BURLCO 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.

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 November reports in the agenda and highlighted the following:

#### **Lost Time v. Medical Only Cases**

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

	<b><i>November</i></b>	<b><i>YTD</i></b>
<i>Lost Time</i>	0	23
<i>Medical Only</i>	11	105
<i>Report Only</i>	1	128
<i># of New Claims Reported</i>	12	256
<i>% Report Only</i>	8%	50%
<i>Medical Only/Lost Time Ratio</i>	100:00	82:18
<i>Average Days to Report to Qual-Lynx</i>	8.1	2.7
<i>Average Days Reported to employer</i>	5.2	1.1

#### ***Claims Report by Type***

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

All Claims – 2.7 days to report

Non-COVID Claims – 2.9 days to report

COVID Claims – 1.9 days to report

#### ***Transitional Duty Report***

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

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	2,040
<i>Transitional Duty Days Worked</i>	1,149
<i>% of Transitional Duty Days Worked</i>	56%
<i>Transitional Duty Days Not Accommodated</i>	891
<i>% of Transitional Duty Days Not Accommodated</i>	44%
<i>\$ Saved by Accommodating</i>	\$113,641
<i>\$ Lost by not Accommodating</i>	\$110,472

***PPO Penetration Report:***

Ms. Beatty presented the PPO Penetration Report:

<b><i>PPO Penetration Rate</i></b>	<b><i>November</i></b>
<i>Bill Count</i>	126
<i>Original Provider Charges</i>	\$232,725
<i>Re-priced Bill Amount</i>	\$123,887
<i>Savings</i>	\$108,838
<i>% of Savings</i>	47%

**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 the nurse case management team, claims team, and client services conduct large loss committee meetings to discuss cases and share ideas, and is a valuable tool as it provides opportunity to share past experiences and current information. An example of a recent claim presented involved a claimant that was exposed to construction dust at a landfill, which resulted in him developing pneumonia in both lungs, along with pulmonary issues.

It was confirmed that bacterial pneumonia could be caused by inhaling dust and it was agreed that a medical release should be obtained and records reviewed to be sure there were no pre-existing conditions.

During an interview by the adjuster with the claimant, it was discovered that claimant did not wear a mask at the landfill. The claimant stated he had received training on wearing protective equipment, but that the training never related to a landfill. The Safety Director's office was notified of this in anticipation of stopping this type of claim from happening again.

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 that in regards to the Cyber Awareness Training, the BURLCOJIF currently only has four (4) towns that are under 80% completion, which is very good. 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 were able to breach your network, they would have notified you accordingly. He then reported that 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. He noted that this month was spent putting together the changes made recently; three tiers to two tiers in cyber compliance. He stated that all members should be able to reach the basic tier because two items are provided by the JIF for you (Hygiene and Vulnerability Testing) so please submit as soon as possible since some items have budgetary considerations.

Lastly, Mr. Caruso reported this month's bulletin addresses best practices for wire transfers and ACH Payments. 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**

In Mr. Tontarski's absence, Mr. Forlenza presented an overview of the Treasurer's Report for a one month period ending November 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 November 30, 2023 for Closed Fund Years 1991 through 2018, and Fund Years 2019, 2020, 2021, 2022 and 2023.

**Investment Interest**

Interest received or accrued for the reporting period totaled \$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**

	Monthly	YTD
Subrogation Receipts	\$1,682.00	\$93,014.15
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$143.00	

***Loss Run Payment Register – November 2023***

Mr. Forlenza 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 \$394,545.13. The claim detail shows 232 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.

**Cash Activity for the Period**

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.

***Bill List – December 2023***

For the Executive Committee’s consideration, Mr. Forlenza presented the December 2023 Bill List in the amount of \$1,453,969.00, which was included in the agenda packet.

Chair Gural entertained a motion to approve the November 2023 Loss Run Payment Registers and the November Bill List in the amount of \$1,453,969.00 as presented.

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

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

**ROLL CALL**

***Yeas:*** Rich Wolbert, *Fund Secretary, Beverly City*  
Maria Carrington, **Bordentown Twp.**  
Tom Sahol, **Chesterfield**  
Erin Provenzano, **Delanco Twp.**  
Joe Bellina, **Delran Twp.**  
Patricia Clayton, *Alternate, Edgewater Park*  
Paula Kosko, **Hainesport Twp.**  
Carrie Gregory, **Lumberton Twp.**  
Dawn Bielec, **Medford Twp**  
Jerry Mascia, **Mt. Laurel Twp.**  
Susan Jackson, **New Hanover Twp.**  
John Gural, *Fund Chair, Palmyra Borough*  
Kathy Smick, **Pemberton Borough**  
Susan Onorato, **Shamong Twp.**  
James Ingling, **Wrightstown Borough**

***Nays:*** None

***Abstain:*** None

Motion carried by unanimous vote.

**COMMITTEE REPORTS**

***Finance Committee Report***

***MOTION TO OPEN PUBLIC HEARING***

Chair Gural entertained a motion to open the 2024 Budget Public Hearing.

Motion by Mr. Ingling, seconded by Ms. Kosko to open the 2024 Budget Public Hearing. All in Favor. Motion carried.

No comments were received from the public.

***MOTION TO CLOSE PUBLIC HEARING***

Chair Gural entertained a motion to close the 2024 Budget Hearing.

Motion by Mr. Wolbert, seconded by Ms. Kosko to close the 2024 Budget Hearing. All in Favor. Motion carried.

***MOTION TO ADOPT THE 2024 BUDGET***

Chair Gural entertained a motion to adopt the 2024 Budget.

Motion by Ms. Kosko, second by Mr. Mascia to adopt the 2024 Budget as presented.

<b>ROLL CALL</b>	<b>Yeas:</b>	Rich Wolbert, <i>Fund Secretary</i> , Beverly City Maria Carrington, <b>Bordentown Twp.</b> Tom Sahol, <b>Chesterfield</b> Erin Provenzano, <b>Delanco Twp.</b> Joe Bellina, <b>Delran Twp.</b> Patricia Clayton, <i>Alternate</i> , <b>Edgewater Park</b> Paula Kosko, <b>Hainesport Twp.</b> Carrie Gregory, <b>Lumberton Twp.</b> Dawn Bielec, <b>Medford Twp</b> Jerry Mascia, <b>Mt. Laurel Twp.</b> Susan Jackson, <b>New Hanover Twp.</b> John Gural, <i>Fund Chair</i> , <b>Palmyra Borough</b> Kathy Smick, <b>Pemberton Borough</b> Susan Onorato, <b>Shamong Twp.</b> James Ingling, <b>Wrightstown Borough</b>
	<b>Nays:</b>	None
	<b>Abstain:</b>	None

Motion carried by unanimous vote.

***MOTION TO ADOPT 2024 ASSESSMENT ALLOCATION STRATEGY POLICY***

Chair Gural entertained a motion to adopt the 2024 Assessment Allocation Strategy Policy.

Motion by Mr. Wolbert, second by Mr. Ingling, to adopt the 2024 Assessment Allocation Strategy Policy as presented.

<b>ROLL CALL</b>	<b>Yeas:</b>	Rich Wolbert, <i>Fund Secretary</i> , Beverly City Maria Carrington, <b>Bordentown Twp.</b> Tom Sahol, <b>Chesterfield</b> Erin Provenzano, <b>Delanco Twp.</b> Joe Bellina, <b>Delran Twp.</b> Patricia Clayton, <i>Alternate</i> , <b>Edgewater Park</b> Paula Kosko, <b>Hainesport Twp.</b> Carrie Gregory, <b>Lumberton Twp.</b> Dawn Bielec, <b>Medford Twp</b> Jerry Mascia, <b>Mt. Laurel Twp.</b> Susan Jackson, <b>New Hanover Twp.</b> John Gural, <i>Fund Chair</i> , <b>Palmyra Borough</b> Kathy Smick, <b>Pemberton Borough</b> Susan Onorato, <b>Shamong Twp.</b> James Ingling, <b>Wrightstown Borough</b>
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Susan Onorato, **Shamong Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:* None  
*Abstain:* None

Motion carried by unanimous vote.

***Safety Committee Meeting Minutes – November 21, 2023***

Mr. Wolbert stated the Safety Committee met on November 21, 2023 and the minutes are included in the agenda for your review. As a report was given at the last meeting, Mr. Wolbert noted unless anyone had any questions that concludes his report. No questions were entertained.

***2024 Executive Committee Nomination Slate***

Mr. Forlenza noted the slate presented in November and included in the agenda stands and will be voted on at the Reorganization meeting in January 2024.

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

Ms. Patel stated the Cyber JIF met on November 20, 2023 and the report and is included in the agenda and is self-explanatory. She then noted the Cyber JIF approved their budget at the last meeting including a 1.99% increase with the BURLCO JIF receiving a 3.6% increase.

Ms. Patel also noted the MEL met on December 6, 2023 and that report is included in the agenda, along with the 2024 MEL Adopted Budget which was adopted at that meeting, and the 2024 MEL Certified Assessments for your review.

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

**MISCELLANEOUS BUSINESS**

***Motion to Authorize the Executive Director's Office to Bind EPL/POL Insurance Coverage for 2024***

Chair Gural entertained a motion to authorize the Executive Director's Office to Bind EPL/POL Insurance Coverage on behalf of the BURLCO JIF for the 2024 Fund Year.

Motion by Mr. Ingling, seconded by Mr. Wolbert, to authorize the Executive Director's Office to Bind EPL/POL Insurance Coverage on behalf of the BURLCO JIF for the 2024 Fund Year as presented. All in favor. Motion carried.



Erin Provenzano, **Delanco Twp.**  
Joe Bellina, **Delran Twp.**  
Patricia Clayton, *Alternate*, **Edgewater Park**  
Paula Kosko, **Hainesport Twp.**  
Carrie Gregory, **Lumberton Twp.**  
Dawn Bielec, **Medford Twp**  
Jerry Mascia, **Mt. Laurel Twp.**  
Susan Jackson, **New Hanover Twp.**  
John Gural, *Fund Chair*, **Palmyra Borough**  
Kathy Smick, **Pemberton Borough**  
Susan Onorato, **Shamong Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:* None  
*Abstain:* None

Motion carried by unanimous vote.

***Resolution 2023-39 Authorizing the Fund Chair & Fund Secretary to Execute a One Year Agreement with D2 for External Network Vulnerability Scanning effective January 1, 2024 at a cost not to exceed \$4,889.***

Chair Gural entertained a motion for adoption of Resolution 2023-39 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 by Ms. Kosko, second by Mr. Ingling to adopt Resolution 2023-39 as presented

**ROLL CALL**      *Yeas:* Rich Wolbert, *Fund Secretary*, **Beverly City**  
Maria Carrington, **Bordentown Twp.**  
Tom Sahol, **Chesterfield**  
Erin Provenzano, **Delanco Twp.**  
Joe Bellina, **Delran Twp.**  
Patricia Clayton, *Alternate*, **Edgewater Park**  
Paula Kosko, **Hainesport Twp.**  
Carrie Gregory, **Lumberton Twp.**  
Dawn Bielec, **Medford Twp**  
Jerry Mascia, **Mt. Laurel Twp.**  
Susan Jackson, **New Hanover Twp.**  
John Gural, *Fund Chair*, **Palmyra Borough**  
Kathy Smick, **Pemberton Borough**  
Susan Onorato, **Shamong Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:* None  
*Abstain:* None

Motion carried by unanimous vote.



***Abstain:*** None

Motion carried by unanimous vote.

Chair Gural entertained a ***Motion to Adopt a Revised Surplus Distribution Policy.***

Motion by Mr. Wolbert, second by Mr. Ingling to adopt a Revised Surplus Distribution Policy as presented and included in the agenda. All in Favor. Motion carried.

***Next Meeting***

Chair Gural noted the 2024 Reorganizational meeting of the BURLCO JIF would take place on **Tuesday, January 16, 2023 at 3:00 pm at the Hainesport Municipal Building, Hainesport, NJ**

***PUBLIC COMMENT***

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

Chair Gural opened the meeting to the public for comment.

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

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

***APPROVAL OF CLAIMS PAYMENTS***

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

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

<b><i>Workers Compensation</i></b>	<b><i>General Liability</i></b>	<b><i>Property</i></b>
2024311468	2023287183	2024310679
2024311480	2022277100	2023297723
2023280119		
2022270100		
2022266779		
202436613		

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

**ROLL CALL**

***Yeas:*** Rich Wolbert, ***Fund Secretary, Beverly City***  
Maria Carrington, ***Bordentown Twp.***  
Tom Sahol, ***Chesterfield***  
Erin Provenzano, ***Delanco Twp.***  
Joe Bellina, ***Delran Twp.***  
Patricia Clayton, ***Alternate, Edgewater Park***  
Paula Kosko, ***Hainesport Twp.***  
Carrie Gregory, ***Lumberton Twp.***  
Dawn Bielec, ***Medford Twp***  
Jerry Mascia, ***Mt. Laurel Twp.***

Susan Jackson, **New Hanover Twp.**  
John Gural, **Fund Chair, Palmyra Borough**  
Kathy Smick, **Pemberton Borough**  
Susan Onorato, **Shamong Twp.**  
James Ingling, **Wrightstown 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 December 19, 2023 meeting of the BURLCO JIF.

Motion by Mr. Ingling seconded by Ms. Kosko to adjourn the December 19, 2023 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:00 PM.

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Kris Kristie,  
*Recording Secretary for*

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***Richard Wolbert, SECRETARY***



# 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**, Florence Township
  - #5 **Joe Bellina**, Delran Township
  - #6 **Patrice Hansell**, Fieldsboro Borough
  - #7 **Susan Onorato**, Shamong Township



**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION 2024 - 01**

**CONFIRMING THE ELECTION OF A CHAIRMAN AND SECRETARY**

**BE IT RESOLVED** by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the following persons have been elected as Chairman and Secretary:

**John Gural**, Palmyra Borough, **Chairman**

**Richard Wolbert**, Beverly City, **Secretary**

**BE IT FURTHER RESOLVED** that the Chairman and Secretary shall serve for the Fund Year 2024 and until their successors shall be elected and qualified.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 16, 2024.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

CHAIR

SECRETARY

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

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION 2024 - 02**

**CONFIRMING THE ELECTION OF AN EXECUTIVE COMMITTEE AND ALTERNATES FOR FUND YEAR 2024**

**BE IT RESOLVED**, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the following individuals are elected to the Executive Committee and as Alternates of the Executive Committee of the Burlington County Municipal Joint Insurance Fund for the Fund Year 2024 and until their successors shall be appointed and qualified are hereby confirmed:

EXECUTIVE COMMITTEE

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

ALTERNATES

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

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 16, 2024.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

CHAIR

SECRETARY

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

# **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

## **Resolution No. 2024-03**

### **Appointing Professional Staff**

**Whereas**, the Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to obtain certain professional and other extraordinary and unspecifiable services pursuant to NJSA 40A:11-5 et seq.; and

**Whereas**, it is anticipated that some of these services will exceed \$17,500 in cost to the Fund during the 2024 Fund Year; and

**Whereas**, after careful consideration by the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund it has been determined to be in the best interest of the Fund to obtain these services following a “non-fair and open” process pursuant to NJSA 19:44A-20.1 et seq. so as to eliminate the possibility of any of the Fund’s professionals from making reportable contributions to any elected officials in any member town and so as to guarantee the continuity of the Fund’s professionals; many of which have been servicing the Fund since its inception and have directly contributed to its success; and

**Whereas**, those service providers whose contracts shall exceed \$17,500 during the 2024 Fund Year have executed a “Political Contribution Disclosure Form”, “Business Entity Disclosure Certification”, and a “Stockholder Disclosure Certification”, a copy of which is attached to their Professional Service contract, acknowledging their understanding that by accepting this appointment they may be limited pursuant to NJSA 19:44A-20.6 in their ability to make reportable contributions pursuant to NJSA 19:44A-8 or 19:44A-15 as detailed in NJSA 19:44A-20.5

**NOW, THEREFORE, BE IT RESOLVED** by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in a public session on January 16, 2024, that:

1. Risk Program Administrators, LLC, is hereby appointed as Administrator with Paul A. Forlenza, MGA, serving as the Executive Director and Kamini Patel, MBA, CIC, CPCU, AIDA ®, serving as the Deputy Executive Director for a term commencing January 1, 2024 and continuing until December 31, 2024 or until the next Reorganization of the Fund.
2. Risk Program Administrators, LLC, is hereby appointed as the Producer for EPL/POL and Volunteer’s Directors and Officers coverage for a term commencing January 1, 2024 and continuing until December 31, 2024 or until the next Reorganization of the Fund.
3. Conner Strong & Buckelew Insurance is hereby appointed as the Producer for EPL/POL and Volunteer’s Directors and Officers coverage for a term commencing January 1, 2024 and continuing until December 31, 2024 or until the next Reorganization of the Fund.
4. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, and David S. DeWeese, is hereby appointed as the Fund Attorney (Solicitor) for a term commencing January 1, 2024, and ending on December 31, 2024 or until the next Reorganization of the Fund.
5. David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, is hereby appointed as the Fund’s EPL/POL Attorney for a term commencing January 1, 2024 and continuing until December 31, 2024 or until the next Reorganization of the Fund.
6. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, is hereby appointed as the Fund’s

- Subrogation Attorney for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund
7. Thomas Tontarski is hereby appointed as Treasurer for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
  8. The Actuarial Advantage, Inc., with Kyle Mrotek, FCAS, as its designated representative, is hereby appointed as Actuary for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
  9. J. A. Montgomery, a Division of Conner Strong & Buckelew Insurance Companies, Inc., with Susan Kopec as Right-to-Know Coordinator, Keith Hummel as Safety Director and Robert Garish, Thomas Reilly, and Jacqueline Cardenosa as its designated Loss Control Representatives, is hereby appointed for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
  10. Bowman & Company, LLP, with Dennis Skalkowski as the designated contact, is hereby appointed as the Auditor for a term commencing January 1, 2024, and continuing until June 30, 2025.
  11. PERMA Risk Management Services, LLC, a Division of Conner Strong & Buckelew Insurance Companies, Inc., with David N. Grubb as its designated representative, is hereby appointed as Administrative Consultant for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
  12. Qual-Lynx, with Chris Roselli as its designated claims representative and Alice Lihou as its designated representative, is hereby appointed as Claims Administrator for General Liability, Automobile Liability, Workers' Compensation and Property claims and as the designated recipient in accepting and reporting EPL/POL and Cyber claims for calendar year 2024 for a term commencing January 1, 2024 and continuing until December 31, 2024 or until the next Reorganization of the Fund.
  13. Qualcare, Inc., with Karen Beatty as its designated client services manager and Steve McNamara as its designated representative, is hereby appointed as the Managed Care and Network Provider for a term commencing January 1, 2024 and continuing until February 28, 2024.
  14. Assetworks, Inc., with Christian Gutierrez as the corporate representative and Melvin Ngayan as the designated representative, is hereby appointed as Property Appraiser for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
  15. Conner Strong & Buckelew Insurance Companies, Inc., with Terrence Tracy as its corporate representative and Edward Cooney as its designated representative, is hereby appointed as Underwriting Manager for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
  16. Kristi Kristie is hereby appointed as Recording Secretary for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
  17. Joyce Media, with George E. Joyce, III as its designated representative, is hereby appointed as Website Host and Designer for a term commencing January 1, 2024, and continuing until December 31, 2024, or until the next Reorganization of the Fund.
  18. Iron Mountain is hereby appointed as Record Retention Service for a term commencing January 1, 2024, and continuing until December 31, 2024, or until the next Reorganization of the Fund.

19. Bowman & Company, LLP, with Dennis Skalkowski as the designated contact, is hereby appointed as Payroll Auditor for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
20. Targeting Wellness, with Debby Schiffer, as the designated contact, is hereby appointed as Wellness Director for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
21. Christopher J. Winter is hereby appointed as Law Enforcement Risk Management Consultant for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
22. Wintsec Technologies is hereby appointed as the Technology Risk Management Director, with Jerry Caruso as its designated representative, for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
23. Citizens Bank, with Joseph Sette as its designated representative, is hereby appointed as a permissible Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
24. Wilmington Trust, with Susan O'Neal as its designated representative, is hereby appointed as an Asset Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
25. M & T Bank, with Mary Alice Avery as its designated representative, is hereby appointed as a permissible Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
26. Bank of New York Mellon, with Dennis Onderick as its designated representative, is hereby appointed as a permissible Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
27. Eagle Asset Management, with Chad Stone as its designated representative, is hereby appointed as an Asset Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.
28. NW Financial Group, with Tim Eismeier as its designated representative, is hereby appointed as an Investment Advisor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 or until the next Reorganization of the Fund.

**Be It Further Resolved**, that the Commissioners of the Burlington County Municipal Joint Insurance Fund find and determine that the appointments herein specified require either professional services for which the individuals designated are licensed to practice a profession or for extraordinary and unspecifiable services that cannot be adequately described in specifications that would make solicitation of bids for those services meaningful or advisable, and

**Be It Further Resolved**, that the compensation for the services shall be in accordance with the amounts budgeted for the specific services and subject to contracts hereby authorized and approved by the Commissioners of the Burlington County Municipal Joint Insurance Fund, and

**Be It Further Resolved**, that the Chairman and Secretary of the Burlington County Municipal Joint Insurance Fund are hereby authorized to execute Agreements with the individuals, partnerships and corporations hereby appointed for the performance of professional or for extraordinary and unspecifiable services providing for compensation within the amounts budgeted for those services, as follows:

1. Risk Program Administrators, LLC, is hereby appointed as Administrator with Paul A. Forlenza, MGA serving as the Executive Director and Kamini Patel, MBA, CIC, CPCU, AIDA ®, serving as the Deputy Executive Director for a term commencing January 1, 2024, and continuing until December 31, 2024, in the amount of \$399,963 for calendar year 2024, as set forth specifically in the Agreement.
2. Risk Program Administrators, LLC, and Conner Strong & Buckelew Insurance are hereby appointed as the Producer for EPL/POL and Volunteer's Directors and Officers coverage for a term commencing January 1, 2024 and continuing until December 31, 2024 shall be compensated through the commission on the policy in the anticipated amount of \$28,010 each based upon 28 members.
3. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, and David S. DeWeese is hereby appointed as the Attorney (Solicitor) for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and ending on December 31, 2024, in the amount of \$78,489 for calendar year 2024, as set forth specifically in the Agreement.
4. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, and David S. DeWeese is hereby appointed as the Subrogation Attorney for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and ending on December 31, 2024, on the basis of the rate schedule as set forth specifically in the Agreement.
5. David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey is hereby appointed as the Fund's EPL/POL Attorney for a term commencing January 1, 2024, and continuing until December 31, 2024, on the basis of the rate schedule as set forth specifically in the Agreement.
6. Thomas Tontarski is hereby appointed as Treasurer for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, in the amount of \$12,325 for calendar year 2024, as set forth specifically in the Agreement.
7. The Actuarial Advantage, Inc., with Kyle Mrotek, FCAS, as its designated representative, as Actuary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, on the basis of an hourly fee schedule set forth in the Agreement, but not to exceed \$27,702 without the specific approval of the Commissioners, as set forth specifically in the Agreement.
8. J. A. Montgomery, a Division of Conner Strong Insurance Companies, with Keith Hummel as Safety Director and Robert Garish, Thomas Reilly, and Jacqueline Cardenosa as its designated Loss Control Representatives for the Burlington County Municipal Joint Insurance fund for a term commencing January 1, 2024, and continuing until December 31, 2024 in the amount of \$150,596 for calendar year 2024, as set forth specifically in the Agreement.

9. J. A. Montgomery, a Division of Conner Strong Insurance Companies, with Susan Kopec as its designated representative, is hereby appointed as Right to Know Coordinator for the Burlington County Municipal Joint Insurance fund for a term commencing January 1, 2024, and continuing until December 31, 2024 in the amount of \$46,183, for calendar year 2024, without the specific approval of the Commissioners, as set forth specifically in the Agreement.
10. Bowman & Company, LLP with Dennis Skalkowski as its designated representative is hereby appointed as Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024 and continuing until June 30, 2025, on the basis of an hourly fee schedule attached to the Agreement, but not to exceed \$20,834 for calendar year 2024, without the specific approval of the Commissioners, as set forth specifically in the Agreement.
11. PERMA Risk Management Services, LLC, a Division of Conner Strong & Buckelew Insurance Companies, Inc., with David N. Grubb as its designated representative, is hereby appointed as Administrative Consultant for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, in the amount of \$30,846 for calendar year 2024, as set forth specifically in the Agreement.
12. Qual-Lynx, with Chris Roselli as its designated claims Account Manager and Alice Lihou as its designated representative, as Claims Administrator for General Liability, Auto Liability, Workers' Compensation, Property, for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, shall be compensated in the amount of \$247,052 and as the designated recipient in accepting and reporting EPL/POL and Cyber claims on the basis of the rate schedule as set forth specifically in the Agreement.
13. Assetworks, with Christian Gutierrez as the corporate representative and Melvin Ngayan as the designated representative, is hereby appointed as Property Appraiser for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, with a fee of \$18,548 based upon anticipated building counts for calendar year 2024, as set forth specifically in the Agreement.
14. Kristi Kristie, is hereby appointed as Recording Secretary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, with a fee of \$4,682 for calendar year 2024, to be paid as set forth specifically in the Agreement.
15. Conner Strong & Buckelew Insurance Companies, Inc., with Terrence Tracy as its corporate representative and Edward Cooney as its designated representative, is hereby appointed as Underwriting Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 in the amount of \$8,872, as set forth specifically in the Agreement.
16. Joyce Media, with George E. Joyce, III as its designated representative, is hereby appointed as Website Host and Designer for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, with a fee of \$4,680 to be paid as set forth specifically in the Agreement.
17. Iron Mountain is hereby appointed as Record Retention Service for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, on the basis of the rate schedule as set forth specifically in the Agreement.

18. Qualcare, Inc., with Karen Beatty as its designated client services manager and Steve McNamara as its designated representative, is hereby appointed as the Managed Care and Network Provider for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, with an allocated file fee of \$565 per file on the basis of the rate schedule as set forth specifically in the Agreement.
19. Bowman & Company, LLP with Dennis Skalkowski as its designated representative, is hereby appointed as Payroll Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024 and continuing until December 31, 2024, on the basis of an hourly fee schedule attached to the Agreement, but not to exceed \$15,848 for calendar year 2024, without the specific approval of the Commissioners, as set forth specifically in the Agreement.
20. Targeting Wellness, with Debby Schiffer, as the designated contact, is hereby appointed as Wellness Director for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, with a fee of \$31,938 for calendar year 2024, to be paid as set forth specifically in the Agreement.
21. Christopher J. Winter is hereby appointed as Law Enforcement Risk Management Consultant for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 shall be compensated in the amount of \$22,000 as set forth specifically in the Agreement
22. Wintsec Technologies is hereby appointed as the Technology Risk Management Director for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024 shall be compensated in the amount of \$40,800 based upon 28 members as set forth specifically in the Agreement and in accordance with Wintsec Technology's January 4, 2023 Proposal for Technology Risk Services Director.
23. Citizens Bank, with Joseph Sette as its designated representative, is hereby appointed as a permissible Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, and shall be compensated on the basis of the rate schedule as set forth specifically in the Agreement.
24. M & T Bank, with Mary Alice Avery as its designated representative, is hereby appointed as a permissible Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, and shall be compensated on the basis of the rate schedule as set forth specifically in the Agreement.
25. Wilmington Trust, with Susan O'Neal as its designated representative, is hereby appointed as an Asset Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, and shall be compensated on the basis of the rate schedule as set forth specifically in the Agreement.
26. Bank of New York Mellon, with Dennis Onderick as its designated representative, is hereby appointed as a permissible Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, and shall be compensated on the basis of the rate schedule as set forth specifically in the Agreement.
27. Eagle Asset Management, with Chad Stone as its designated representative, is hereby appointed as an Asset Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31,



2024, and shall be compensated on the basis of the rate schedule as set forth specifically in the Agreement.

28. NW Financial Group, with Tim Eismeier as its designated representative, is hereby appointed as an Investment Advisor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2024, and continuing until December 31, 2024, and shall be compensated on the basis of the rate schedule as set forth specifically in the Agreement.

**Be It Further Resolved**, that all of the Agreements set forth above are subject to specific approval by the Commissioners of the Burlington County Municipal Joint Insurance Fund, and

**Be It Further Resolved**, that notice of the appointments and the Agreements for professional or for extraordinary and unspecifiable services shall be published as required by law, and

**Be It Further Resolved**, that copies of this Resolution shall be provided to the Treasurer of the Burlington County Municipal Joint Insurance Fund and those so appointed for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 16, 2024.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

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

CHAIR

SECRETARY

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

# **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

## **Resolution No. 2024-04**

### **A RESOLUTION AWARDING CONTRACTS TO ASSIGNED DEFENSE COUNSEL AND APPROVED ASSOCIATES**

**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 Fund Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to obtain certain legal services so that the claims filed against the Member Municipalities of the Burlington County Municipal Joint Insurance Fund, and for which the Burlington County Municipal Joint Insurance Fund is obligated to provide a legal defense on behalf of the Member Municipalities; and

**WHEREAS**, the BURLCOJIF, under the "Fair and Open" process, issued Requests for Qualifications (RFQs) on August 13, 2021 for three (3), one (1) year Contracts for Assigned Defense Counsel for General Liability matters and for Workers' Compensation matters, and the responses to the RFQs were required to be provided to the Fund Administrator's Office by September 17, 2021; and

**WHEREAS**, the Fund Administrator for the BURLCOJIF received fifteen (15) timely responses to the General Liability RFQ, and all of those responses were referred to the Fund Solicitor and the BURLCOJIF Finance Committee for evaluation; and

**WHEREAS**, the Fund Administrator for the BURLCOJIF received nine (9) timely responses to the Workers' Compensation RFQ, and all of those responses were referred to the Fund Solicitor and the BURLCOJIF Finance Committee for evaluation; and

**WHEREAS**, the BURLCOJIF Finance Committee reviewed and evaluated all of the responses that were received to the RFQs, and after members of the Finance Committee individually completed the evaluation process, the scores were tallied by the Fund Solicitor, the Fund Solicitor provided his recommendations and the Finance Committee then determined that certain firms were to be recommended to be awarded Contracts for 2022; and

**WHEREAS**, those recommendations were presented to the Executive Committee of the BURLCOJIF at their regular meeting on December 21, 2021 and the Executive Committee determined that the recommendations of the Finance Committee should be accepted and the recommended firms were awarded Contracts for 2022 through Resolution 2022-4 on January 18, 2022; and

**WHEREAS**, the Executive Committee had determined that the same Contracts should be awarded for 2023 through Resolution 2023-4 on January 17, 2023, which was the second year of the three (3) one (1) year Contracts; and

**WHEREAS**, the Executive Committee has determined that the same Contracts should be awarded for 2024, which is the third year of the three (3) one (1) year Contracts.

**NOW, THEREFORE, BE IT RESOLVED**, by the Commissioners of the Burlington County Municipal Joint Insurance Fund assembled in a public session on January 19, 2024, that the following Law Firms and Attorneys are hereby designated as Assigned Defense Counsel and Approved Associates for the Burlington County Municipal Joint Insurance Fund for General Liability matters and for Workers' Compensation matters, and each firm shall be awarded a Contract for 2024 under the "Fair and Open" process:

**General Liability Claims:**

1. Marshall Dennehey, P.C. with Matthew J. Behr, Esquire and Ashley L. Toth, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Parker J. Hall, III, Esquire as an Approved Associate at a rate of \$155.00 per hour of attorney time and a Paralegal rate of \$90.00 per hour.

2. Raymond, Coleman, Heinold & Norman, LLP with Douglas L. Heinold, Esquire and Stephen E. Raymond, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Crosley L. Gagnon, Esquire as an Approved Associate at a rate of \$155.00 per hour of attorney time and a Paralegal rate of \$90.00 per hour.

3. Capehart Scatchard with Betsy G. Ramos, Esquire, Christopher J. Carlson, Esquire, Michelle L. Corea, Esquire, Samantha Dev, Esquire, Cameron R. Morgan, Esquire, Charles F. Holmgren, Esquire, Voris J. Tejada, Jr., Esquire and Edward F. Kuhn, III, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Paige A. Joffe, Esquire and Patrick J. Graham, Esquire as Approved Associates at a rate of \$155.00 per hour of attorney time and a Paralegal rate of \$90.00 per hour.

5. Madden & Madden, P.A. with Michael P. Madden, Esquire, John-Paul Madden, Esquire, Matthew Madden, Esquire, Timothy R. Bieg, Esquire, Michael V. Madden, Esquire and Regina M. Phillips, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Mark W. Strasle, Esquire, Robin J. Gottilla, Esquire and David E. Madden, Esquire as Approved Associates at a rate of \$155.00 per hour of attorney time; and a Paralegal rate of \$90.00 per hour.

**Workers' Compensation Claims:**

1. Pietras, Saracino, Smith & Meeks, LLP, with James G. Pietras, Esquire; Christopher J. Saracino, Esquire, Benjamin F. Smith, Esquire, Jody L. Meeks, Esquire, Joseph A. Vastano, Jr., Esquire and Theresa Garvin-Keyser, Esquire as Assigned Defense Counsel at a rate of \$140.00 per hour of attorney time; Alison Saracino, Esquire as an Approved Associate at a rate of \$115.00 per hour of attorney time; a Paralegal rate of \$75.00 per hour; a maximum of \$70.00 per court appearance; and \$140.00 per hour for Occupational cases.

2. Affanato Marut, LLC with Michael S. Affanato, Esquire and Michelle K. Marut, Esquire as Assigned Defense Counsel at a rate of \$140.00 per hour of attorney time; Elizabeth Tomasso Mosteller, Esquire and Caitlin K. Carroll, Esquire as Approved Associates at a rate of \$115.00 per hour of attorney time; a Paralegal rate of \$75.00 per hour; a maximum of \$70.00 per court appearance; and \$140.00 per hour for Occupational cases.

3. Capehart & Scatchard, P.A. with John H. Geaney, Esquire, Claire Y. Ringel, Esquire, Melissa Bialos Floyd, Esquire, Michael L. Bileci, Esquire and Dana M. Gayeski, Esquire as Assigned Defense Counsel at a rate of \$140.00 per hour of attorney time; a Paralegal rate of \$75.00 per hour; a maximum of \$70.00 per court appearance; and \$140.00 per hour for Occupational cases.

Note that the above rates include all reasonable office expenses (e.g.) postage, faxes, telephone, copies, etc., and in conformance with the Litigation Management Guidelines.

**BE IT FURTHER RESOLVED** that the assignment of Assigned Defense Counsel to defend specific General Liability and Workers' Compensation claims on behalf of the Member Municipalities and their Employees shall be made by the Fund Solicitor and Claims Administrator for the Burlington County Municipal Joint Insurance Fund, and the Fund Solicitor shall supervise and coordinate the handling of these matters in accordance with the Litigation Management Guidelines of the Burlington County Municipal Joint Insurance Fund.

**BE IT FURTHER RESOLVED** that the prior assignments of Assigned Defense Counsel to defend these claims that were previously made in accordance with prior Resolutions of the Burlington County Municipal Joint Insurance Fund shall continue with the Assigned Defense Counsel so assigned, subject to the authorization of the Fund Solicitor for the Burlington County Municipal Joint Insurance Fund to supervise the handling of these matters and to reassign the defense of these matters where it is deemed to be appropriate.

**BE IT FURTHER RESOLVED** that the rates of compensation in the Litigation Management Guidelines of the Burlington County Municipal Joint Insurance Fund are hereby amended to comply with the rates set forth in this Resolution.

**BE IT FURTHER RESOLVED** that this contract is being awarded following a "Fair and Open" process pursuant to NJSA 19:44A-20.1 et. seq.

**BE IT FURTHER RESOLVED** that the Fund Chairman and Secretary are hereby authorized to execute the Contracts with the Assigned Defense Counsel Law Firms to provide Legal Services to the Fund.

**BE IT FURTHER RESOLVED** that the copies of this Resolution shall be provided to the Executive Director, Fund Solicitor, and Claims Administrator of the Burlington County Municipal Joint Insurance Fund and those herein appointed for their information and attention..

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 16, 2024.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_

By: \_\_\_\_\_

Date: \_\_\_\_\_

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**Resolution No. 2024-05**

**A RESOLUTION RECOMMENDING THE EMPLOYMENT PRACTICES LIABILITY  
AND PUBLIC OFFICIALS LIABILITY DEFENSE PANEL**

**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 Fund Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to recommend to the Fund's Employment Practice Liability and Public Officials Liability (EPL/POL) insurance carrier for 2024, AIG Insurance and their Claims Supervisor, Summit Risk, certain law firms and Assigned Defense Counsel to handle the defense of the EPL/POL claims filed against the Member Municipalities of the Burlington County Municipal Joint Insurance Fund; and

**WHEREAS**, the Fund Solicitor has reviewed the performance of the law firms and Assigned Defense Counsel who have handled the EPL/POL claims that were filed against the Member Municipalities of the BURLCOJIF in prior years, and he has recommended that those firms should continue to be assigned to handle the defense of the EPL/POL matters on behalf of the BURLCOJIF Member Municipalities; and

**WHEREAS**, those recommendations were presented to the Executive Committee of the BURLCOJIF at their regular meeting on December 19, 2023, and the Executive Committee has determined that it is appropriate to adopt a Resolution memorializing those recommendations.

**NOW, THEREFORE, BE IT RESOLVED**, by the Commissioners of the Burlington County Municipal Joint Insurance Fund assembled in a public session on January 17, 2023, that the following Law Firms and Assigned Defense Counsel are hereby recommended to the EPL/POL insurance carrier, AIG Insurance and their Claims Supervisor, Summit Risk, to handle the defense of the EPL/POL claims filed against the Member Municipalities of the Burlington County Municipal Joint Insurance Fund:

Employment Practices Liability/Public Officials Liability Claims:

1. Betsy Ramos, Esquire of the Law Firm of Capehart & Scatchard.
2. Matthew J. Behr, Esquire of the Law Firm of Marshall Dennehy, P.C.
3. Armando V. Riccio, Esquire of the Law Firm of Armando V. Riccio, LLC.
4. James R. Birchmeier, Esquire and Erin Thompson, Esquire of the Law Firm of Birchmeier & Powell, LLC.
5. Timothy R. Bieg, Esquire, Michael V. Madden, Esquire and Regina M. Phillips, Esquire of the Law Firm of Madden & Madden. P.A.

**BE IT FURTHER RESOLVED** that Assigned Defense Counsel shall be compensated in accordance with Professional Defense Counsel Guidelines for the Employment Practices Liability/Public Officials Liability Carrier, AIG Insurance for the BURLCOJIF members.

**BE IT FURTHER RESOLVED** that the recommendation of the assignment of specific EPL/POL claims for defense shall be made by the Fund Solicitor to the EPL/POL insurance carrier, AIG Insurance and their Claims Administrator, Summit Risk, and the Fund Solicitor for the Burlington County Municipal Joint Insurance Fund shall serve as the liaison for the defense of these matters and shall report to the BURLCOJIF EPL/POL Committee as to the status of all pending matters.

**BE IT FURTHER RESOLVED** that the copies of this Resolution shall be provided to the AIG Insurance, Summit Risk, the Executive Director, the Fund Solicitor, and the Claims Administrator of the Burlington County Municipal Joint Insurance Fund and those herein recommended for their information and attention.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 16, 2024.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_

By: \_\_\_\_\_

Date: \_\_\_\_\_

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION 2024 - 06**

**APPOINTING JOSEPH M. NARDI, III, ESQUIRE AS CONFLICT SOLICITOR**

**Whereas**, the Burlington County Municipal Joint Insurance Fund 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 and is subject to certain requirements of the Local Public Contracts Law; and

**Whereas**, the Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to appoint a Conflict Solicitor in the event the Fund solicitor must disqualify himself in connection with any matter as a result of a conflict of interest; and

**Now, Therefore, Be It Resolved**, by the Commissioners of the Burlington County Municipal Joint Insurance Fund assembled in a public session on January 16, 2024, that Joseph M. Nardi, Esquire, is hereby appointed as the Conflict Solicitor; and

**Be It Further Resolved**, that the Commissioners of the Burlington County Municipal Joint Insurance Fund find and determine that the appointment herein specified requires either professional services for which the individual designated is licensed to practice a profession or for extraordinary and unspecifiable services that cannot be adequately described in specifications that would make solicitations of bids for those services meaningful or advisable; and

**Be It Further Resolved**, that assignment of specific claims for defence shall be made by the Conflict Solicitor only when the Fund Solicitor has a conflict of interest; and

**Be It Further Resolved**, that the Conflict Solicitor shall supervise and coordinate the defence of specific claims matters in cooperation with the Claims Administrator and in accordance with the policies determined by the Burlington County Municipal Joint Insurance Fund; and

**Be It Further Resolved**, that the hourly rate for conflict files shall be one-hundred and seventy three dollars (\$173.00) per hour and that such amounts shall include all ordinary and routine copying and telephone expenses of the firm rendering services; and

**Be It Further Resolved**, that the Commissioners of the Burlington County Municipal Joint Insurance Fund retain the right to disapprove any and all charges of the Conflict Attorney's submitted legal bills if the Commissioners find the fee is unwarranted; and

**Be It Further Resolved**, that copies of this Resolution shall be provided to the Administrator, Solicitor, and Claims Administrator and Conflict Solicitor of the Burlington County Municipal Joint Insurance Fund and those herein appointed for their information and attention, and

**Be It Further Resolved**, that notice of this appointment for professional or extraordinary and unspecifiable services shall be published as required by law.

This resolution was duly adopted by the Burlington County Municipal  
Joint Insurance Fund at a public meeting held on January 16, 2024.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

CHAIRPERSON

SECRETARY

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



# **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

## **Resolution No. 2024-07**

### **Adopting Procedures in Compliance with the Open Public Meetings Act**

**Whereas**, the Burlington County Municipal Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund and is subject to certain requirements of the *Open Public Meetings Act*, N.J.S.A. 10:4-6, *et seq.*, and

**Whereas**, the participating Municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Burlington County Municipal Joint Insurance Fund, and

**Whereas**, the *Open Public Meetings Act* provides that upon the adoption by a public body of a schedule of meetings to be held during the calendar year that no further notice of those meetings will be necessary, and

**Whereas**, it is necessary for the Commissioners of the Burlington County Municipal Joint Insurance Fund to make certain other administrative and organizational determinations for the proper operation of the Burlington County Municipal Joint Insurance Fund,

**Now, THEREFORE, BE IT RESOLVED** by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on this 16th day of January 2024, that:

1. The Burlington County Municipal Joint Insurance Fund hereby designates the Third Tuesday of each month specifically:

January 16, 2024	July 16, 2024
February 20, 2024	No August Meeting
March 19, 2024	September 17, 2024
April 16, 2024	October 15, 2024
May 21, 2024	November 26, 2024 (4 <sup>th</sup> Tuesday)
June 18, 2024	December 17, 2024
	January 21, 2025

as the date of its regular meetings and the meeting of January 21, 2025, shall serve as the 2025 Reorganization Meeting. The meetings for the months of January, June, July, October, and December will begin at 3:00 PM and shall be held in the Court Room of the Hainesport Municipal Building, 1 Hainesport Centre, Route 537, Hainesport, New Jersey. The April meeting will be the date of the Annual Planning Retreat, which begins at 9:00 AM, with the Executive Committee meeting beginning at 3:00 PM, and will be held at the Medford Village Country Club, 28 Golfview Drive, Medford, NJ.

The meetings of February, March, May, September, and November will begin at 3:00 PM and will be held electronically using the Microsoft Teams platform. Specifically, these meetings can be accessed as follows:

#### **February 20, 2024 Meeting:**

<https://www.microsoft.com/en-us/microsoft-teams/join-a-meeting>

Meeting ID: 286 948 205 105

Meeting Passcode: ErgHjF

Audio Access: 1-331-256-5069

Audio Conference ID: 390 337 24#

#### **March 19, 2024 Meeting:**

<https://www.microsoft.com/en-us/microsoft-teams/join-a-meeting>

Meeting ID: 240 545 353 298

Meeting Passcode: zSwipf

Audio Access: 1-331-256-5069

Audio Conference ID: 416 698 296#

**May 21, 2024 Meeting:**

<https://www.microsoft.com/en-us/microsoft-teams/join-a-meeting>

Meeting ID: 266 462 649 687

Meeting Passcode: q8LXBP

Audio Access: 1-331-256-5069

Audio Conference ID: 147 588 602#

**September 17, 2024 Meeting:**

<https://www.microsoft.com/en-us/microsoft-teams/join-a-meeting>

Meeting ID: 251 743 830 820

Meeting Passcode: 8YJtpt

Audio Access: 1-331-256-5069

Audio Conference ID: 580 227 670#

**November 26, 2024 Meeting:**

<https://www.microsoft.com/en-us/microsoft-teams/join-a-meeting>

Meeting ID: 253 344 307 254

Meeting Passcode: rZzSkW

Audio Access: 1-331-256-5069

Audio Conference ID: 454 779 454#

The January 21, 2025 Reorganization Meeting shall begin at 3:00 PM in the Court Room of the Hainesport Municipal Building, 1 Hainesport Centre, Route 537, Hainesport, New Jersey.

2. Should it become necessary to change the meeting date, location, and/or format of a previously advertised Executive Committee Meeting, or advertise a Special Executive Committee Meeting, the Executive Director is hereby authorized to advertise the meeting change, or notice of a Special Meeting, as required by law and by the By-Laws of the Burlington County Municipal Joint Insurance Fund after consultation with and approval of the Fund Chair, Fund Secretary, and Fund Solicitor.
3. A copy of all advance notices of special meetings of the Burlington County Municipal Joint Insurance Fund shall be provided in accordance with the Open Public Meetings Act to the newspaper designated in this Resolution; be filed with the Clerk of each of the municipalities which are members of the Burlington County Municipal Joint Insurance Fund and be posted in the Municipal Buildings of each of the member municipalities in the same manner as notices of other public meetings are posted.
4. Any person may request, in writing, that the Burlington County Municipal Joint Insurance Fund mail to him or her a copy of the schedule of meetings and/or advance written notice of regular, special or rescheduled meetings of the Burlington County Municipal Joint Insurance Fund. Upon prepayment by such person of the applicable fee set forth in this Resolution, the schedule and/or advance notice shall be mailed to that person. All requests made pursuant to this paragraph shall terminate at midnight, December 31st of the current year, subject to renewal thereafter upon filing of a new written request to the Board together with prepayment of the applicable fee. Notices requested by news media shall be mailed to one representative of such media free of charge.
5. The following schedule of mailing fees is hereby established:
  - a. For a copy of the schedule of meetings and revisions thereto, the sum of \$10.00 per year.

- b. For advance written notice of a particular meeting designated in the request, the sum of \$3.00.
  - c. For advance written notice of all regular, special or re-scheduled meetings during the calendar year, the sum of \$10.00.
6. The following newspapers are hereby designated as the official newspapers for transmittal of all notices of the Burlington County Municipal Joint Insurance Fund required pursuant to the *Open Public Meetings Act*.

*Burlington County Times*  
*The Courier Post*

7. Upon the affirmative vote of three-fourths of the Commissioners present, the Burlington County Municipal Joint Insurance Fund may hold a meeting without compliance with the notice requirements of this Resolution if:
- a. such a meeting is required to deal with matters of such urgency and importance that delay for the purpose of providing adequate notice would be likely to result in substantial harm to the public interest, and
  - b. the meeting is limited to discussion of and acting with respect to such matters of urgency and importance; and
  - c. notice of such meeting is provided as soon as possible following the calling of such meeting by sending written notice to the newspaper designated in this Resolution and by filing said notice with the Clerk of each of the member municipalities of the Fund; and
  - d. either (a) the Fund could not reasonably have foreseen the need for such meeting at a time when adequate notice could have been provided; or (b) although the Fund could reasonably have foreseen the need for such meeting at a time when adequate notice could have been provided, it nevertheless failed to do so.

**Be It Further Resolved**, that copies of this Resolution shall be provided, within seven (7) days of its adoption, to the newspapers designated above to receive notice of meetings and to the Clerks of the municipalities participating in the Burlington County Municipal Joint Insurance Fund for posting as required by law and to the Administrator and Treasurer of the Burlington County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 16, 2024.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

CHAIR

SECRETARY

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

# **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

## **Resolution No. 2024-08**

### **Adopting Administrative Policies and Procedures**

#### Delinquent Assessments and Service of Process

**Whereas**, the Burlington County Municipal Joint Insurance Fund has been organized in accordance with the provisions of the *N.J.S.A. 40A:10-36 et. seq.*, and

**Whereas**, the participating Municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Burlington County Municipal Joint Insurance Fund, and

**Whereas**, the Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to make decisions regarding the operations of the Burlington County Municipal Joint Insurance Fund,

**Now, THEREFORE, BE IT RESOLVED** by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on January 16, 2024, that:

1. There is hereby established an interest rate to be charged on all delinquent Assessments for the year 2024 of eight (8%) per cent per annum from the due date for any such assessments except that no interest shall be charged after February 15, 2024 if payment is received by March 1, 2024. However, if payment is received after March 1, 2024, interest shall be charged retroactive to February 15, 2024.

Further, no interest shall be charged on the second installment after August 15, 2024 if payment is received by August 31, 2024. However, if payment is received after August 31, 2024, interest shall be charged retroactive to August 15, 2024.

2. There is hereby established an eight per cent (8%) per annum interest rate on all delinquent co-payments and deductibles due and owing to any primary or excess insurer of the Burlington County Municipal Joint Insurance Fund by a member that must be paid on a member's behalf by the Burlington County Municipal Joint Insurance Fund. The amount of interest due from the member shall be calculated from the date the Fund makes the payment on the member's behalf to the date the co pay and deductible are repaid to the Fund
3. There is hereby established an eight per cent (8%) per annum interest rate on all delinquent retrospective payments due and owing to the Burlington County Municipal Joint Insurance Fund by a member. The amount of interest due from the member shall be calculated from the date the payment is due until the date the payment is received by the Fund Treasurer.
4. Paul A. Forlenza, MGA, RMC, is designated as the person authorized to accept service of process on behalf of the Burlington County Municipal Joint Insurance Fund at 6000 Sagemore Drive, Suite 6203, Marlton, New Jersey 08053.

**Be It Further Resolved**, that copies of this Resolution shall be provided to the Secretary, to the Administrator and to the Treasurer of the Burlington County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 16, 2024.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

CHAIR

SECRETARY

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

# **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

## **Resolution No. 2024-09**

### **Adopting Fiscal Policies and Procedures**

**Whereas**, the Burlington County Municipal Joint Insurance Fund has been organized in accordance with the provisions of the *N.J.S.A. 40A:10-36 et. seq.*, and

**Whereas**, the participating Municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Burlington County Municipal Joint Insurance Fund, and

**Whereas**, the Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to make decisions regarding the operations of the Burlington County Municipal Joint Insurance Fund,

**Now, THEREFORE, BE IT RESOLVED** by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on January 16, 2024, that:

1. Citizens Bank, with offices located in Short Hills, New Jersey, and organized under the laws of the United States or of the State of New Jersey is hereby designated as the primary depository of the Burlington County Municipal Joint Insurance Fund until December 31, 2024 or the next Reorganization Meeting of the Fund.
2. M & T Bank, with offices located in Buffalo, New York, and organized under the laws of the United States or of the State of New Jersey is hereby designated as the primary depository of the Burlington County Municipal Joint Insurance Fund until December 31, 2024 or the next Reorganization Meeting of the Fund.
3. BNY Mellon, with offices located in New York, New York, and organized under the laws of the United States or of the State of New Jersey is hereby designated as a permissible depository of the Burlington County Municipal Joint Insurance Fund until December 31, 2024 or the next Reorganization Meeting of the Fund
4. In addition, any Bank, Trust Company, Savings Bank or Savings and Loan Association, having its principal place of business in the State of New Jersey and organized under the laws of the United States of the State of New Jersey is hereby designated as an investment depository of the Burlington County Municipal Joint Insurance Fund, provided that prior to the deposit of any funds in any depository authorized herein, the designated institution shall file with the Treasurer of the Burlington County Municipal Joint Insurance Fund a statement certifying that the institution is covered under the provisions of the Government Units Deposit Protection Act, N.J.S.A. 15:9-41, et seq.
5. The State of New Jersey Cash Management Fund is hereby designated as a legal depository for the Burlington County Municipal Joint Insurance Fund for the term ending December 31, 2024.
6. The following officials of the Burlington County Municipal Joint Insurance Fund are hereby authorized to sign checks or withdrawal slips where any two (2) of the following signatures are required:

Fund Chair  
Fund Secretary  
Fund Treasurer

Executive Director or the Deputy Executive Director

7. The following persons of Qual-Lynx are hereby authorized as signatories for any claims checks to be drawn on the claims accounts of the Fund where any two (2) of the following signatures are required:
  - Alice Lihou, President & CEO, Qual-Lynx Associates  
(facsimile signature authorized)
  - David S. Ruber, Controller, Qual-Lynx Associates  
(facsimile signature authorized)
  - Edward Koreivo, Accounting Manager, Qual-Lynx Associates  
(facsimile signature authorized)
  
8. The Burlington County Municipal Joint Insurance Fund has determined that idle funds of the Burlington County Municipal Joint Insurance Fund should be invested in legal investment vehicles at all times and that it is occasionally necessary to transfer funds for the purpose of meeting claims, expenses of the Burlington County Municipal Joint Insurance Fund or to effect investments. The Burlington County Municipal Joint Insurance Fund hereby authorizes the Treasurer to request bids and to place orders for the investment of idle funds solely in legally authorized investment vehicles and the Treasurer is hereby authorized to transfer funds by wire solely for the following purposes and subject to appurtenant laws and regulations:
  - A. To and from checking or savings accounts of the Burlington County Municipal Joint Insurance Fund to other accounts of the Burlington County Municipal Joint Insurance Fund.
  - B. To and from accounts established for investments authorized under N.J.S.A. 40A:5-15.1 et. seq. and N.J.A.C. 5:38-1.1, 5:38-1.2 and 5:38-1.3.
  - C. To or from checking or savings accounts of the Burlington County Municipal Joint Insurance Fund to or from accounts specified as authorized depositories of the Burlington County Municipal Joint Insurance Fund or the State of New Jersey Cash Management Funds solely for the purpose of investing for the account of the Burlington County Municipal Joint Insurance Fund.
  - D. To or from checking or saving accounts to master investment trusts or other cooperative arrangements with other municipal joint insurance funds.
  
9. There is hereby established a Cash Management Program for the Burlington County Municipal Joint Insurance Fund and the Treasurer of the Burlington County Municipal Joint Insurance Fund is hereby authorized and directed that
  - A. All funds of the Burlington County Municipal Joint Insurance Fund shall be managed in accordance with the provisions of *N.J.S.A. 40A:5-14* and *N.J.S.A. 40A:5-15*, and all other applicable laws and the regulations promulgated by the New Jersey Department of Community Affairs and the New Jersey Department of Banking and Insurance.
  - B. All monies received from any source for the Burlington County Municipal Joint Insurance Fund shall be deposited within 48 hours after the receipt thereof and the Treasurer is charged with the custody of all funds of the Burlington County Municipal Joint Insurance Fund and shall deposit all such receipts within 48 hours to the credit of the Burlington County

Municipal Joint Insurance Fund with depositories authorized to receive such funds by the Commissioners of the Burlington County Municipal Joint Insurance Fund.

- C. All funds deposited by the Treasurer shall be placed into an approved, interest bearing account and after determination of immediate cash flow requirements, the funds invested in the interest bearing accounts may be additionally reinvested in federally guaranteed “time” deposit investment vehicles in depositories duly authorized by the State of New Jersey and by the Commissioners of the Burlington County Municipal Joint Insurance Fund.
- D. Investments shall be limited to investments authorized under N.J.S.A. 40A:5-15.1 et. seq. and N.J.A.C. 5:38-1.1, 5:38-1.2 and 5:38-1.3.. All deposits and payments managed by the JIF shall be in conformance with the Fiscal Affairs Law, NJSA 40A:5-1 et. seq.

**Be It Further Resolved**, that copies of this Resolution shall be provided to the Secretary, to the Administrator and to the Treasurer of the Burlington County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 16, 2024.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

CHAIR

SECRETARY

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



**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**Resolution No. 2024-10**

**Designating the Executive Director as the Public Agency Compliance Officer in Accordance with the Affirmative Action Regulations Issued by the New Jersey Department of the Treasury**

**Whereas**, the Burlington County Municipal Joint Insurance Fund has been organized in accordance with the provisions of *N.J.S.A. 40A:10-36 et seq.*, and

**Whereas**, the participating municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Burlington County Municipal Joint Insurance Fund, and

**Whereas**, the Burlington County Municipal Joint Insurance Fund is a public agency with regard to the Local Public Contracts Law and regulations governing the award of contracts by public agencies, and

**Whereas**, the Burlington County Municipal Joint Insurance Fund is required to designate a Public Agency Compliance Officer in accordance with Affirmative Action regulations issued by the New Jersey Department of the Treasury,

**Now, THEREFORE, BE IT RESOLVED** by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on January 16, 2024, that the Executive Director shall be the Public Agency Compliance Officer for purposes of the Affirmative Action regulations issued by the New Jersey Department of the Treasury, and that communications to him may be addressed to

**Paul A. Forlenza, MGA, RMC**  
Executive Director  
Burlington County Municipal Joint Insurance Fund  
P.O. Box 489  
Marlton, New Jersey 08053  
Telephone: 856-446-9100  
Telefax: 856-446-9149

**Be It Further Resolved** that copies of this Resolution shall be provided to the Secretary, Executive Director, and Solicitor of the Burlington County Municipal Joint Insurance Fund and to the Affirmative Action Office in the New Jersey Department of the Treasury for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 16, 2024.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

CHAIR

SECRETARY

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

# **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

## **Resolution No. 2024-11**

### **Cash Management and Investment Policy**

**Whereas**, the Burlington County Municipal Joint Insurance Fund has been organized in accordance with the provisions of *N.J.S.A. 40A:10-36 et seq.*, and

**Whereas**, the participating municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Burlington County Municipal Joint Insurance Fund, and

**Whereas**, it is appropriate for the Executive Committee of the Burlington County Municipal Joint Insurance Fund to establish a Cash Management and Investment Policy for 2024, and

**Now, THEREFORE, BE IT RESOLVED** by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on January 16, 2024, that the Burlington County Municipal Joint Insurance Fund hereby establishes and adopts the following Cash Management and Investment Policy for 2024:

#### **I. CASH MANAGEMENT and INVESTMENT OBJECTIVES**

The Burlington County Municipal Joint Insurance Fund (hereinafter referred to as JIF) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the JIF's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund Year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i.) Stability in the value of the JIF's economic surplus.

#### **II. PERMISSIBLE INVESTMENTS**

- a.) Investments shall be limited to investments authorized under *N.J.S.A. 40A:5-15.1 et. seq.* and *N.J.A.C. 5:38-1.1, 5:38-1.2 and 5:38-1.3.*

#### **III. AUTHORIZED DEPOSITORIES**

In addition to the above, the JIF is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, *N.J.S.A.15:9-14 et seq.* (GUDPA). The JIF is also authorized to invest its assets in the New Jersey Cash Management Fund.

#### **IV. AUTHORITY FOR INVESTMENT MANAGEMENT**

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be authorized by resolution of the Executive Committee. Such asset managers shall be discretionary trustees of the JIF.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the U.S. Treasury.

Transactions shall not be processed through brokerages that are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

#### **V. PRESERVATION OF CAPITAL**

Securities shall be purchased with the ability to hold until maturity.

#### **VI. SAFEKEEPING OF ASSETS**

Securities purchased on behalf of the JIF shall be delivered electronically or physically to the JIF's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the JIF.

#### **VII. SELECTION OF ASSET MANAGERS, CUSTODIAL BANKS and OPERATING BANKS**

Asset managers, custodial banks and operating banks shall be retained for contract periods for one (1) year. Additionally, the JIF shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy procedures.

#### **VIII. REPORTING**

Asset managers will submit written statements describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director.

Asset managers and the custodial bank shall provide such other reports and documentation as has been specified by the MEL. The asset manager shall provide such other reports as may be requested from time to time by the Treasurer and Executive Director. The Treasurer shall report to the Executive Board at monthly meetings on all investments as required by law.

The asset manager shall provide the Treasurer with a copy of the institution's annual National Association of Security Dealers' audit.

#### **IX. AUDIT**

This plan, and all matters pertaining to the implementation of it, shall be subject to the JIF's annual audit.

#### **X. CASH FLOW PROJECTIONS**

Asset management decisions shall be guided by cash flow factors by the JIF's Actuary and reviewed by the Executive Director and the Treasurer.

#### **XI. CASH MANAGEMENT**

All monies turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with *N.J.S.A. 40A:5-15*.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund Account.
- b.) The Treasurer notified the payer and requests that in the future any check be made payable to the Fund.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all accounts in excess of negotiated compensating balances are kept in interest-bearing accounts or promptly swept into the investment portfolio.

The method of calculating banking fees and compensating balances shall be documented to the Executive Board at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims imprest accounts or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks that remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the Fund.

Pursuant to NJSA 40A:5-14, the Treasurer is authorized to work with JIF designated Banking Depositories to arrange for the deposit of the JIF funds in accounts in one or more depositories that are insured by the Federal Deposit Insurance Corporation (FDIC) so as to safeguard JIF funds.

**XII. COOPERATION WITH AFFILIATED JOINT INSURANCE FUNDS (JIFs)**

When legally permissible, the JIF is authorized to participate in master investment trusts or other cooperative arrangements with other municipal joint insurance funds. Such arrangements must meet minimum standards contained herein, and must be approved by the Executive Board.

**Be It Further Resolved** that copies of this Resolution shall be provided to the Executive Director, Treasurer, and Solicitor of the Burlington County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 16, 2024.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

CHAIR

SECRETARY

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

# **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

## **RESOLUTION 2024 - 12**

### **ADOPTING AND ESTABLISHING A CONFLICT OF INTEREST POLICY**

**Whereas**, the Burlington County Municipal Joint Insurance Fund has been organized pursuant to NJSA 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**, the Commissioners of the Burlington County Municipal Joint Insurance Fund have determined that the Burlington County Municipal Joint Insurance Fund is distinguished from commercial insurance providers by virtue of the fact that it is formed by municipalities, it is funded by public monies appropriated by the member municipalities, it serves a public purpose and is responsible for the discharge of its function in a manner consistent with ethical policies applicable to municipal government, and

**Whereas**, the Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is appropriate to establish certain policies applicable to potential conflicts of interest by the officials and professional staff of the Burlington County Municipal Joint Insurance Fund,

**Now, THEREFORE, BE IT RESOLVED** by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in a public session on January 19, 2024, that:

#### **Findings:**

1. The Burlington County Municipal Joint Insurance Fund is a joint enterprise of the following municipalities:

Bass River Township, Beverly City, Bordentown City, Bordentown Township, Chesterfield Township, Delanco Township, Delran Township, Edgewater Park Township, Fieldsboro Borough, Florence Township, Hainesport Township, Lumberton Township, Mansfield Township, Medford Township, Mount Laurel Township, New Hanover Township, North Hanover Township, Palmyra Borough, Pemberton Borough, Pemberton Township, Riverside Township, Shamong Township, Southampton Township, Springfield Township, Tabernacle Township, Westampton Township, Woodland Township, and Wrightstown Borough

providing those municipalities with general liability, police professional and workers' compensation coverage.

2. The municipalities which are members of the Burlington County Municipal Joint Insurance Fund are jointly responsible for the defense and payment of claims against each other in accordance with the standards and limitations applicable to the Burlington County Municipal Joint Insurance Fund.
3. While in some aspects of its activity the Burlington County Municipal Joint Insurance Fund functions in a manner similar to that of a commercial insurance provider, it is clearly distinguished by the fact that it is created by the member municipalities; it is governed by Commissioners appointed by the member municipalities; its funding is provided exclusively by the member municipalities and thereby constitute public funds; those associated with the Burlington County Municipal Joint Insurance Fund are compensated

with those public funds; the function of the Burlington County Municipal Joint Insurance Fund is to fulfill a public purpose by providing insurance coverage exclusively to its member municipalities; there is a need for those appointed by the Burlington County Municipal Joint Insurance Fund to freely discuss and evaluate potential liability exposures of the member municipalities and to receive information on municipal activities and operations in the same manner as those directly appointed by the member municipalities to advise them; and the Burlington County Municipal Joint Insurance Fund is bound by many of the same laws and regulations applicable to municipalities with regard to financial records, public contracts and public meetings.

### **Conflict of Interest Policy**

1. It is hereby determined by the Commissioners of the Burlington County Municipal Joint Insurance Fund that it is in the best interests of the Burlington County Municipal Joint Insurance Fund and the member municipalities to establish a policy regarding potential conflicts of interest affecting those appointed or retained by the Burlington County Municipal Joint Insurance Fund.
2. It is further determined that it would be inappropriate for an individual appointed or retained by the Burlington County Municipal Joint Insurance Fund, or for any person owning or employed by the business entity with which the appointed individual is associated, to undertake the representation or appearance on behalf of a party in a matter or claim adverse to that of the member municipalities. The potential conflict of interest or appearance of a conflict of interest specifically extends to the assertion of claims against the member municipalities and to appearances before agencies of those municipalities.
3. The Burlington County Municipal Joint Insurance Fund has determined that it is a conflict of interest for a Burlington County Municipal Joint Insurance Fund defense attorney to represent any plaintiff, claimant or interest in any legal action, except as stated herein, against any member municipality, regardless of Fund affiliation, including but not limited to the Municipal Excess Liability Fund. It shall be deemed to be a violation of this Conflict of Interest Policy, by any designated defense attorney of the Burlington County Municipal Joint Insurance Fund to take on such representation enjoined by this paragraph. Any Burlington County Municipal Joint Insurance Fund defense attorney that knowingly violates this policy is subject to be removed from the list of approved defense attorneys.
4. In determining the nature and extent of the conflict of interest policy, guidance can be drawn from the Opinions of the Advisory Committee on Professional Ethics that address the restrictions on municipal attorneys and those associated with their law offices and the reasons underlying those Opinions. In adopting this Policy, however, the Commissioners of the Burlington County Municipal Joint Insurance Fund are aware of Opinion No. 640 issued for attorneys by the Advisory Committee on Professional Ethics which compared a Municipal Joint Insurance Fund to a commercial insurance company and determined that there was not a conflict between representing a Joint Insurance Fund and appearing before a municipal agency. To the extent of the policy adopted by this Resolution, the Commissioners of the Burlington County Municipal Joint Insurance Fund do not adopt the rationale of Opinion No. 640 and hereby determine that the nature of the Burlington County Municipal Joint Insurance Fund; its creation by the member municipalities; its funding by the member municipalities; its governance by the municipal officials appointed by the member municipalities and the need to share confidential information regarding potential liabilities affecting the member municipalities is sufficient to present a potential conflict of interest or the potential for an appearance of a conflict of interest and that it must be avoided by those associated with the Burlington County Municipal Joint Insurance Fund.

**Exceptions.**

1. The general policy prohibiting those retained or appointed by the Burlington County Municipal Joint Insurance Fund from appearing before agencies of the member municipalities shall not be applicable to the representation of parties in the Municipal Court for motor vehicle violations, including drunk driving, provided that the defense is not based upon and the parties are not asserting any claim against a police officer, a municipal employee or the municipality for any alleged wrongful or improper action. It is noted that even traffic violations require sensitivity to potential conflicts, since charges arising out of a motor vehicle accident, could well result in a subsequent claim against the municipality. Those situations which would present a conflict of interest between the representation of a client and the representation of municipal interests should be avoided. Claims against municipal members will need to be evaluated and defended by the Burlington County Municipal Joint Insurance Fund and the defense should not be compromised by the representation of a party asserting a claim.
2. The general policy prohibiting those retained or appointed by the Burlington County Municipal Joint Insurance Fund from appearing before agencies of the member municipalities may be waived with regard to the representation of parties with minor development applications before the Planning Board or the Zoning Board of Adjustment. Where a person retained or appointed by the Burlington County Municipal Joint Insurance Fund seeks to appear before the Planning Board or the Zoning Board of Adjustment of a member municipality for any relatively minor application, in which there is not a substantial adversarial relationship to the municipality, a waiver of the conflict of interest policy may be requested for that application. The request for the waiver shall be reviewed by the Executive Director and the Solicitor for the Burlington County Municipal Joint Insurance Fund and the Commissioner representing the municipality in which the application is to be considered to the Burlington County Municipal Joint Insurance Fund to determine whether a waiver shall be allowed in the particular matter after considering the nature of the application and whether any use or significant bulk variances are requested.
3. Nothing in the policy adopted herein shall bar an individual from representing or appearing for himself or herself or a member of his or her immediate family residing with him or her before any municipal agency.

**Be It Further Resolved**, that copies of this Resolution shall be provided to each of the officials, professionals, and defense attorneys appointed by the Burlington County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 16, 2024.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

CHAIRPERSON

SECRETARY

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

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION 2024 - 13**

**ESTABLISHING A FUND RECORDS PROGRAM**

**WHEREAS** the FUND must establish a formal record retention program for the 2024 Fund Year.

**NOW, THEREFORE BE IT RESOLVED**, by the FUND's Governing Body that:

- I. Richard Wolbert, Fund Secretary**, is hereby designated as Custodian of the FUND Records, which shall be kept at the office of the Fund Administrator, located at 6000 Sagamore Drive, Suite 6203, Marlton, NJ 08053.
- II. Paul A. Forlenza, MGA, RMC**, Executive Director, is hereby designated as **Deputy Custodian of FUND Records**.
- III.** The records of the FUND shall be retained in accordance with the municipal records retention schedule as promulgated by the New Jersey Division of Revenue & Enterprise Services - Records Management Services, and/or otherwise specified by the New Jersey Department of Insurance and Community Affairs.
- IV.** The Executive Director, Deputy Executive Director, and Fund Attorney are hereby designated as the redactors of personal information pursuant to the NJSA 47:18-1 et seq.
- V.** Each fund professional and service organization shall have the duty and obligation to maintain such records as are entrusted to him/her and to relinquish such records to the Fund Secretary upon termination of services or otherwise upon request.

Records and files not required to support current operations, but which must otherwise be retained, shall be stored in the record retention facility, Iron Mountain, 2500 Henderson Drive, Sharon Hill, PA 19079. The FUND's Executive Director shall coordinate the archive process and shall insure that all records are properly indexed and accessible.

This resolution was duly adopted by the Burlington County  
Municipal Joint Insurance Fund at a public meeting held on  
January 16, 2024.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

CHAIR

SECRETARY

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



**RESOLUTION 2024 - 14**

**DESIGNATION OF CERTIFYING AND APPROVING OFFICER FOR  
THE PAYMENT OF CLAIMS**

**Whereas**, the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) has been organized pursuant to NJSA 40A:10-36 et seq.; and

**Whereas**, the BURLCO JIF is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

**Whereas** the Administrative Code (N.J.A.C. 11:15-2.22) regulating the operation of Joint Insurance Funds requires that all disbursements for the payment of claims must be approved by a majority of the Fund Commissioners or the Executive Committee thereof; and

**Whereas**, the Fund Commissioners may designate a Certifying and Approving Officer pursuant to N.J.S.A. 40A: 5-17 to allow for the expeditious resolution of claims in an amount not to exceed an amount approved by the Commissioner of the Department of Banking and Insurance in the Plan of Risk Management;

**Be It Hereby Resolved** that the Commissioners here assembled appoints the Claims Administrator as the Certifying and Approving Officer for the Fund.

**Be It Further Resolved**, that by adopting this Resolution appointing a Certifying and Approving Officer, the Plan of Risk Management for Fund Year 2024 is amended to include this designation of a Certifying and Approving Officer, and

**Be It Further Resolved** that copies of this Resolution be provided to the Administrator, Claims Administrator, and Fund Attorney of the Burlington County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Burlington County  
Municipal Joint Insurance Fund at a public meeting held on  
January 16, 2024

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

CHAIR

SECRETARY

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

*Resolution 2024-15*  
*Burlington County Municipal Joint Insurance Fund*  
*2024 Plan of Risk Management*

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**Burlington County Municipal Joint Insurance Fund**

**(hereinafter the "Fund" or the "BURLCO JIF")**

**ESTABLISHING THE 2024 PLAN OF RISK MANAGEMENT**

BE IT RESOLVED by the Fund's Commissioners that the 2024 Plan of Risk Management shall be:

Definitions:

"Commissioners" mean: The Board of Fund Commissioners or the Executive Committee thereof as appropriate

"Member" means: A local unit of government that has joined the Fund

"Sexual Abuse" means: An action brought pursuant to Section 1 of P.L. 1992, c.109 (C.2A:61B-1), paragraph (1) of subsection c. of section 1 of P.L.1959 (C.2A:53A-7) or section 1 of P.L.2005, c.264 (C.2A:53A-7.4)

## Section I – Coverage

### **Insurance Coverages**

The following coverages are provided to the Fund's members, effective January 1, 2024:

- Workers' Compensation
- Liability (including optional excess)
- Public Officials Liability / Employment Practices Liability (including optional excess)
- Optional Volunteer Directors & Officers Liability
- Crime
- Non-Owned Aircraft Liability
- Environmental Impairment Liability
- Cyber
- Property & Equipment Breakdown (effective December 31, 2023)
- Terrorism

### **Limits of Coverage**

Unless otherwise stated, all limits shown apply less any local member unit's SIRs/deductibles . All references to the "MEL" stand for the "Municipal Excess Liability Joint Insurance Fund". **Please note, the following is a general discussion of the coverages and limits provided via the Fund; however, the actual terms and conditions are defined in the policy documents and all issues shall be decided on such. Additional coverages, limits and conditions may apply. Please also note, deductibles may differ for individual members; please refer to your policy(ies) for full details.**

**1. Workers' Compensation**

- Workers' Compensation: \$300,000
- Employer's Liability: \$300,000
- USL&H, Harbor Marine/Jones Act, Incidental Foreign Workers' Compensation, Communicable Disease: Per Person
- MEL Excess Limit: Statutory
- Employer's Liability Excess Limit: \$6,700,000

**2. Liability** *(includes General, Automobile, Employee Benefits and Law Enforcement Liability)*

- Fund Limit: \$300,000
- MEL Excess Limit: \$4,700,000
  - The \$3,000,000 layer excess of \$2,000,000 is subject to a \$3,000,000 per local member unit annual aggregate (Automobile Liability is not aggregated)
- Sublimits: The following sublimits are part of, and not in addition to, the limits above:
  - Good Samaritan Liability: Included
  - Fungus or Spores: \$1,000,000
  - Disinfectants Release Hazard Coverage: \$1,000,000
  - Dam and Reservoir: \$5,000,000
    - a. \$5,000,000 per occurrence for any member entity owned dams defined as Class III or IV in New Jersey Administrative Code, Title 7, Department of Environmental Protection, Chapter 20, 7:20-1.8;
    - b. Included for premises owned, occupied or controlled by the member entity on which a dam or reservoir is located, or from the operations conducted on such premises;
    - c. \$2,000,000 per occurrence for any member entity owned dam defined as Class I or II in New Jersey Administrative Code, Title 7, Department of Environmental Protection, Chapter 20, 7:20-1.8; and
    - d. \$2,000,000 per occurrence for any Class III or IV member entity owned dam involved with a Class I or II member entity owned dam.
  - Sanitary/Storm Water System Sewerage Backup and/or Sanitary System Sewerage Backup, Escape or Release: \$3,000,000 Per Occurrence and \$4,000,000 Annual Aggregate for all member entities
  - Subsidence: \$3,000,000 Per Occurrence and \$4,000,000 Annual Aggregate for all member entities
  - Skateboard Facilities: \$5,000,000 Per Occurrence (where approved)

- Riot, Civil Commotion or Mob Action: \$5,000,000 Per Occurrence
- Failure to Supply Utility: \$5,000,000 Per Occurrence
- Garagekeepers Liability: \$2,000,000 Per Occurrence
- New Jersey Personal Injury Protection (NJ PIP): Statutory Minimum
- New Jersey Uninsured/Underinsured Motorist (NJ UM/UIM): Statutory Minimum

**3. Optional Excess Liability Limit**

The MEL offers Optional Excess Liability Limits excess of the MEL Excess Limit.

- The following limits are the Optional Excess Limits:
  - \$2,000,000 (equals \$7,000,000 total);
  - \$5,000,000 (equals \$10,000,000 total);
  - \$10,000,000 (equals \$15,000,000 total); and
  - \$15,000,000 (equals \$20,000,000 total);

The MEL also offers Optional JIF Shared Aggregate Excess Liability coverage, with limits of \$10,000,000 from the MEL. This coverage is only available to members of the Fund who purchase all \$20,000,000 available to them from the Optional Excess Liability Limits.

- \$10,000,000 aggregate (equals \$30,000,000 total)

**4. Public Officials Liability / Employment Practices Liability**

Each local member unit is 100% commercially insured with Lexington Insurance Company for \$2,000,000 in the aggregate per member on a claims made and reported basis for each Fund year.

- Retentions and Coinsurance:
  - \$20,000 is the standard retention per claim and 20% of the first \$250,000 of the loss is the standard coinsurance, although other retentions and coinsurances may apply.
  - Local member units may qualify based on certain criteria to have options to purchase a lower retention and/or coinsurance contribution.
  - Members with adverse loss experience may be subject to higher retention and/or coinsurance.
  - Non-compliance with the MEL's EPL Risk Management Plan will result in a deductible of \$100,000 and copay of 20% of \$2,000,000

The Executive Committee may, at its discretion, vote to authorize payment from JIF Funds of a Class Action Settlement Agreement that requires a per member flat fee payment. This per member

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payment figure shall be below the per occurrence deductible and shall be made on behalf of all members.

**5. Optional Excess Public Officials Liability / Employment Practices Liability**

The MEL offers Optional Excess Public Officials Liability / Employment Practices Liability limits excess of the local member units' primary \$2,000,000 Public Officials Liability / Employment Practices Liability policies with Lexington Insurance Company as follows:

- \$1,000,000 (equals \$3,000,000 total);
- \$2,000,000 (equals \$4,000,000 total);
- \$3,000,000 (equals \$5,000,000 total);
- \$4,000,000 (equals \$6,000,000 total); and
- \$8,000,000 (equals \$10,000,000 total).

**6. Optional Volunteer Directors & Officers Liability**

Volunteer Emergency Service Units have the option of adding Volunteer Directors & Officers Liability coverage to the Public Officials coverage. The coverage applies to the non-emergency activities of such entity. If elected, coverage will be included in the Public Officials Liability limits and subject to a \$1,000 deductible.

**7. Crime**

- The Fund provides Crime coverage with a limit of \$50,000 for: Loss of Assets, Credit Card Forgery, Loss of Employee Benefit Plan Assets and Public Employee Dishonesty
- The member deductible is \$1,000
- MEL Crime
  - MEL Crime Excess: \$950,000 excess of the Fund Crime limit
  - MEL Crime Statutory Position:
    - a. The MEL provides primary employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have applied and have been approved for coverage at a limit of \$1,000,000 per occurrence per position. The MEL can provide MEL Crime Statutory Position limits, based on underwriting and via endorsement, above \$1,000,000, matching the member's auditor's recommendation, but no more than \$2,000,000. Such additional limit is available upon request and approval by the MEL.
    - b. The deductible is \$1,000
  - MEL Crime Excess Public Officials:

- a. The MEL provides excess employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have not applied or have not been approved for coverage under the MELJIF Statutory Position Program at a limit of \$1,000,000
- b. The deductible is the greater of the underlying bond/policy in place or the statutory limit required

**8. Non-Owned Aircraft Liability**

- \$5,000,000; and
- Medical Expense for each passenger: \$5,000
- The coverage is 100% commercially insured with Endurance

**9. Environmental Impairment Liability**

- Environmental Impairment Liability is provided to the Fund's local member units by the New Jersey Environmental Risk Management Fund (EJIF). Please refer to the EJIF's Plan of Risk Management.

**10. Cyber**

The Fund purchases Cyber insurance from the New Jersey Cyber Risk Management Fund

- Limits and Retention: Please contact your Risk Manager or the Cyber JIF

**11. Property & Equipment Breakdown**

- The Fund provides a \$100,000 limit per occurrence (Property & Time Element combined)
- The MEL provides a \$2,400,000 limit excess of the Fund's limit
- The MEL purchases additional excess property limits, as follows: \$125,000,000, including certain sublimits, including, but not limited, to:
  - Aggregate, Earth Movement: \$75,000,000
  - Aggregate, Flood (includes Storm Surge): \$75,000,000
    - a. Per Location, High Hazard Flood Zone: \$50,000,000
    - a. Aggregate : \$50,000,000
  - Named Storm: Included
  - Vehicles: \$10,000,000
- Unmanned Aircraft Systems: \$25,000
- Member deductibles:
  - All Other: \$1,000

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- Automobile Physical Damage: \$1,000
  - Equipment Breakdown: \$5,000
  - SFHA Flood Maximum available NFIP limit, per location, regardless if member purchases it or not, but no less than \$500,000 building / \$500,000 contents (\$250,000 / \$100,000 for housing authorities and related non-profit buildings), but no more than the value of the building and contents.
  - Named Storm : \$1,000

**12. Terrorism**

Aggregate: \$125,000,000

**Individual Self-Insured Retentions**

**Optional Individual Self-Insured Retentions:**

**Amount of Risk to be Retained by the Fund**

Unless otherwise stated, all limits shown apply less any local member unit's SIRs/deductibles.

1. **Workers' Compensation:** \$300,000
2. **Liability:** \$300,000
  - NJ Uninsured/Underinsured Motorist: Statutory minimum
  - NJ Personal Injury Protection: \$250,000
3. **Optional Excess Liability Limit:** \$0
4. **Public Officials Liability / Employment Practices Liability:** \$0
5. **Optional Excess Public Officials Liability / Employment Practices Liability:** \$0
6. **Optional Volunteer Directors & Officers Liability:** \$0
7. **Crime:** \$50,000
  - MEL Crime Excess: None
  - MEL Crime Statutory Position: None
  - MEL Crime Excess Public Officials: None
8. **Non-Owned Aircraft Liability:** \$0
9. **Environmental Impairment Liability :** \$0
10. **Cyber:** \$0
11. **Property:** \$100,000

- Equipment Breakdown: \$0
  - SFHA Flood: \$0
  - Named Storm: \$100,000
12. Unmanned Aircraft Systems (UAS):\$25,000
13. **Terrorism:** \$0

### **Commercial Insurance / Reinsurance Purchased**

The insurance/reinsurance listed below may contain sublimits, retentions and deductibles in addition to such already stated.

1. **Non-Owned Aircraft Liability:** The Fund purchases this coverage through the MEL
2. **Excess Property & Equipment Breakdown:** The Fund purchases this coverage from the MEL
3. **Excess Liability:** The Fund purchases this coverage from the MEL
4. **Excess Workers' Compensation:** The Fund purchases this coverage from the MEL
5. **Excess Crime:** The Fund purchases this coverage from the MEL
6. **Public Officials Liability / Employment Practices Liability:** The Fund purchases this coverage from Lexington Insurance Company
7. **Optional Volunteer Directors & Officers Liability:** The Fund purchases this coverage from Lexington Insurance Company
8. **Cyber:** The Fund purchases this coverage from the New Jersey Cyber Risk Management Fund
9. **Environmental Impairment Liability:** EJIF}
10. **Terrorism:** The Fund purchases this coverage from the MEL



**ADOPTED:** *this \_\_\_\_ day of \_\_\_\_\_, 2024 by the Commissioners:*

**Burlington County Municipal JOINT INSURANCE FUND**

\_\_\_\_\_  
Chairperson

\_\_\_\_\_  
Secretary

- 1.) **The amount of unpaid claims to be established.**
  - a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Fund expects the claims servicing company to set reserves at 85% accuracy. The Fund also establishes reserves recommended by the Fund's actuary for claims that have been incurred but not yet reported so that the Fund has adequate reserves to pay all claims and allocated loss adjusted expense liability.
  - b.) Claims reserves are subject to regular review by the Fund's Executive Director/Administrator, Attorney, Executive Committee and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Fund.
  
- 2.) **The method of assessing contributions to be paid by each member of the Fund.**
  - a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Fund year by line of coverage and for each prior Fund year. The actuary includes all budget items in these computations. The annual assessment of each participating municipality is its pro rata share of the probable net cost of the upcoming Fund year for each line of coverage as computed by the actuary.
  - b.) The calculation of pro rata shares is based on each municipality's experience modified manual premium for that line of coverage. The Fund's governing body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Fund wide average increase plus a percentage selected by the governing body. The total amount of each member's annual assessment is certified by majority vote of the Fund's governing body at least one (1) month prior to the beginning of the next fiscal year.
  - c.) The treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust fund account by Fund year for each type of coverage in which the member participates.
  - d.) If a local unit becomes a member of the Fund or elects to participate in a line of coverage after the start of the Fund year, such participant's

assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.

- e.) The Fund's governing body may by majority vote levy upon the participating municipalities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Fund's claim, loss retention or administrative accounts to assure the payment of the Fund's obligations. All supplemental assessments are charged to the participating municipalities by applicable Fund year, and shall be apportioned by the year's assessments for that line of coverage.
  - f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Fund fail to assess funds required to meet its obligations, the chairman or in the event by his or her failure to do so, the custodian of the Fund's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Fund's governing body.
  - g.) The Fund has adopted a loss sensitive retrospective rating plan and has filed the endorsement with the Department of Banking and Insurance and the Department of Community Affairs.
- 3.) **Procedures governing loss adjustment and legal expenses.**
- a.) The Fund engages a claims service company to handle all claims, except for the JIF's POL/EPL and Volunteer D&O insurance which is handled by Summit Risk Services representing QBE North America for both coverages. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Fund attorney, the MEL's attorney's office, as well as the claims department of the MEL's three major liability insurers/re-insurers [i.e. General Re and Munich Re for excess liability, and Safety National for workers' compensation]. Every three years, the MEL's internal auditors also conduct an audit.
  - b.) Each member local unit is provided with a claims reporting procedure and appropriate forms.
  - c.) In order to control workers' compensation medical costs, the Fund has the Fund has established an approved medical list and all injured employees are required to utilize this panel.

- d.) To provide for quality defense and control costs, the Fund has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Fund attorney, as well as the various firms which audit the claims adjusters.
- e.) The pursuit of subrogation is important to the member and the JIF because successful recoveries replenish the loss funds thereby benefitting a members' loss history and the ultimate JIF results.
- f.) As a result, when the Claims Administrator receives notification from an attorney who is representing a workers compensation claimant in a third party action against a potentially liable party for the claimant's injury, the Claims Administrator will immediately forward a copy of the claimant's file to the Fund Solicitor for his review and action.
- g.) In addition, when the Claims Administrator has identified potential subrogation in a workers compensation claim and provided the claimant with the "1 year" letter and receives no response from the claimant after 10 days, the Claims Administrator will immediately forward a copy of the claimant's file to the Fund Solicitor for his review and action.
- h.) In situations where it is determined that opportunities for subrogation originally identified by the Claims Administrator are unable to be pursued, the following guidelines will be followed to abandon subrogation attempts:
  - 1. All requests for abandonment of subrogation, reduction of subrogation claims, and for execution of releases shall be reviewed by the Burlington County Municipal Joint Insurance Fund Claims Review Committee at its next regularly scheduled meeting, except for subrogation claims that are valued at less than **ONE THOUSAND (\$1,000.00) DOLLARS**; and
  - 2. As to all subrogation claims less than **FIVE HUNDRED (\$500.00) DOLLARS**, after the Claims Administrator has exhausted all avenues for collection of the subrogation claim, the claim shall be referred to Claims Supervisor who shall review the claim and provide a list of those claims and dollar amounts being waived to the Fund Administrator of the Burlington County Municipal Joint Insurance Fund; and
  - 3. As to all subrogation claims greater than **FIVE HUNDRED (\$500.00) DOLLARS** but less than **ONE THOUSAND (\$1,000.00) DOLLARS**, after the Claims Administrator has exhausted all avenues for collection of the subrogation claim, the claim shall be referred to the Fund Solicitor who shall review the

claim and provide a list of those claims and dollar amounts being waived to the Fund Administrator of the Burlington County Municipal Joint Insurance Fund; and

4. For all subrogation claims of **ONE THOUSAND (\$1,000.00) DOLLARS** or more, the Claims Review Committee shall review such claims and provide a recommendation to the Executive Committee of the Burlington County Municipal Joint Insurance Fund at their next regularly scheduled meeting; and
5. The Executive Committee shall review the recommendations of the Claims Review Committee, the Claims Administrator, and the Fund Solicitor and determine whether to ratify the recommendations and said action will be noted in the meeting minutes via the claim number of the appropriate claim; and
6. If the recommendation is for the execution of a Release and the Executive Committee ratifies that recommendation, the Burlington County Municipal Joint Insurance Fund's Chairperson and Secretary shall be authorized to execute the Release by Resolution.

4.) **Coverage to be purchased from a commercial insurer, if any.**

The Fund does purchases commercial insurance for the POL/EPL and Volunteer D&O coverage which is purchased from **AIG**.

5.) **Reinsurance to be purchased.**

The Fund does not purchase reinsurance.

6.) **Procedures for the closure of Fund years, including the maintenance of all relevant accounting records.**

- a.) The Fund utilizes the Municipal Excess Liability Residual Claims Fund (RCF) to facilitate the closure of Fund years.
- b.) Upon the transfer of outstanding liabilities of a Fund year to the RCF, the Fund adopts a resolution closing that year and transfers all remaining assets to the closed Fund year account. This amount is allocated by member local units using the same procedure as is used to calculate a dividend. Each month, interest is credited to the closed Fund year account by member.

- c.) Each year, the Fund's governing body will determine if a dividend is appropriate from the closed Fund year account, and will make application to the Department of Insurance as appropriate. Further, in the event an open Fund year incurs a deficit, the Fund's governing body will consider an inter-year transfer from the closed Fund year account to offset the deficit. In either case, the dividend or inter-Fund year transfer will be calculated on a member by member basis.
- d.) A former member may apply to the Fund's governing body for a return of that member's remaining share of the closed Fund year account when five (5) years have passed since the last Fund year in which the member participated has been closed. Prior to release of any former member's balance in the closed years account, the Fund Administrator shall complete an analysis of the request to determine that the following criteria has been 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; and;
  3. An analysis has been completed to determine the likelihood of an additional assessment from the Municipal Excess Liability Joint Insurance Fund (MEL JIF) and/or the 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.
- e.) Upon completion of the analysis of the request by the Fund Administrator, it shall be reviewed by the Fund's Finance Committee who shall make a recommendation to the Executive Committee as to the request to release the former member's balance in the closed years account.
- f.) All dividends from the RCF will be deposited in the closed Fund year account on a member-by-member basis.
- g.) The Fund will retain all records in accordance with the Fund's record retention program.

7.) **Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.**

- a.) The general approach in estimating the loss reserves of the Fund is to project ultimate losses for each Fund year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Fund Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or funding requirement.
- b.) The following is an overview of the two actuarial methods used to project the ultimate losses.
  - o Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
  - o Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

8.) **The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.**

- a) Property Claims - \$10,000 of Authority
- b) Workers Compensation Claims - \$10,000 of Authority
- c) Liability Claims - \$10,000 of Settlement Authority; \$10,000 of legal and file expense Authority
- d) The Executive Committee reviews all Payment Authorization Requests, (PARs) where the total cost of a claim will exceed the Authority noted above, and review litigation strategies with the Fund's Attorney.

- e) Prior to each Executive Committee Meeting, the certifying and approving officer shall prepare a report that lists the payments on claims where the total expense to date is less than the Authority levels noted above that were approved by the certifying and approving officer since their last report. At a minimum, the report shall include the name of the payee, claim number, affected member, amount paid, reason for payment, and other pertinent information required to substantiate payment. The report shall be provided to the Executive Committee at their regular meeting for their review and approval.
- f) In situations where the payment of an allocated file expense on a workers compensation file that has been approved for closure will cause the total cost of the claim to exceed the Authority previously granted, the certifying and approving officer may pay that cost without seeking further approval from the Executive Committee.
- g) In urgent situations where the Executive Committee has not had an opportunity to meet, and where time is of the essence such that an expeditious response to a settlement offer would be in the Fund's best economic interest, the Fund Attorney, in consultation with the Executive Director and the Executive Committee Chair, shall have the authority to authorize the settlement of claims within the JIF's SIR. All such authorizations shall be reported to the Executive Committee as soon as possible and shall be approved at their next meeting.
- h) In urgent situations where the Executive Committee has not had an opportunity to meet, and temporary total disability benefits are due to a claimant and delaying payment of these benefits would have a detrimental impact on the claimant, the Executive Director, in consultation with the Fund Attorney, and the Executive Committee Chair, shall have the authority to authorize the payment of temporary total disability benefits to the claimant at an amount not to exceed \$5,000 over what had been previously authorized. All such authorizations shall be reported to the Executive Committee as soon as possible and no later than the Committee's next meeting and shall be approved at their next meeting.
- i) Upon submission of satisfactory documentation, and with the advance approval of the Executive Director, the Certifying and Approving Officer may also pay hospital bills if waiting until after the next regularly scheduled FUND meeting would result in the loss of a discount on such bills. When the Certifying and Approving Officer utilizes this authority, a report shall be made to the Executive Committee at their next meeting for their approval.

9.) **Operational Philosophy**



- 1) General - As is the case with any organization, an established operating philosophy, formalized in a document such as this, is a necessary precursor to success. This section of the Risk Management Plan is developed to provide general instruction for key areas and providers of service to the Fund. Also included here are sections which restate (and amplify) the roles and responsibilities of important parties and stress the importance of activities upon which the long term success of the Fund will hinge in whole or in part.
- 2) Fund Commissioners - Fund Commissioners, each an elected official or municipal employee, are the backbone of the Fund. These individuals will in large measure control the success of the Fund by actively participating in the safety and loss control programs developed by the Fund for all members, and by implementing these programs in their respective municipalities. Fund Commissioners are encouraged to attend all meetings of the Fund, to serve on committees studying current issues, to enhance their knowledge of risk management, and to encourage consistent safe practices.
- 3) Fund Professionals and Risk Management Consultants - Providers of professional services (Fund Professionals and Risk Management Consultants) to the Fund and individual member municipalities are strongly encouraged to participate in and promote Fund activities. The success of the Fund will, in part, be a reflection of the professionalism of those providers whose services are integral components of the Fund. Support of the concept of self-insurance, the Fund in general, and the risk management activities of member municipalities in particular are necessary elements of success.
- 4) The Fund Bylaws allow each member municipality to provide for the services of an individual or firm to serve as the member's Risk Management Consultant and who shall serve as an Insurance Producer as defined under N.J.S.A. 17:22, and shall have demonstrated experience in the management of public sector insurances and risk management. The Risk Management Consultant shall not be an employee of the member. The Risk Management Consultant shall not be a Fund Commissioner.
- 5) The Risk Management Consultant shall advise the member on matters relating to the Fund's operation and coverages. The Risk Management Consultant shall, in addition to such items as may be included in such individual's or firm's contract or agreement with the member, be governed by the following:

1. The Risk Management Consultant shall be retained by each member in conformance with applicable State Law or regulation;
  2. Risk Management Consultants, who can not be local unit employees, shall be paid a fee not exceeding six (6%) percent of the member's assessment in accordance with the terms of the Risk Management Consultant's Agreement executed by the member; and
  3. Specific responsibilities shall include, but not be limited to:
    - i. Evaluation of the member's exposure;
    - ii. Explanation of the various coverages available from the Fund;
    - iii. Preparation of applications, statements of values, timely reporting of changes in exposures, and any other exposure based questionnaires and/or applications requested by the Fund;
    - iv. Review of the local unit's assessment and assistance in preparing the member's insurance budget;
    - v. Review and analysis of the member's safety engineering reports and periodic loss runs in order to help the member identify areas requiring greater attention;
    - vi. Assist the member in establishing, monitoring and evaluating a safety committee and claims handling procedure;
    - vii. Attend the majority of meetings of the Fund's Executive Committee; and
    - viii. Analyze and recommend insurance coverages not offered through the Fund.
- 6) Claims Response And Reserving - Were the philosophy of the Fund in these areas to be encapsulated into two sentences, they would read as follows:
1. "The Fund will thoroughly review and respond to each claim presented so as to pay only that amount

(if any) which it is legally bound and obligated to pay.”; and

2. “Reserves shall be established on each claim presented in a manner which accurately reflects the full, known liability of the Fund at any given point in time”.

In reviewing each claim presented, the Fund (operating through its claims administrator and legal counsel) shall review such claims for coverage, deny those not falling within the purview of coverages offered, aggressively defend those in dispute, pursue to the fullest extent of the law those presented in bad faith, and settle as expeditiously as possible those for which the Fund is legally liable.

- 7) Case reserves, including all types of applicable allocated loss adjusting expenses, will be established with an eye toward identifying the full exposure of the Fund and its excess insurance carriers at the earliest possible date. Reserves shall be periodically reviewed for accuracy and adjusted as needed. For claims aged eighteen (18) months or more, it is expected that reserves will be not less than 85% accurate. For claims aged thirty (30) months or more 95% accuracy is expected.
- 8) Financial Management - Consistent with the objective of serving as a long term vehicle through which to stabilize the costs associated with insurance coverages, the underlying premise of the Fund’s financial base shall be one of conservative up-front funding, prudent investment of idle funds, and maintenance of stringent paper and audit trails. As is the case with all other aspects of the Fund, the financial assets of the Fund can well be considered as moneys held in public trust. Treatment and handling of these Funds must be accomplished in a manner which reflects the stewardship obligation of those whose hands through which they pass. All actuarial, investment, treasury and banking functions of the Fund are to be accomplished in a manner consistent with the same legal and administrative standards applicable to municipalities in the State of New Jersey.

Specific steps taken by the Fund during past years to enhance return on equity include:

1. implementing more favorable payment terms with various service providers so as to increase investment income;
2. Development and adoption of a Cash Management and Investment Policy which seeks the following objectives:
  - i. Preservation of capital,

- ii. Adequate safekeeping of assets,
- iii. Maintenance of liquidity to meet operating needs, claims settlements, and dividends,
- iv. Diversification of the JIF's portfolio to minimize risks associated with individual investments,
- v. Maximization of total return, consistent with acceptable risk levels,
- vi. Investment of assets in accordance with State and Federal laws and regulations,
- vii. Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each fund year,
- viii. Cooperation with other local JIFs and the MEL in the planning and execution of investments in order to achieve economies of scale,
- ix. Stability in the value of the JIF's economic surplus.

9) Safety And Loss Prevention - Every dollar spent to compensate for an avoidable loss, whether it be for property, workers' compensation or any other coverage afforded through the JIF, is a dollar which might better have been used to provide municipal services and conserve tax dollars. In an effort to avoid preventable loss and the financial and human hardships which result therefrom, the JIF (operating through the Fund's Safety Committee) will implement safety and loss control programs and procedures, directed at reducing or eliminating conditions or practices which lead to loss. These programs, implemented in progressive steps, will include items such as:

- 1. Member facility self-inspections supplemented by those conducted by the Fund's Safety Director;
- 2. Seminars or other training programs directed at specific areas of municipal operations from which losses are likely to occur;
- 3. Promotional safety incentive programs stressing safety in all areas of municipal operations and offering incentives for active participation by all Fund members.

10) Aggregate Excess Loss Contingency Fund

In November of 1996, the Department of Banking and Insurance adopted administrative codes for municipal joint insurance funds like the BURLCOJIF, reference N.J.A.C. 11:15-2.1 et. seq. One aspect of these new regulations is the requirement that joint insurance funds either buy

aggregate excess insurance or budget additional money to be collected from the members in an aggregate excess loss contingency fund. The spirit of this portion of the administrative code is to provide even greater fiscal security to joint insurance funds than the security provided through the funding of loss retention accounts based upon an independent actuarial loss funding model.

The members view this requirement as supporting their primary objective to stabilize costs. The history of the Fund is to purchase aggregate excess insurance whenever possible to protect against a series of losses. However, the Fund has also observed that this is not always possible and has instead budgeted an additional amount of money as loss fund contingency in those years when aggregate excess insurance was either not available or too costly to consider. For the members, the Aggregate Excess Loss Contingency Fund is simply a new name for an established practice and the BURLCOJIF will continue its practice of budgeting extra money in the absence of commercially available aggregate excess insurance but will now refer to these monies as the Aggregate Excess Loss Contingency Fund.

The administrative code defines the Aggregate Excess Loss Contingency Fund as a separate fund which is always accounted for in the current fund fiscal year. The monies are set aside for a period of at least two years to pay for claim activity that exhausts loss funds in a claim retention account in the original fund year in which the monies were set aside. The code also defines the minimum statutory funding for this aggregate loss fund account and specifically states that nothing in the law shall prevent a joint insurance fund from funding this account at a higher level. Both the statute and administrative code governing the BURLCOJIF also require that any surplus and/or deficit in every retention account for each year is owned by the members who were a part of that year according to the percentage that their individual total contribution bears to the budget in that year. Contributions made to the Aggregate Excess Loss Contingency Fund are no different in this regard.

However, the Aggregate Excess Loss Contingency Fund is different than other loss retention accounts in two fundamental ways; the manner in which the BURLCOJIF must account for the funds and its use across all years by individual members. Because the Aggregate Excess Loss Contingency Fund moves from the current fiscal year forward to the succeeding fiscal year in its entirety and the statutory minimum funding associated with a specific fund fiscal year must be retained for a minimum of two years, this fund must always be accounted for on an individual member basis showing both a member's statutory encumbered portion and their statutory unencumbered portion.

As discussed above, the Aggregate Excess Loss Contingency Funds are intended to provide an immediate response to the need to replenish money

in a loss fund account where the original loss funding has been consumed. It is also true that over time if the value of the projected ultimate cost of claims within a loss retention account as defined by the claims administrator added to the Incurred But Not Reported (IBNR) values developed by the actuary do not exceed the original loss funding within a loss retention account after two years, the administrative code permits but does not mandate a full return of those aggregate excess loss contingency funds to their member owners. Thus, the aggregate excess loss contingency funds that are surplus and not yet returned can be used by members to pay for additional money needs in any fund year when and if needed. This provides members with the opportunity to accrue surplus aggregate excess loss contingency funds and use them across all fund years in much the same way they have used the Loss Fund Contingency money in earlier budgets as a safeguard across multi-line retention accounts in a given fund fiscal year.

In this regard, the Aggregate Excess Loss Contingency Fund is in part a protection against adverse development for both specific retention accounts as well as providing protection on a multi-year and multi-line loss basis.

The administrative code specifically permits a member to use released surplus funds in loss retention accounts to either take them in the form of a return of surplus or to be applied toward the payment of a future premium. As the unencumbered portion of the Aggregate Excess Loss Contingency Fund is an individual member owned surplus account, members with accrued surplus in this account can likewise use these funds in the same way.

Finally, the BURLCOJIF views the Aggregate Excess Loss Contingency Fund as a better version of the old Loss Fund Contingency. We believe it provides a stronger vehicle through which members can build a financial bank against adverse development on a multi-year and multi-line basis. It is the hope of the BURLCOJIF that members will use this fund to provide themselves with a financial vehicle through which they can manage an additional assessment with no cost to their municipality or pay future insurance premiums to stabilize costs, or both.

#### 11) **Committee Charters**

Appendix I of the Plan of Risk Management contains Committee Charters for the Claims Review, Coverage, Finance, Nominating, Strategic Planning & Technology Liability, and Safety Committees.



## **Claims Review Committee Charter**

The Burlington County Municipal Joint Insurance Fund (BURLCO JIF) Executive Committee hereby constitutes and establishes a Claims Review Committee:

### **Composition**

1. Members of the Committee shall be appointed by the Chair and shall serve at the pleasure of the Chair.
2. A member of the Executive Committee shall serve on the Claims Review Committee.
3. Serving on the Committee shall be the Fund Attorney, the Fund Claims Administrator and a representative from the Administrator's office.
4. Risk Management Consultants may serve as deemed appropriate by the Executive Committee Chair.
5. Members of the Committee may elect a Vice-Chair to serve in the absence of the Committee Chair.

### **Authority and Responsibility**

The Claims Review Committee is to serve as the focal point for communication between the Claims Administrator and the Fund Commissioners. The Committee will also review all Payment Authorization Requests (PARs) and review litigation strategies with the Fund's Attorney. The Claims Review Committee shall advise the Executive Committee regarding claims administration and payments. In addition, the Committee shall review the status of POL, EPL and other claims as presented by the Fund Attorney.

### **Claims Review Committee Bylaws**

The Claims Review Committee of the BURLCO JIF was established by charter approved by motion of the JIF's Executive Committee on January 18, 2022. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

### **Meetings**

The Committee is to meet on a monthly basis or as many times per year as the Committee Chair deems necessary.

### **Attendance**

Members of the Committee are to be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Claims Review Committee.

## **Minutes**

Minutes of each meeting are to be prepared and approved by the Committee members and provided to the Executive Committee.

## **Specific Duties**

The Claims Review Committee is to:

- (1) Report to the Executive Committee on the progress of claims whose payments exceed the maximum amount the certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22 as established in Section 11 of the BURLCOJIF Plan of Risk Management as presented in Payment Authorization Requests (PARs) and on the progress of claims in litigation.
- (2) Identify long range claims administration issues which need to be discussed, acted upon, and eventually implemented in order to ensure the viability, growth, and integrity of the JIF.
- (3) Recommend to the Executive Committee the retention or replacement of claims administration vendors and/or attorneys and provide a written summary of the basis of such recommendations.
- (4) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (5) Monitor existing claims trends to determine the source, amount, and types of claims being incurred by BURLCO JIF members and MEL members statewide.
- (6) Develop policies to be adopted and actions to be taken to eliminate, reduce, or mitigate the financial impact of these claims on the membership
- (7) Determine whether existing measures are adequate and appropriate to prevent claims and evaluate whether changes in members' needs and/or loss patterns necessitate changes to existing policies.
- (8) Identify and evaluate emerging techniques for mitigation of risk which could be adopted by members in order to enhance the protection of JIF finances and, by extension, the financial interests of members of the JIF.
- (9) Oversee the creation of training programs designed to educate elected officials, managers and supervisors, and employees with respect to the role they play in the prevention and mitigation of employment related claims.
- (10) Review individual member claims records and recommend remedial actions to be taken by the member including training, adoption of policies, or utilizing resources available through the JIF/MEL or other professionals. Recommend members for probation in accordance with policies recommended by the MEL and/or adopted by the BURLCO JIF.
- (11) Review policies and directives issued by the MEL or excess carriers and communicate as necessary with the Executive Committee and the membership at large and oversee the implementation of coverage, underwriting, and retention guidelines.

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Adopted: 4/19/95

Amended 3/20/2019



- (12) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (13) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (14) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



## Coverage Committee Charter

The Burlington County Municipal Joint Insurance Fund (BURLCO JIF) Executive Committee hereby constitutes and establishes a Coverage Committee:

### Composition

1. Members of the Committee shall be appointed by the Chair and shall serve at the pleasure of the Chair.
2. A member of the Executive Committee shall serve on the committee.
3. Serving on the Committee shall be the Fund Actuary, Fund Attorney and a representative from the Administrator's office.
4. Risk Management Consultants may serve as deemed appropriate by the Executive Committee Chair.
5. Members of the Committee may elect a Vice-Chair to serve in the absence of the Committee Chair.

### Authority and Responsibility

The Coverage Committee is to serve as a focal point for discussion on issues pertaining to coverage, underwriting, and reinsurance. The Coverage Committee shall advise the Executive Committee on issues pertaining to coverage requirements of members of the JIF, coverage issues in the insurance industry which should be addressed by the JIF, the efficiency and clarity of communications between the JIF and the members regarding coverage issues, the proposed role of the JIF in addressing areas of insurance outside of its normal purview, retention and reinsurance issues, and underwriting guidelines.

### Coverage Committee Bylaws

The Coverage Committee of the BURLCO was established by charter approved by motion of the JIF's Executive Committee on October 17, 2006. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

### Meetings

The Committee is to meet as many times per year as the Committee Chair deems necessary, but no less than once per year, at the direction of the Chair.

### Attendance

Members of the Committee shall be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Committee.

## **Minutes**

Minutes of each meeting are to be prepared and approved by the Committee members and provided to the Executive Committee.

## **Specific Duties**

The Coverage Committee is to:

- (1) Oversee the implementation of coverage, underwriting, and retention and reinsurance guidelines.
- (2) Monitor the existing coverages of the JIF to determine whether existing coverage is adequate and appropriate; and evaluate whether changes in members' needs and/or loss patterns necessitate changes to existing coverage.
- (3) Identify and evaluate emerging techniques for transfer of risk which could be adopted by the JIF in order to enhance the protection of the JIF's assets and, by extension, the financial interests of members of the JIF.
- (4) Review the retention structure of the JIF to determine whether changes in the structure is needed in order to improve coverage or to achieve economies.
- (5) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (6) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (7) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



## Finance Committee Charter

The Burlington County Municipal Joint Insurance Fund (BURLCO JIF) Executive Committee hereby constitutes and establishes a Finance Committee:

### Composition

1. Members of the Committee shall be appointed by the Chair and shall serve at the pleasure of the Chair.
2. A member of the Executive Committee shall serve on the Finance Committee.
3. Serving on the Committee, *but not voting members*, shall be the Fund Actuary, Fund Auditor, Fund Treasurer and a representative from the Administrator's office.
4. Members of the Committee may elect a Vice-Chair to serve in the absence of the Committee Chair.

### Authority and Responsibility

The Finance Committee is to serve as the focal point for communication between the Fund's Commissioners and the Fund's professionals for the development of an annual budget. The Finance Committee shall work with the Fund's Actuary and with the Fund's Professionals and committees as necessary to develop claims funding, expense funding and funding for special programs.

The Finance Committee will also examine the financial audits of the Fund, as prepared by the Fund's Auditor in conjunction with the Fund's Treasurer, Actuary and Claims Administrator. The Finance Committee shall comment on the independence of the Executive Committee's independent auditors, the integrity of management and the adequacy of disclosures to the public. It will serve as a focal point for communication between the independent Auditor, the JIF Treasurer, and Fund Professionals as their duties relate to financial accounting, reporting, and internal controls and compliance. The Committee is to assist in fulfilling responsibility as to accounting policies and reporting practices of the Fund and sufficiency of the auditing function. The Committee shall oversee and advise the Fund Executive Committee regarding the selection of independent auditors.

The Executive Committee's access to the independent auditor shall in no way be limited or superceded by the activities of this Committee.

### Finance Committee Bylaws

The Finance Committee of the BURLCO was established by charter approved by motion of the Executive Committee on October 17, 2006. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

### Meetings

The Committee shall meet at least four times per year at the discretion of the Committee Chair to review issues such as the annual audit, the semi-annual financial review, the fund's budget and assessment allocation strategies.

### **Attendance**

Members of the Committee should be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Finance Committee.

### **Minutes**

Minutes of each meeting are to be prepared and approved by the Committee members and provided to the Executive Committee.

### **Specific Duties**

The Finance Committee is to:

- (1) Review all renewal fees and professional services review worksheets referred by the Fund's Executive Committee on all of the Fund's professional service providers including Actuary, Administrative Consultant, Administrator, Attorney, Auditor, Claims Administrator, Safety Director, Treasurer and any other professionals requiring a performance review.
- (2) Recommend to the Executive Committee the retention or replacement of Service Providers which may be retained to assist in developing or implementing strategic plans and provide a written summary of the basis for the recommendations.
- (3) Review all funding requirements as determined by the Fund's Actuary.
- (4) Review all funding levels for programs and miscellaneous and contingency items.
- (5) Review assessment strategies at various levels of capping for allocation of the annual assessments to JIF members.
- (6) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (7) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (8) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.

With respect to the Fund's financial audits, the Committee is to:

- (1) Review with the Executive Committee and the Fund's Treasurer the JIF's policies and procedures to reasonably assure the adequacy of internal controls over accounting, administration, compliance with laws and regulations and financial reporting.
- (2) Have familiarity, through the individual efforts of its members, with the accounting and reporting principles and practices applied by the JIF in preparing its financial statements. Further, the Committee is to make, or cause to be made, all necessary inquiries of Executive

Committee and the independent auditor concerning established standards of conduct and performance, and deviations therefrom.

- (3) Review, prior to the annual audit, the scope and general extent of the independent auditor's planned examination, including their engagement letter. The auditor's fees are to be arranged with Executive Committee and annually summarized for Committee review. The Committee's review should entail an understanding from the independent auditor of the factors considered by the auditor in determining the audit scope, including:
  - Risk characteristics of the JIF
  - External reporting requirements
  - Materiality of the various segments of the JIF's combined activities
  - Quality of internal accounting, administrative and compliance controls
  - Extent of internal auditor's involvement in audit examination
  - Other areas to be covered during the audit engagement
- (4) Review with Executive Committee the extent of non-audit services planned to be provided by the independent auditor in relation to the objectivity and independence needed in the audit.
- (5) Review with Executive Committee and the independent auditor instances where the Executive Committee has obtained "second opinions" on accounting and financial reporting policies from other accountants.
- (6) Review with the Executive Committee and the independent auditor, upon completion of their audit, financial results for the year prior to their release to the public. This review is to encompass:
  - The JIF's comprehensive annual financial report, including the financial statements and financial statement and supplemental disclosures required by GAAP and/or the State of New Jersey.
  - Significant transactions not a normal part of the JIF's operations.
  - Selection of and changes, if any, during the year in the JIF's accounting principles or their application.
  - Significant adjustments proposed by the independent auditor.
  - The process used by the Executive Committee in formulating particularly sensitive accounting estimates and the independent auditor's conclusions regarding the reasonableness of those estimates.
  - Any disagreements between the independent auditor and Executive Committee about matters that could be significant to the JIF's financial statements or the auditor's report.
  - Difficulties encountered in performance of the audit.
- (7) Evaluate the cooperation received by the independent auditor during their audit, including their access to all requested records, data and information. Also, elicit the comments of Executive Committee regarding the responsiveness of the independent auditor to the JIF's

- needs. Inquire of the independent auditor whether there have been any disagreements with the Executive Committee that, if not satisfactorily resolved, would have caused them to issue a nonstandard report on the JIF's financial statements.
- (8) Discuss with the independent auditor the quality of the JIF's financial and accounting personnel and any recommendations that the independent auditor may have. Topics to be considered during this discussion include improving internal financial controls, controls over compliance, the selection of accounting principles and the Executive Committee reporting systems.
  - (9) Review written responses of the Executive Committee to "Letter of Comments and Recommendations" from the independent auditor and discuss with the Executive Committee the status of implementation of prior period recommendations and corrective action plans.
  - (10) Discuss with the Executive Committee the scope and quality of internal accounting, administrative, compliance, and financial reporting controls in effect.
  - (11) Perform all of the above duties wherever appropriate relative to the JIF's component units. The Executive Committee may satisfy this duty by relying on the work of a component unit's Finance Committee.
  - (12) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



## **Nominating Committee Charter**

The Burlington County Municipal Joint Insurance Fund (BURLCO JIF) Executive Committee hereby constitutes and establishes a Nominating Committee:

### **Composition**

The Nominating Committee will be comprised of one member from each Standing Committee to be selected by the members of that Standing Committee. No individual may represent more than one committee on the Nominating Committee. In addition, the immediate past chair of the Executive Committee shall also be a member of the Committee. If the immediate past Executive Committee Chair is no longer a Fund Commissioner, then the Fund Chair shall appoint one representative to the Committee. The Nominating Committee members will select the Nominating Committee Chair.

### **Authority and Responsibility**

The Nominating Committee shall be charged with reviewing and nominating candidates for presentation in the event of a need to elect officers to the Executive Committee.

### **Nominating Committee Bylaws**

The Nominating Committee of the BURLCOJIF was established by charter approved by motion of the Executive Committee on April 15, 2008.

### **Meetings**

The committee is to meet as many times per year as the Committee Chair deems necessary in accordance with the Committee's operational guidelines.

### **Attendance**

Members of the committee shall be present at all meetings. The Chair may also request that individuals interested in being nominated to the Executive Committee express their interest to a member of the Committee. A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Nominating Committee.

### **Minutes**

Minutes of each meeting are to be prepared and approved by the Committee Chair and provided to the Executive Committee.





## Specific Duties

The Nominating Committee is to:

- (1) Compile and submit to general membership a slate of candidates to serve as Chair, Secretary, Executive Committee and Alternate Executive Committee members.
- (2) Conduct an election in accordance with any operational guidelines established by the membership.
- (3) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (4) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (5) Perform additional duties as assigned by the Executive Committee related to the above Charter and discharge of duties as assigned above.



## **Safety Committee Charter**

The Burlington County Municipal Joint Insurance Fund (BURLCO JIF) Executive Committee hereby constitutes and establishes a Safety Committee:

### **Composition**

1. Members of the Committee shall be appointed by the Fund Chair and shall serve at the pleasure of the Fund Chair.
2. A member of the Executive Committee shall serve on the Safety Committee.
3. Serving on the Committee shall be the Fund Safety Director, Wellness Director, and a representative from the Administrator's office.
4. Risk Management Consultants may serve as deemed appropriate by the Executive Committee Chair.
5. Members of the Committee may elect a Vice-Chair to serve in the absence of the Committee Chair.

### **Authority and Responsibility**

The Safety Committee is to serve as a focal point for communication between the BURLCO JIF, the Executive Director/Administrator, the Safety Director, and member municipalities. The Safety Committee shall also serve as a focal point for communication between the BURLCO JIF, the Executive Director/Administrator, the Wellness Director, and member municipalities. The Safety Committee shall advise the Executive Committee on safety and wellness related policies, performance of municipalities in terms of safety and wellness, and of the individual firms responsible for reporting on same. The Safety Committee shall also work with the Executive Director, Wellness Director, and the Safety Director in attempting to identify services that may be provided by the Joint Insurance Fund to member municipalities in order to reduce the risks of accidents to member employees and volunteers and improve the overall health and wellness of member employees and volunteers to reduce the risk of accidents and decrease the severity of injuries associated with those accidents.

### **Safety Committee Bylaws**

The Safety Committee of the BURLCO JIF was established by charter approved by motion of the JIF's Executive Committee on October 17, 2006. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

### **Meetings**

The Committee is to meet as many times per year as the Committee Chair deems necessary, but no less than quarterly, at the discretion of the Chair.

### **Attendance**

Members of the Committee shall be present at all meetings. As necessary or desirable, the Safety Committee Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's, Wellness, and Safety Director's office shall attend all meetings and shall serve as staff to the Safety Committee.

### **Minutes**

Minutes of each meeting are to be prepared and approved by the Safety Committee members and provided to the Executive Committee.

### **Specific Duties**

The Safety Committee is to:

- (1) Develop with the Executive Director and the Safety Director on-going and annual safety programs, which shall provide for the planning, organization, control and leadership of the JIF's directed safety efforts.
- (2) Develop with the Executive Director and the Wellness Director on-going wellness programs that shall provide for the planning, organization, control, and leadership of the JIF's directed wellness efforts
- (3) Identify and analyze loss exposures and claims information for the JIF as a whole and for individual members to determine where resources should be directed to reduce claims.
- (4) Examine alternative risk techniques to determine the most efficient method for reducing the risk of loss.
- (5) Recommend to the Executive Committee any appropriate expenditures on programs or services which, in the opinion of the Committee, will likely result in long-term savings for the JIF.
- (6) Implement, monitor and evaluate all safety and wellness programs, services and vendors.
- (7) Recommend to the Executive Committee the retention or replacement of safety and/or wellness vendors and provide a written summary of the basis of such recommendations.
- (8) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (9) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (10) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



## **Strategic Planning and Technology Liability Committee Charter**

The Burlington County Municipal Joint Insurance Fund (BURLCOJIF) Executive Committee hereby constitutes and establishes a Strategic Planning Committee:

### **Composition**

1. Members of the Committee shall be appointed by the Chair and shall serve at the pleasure of the Chair.
2. A member of the Executive Committee shall serve on the Strategic Planning Committee.
3. Serving on the Committee shall be a representative from the Administrator's office as well as the Technology Risk Services Director.
4. Members of the Committee may elect a Vice-Chair to serve in the absence of the Committee Chair.

### **Authority and Responsibility**

The Strategic Planning Committee is to serve as the focal point for communication between the Administrator, the Fund Commissioners, and any other professionals regarding long range strategies which should be pursued in order to ensure the integrity, growth, and viability of the Joint Insurance Fund. The Strategic Planning Committee shall advise the Executive Committee regarding long term strategies and planning considerations.

The Strategic Planning Committee shall also serve as the focal point for discussions on issues pertaining to Technology Liability. The Committee shall advise the Executive Committee on issues pertaining to the source, number, and types of claims impacting members. The Committee shall review observational, statistical, and historical information presented by the Fund Professionals and shall recommend policies to be adopted and actions to be taken to eliminate, reduce, or mitigate the financial impact of these claims on the membership.

### **Strategic Planning Committee Bylaws**

The Strategic Planning Committee of the BURLCOJIF was established by charter approved by motion of the JIF's Executive Committee on October 17, 2006 and amended on May 20, 2014 and January 18, 2022. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

### **Meetings**

The Committee is to meet as many times per year as the Committee Chair deems necessary, at the discretion of the Chair.

### **Attendance**

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Originally Adopted October 17, 2006  
Re-adopted as Amended – May 20, 2014

Members of the Committee are to be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Strategic Planning Committee.

## **Minutes**

Minutes of each meeting are to be prepared and approved by the committee members and provided to the Executive Committee.

## **Specific Duties**

The Strategic Planning Committee is to:

- (1) Develop a plan for implementation of long term strategies for the Fund.
- (2) Report to the Executive Committee on the progress regarding selection and implementation of the plan and monitor strategy for implementation.
- (3) Identify long range planning issues which need to be discussed, acted upon, and eventually implemented in order to ensure the viability, growth, and integrity of the Joint Insurance Fund.
- (4) Review the collective organizational structure of the JIF and its servicing agents to assure that it represents a balance of values including flexibility, participation, efficiency and effectiveness which should be weighed in maintaining a healthy organizational structure.
- (5) Evaluate members' compliance with cyber security standards promulgated by the MEL JIF to reduce or eliminate the potential for loss caused by malware, phishing, hacking or other unauthorized penetration or access of members' electronic data or communication systems.
- (6) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (7) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (8) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION NO. 2024 - 16**

**RESOLUTION AUTHORIZING REIMBURSEMENT OF TRAVEL EXPENSES FOR AUTHORIZED OFFICIAL TRAVEL**

**WHEREAS**, N. J. S. A. 40A:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel, and;

**WHEREAS**, up to four (4) Fund Commissioners of the Burlington County Municipal Joint Insurance Fund, hereinafter referred to as the BURLCO JIF, may need to travel to or electronically participate in the PRIMA Conference or AGRIP Conferences during Fund Year 2024 for the purpose of attending or participating in a seminar on public entity risk management and pooling; and;

**WHEREAS**, the Treasurer of the BURLCO JIF has certified that funds are available from the 2024 expense budget in the amount of \$2,500 per attending or participating commissioner, excluding seminar registration costs which will be pre-paid by the BURLCO JIF, and;

**WHEREAS**, the Treasurer of the BURLCO JIF is authorized to issue payment in the amount of \$25 per conference attendee to the Executive Director, if the expense is so incurred, for payment of Fund Commissioners' meals at the PRIMA and AGRIP Conferences, and;

**WHEREAS**, the authorized Commissioners representing the BURLCO JIF at either conferences will verify their expenses in accordance with the attached Travel and Expense Reimbursement Policy and Conference Attendance Policy, a copy of which is attached hereto and incorporated herein by reference, with a detailed bill of items or demands, and the certification of affidavit required by N. J. S. A. 40A:5-16 which will be submitted within a reasonable period of time after the completion of the travel for which the advance was made.

**NOW THEREFORE BE IT RESOLVED**, that the Treasurer is hereby authorized to reimburse authorized Fund Commissioners up to \$2,500 in expenses, excluding seminar registration costs which will be pre-paid by the BURLCO JIF, for attendance at the PRIMA and AGRIP conferences; and

**BE IT FURTHER RESOLVED** that the Treasurer is hereby instructed to make payment to the Executive Director, if the expense is so incurred, in the amount of \$25 per conference attendee for payment of Commissioners' meals at the PRIMA and AGRIP Conferences

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 16, 2024

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

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

CHAIRMAN

SECRETARY

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

## ***Travel and Expense Reimbursement Policy***

Persons authorized to travel on official business are encouraged to exercise the same care in incurring expenses that they would if traveling on personal business at their own expense. Excessive and unnecessary travel and other expenses shall not be approved or reimbursed. Travel routes should be planned so that minimum amounts of travel and expense are involved. Participants shall be responsible for making their own travel arrangements. Expenditures for official travel are reimbursable if incurred in accordance with these guidelines.

### ***I. Conference Registration***

Cost of registration for any conference or seminar shall be paid in advance by the Fund.

### ***II. Transportation<sup>1</sup>***

#### ***A. Air Travel***

The Fund shall reimburse participants for the full cost of travel by air (if appropriate). The maximum amount reimbursable for air travel shall be the standard fare for travel commencing the day before the conference begins and end on the day after the conference ends.

#### ***B. Car Travel***

The Fund shall reimburse participants for the actual costs of all tolls and parking expenses. In addition, the Fund shall reimburse members at the prevailing IRS rate of reimbursement per mile for each mile traveled.

### ***III. Lodging<sup>2</sup>***

The Fund shall reimburse participants for the cost of lodging at conference rates. The maximum amounts reimbursable for hotel accommodations shall be conference rates for evenings commencing day before the conference begins and ending the day after the conference ends. Expenses for laundry, valet, entertainment, room service, and other charges of a similar nature are considered personal charges and shall not be reimbursed.

### ***IV. Meals***

The Fund shall reimburse participants for all meals incurred during the course of travel and while attending the conference. Meal reimbursement is subject to a maximum rate per diem. Maximum per diem is \$70.00.

### ***V. Related Expenses***

The Fund shall reimburse participants for necessary incidental expenses incurred during the course of travel. These shall include airport shuttle services to and from airports; shuttle services to and from hotels to airports, portage, and parking expenses (if appropriate). The Fund will reimburse taxi expenses for transportation to and from hotels and airports and for transportation to and from conference events only in cases where shuttle services are unavailable. All other taxi expenses are considered personal charges and shall not be reimbursed.

### ***VI. Reimbursement***

Under normal conditions, persons authorized to travel on official business shall provide themselves with sufficient funds of their own to cover all current expenses. To receive reimbursement for travel related expenses, participants shall submit all receipts and other evidence of allowable expenses to the Fund's Treasurer with a completed voucher. The Treasurer shall approve all expenses in accordance with the Fund's guidelines.

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<sup>1</sup> Maximum expenses for both transportation and hotel lodging expenses shall not exceed the combined total cost of standard airfare and lodging at conference rates.

<sup>2</sup> See 1.

# BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

## Administrative Policies & Procedures

Date Adopted: April 17, 2007

**POLICY:** Conference Attendance

**PURPOSE:** To Establish a Protocol for Attendance at Various Training Conferences

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It is the practice of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) to encourage the further education of its members in Risk Management issues by providing a limited number of Fund Commissioners an opportunity to attend various industry conferences during a Fund Year. These conferences include those offered by Public Risk Management Association (PRIMA) and the Association of Government Risk Insurance Pools (AGRIP).

Because the Fund affords a limited number of Fund Commissioners an opportunity to attend this conference, and it is possible that more Commissioners may wish to attend a conference than positions are available, it is important that the Fund have a procedure establishing clear guidelines and preferences for Commissioner attendance. Each fall, the Finance Committee shall prepare the annual Conference budget and set forth the number of available openings for conference attendance the following year.

### **ANNUAL PRIMA CONFERENCE**

The following procedure shall be followed in determining the Fund Commissioners who will attend the **Annual PRIMA Conference**:

1. **Executive Committee Members** – At the beginning of each year, the Executive Director's office shall notify members of the Executive Committee of the opportunity to attend the Annual PRIMA Conference. Members shall be given a deadline to respond. Attendees will be determined based upon their date of response on a first come first served basis.
2. **Alternate Executive Committee Members** - If after the deadline has passed, additional positions remain open, an invitation shall be extended to the Executive Committee Alternates. Responses to the invitations must be received no later than February 1st. Attendees will be determined based upon their date of response on a first come first served basis.
3. **Fund Commissioners** - In the event that positions to attend the Annual PRIMA Conference remain open after invitations have been extended to the Executive Committee members and Alternates, the Executive



Director's Office shall announce at the February Executive Committee meeting the opportunity for remaining Fund Commissioners to attend the conference with a response deadline of March 1<sup>st</sup>. Attendees will be determined based upon their date of response on a first come first served basis.

No additional announcements regarding opportunities to attend the annual PRIMA Conference shall be made after the February Executive Committee meeting.

## **AGRIP CONFERENCE**

The following procedure shall be followed in determining the Fund Commissioners eligible to attend any of the **AGRIP Conferences**.

1. In January of each year, the Executive Director's office shall notify in writing the members and alternate members of the Executive Committee, as well as the Chairs of the Standing Sub Committees, of the AGRIP Conferences scheduled for the Fund Year requesting that each Commissioner notify the Executive Director's office in writing of any of the conferences they would like to attend. If more than one conference is requested, preference must be indicated by the individual.
2. The Executive Director's office shall keep track of the date of, number of, and specific AGRIP conference that the Commissioners wish to attend along with the date they responded.
3. In the event that more Fund Commissioners ask to attend a conference than positions available, priority shall be given in the following order:
  - § Fund Chair
  - § Fund Secretary
  - § Executive Committee members in their order of succession
  - § Alternate Executive Committee members in their order of succession
  - § Committee Chairs
4. Priority among the Committee Chairs who are not Executive/Alternate Executive Committee members shall be determined based on the date of their response. However, further priority shall be given to the above individuals who are not scheduled to attend a conference during the current Fund Year.
5. Due to the AGRIP Conferences being held periodically during the year, the Executive Director's office shall send reminders of upcoming conferences to the members and alternate members of the Executive Committee, as well as the Chairs of the Standing Sub Committees, of upcoming conferences and any available positions to attend these conferences.
6. In the event that funded positions for attendance at the Spring AGRIP Conference are unused, additional members may attend one or more of the remaining AGRIP Conferences as long as the total number of attendees does not exceed that which is budgeted for the Fund Year.

## **CONFERENCE REIMBURSEMENT GUIDELINES**

1. Each attendee at the PRIMA conference shall be eligible for up to \$1,750 in reimbursable expenses. Reimbursable expenses are defined in the Fund's *Travel & Reimbursement Policy* adopted by the Fund at its Annual Reorganization meeting.
2. Prior to receiving a final reimbursement from the Fund, attendees at each conference shall provide the membership, at the next Executive Committee meeting following their return, with a summary report of the seminars they attended. Any written materials that the attendee brings from the conference shall be made available to the Executive Director's office for copying and distribution to any Fund Commissioner upon their request.



To: Fund Commissioners  
From: Paul A. Forlenza, MGA, RMC, Executive Director  
Date: January 16, 2024  
Re: Executive Director's Report

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**A. AJG Risk Management Services Disclosure Statement (pg. 98)**

A disclosure Statement from Risk Program Administrators is attached for your review. We ask that this information be made a part of the minutes of the January 2024 Executive Committee Meeting.

**B. Lost Time Accident Frequency Report (pgs. 99-100)**

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

**C. Certificates of Insurance (pgs. 101-107)**

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

**D. Financial Fast Track Report (pg. 108)**

The Financial Fast Track Report for November 30, 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 November 30, 2023 was **\$5,205,112**.

**E. Regulatory Filing Checklists (pgs. 109-110)**

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.

**F. 2022 Safety Incentive Program Awards (pg. 111)**

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.**

**G. 2023 Optional Safety Budget (pg. 112)**

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.**

**H. 2023 Wellness Incentive Program Allowance (pg. 113)**

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.**

**I. 2023 EPL/Cyber Risk Management Budget (pg. 114)**

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.**

**J. Employment Practices Liability Compliance**

Reports regarding each member's compliance status with the MEL EPL/POL Risk Management Plan is a handout for your review. 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, please contact Sandra Cantwell at [scantwell@permainc.com](mailto:scantwell@permainc.com).

**K. Statutory Bond Status (pgs. 115-116)**

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

**L. Skateboard Park Approval Status (pg. 117)**

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.

**M. Capehart Scatchard Updates (pgs. 118-122)**

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.

**N. Land Use Training Certification (pg. 123)**

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

**O. Elected Officials Training (pgs. 124-125)**

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. Information on how to access the training was emailed to all Municipal Clerks, Fund Commissioners, & RMC's on January 3, 2024.

**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](mailto:Tracy.Forlenza@rpadmin.com).

**Q. 2024 1<sup>st</sup> Installment Billing**

First installment bills were emailed to member Municipal Clerks, with a copy to the Fund Commissioner and Risk Management Consultant, on or about December 27, 2023. Please note that the first installment is due by February 15, 2024. If you have any questions, please contact Tracy Forlenza at [Tracy\\_Forlenza@RPAdmin.com](mailto:Tracy_Forlenza@RPAdmin.com).

**R. AGRIP/PRIMA Conferences (pg. 126)**

This year BURLCO JIF members will be eligible to attend the AGRIP Spring Conference and the Annual PRIMA Conference. The 2024 Budget includes funding for four (4) attendees in total. The BURLCO JIF has adopted an Attendance Conference Policy that establishes clear guidelines and preferences for Commissioner Attendance. Those Fund Commissioners who have first priority for attendance at these conferences received information on this year's conferences from our office on or about December 18, 2023. Please feel free to contact the Executive Director's office with any questions.

**S. 2023 Attendance (pg. 127)**

A report detailing attendance records through the end of the 2023 Fund Year is attached for your review. The attendance is taken directly from the Minutes of the meeting, so if you have any questions, please contact Kris Kristie at [Kristi.Kristie@RPAdmin.com](mailto:Kristi.Kristie@RPAdmin.com)

**T. Safety Kickoff Breakfasts and Safety, Claims, & Wellness Coordinator Roundtable**

The JIF is looking to hold the 2024 Safety Kickoff Breakfast & Safety, Claims, & Wellness Coordinator Roundtable in person in March at the Indian Springs Country Club, Marlton. Additional information will be forthcoming.

**U. 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](http://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](http://www.burlcojif.org)).

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

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

**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													3,750.00	3,750.00	0.00	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
<b>Total By Line</b>		<b>\$66,600.00</b>	<b>\$17,750.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$46,750.00</b>	<b>\$15,800.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$3,400.00</b>	<b>\$0.00</b>	<b>\$9,445.15</b>	<b>\$3,750.00</b>	<b>\$79,145.15</b>	<b>\$5,204.85</b>	

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

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

Member Municipality	Opening Balance	January 2023	February 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023	Paid 2024	Total Paid	Remaining Balance	Date Encumbered
Bass River Township	995.00														0.00	<b>995.00</b>	10/31/23
Beverly City	1,595.00												1,001.78	593.22	1,595.00	<b>0.00</b>	11/21/23
Bordentown City	1,595.00												1,595.00		1,595.00	<b>0.00</b>	
Bordentown Township	2,660.00											1,047.64	1,612.36		2,660.00	<b>0.00</b>	11/02/23
Chesterfield Township	995.00						995.00								995.00	<b>0.00</b>	
Delanco Township	1,595.00								207.00				1,388.00		1,595.00	<b>0.00</b>	10/03/23
Delran Township	2,660.00												2,660.00		2,660.00	<b>0.00</b>	11/20/23
Edgewater Park Township	1,595.00											1,572.31			1,572.31	<b>22.69</b>	
Fieldsboro Borough	750.00											321.92		428.08	750.00	<b>0.00</b>	10/24/23
Florence Township	2,660.00								516.00				2,144.00		2,660.00	<b>0.00</b>	
Hainesport Township	995.00						115.70	174.80				250.00	454.50		995.00	<b>0.00</b>	11/20/23
Lumberton Township	2,660.00												2,660.00		2,660.00	<b>0.00</b>	
Mansfield Township	1,595.00										1,595.00				1,595.00	<b>0.00</b>	
Medford Township	4,645.00														0.00	<b>4,645.00</b>	11/28/23
Mount Laurel Township	4,645.00				4,472.00								173.00		4,645.00	<b>0.00</b>	10/04/23
New Hanover Township	750.00														0.00	<b>750.00</b>	11/9/23
North Hanover Township	1,595.00											1,595.00			1,595.00	<b>0.00</b>	
Palmyra Borough	1,595.00												1,595.00		1,595.00	<b>0.00</b>	
Pemberton Borough	995.00								443.33						443.33	<b>551.67</b>	10/19/23
Pemberton Township	4,645.00								4,645.00						4,645.00	<b>0.00</b>	
Riverside Township	2,660.00										2,660.00				2,660.00	<b>0.00</b>	
Shamong Township	995.00					995.00									995.00	<b>0.00</b>	
Southampton Township	1,595.00												1,520.59		1,520.59	<b>74.41</b>	
Springfield Township	995.00														0.00	<b>995.00</b>	10/30/23
Tabernacle Township	995.00											446.69	548.31		995.00	<b>0.00</b>	
Westampton Township	1,595.00							447.45							447.45	<b>1,147.55</b>	11/30/23
Woodland Township	995.00														0.00	<b>995.00</b>	11/22/23
Wrightstown Borough	995.00											945.04			945.04	<b>49.96</b>	
<b>Total By Line</b>	<b>52,045</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$4,472.00</b>	<b>\$995.00</b>	<b>\$1,110.70</b>	<b>\$622.25</b>	<b>\$5,604.33</b>	<b>\$207.00</b>	<b>\$4,255.00</b>	<b>\$6,178.60</b>	<b>\$17,352.54</b>	<b>\$1,021.30</b>	<b>41,818.72</b>	<b>10,226.28</b>	

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



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

Member Municipality	Opening Balance	January 2023	February 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023	Paid 2024	Total Paid	Remaining Balance	Date of Encumber
Bass River Townsh	500.00														0.00	<b>500.00</b>	10/31/23
Beverly City	750.00												738.65		738.65	<b>11.35</b>	11/21/23
Bordentown City	750.00												750.00		750.00	<b>0.00</b>	11/30/23
Bordentown Townsh	1,000.00				383.86	250.00								225.00	858.86	<b>141.14</b>	11/02/23
Chesterfield Townsh	500.00				224.65							275.35			500.00	<b>0.00</b>	
Delanco Township	750.00								69.36				167.78		237.14	<b>512.86</b>	10/03/23
Delran Township	1,000.00												1,000.00		1,000.00	<b>0.00</b>	11/20/23
Edgewater Park Tow	750.00						579.96		170.04						750.00	<b>0.00</b>	
Fieldsboro Borough	500.00											371.96		128.04	500.00	<b>0.00</b>	10/24/23
Florence Township	1,000.00								604.04				395.96		1,000.00	<b>0.00</b>	
Hainesport Townsh	500.00						175.00			120.00			205.00		500.00	<b>0.00</b>	11/20/23
Lumberton Townsh	1,000.00											150.00		225.00	375.00	<b>625.00</b>	11/29/23
Mansfield Township	750.00												743.12		743.12	<b>6.88</b>	
Medford Township	1,500.00														0.00	<b>1,500.00</b>	11/28/23
Mount Laurel Towns	1,500.00							780.00							780.00	<b>720.00</b>	10/04/23
New Hanover Towns	500.00														0.00	<b>500.00</b>	11/09/23
North Hanover Towr	750.00					150.00									150.00	<b>600.00</b>	11/30/23
Palmyra Borough	750.00												750.00		750.00	<b>0.00</b>	
Pemberton Borough	500.00												498.83		498.83	<b>1.17</b>	10/19/23
Pemberton Townsh	1,500.00													1,500.00	1,500.00	<b>0.00</b>	10/31/23
Riverside Township	1,000.00														0.00	<b>1,000.00</b>	11/28/23
Shamong Township	500.00										500.00				500.00	<b>0.00</b>	
Southampton Towns	750.00												730.75		730.75	<b>19.25</b>	
Springfield Townsh	500.00														0.00	<b>500.00</b>	10/30/23
Tabernacle Townsh	500.00											379.49			379.49	<b>120.51</b>	11/02/23
Westampton Towns	750.00														0.00	<b>750.00</b>	11/30/23
Woodland Township	500.00														0.00	<b>500.00</b>	11/22/23
Wrightstown Boroug	500.00														0.00	<b>500.00</b>	11/29/23
<b>Total By Line</b>	<b>\$21,750.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$608.51</b>	<b>\$400.00</b>	<b>\$754.96</b>	<b>\$780.00</b>	<b>\$774.08</b>	<b>\$189.36</b>	<b>\$500.00</b>	<b>\$1,176.80</b>	<b>\$5,980.09</b>	<b>\$2,078.04</b>	<b>13,241.84</b>	<b>8,508.16</b>	
<b>Must be Claimed or Encumbered by November 30, 2023. All Encumbered Claims Must be Claimed by February 1, 2024</b>																	

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

Member Municipality	Opening Balance	January 2023	Feb 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023	Paid in 2024	Total Paid	Remaining Balance	Date Encumbered
Bass River Township	500.00														0.00	500.00	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													500.00	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
<b>Total By Line</b>	<b>14,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$500.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$1,000.00</b>	<b>\$500.00</b>	<b>\$0.00</b>	<b>\$1,500.00</b>	<b>\$2,500.00</b>	<b>3,500.00</b>	<b>\$500.00</b>	<b>\$10,000.00</b>	<b>\$4,000.00</b>	

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



TO: Elected Officials, Fund Commissioners, & Municipal Clerks, ACM, BURLCO, & TRICO JIFs

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

DATE: January 4, 2024

**RE: 2023 -2024 Elected Officials Training Invitation**

\*\*\*\*\*

For more than 20 years, the ACM, BURLCO, & TRICO JIFs have offered our elected officials the opportunity to participate in annual voluntary training. The 2023-2024 Elected Officials Training will take place online via the MEL Safety Institute (MSI). This 45-minute training video provides important information on the challenges facing local elected leaders in managing local government risks and tools available to assist our members. Instructions on how to access this training are attached.

The online training format allows for participation by all our elected officials, and the convenience of completing this training when their schedule permits, prior to the May 1, 2024 deadline. By utilizing the MEL Safety Institute, my office will be able to better track the completion of the training and document the credits due to members' assessments.

Within a week or so of completing the online training, those that complete the course will receive an email from my office highlighting the various risk management programs discussed during the training and how they can be accessed by our members.

Please remember that for every elected official that completes the training, their municipality will earn a \$250 credit towards your municipality's 2024 MEL Assessment (capped at 5% of your 2024 MEL Assessment). Also, your highest ranking administrative official is eligible to earn this credit by completing the course.

On a final note, if you attended the Elected Officials Training at the League of Municipalities in November 2023, you will receive credit for the training.

Thank you for your attention to this matter. As always, please feel free to contact me should you have any questions.

File: MEL/2024/Elected Officials Training Tab: Initiation

# 2023-2024 ELECTED OFFICIALS RISK MANAGEMENT SEMINAR



This seminar is designed to provide a general understanding of the legal principles pertaining to governmental operations. Municipal Elected Officials, Authority Commissioners, and a member's Chief Executive Officer (i.e., Municipal Manager/Administrator or Executive Director) who completes this course by May 2024 may qualify for a \$250 credit (capped at approx. 5% of MEL assessment) in their local unit 2024 assessment.

## Login to LMS

1. Click to access the [MSI Learning Management System](#).
2. If you have previously taken MSI classes, enter your username and password.
3. If you are new or do not know your username/password, check with your Training Administrator, or call the MSI Help Line at (866) 661-5120.
4. Click the [Request Training button](#) on the top right of your [Home Screen](#).
5. Select the check box to the right of the course [2023-2024 Elected Officials Risk Management Seminar](#).
6. Scroll to the bottom of the page to submit your selection.
7. The course now shows in the [Assigned](#) section of your [Home Screen](#).
8. Click the program name to launch the course.
9. Upon completion of the course, a screen with your [Certificate of Completion](#) will appear and can be printed.
10. The course and certificate will now appear in the [Completed](#) section of your Home Screen. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

If you have questions or need assistance, contact the [Andrea Felip at 856-552-4740](#) or [afelip@jamontgomery.com](mailto:afelip@jamontgomery.com).



**TO:** BURLCO JIF 2024 EXECUTIVE COMMITTEE  
BURLCO JIF 2024 EXECUTIVE COMMITTEE ALTERNATES

**FROM:** Denise C. Plavchak, Office Services Manager

**DATE:** December 18, 2023

**SUBJECT:** 2024 AGRIP CONFERENCES

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**2024 BURLCO Conference** schedule is as follows:

March 3 – 6, 2024                      AGRIP Spring Conference

Location:                                      Grand Hyatt: Nashville, TN.

You may obtain conference information at [www.agrip.org](http://www.agrip.org) which will include conference brochures and reservation forms when they become available. On-line conference and hotel registration is also provided at this site. The **BURLCO JIF Conference Attendance Policy** is attached as a reference for attendance protocol.

If you are interested in attending a conference/s please contact **Denise Plavchak via telephone @ (856) 446-9131 or e-mail [denise\\_plavchak@RPAdmin.com](mailto:denise_plavchak@RPAdmin.com)** no later than the following dates:

**January 19, 2024** for the March 3– 6, 2024 AGRIP Spring Conference

***\*On-line Hotel Reservations are already available for this conference. If you plan to attend, please contact Denise Plavchak as soon as possible.***

Thank-you.  
Enc.

cc: Distribution (PF, KP, KK)  
File: BURLCO/GEN/AGRIP

Tab: 2024

## 2023 BURLCO Meeting Attendance

Municipality	Name	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
<b>(Mtg Occurred=Y)</b>		Y	Y	Y	Y	Y	Y	Y		Y	Y	Y	Y			11			
Bass River	Capriglione/Gleghorn	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A	N/A	N/A	N/A	0	0	11	0%	0%	0%
Beverly City	Wolbert/D'Alfonso	FC	FC	FC	FC	N/A	N/A	FC		FC	FC	FC	FC	9	0	11	82%	0%	82%
Bordentown City	Peak/Smith	FC	FC	FC	FC	FC	FC	FC		Alt	N/A	FC	N/A	8	1	11	73%	9%	82%
Bordentown Twp.	Carrington/Theokas	N/A	FC	FC	FC	FC	FC	FC		FC	Alt	FC	FC	9	1	11	82%	9%	91%
Chesterfield Township	Sahol/Hoyer	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Delanco Township	Provanzano/Ouellette	Alt	Alt	FC	FC	FC	FC	FC		FC	FC	FC	FC	9	2	11	82%	18%	100%
Delran Township	Bellina/Eggers	N/A	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	10	0	11	91%	0%	91%
Edgewater Park Twp.	Pullion/Clayton	Alt	Alt	Alt	Alt	Alt	FC	Alt		Alt	FC	Alt	N/A	2	8	11	18%	73%	91%
Fieldsboro	Hansell, P./Lewis.C	FC	FC	N/A	FC	FC	FC	FC		FC	N/A	FC	N/A	8	0	11	73%	0%	73%
Florence Township	Muchowski/Erlston	FC	FC	FC	FC	Alt	Alt	N/A		FC	FC	FC	N/A	7	2	11	64%	18%	82%
Hainesport Township	Kosko/Wicker	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Lumberton Township	Gregory/Quinn	FC	FC	FC	FC	FC	FC	FC		N/A	N/A	FC	FC	9	0	11	82%	0%	82%
Mansfield Township	Fitzpatrick/Semus	FC	FC	FC	Alt	FC	Alt	FC		FC	FC	FC	N/A	8	2	11	73%	18%	91%
Medford Township	Burger/Bielec	FC	FC	FC	FC	FC	FC	FC		FC	Alt	Alt	FC	9	2	11	82%	18%	100%
Mt. Laurel	Mascia/Shillingford	Alt	FC	FC	Alt	Alt	N/A	FC		FC	N/A	FC	FC	6	3	11	55%	27%	82%
New Hanover	Jackson/Tuliano	FC	FC	FC	FC	Alt	N/A	FC		FC	FC	FC	FC	9	1	11	82%	9%	91%
North Hanover	Picariello/Duff	FC	FC	N/A	N/A	FC	FC	FC		Alt	FC	Alt	N/A	6	2	11	55%	18%	73%
Palmyra Borough	Gural/Jackson	FC	FC	Alt	FC	FC	FC	FC		FC	FC	FC	FC	10	1	11	91%	9%	100%
Pemberton Borough	Smick/Wall	N/A	FC	Alt	Alt	Alt	N/A	NA		FC	FC	FC	FC	5	3	11	45%	27%	73%
Pemberton Twp.	Hornickel/Brown	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	N/A	10	0	11	91%	0%	91%
Riverside Township	Mansdoerfer/Jack	FC	FC	FC	FC	FC	FC	Alt		FC	FC	FC	N/A	9	1	11	82%	9%	91%
Shamong Township	Onorato	FC	FC	N/A	FC	FC	N/A	FC		FC	FC	FC	FC	9	0	11	82%	0%	82%
Southampton Township	Hoffman	N/A	FC	N/A	N/A	FC	N/A	N/A		N/A	N/A	N/A	N/A	2	0	11	18%	0%	18%
Springfield Township	Boyington/Sobotka	FC	N/A	FC	FC	N/A	N/A	N/A		FC	FC	FC	N/A	6	0	11	55%	0%	55%
Tabernacle Township	Cummins/Gosik	N/A	FC	FC	FC	FC	FC	N/A		FC	FC	FC	N/A	8	0	11	73%	0%	73%
Westampton Township	Farnsworth/Ferguson	FC	FC	FC	FC	N/A	FC	FC		FC	N/A	FC	N/A	8	0	11	73%	0%	73%
Woodland Township	Brown/Seeland	N/A	FC	N/A	N/A	FC	N/A	N/A		Alt	N/A	FC	N/A	3	1	11	27%	9%	36%
Wrightstown	Ingling/Gorman	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
<b>28</b>		21	26	22	24	24	19	22	28	25	20	26	14	212	30	308	69%	10%	79%
		75%	93%	79%	86%	86%	68%	79%	100%	89%	71%	93%	50%						

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

# SAFETY DIRECTOR REPORT

## Burlington County Municipal Joint Insurance Fund

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers  
**FROM:** Keith Hummel, JIF Safety Director  
**DATE:** January 3, 2024

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

Keith Hummel Associate Director Public Sector Risk Control <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> Office: 856-552-6862	Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 <sup>th</sup> Floor Camden, NJ 08102	Robert Garish Assistant Director Public Sector <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a> Office: 856-552-4650 Cell: 609-947-9719
Thomas Reilly Risk Control Consultant <a href="mailto:treilly@jamontgomery.com">treilly@jamontgomery.com</a> Office: 856-446-9205	P.O. Box 99106 Camden, NJ 08101	Jacqueline Cardenosa Right To Know Consultant <a href="mailto:jcardenosa@jamontgomery.com">jcardenosa@jamontgomery.com</a> Office: 856-552-6888
Melissa Meccariello Administrative Assistant <a href="mailto:mmeccariello@jamontgomery.com">mmeccariello@jamontgomery.com</a> Office: 856-479-2070		

#### *LOSS CONTROL SURVEYS*

- Township of Mansfield on December 13, 2023
- Township of Medford on December 14, 2023
- Township of New Hanover on December 14, 2023

#### *LAW ENFORCEMENT LOSS CONTROL SURVEYS*

- City of Beverly on December 6, 2023

#### *MEETINGS ATTENDED*

- Police Ad-Hoc Committee Meeting on December 5, 2023
- Claims Committee Meeting on December 12, 2023
- Executive Fund Committee Meeting on December 19, 2023

### ***MEL SAFETY INSTITUTE (MSI)***

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

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

### ***MSI SAFETY DIRECTOR***

- MSI Leadership Academy
- Training Announcement: Designated Employer Representative
- High-Visibility Apparel Guidance & Best Practices
- Special Announcement: LMS Calendar
- Ice Skating Temporary Rinks Best Practices
- Winter Slip and Fall Prevention Best Practices
- Black Bears Best Practices
- New NJ MEL App
- New LMS
- MSI LIVE Schedule

### ***MSI LAW ENFORCEMENT***

- LE Risk Analysis: Vehicular Law Enforcement Crash Mitigation Considerations

### ***MSI NOW***

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

<b>MSI NOW</b>	
<b>Municipality</b>	<b>Number of Videos</b>
Chesterfield	1
Delran	8
Medford	1

### ***MSI LIVE***

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

MSI LIVE catalog provides a description of the course, the intended audience, and available credits. The [MSI LIVE Schedule](#) is available for registration. Please register early, under-attended classes will be canceled.

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



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

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

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

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



**DATE:** December 06, 2024

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

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

**RE:** BURLCO Activities (December)

**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 , NJ Police Licensing revisions and L/E Accreditation requirements.

## **2. Agency Visits:**

Agency visits completed to date: **16**

Additional agencies being scheduled: 2

- 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:** No training is scheduled at this time however the Report Writing class and the Management of Aggressive Behavior will be repeated on a selected date based on



Police Chief input. 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 it in January / February.

**6. Meetings Attended:**

AD HOC Meeting	12/05/2023
BURLCO Executive Claim Meeting	12/12/2023
BURLCO Executive Meeting	12/19/2023

Sincerely,

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

# LESSONS LEARNED FROM LOSSES

## TRANSITIONAL DUTY

### Monthly Newsletter - January 2024



The cost of Workers' Compensation claims continues to rise steadily. The maximum rate in 2024 is \$1,131.00, up from \$1,099.00 in 2023. A 2.9% increase. One way to combat these rising costs is through the use of a Transitional Duty program.

- The longer an employee is out of work due to a work related injury, the more difficult it can be to get that employee back to work.
- A Workers' Compensation Judge will often use the length of time the employee is out of work to measure the significance of an injury.
- A transitional duty assignment is temporary and not designed to create a new position for the employee. This assignment may last as long as 3 to 6 months.
- Transitional Duty boosts morale, saves money and the employee experiences faster recoveries, both physically and psychologically.
- Please see the [Sample Transitional Duty Job Bank](#) in the Transitional Duty Policy on the JIF website under the Claims tab for great information.

## **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND Targeting Wellness Monthly Report**

To: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers  
From: Debby Schiffer, JIF Wellness Director  
Date: January 16, 2023 Hainesport Municipal Building (3:00pm)  
Contact Info: [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

### **JANUARY - ACTIVITY & PLANNED EVENTS**

Happy New Year! I am looking forward to working with all of you and/or your Wellness Coordinator to continue promoting wellness within your municipalities.

#### **JIF Municipalities 2023 Remaining Encumbered Wellness Funds:**

The following municipalities still have a remaining balance from 2023 Encumbered Wellness funds based on the report included in the December Executive Committee Meeting agenda. (Subject to change prior to our first schedule JIF Meeting).

- Bass River (total)
- Bordentown Twp
- Delanco
- Fieldsboro
- Lumberton
- Medford (total)
- Mt. Laurel
- New Hanover (total)
- North Hanover
- Palmyra
- Pemberton Twp
- Riverside (total)
- Springfield (total)
- Tabernacle
- Westampton (total)
- Woodland (total)
- Wrightstown (total)

Note that for some of these towns:

- there is only a very small balance of remaining funds
- some towns already have plans for the remaining funds
- others show their full incentive amount. I know several of these towns showing full amounts have actually held activities or purchased wellness items towards the end of the year; it may be just a matter of getting the receipts in (before Feb 1<sup>st</sup>) to claim reimbursement.

#### **Utilizing Your Wellness Funds in 2024:**

Throughout the year - To get the most out of our program and to keep wellness in the forefront of your employees mind, it's important to use the funds throughout the year to avoid just spending the money by November so it's not lost (not to mention the unnecessary stress it can cause your WC). Moreover, waiting until year-end takes away from the true purpose of the Wellness Program to support a culture of wellness all year.

Setting up a Meeting/Connection with WC – I will be working on setting up initial meetings with all the WC within the first quarter to plan for the year.

#### **Wellness 2024 Planning Meetings:**

Wellness Coordinator Brainstorming Sessions: I will begin reaching out to all of my Wellness Coordinators before the end of January to set up our first wellness-planning meeting for 2024. Planning on Feb, May, and Oct (subject to change).

Wellness Advisory Committee (WAC): The following towns have confirmed continuing their participation as members of this committee – BURLCO: Palmyra, Fieldsboro, Pemberton Twp and TRICO: Monroe, Clayton, Pennsville. I plan to host our first meeting sometime in Feb or March.

### Any changes with your appointed Wellness Coordinator?

Please let me know if any changes have taken place in terms of the role of Wellness Coordinator within your municipality. It's important that this role be assigned to someone interested in working on wellness initiatives. And although not a lot of time needs to be invested in fulfilling this role, there needs to be a commitment to working with me on the best way to utilize your wellness funds.

### Targeting Wellness Newsletter – 2024 Quarterly Themes:

You will recall that in 2023, our focus was on the 4 Pillars of Lifestyle—nutrition, physical activity, sleep, and stress management.

This year, we are delving into the **4 Essential Mindsets for Overall Well-being** that can significantly shift our energy and positively affect not only the 4 lifestyle pillars but also our overall health and well-being, both physical and mental!

The first month of each quarter will have details around the selected essential mindset theme. It will be divided into the following sections:

- Concept behind the importance of that featured mindset
- Sharing of real-life examples or personal stories highlighting the mindset
- Simple monthly practice(s) suggested to help build this essential mindset shift

In the two months that follow, a new monthly practice will be suggested that will relate to that quarters theme.

Here are the planned quarterly Essential Mindset themes for 2024:

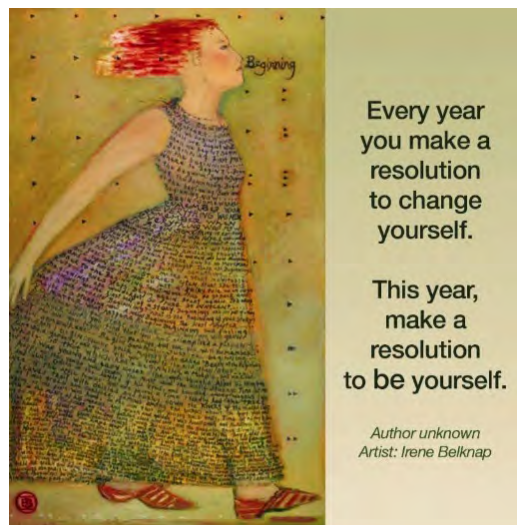
Quarter 1 – Gratitude

Quarter 2 – Growth & Learning

Quarter 3 – Compassion

Quarter 4 – Mindfulness

*Wishing you and yours a healthy, prosperous and fulfilling 2024!*





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

<b>Intake</b>	<b>December-23</b>	<b>December-22</b>	<b>2023 Year End</b>	<b>2022 Year End</b>
# of New Claims Reported	12	22	268	407
# of Report Only	4	12	132	238
% Report Only	33%	55%	49%	58%
# of Medical Only	7	8	112	128
# of Lost Time	1	2	24	39
Medical Only to Lost Time Ratio	88:12	80:20	82:18	77:23
Claim Petition First Notice	0	0	0	2
COVID-19	2	10	49	189
Average Days <u>Reported To Qual-Lynx</u> (Indemnity, Medical Only, Report Only)	3.4	1.5	2.8	3.7
Average Days <u>Reported To Employer</u> (Indemnity, Medical Only, Report Only)	0.6	0.4	1.1	1.3

<b>Nurse Case Management</b>	<b>December-23</b>	<b>December-22</b>
# of Cases Assigned to Case Management	17	18
# of Cases >90 days	14	15

<b>Savings</b>	<b>December-23</b>	<b>December-22</b>	<b>2023 Year End</b>	<b>2022 Year End</b>
Bill Count	125	140	1500	1515
Provider Charges	\$115,886	\$294,689	\$2,114,202	\$2,464,928
Repriced Amount	\$57,069	\$167,201	\$970,491	\$905,830
Savings \$	\$58,817	\$127,488	\$1,143,711	\$1,559,098
% Savings	51%	43%	54%	63%

<b>QualCare Provider Network Penetration Rate</b>	<b>December-23</b>	<b>December-22</b>	<b>2023 Year End</b>	<b>2022 Year End</b>
Bill Count	95%	99%	92%	94%
Provider Charges	98%	99%	96%	95%

<b>Exclusive Provider Panel Penetration Rate</b>	<b>December-23</b>	<b>December-22</b>	<b>2023 Year End</b>	<b>2022 Year End</b>
Bill Count	94%	99%	93%	95%
Provider Charges	97%	99%	96%	95%

<b>Transitional Duty Summary</b>		<b>2023 Year End</b>	<b>2022 Year End</b>
% of Transitional Duty Days Worked		57%	66%
\$ Saved By Accommodating		\$121,064	\$140,841
% of Transitional Duty Days Not Accommodated		43%	34%
Cost Of Days Not Accommodated		\$112,631	\$62,473

# Technical Risks Services Director

## Monthly Executive Report



**January 8, 2024**

### Summary

We have made great progress in getting the Cyberframework documents into underwriting. While we still do not have Basic and Intermediate forms to complete, many of you have submitted the Minimum form which is acceptable. Remember the Minimum form is equal to the Basic form plus the intermediate form. You will cover both requirements in a single form. Those who have completed the Minimum standard also have a deductible reduction to \$20,000. All are encouraged to make the Minimum standards if possible. If you find that reaching that goal is not within budget for 2024 then at least meet the Basic requirements. Remember two of these requirements are covered for you, Vulnerability testing by D2 and Hygiene Training by Wizer. Your only requirement is to provide accurate IP information to D2 and get your people through the Training exercises.

By now all of you have received a request from D2 to log into the portal to verify your IP addresses. Please do so at your earliest convenience. For most of you this will be a one-time refresh of this information if you have static addresses. For some of you, with dynamic addresses, you may get several requests during the year because this information will change. Discovering your new address is simple and the instructions are in the portal. If you still have trepidations, ask your IT vendor to help.

The Wizer training for the second half of 2023 is winding down and will be shut down 1/26/2024. This will allow Wizer time to get the first half of 2024 on board and out to your staff. Remember the Training requirement calls for one full hour per year, we break it into two half hour sessions which we feel is more convenient for your staff and also provides a good refresh allowing us to bring new material on board as threats are discovered. Please go over your rosters one last time. We would like to see 100% of the towns with 100% participation. While we realize this is not practical given people on extended leave, etc. If you can produce documentation that the only holdouts were due to unforeseen circumstances, you will get full credit for Training. If you cannot, you will have a \$110,000 deductible for the next 6 months in the event of a loss, regardless of whatever CyberFramework documentation that you have on file. Once the "books" are closed at the session end you cannot makeup the percentages.

With the advent of a new year, comes new Cyber threats mostly in the form of phishing, vishing, and smishing. We are truly at war in 2024 with those who would steal our identities and our treasure. But we can win this war. Hyperawareness is the key. Stay "frosty" as the Marines like to say, which means ever vigilant to your surroundings. Trust no one and nothing without secondary or sometime even tertiary verification and you will stay Cyber claim free.

This month's Bulletin address 5 of the top New Years resolutions for 2024 on keeping Cyber Safe.

Happy New Year and stay Cyber safe.

Jerry Caruso

Technical Risk Services Director





## New Years Resolutions 2024

Crafting New Year's resolutions focused on cybersecurity is a great way to enhance your digital safety and awareness in 2024. Here are five resolutions you might consider adopting:

- 1. Regularly Update Passwords and Use a Password Manager:** This year, make it a point to regularly update all critical passwords, ensuring they are strong and unique for each account. Avoid using easily guessable information like birthdays or common words. Consider using a reputable password manager to securely store and generate complex passwords, making it easier to manage them without the risk of forgetting.
- 2. Enable Multi-Factor Authentication (MFA):** Wherever possible, enable multi-factor authentication for an additional layer of security. This typically involves receiving a code on your phone or email, or using an authenticator app, which must be entered along with your password. MFA can significantly reduce the risk of unauthorized access, even if a password is compromised.
- 3. Regular Software and System Updates:** Commit to regularly updating all your software, including antivirus and operating systems, on all devices. These updates often include patches for security vulnerabilities that have been discovered since the last update, helping to protect your devices from new threats.
- 4. Educate Yourself About Phishing and Social Engineering Attacks:** Vow to become more informed about the latest tactics used in phishing and social engineering attacks. Being able to recognize suspicious emails, links, and messages is crucial in preventing unauthorized access to your personal or work-related data.
- 5. Backup Data Regularly:** Ensure that you have a robust backup strategy for your important data. This could involve regularly scheduled backups to a secure cloud service or an external hard drive. In the event of a cyber attack, such as ransomware, having up-to-date backups can prevent data loss.

By sticking to these resolutions, you can significantly improve your cybersecurity posture and protect yourself from a variety of digital threats in the coming year.

January 9, 2024

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

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

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

#### INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 29,440.49. This generated an average annual yield of 2.22%. However, after including an unrealized net gain of \$ 174,981.16 in the asset portfolio, the yield is adjusted to 15.42% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$13,510,150.60.

#### RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 40,092.00 w/YTD Total \$ 133,106.99  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$ 211.29

#### 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 \$ 244,376.74. The claims detail shows 299 claim payments issued.

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

Interest Allocated for the Period \$ 554.04 for a total Member Balance of \$300,036.77 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 \$ 16,637,278.54 to a closing balance of \$ 15,183,657.72 showing a decrease in the fund of \$ 1,453,620.82. 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 - January 2024**

	<b>Payee</b>	<b>FY2024</b>	<b>FY2023</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	PERMA	<b>7,711.50</b>		Prof Services/Admin. Consultant	Jan, Feb, March 2024 Fee
2	Risk Program Administrators LLC	<b>33,330.00</b>		Prof Services/Administration	Jan 2024 Fee
3	Risk Program Administrators LLC		<b>209.11</b>	Misc/Postage/Copies/Faxes	Dec 2023 - Postage, copies, fax expense
4	The DeWeese Law Firm, P.C.	<b>6,541.00</b>		Prof Services/Attorney	Jan 2024 Fees
5	Qual-Lynx	<b>20,588.00</b>		Prof Services/Claims Admin.	Jan 2024 Fees
6	Joyce Media	<b>475.00</b>		Misc/JIF Website	Jan 2024 Fees plus SSL cert; Domain renewal
7	Christopher J. Winter Sr.	<b>1,833.00</b>		Training/Police Risk Services	Law Enforcement Consultant-Jan 2024 Fees
8	Kris Kristie	<b>390.00</b>		Misc/Recording Secretary	Jan 2024 Fees
9	J. A. Montgomery Consulting	<b>12,550.00</b>		Prof Services/Safety Director	Jan 2024 Fees
10	Wintsec Consulting LLC	<b>3,400.00</b>		Prof Services/Technology Risk Serv Dir	Jan 2024 Fees
11	Tom Tontarski	<b>1,027.00</b>		Prof Services/Treasurer	Jan 2024 Fees
12	Tom Tontarski		<b>14.38</b>	Misc/Postage/Copies/Faxes	Checks sent for Dec mtg-sick
13	Conner Strong & Buckelew	<b>739.00</b>		Prof Services/Underwriting Mgr	Jan 2024 Fees
14	Debby Schiffer	<b>2,662.00</b>		Wellness Program	Jan 2024 Fees
15	MEL JIF	<b>491,465.00</b>		MEL	MEL 2024 WC & Excess Liability - 1st installment
16	MEL JIF	<b>1,911.50</b>		Faithful Performance/Fidelity Bond	MEL 2024 Fidelity Bond - 1st installment
17	MEL JIF	<b>335,464.75</b>		Property Claims and Premium	MEL 2024 Property claims & prem. -1st installment
18	NJ Cyber Risk Management Fund	<b>164,702.00</b>		Cyber JIF	1st installment 2024 Cyber JIF
19	NJ Municipal Environmental JIF	<b>125,190.00</b>		EJIF	1st installment 2024 Environmental JIF
20	ARC Reprographics		<b>1,189.08</b>	Misc/Printing	Annual Reports; Inv #282501
21	Iron Mountain	<b>84.31</b>		Misc/Record Retention Service	Inv#JCDV923; Storage 1/1-31/24; Service 11/21-12/26/23
22	Medford Village County Club		<b>1,965.32</b>	Misc/Meeting Expense/Dinner Mtg	Dec annual dinner meeting; 12/18/23
23	City of Beverly	<b>593.22</b>		Optional Safety Budget	Hi vis wear for employees
24	Township of Bordentown	<b>225.00</b>		Wellness Program	Massages and breathing techniques class
25	Borough of Fieldsboro	<b>128.04</b>		Wellness Program	BP monitor and walking shoes
26	Borough of Fieldsboro	<b>428.08</b>		Optional Safety Budget	Hi vis wear for employees
27	Borough of Fieldsboro	<b>500.00</b>		EPL/CYBER/EPL/Cyber Incentive Prog	cloud backup, antivirus, cyber security IT
28	Lumberton Township	<b>225.00</b>		Wellness Program	Massages
29	Township of Pemberton		<b>3,750.00</b>	Safety Incentive Program	Holiday employee lunch and employee gym reimbursement
30	Township of Pemberton	<b>1,500.00</b>		Wellness Program	Massages and Reiki
	<b>Subtotals</b>	<b>1,213,663.40</b>	<b>7,127.89</b>		

<b>JIF Bill List Total</b>	<b>\$1,220,791.29</b>
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## COMMITTEE CHAIRS MEETING MINUTES

Friday, January 5, 2024 @ 10:00 AM  
Via Zoom

A meeting of the BURLCO JIF Committee Chairs was held on Friday, January 5, 2024 at 10:00 AM via Zoom.

Those in attendance were:

John Gural, *Fund Chair*, Palmyra Borough  
Rich Wolbert, *Chair*, Executive Safety Committee, Beverly City  
Daniel Hornickel, *Chair*, Strategic Planning Committee, Pemberton Township  
Mike Mansdoerfer, *Chair*, Finance Committee, Riverside Township  
Joe Bellina, *Chair*, Claims Committee, Delran Township  
Paul A. Forlenza, MGA, *Executive Director*  
Kamini Patel, MBA, CIC, CPCU, AIDA<sup>®</sup>, *Deputy Executive Director*  
Kris Kristie, *Account Manager*, RPA – A Division of Gallagher

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

Mr. Forlenza stated that Mr. Bellina graciously stated he would Chair the Claims Committee and the Coverage Committee in 2024. A discussion ensued in regards to asking another Fund Commissioner to Chair the Coverage Committee as Mr. Bellina is actively engaged in the Claims Committee, which is a monthly meeting. After a brief discussion, Mr. Gural stated that he would reach out to Mr. Sahol, Florence Township, and inquire if he would accept the position of Chair of the Coverage Committee. Mr. Gural will advise the Executive Director's office once he receives a response from Mr. Sahol.

### ***I. Committee Chair Assignments***

Mr. Forlenza briefly reviewed the Committee Chair assignments for 2024 as follows:

*Coverage Committee*, **pending**  
*Finance Committee*, **Mike Mansdoerfer**, Riverside Township  
*Safety Committee*, **Rich Wolbert**, Beverly City  
*Strategic Planning Committee*, **Daniel Hornickel**, Pemberton Township  
*Claims Review Committee*, **Joe Bellina**, Delran Township

Mr. Forlenza recommended that the New Member Review Committee continue to be comprised of the Standing Committee Chairs. The Committee agreed.

### ***II. Committee Vice-Chairs***

Mr. Forlenza mentioned that last year a Vice-Chair was selected in each sub-committee to perpetuate the knowledge base of Fund Commissioners with the role and responsibility of the sub-committees.

He noted that if an individual has chaired a committee for an extended period, and then decides to retire, you could be left with a situation where the replacement is not as familiar with the Committee. If a Vice-Chair is selected, you are then able to fill the chair position with someone that understands the role and responsibility of that specific sub-committee, and handle the responsibilities of the Chair, should they not be present at a meeting.

Mr. Forlenza then asked the Committee Chairs if they would like to continue this practice and have each Committee select the Vice-Chairs at their first sub-committee meeting, rather than assigning someone. The Committee Chairs indicated that they would like to continue this practice and have the individual sub-committees select their Vice-Chair at their first meeting.

### **III. Committee Charters**

Mr. Forlenza pointed out that the Sub-Committee Charters were included in the agenda packet as a reference for this meeting. She indicated that the Charters are an attachment to the Risk Management Plan which will be on the agenda for approval at the January 16, 2024 Reorganization meeting. Each Committee will then review their Charter at their first committee meeting of the year. If a Committee recommends modifications to a Charter, these recommended changes will be presented to the Executive Committee for approval.

Mr. Wolbert referenced the Safety Committee Charter, and questioned a sentence under *Authority and Responsibility* section of the Charter. Specifically, a sentence that read: *The function of the Committee is advisory in nature and is not intended to infringe upon the responsibility of the Safety Director, Wellness Director, or employees of member towns*, noting he felt this language is in conflict with specific duties as outlined in the Charter. A discussion ensued and the Committee agreed to delete that sentence from the Safety Committee Charter.

Mr. Gural suggested that the “Meetings” section of the Coverage Committee Charter be updated to recognize that the Committee only normally meets once a year, not the once a quarter, as currently depicted. Following a brief discussion, the Committee agreed to revise the “Meeting” section of the Charter to read as follows; *The Committee is to meet as many times per year as the Committee Chair deems necessary, but no less than once per year, at the direction of the Chair.*

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

### **IV. Committee Participation Form**

Mr. Forlenza stated that the Committee Participation Forms were e-mailed to Fund Commissioners and RMCs on December 11, 2023. Responses were due back to the Executive Director’s office by December 15, 2023, and a reminder email was sent out on December 13, 2023. He then referred the Committee to the Volunteer Response Summary contained in the agenda packet.

### **III. Committee Membership Assignments**

Mr. Forlenza stated that the Volunteer Response Summary depicts those members that sent in their sub-committee preferences for 2024. He noted that a few members did not respond. He then recommended that each respondent be placed on the Committee that they indicated was their first choice to help drive Committee participation.

The Committee Chairs then discussed the current makeup of each Committee and selected Fund Commissioners to serve on each Committee for 2024 based upon their expressed preferences and the needs of the Fund. Risk Management Consultants were also assigned to the Safety, Coverage and, Claims Review Committees. The following 2024 Committee Membership Assignments are recommended:

#### **Safety Committee Members:**

Rich Wolbert, Beverly City, *Chair*  
Mari Ann Capriglione, Bass River  
Erin Provenzano, Delanco Township  
Patrice Hansell, Fieldsboro Borough  
Paula Kosko, Hainesport Township  
Mike Fitzpatrick, Mansfield Township  
Dawn Bielec, Medford Township  
Mary Picariello, North Hanover Township  
Lisa Cummins, Tabernacle Township  
Maryalice Brown, Woodland Township  
James Ingling, Wrightstown Borough

**RMC's:** Steve Walsh, RMC, The Barclay Group  
Thomas Monaghan, RMC, Insurance Agency Management  
Joe Henry, RMC, Hardenbergh Insurance Agency  
Jaclyn Lindsay/Katherine Walters, RMCs, Conner Strong & Buckelew

**Coverage Committee Members:**

Tom Pullion, Edgewater Park  
Kathy Hoffman, Southampton Township

**RMC's:** Chris Powell, RMC, Hardenbergh Insurance Group

**Finance Committee Members:**

Mike Mansdoerfer, *Chair*, Riverside Township  
Mike Theokas, Bordentown Township  
Margaret Peak, Bordentown City  
John Gural, Palmyra Borough

**Strategic Planning Committee Members:**

Daniel Hornickel, *Chair*, Pemberton Township  
Tom Sahol, Florence Township  
Susan Jackson, New Hanover  
Kathy Smick, Pemberton Borough  
Sue Onorato, Shamong Township

**Claims Review Committee Members:**

Joe Bellina, *Chair*, Delran Township  
Jerry Mascia, Mount Laurel Township  
Carrie Gregory, Lumberton Township  
Brandy Boyington, Springfield Township  
Craig Farnsworth, Westampton Township

**RMC's:** Jennifer Olson, RMC, Hardenbergh Insurance Group

**New Member Review**                      Standing Committee Chairs

*A copy of the 2024 Committee membership list is attached to these minutes. All appointments will be announced at the January 16, 2024 Reorganization meeting.*

**IV. 2024 Conferences**

Mr. Forlenza reminded the Committee Chairs that the 2024 Budget includes funding for attendance by four (4) Fund Commissioners at conferences this year. He then reviewed the conference schedule as follows:

- AGRiP
  1. Spring Conference | March 5 – 8, 2023 | Nashville, TN
- PRIMA
  1. June 6 – 9, 2024 | Nashville, TN

Mr. Forlenza mentioned that Ms. Plavchak from the Executive Director's office sent conference information to Fund Commissioners who have priority to attend on December 18, 2023, and the information for PRIMA will be sent out shortly.

Mr. Forlenza mentioned that the minutes from today's meeting will be a handout or included in the Agenda for the January Reorganization meeting.

Having no other business, the meeting adjourned: 10:36 AM

File: BURLCOJIF/2024/Committee Chairs

Tab: January 5, 2024



## 2024 STANDING COMMITTEES

Committee	Members
<b>Safety</b>	<b>Rich Wolbert</b> , <i>Chair</i> , Beverly City
	<b>Mari Ann Capriglione</b> , Bass River
	<b>Erin Provenzano</b> , Delanco Township
	<b>Patrice Hansell</b> , Fieldsboro Borough
	<b>Paula Kosko</b> , Hainesport Township
	<b>Mike Fitzpatrick</b> , Mansfield Township
	<b>Dawn Bielec</b> , Medford Township
	<b>Mary Picariello</b> , North Hanover Township
	<b>Lisa Cummins</b> , Tabernacle Township
	<b>Maryalice Brown</b> , Woodland Township
	<b>James Ingling</b> , Wrightstown Borough
Risk Management Consultants	<b>Steve Walsh</b> , The Barclay Group
	<b>Joe Henry</b> , Hardenbergh Insurance Group
	<b>Thomas Monaghan</b> , Insurance Agency Management
	<b>Jacklyn Lindsay/Katherine Walters</b> , Conner Strong & Buckelew
<b>Coverage</b>	<b>Tom Pullion</b> , Edgewater Park
	<b>Kathy Hoffman</b> , Southampton Township
<b>Risk Management Consultants</b>	<b>Chris Powell</b> , Hardenbergh Insurance Group
<b>Finance Committee</b>	<b>Mike Mansdoerfer</b> , <i>Chair</i> , Riverside Township
	<b>Mike Theokas</b> , Bordentown Township
	<b>Margaret Peak</b> , Bordentown City
	<b>John Gural</b> , Palmyra Borough



**2024 STANDING COMMITTEES**

<b>Committee</b>	<b>Members</b>
<b>Claims Review</b>	<b>Joe Bellina, Chair</b> , Delran Township
	<b>Jerry Mascia</b> , Mount Laurel Township
	<b>Carrie Gregory</b> , Lumberton Township
	<b>Brandy Boyington</b> , Springfield Township
	<b>Craig Farnsworth</b> , Westampton Township
Risk Management Consultants	<b>Jennifer Olson</b> , RMC, Hardenbergh Insurance Group
<b>Strategic Planning</b>	<b>Daniel Hornickel, Chair</b> , Pemberton Township
	<b>Tom Sahol, Vice Chair</b> , Florence Township
	<b>Susan Jackson</b> , New Hanover
	<b>Kathy Smick</b> , Pemberton Borough
	<b>Sue Onorato</b> , Shamong Township
<b>New Member Review</b>	<b>Committee Chairs</b>



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## Municipal Excess Liability Residual Claims Fund

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

January 8, 2024

Memo to: Burlington County Municipal Joint Insurance Fund

From: Commissioner Jack

Re: RCF 2024 Reorganization Meeting

**Executive Committee Nominations:** Although the RCF conducts its meetings as a Board of Commissioners, regulations require the election of an Executive Committee. Below is a listing of the 2024 Executive Committee and Alternates.

2024 Executive Committee
Megan Champney Kweselait, Suburban Municipal, Chairperson
Steve Rovell, Suburban Metro, Secretary
Paul Tomasko, Bergen JIF
Tom Nolan, Monmouth JIF
Joseph Wolk, Camden JIF
Brian Bigler, NJUA JIF
Sherry Sims, NJPHA JIF

Alternates - Executive Committee
Veronica Laureigh, Ocean JIF
William Northgrave, Central JIF
Meghan Jack, Burlco JIF
Brian McNeilly, Morris JIF
Michael Razze, TRICO JIF
Gregory Franz, South Bergen JIF
John Clarke, MEL JIF
Susan Danson, PMM JIF
TBD - Atlantic JIF

**RCF Claims Committee:** The following commissioners were submitted to serve on the 2024 RCF Claims Committee:

RCF Claims Committee
Megan Champney Kweselait, Suburban Municipal, Chairperson
Steve Rovell, Secretary
Sherry Sims, NJPHA JIF
Veronica Laureigh, Ocean JIF
Gregory Franz, South Bergen JIF
Brian McNeilly, Morris JIF

**Reorganizational Resolutions:** The Board adopted the following resolutions as part of the reorganization process:

**Resolution 1-24 Appointing Fund Depository:** The RCF Board awarded a professional service agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44A –20.4 et. seq. appointing Citizens Bank, (formerly Investors Bank) as the Fund’s Banking Manager.

**Resolution 2-24 Fiscal Management Plan:** Resolution submitted designating Official Depositories and approving a Cash Management Plan; authorizing Signatories on Administrative Accounts; authorizing Signatories on Claim Accounts; establishing a rate of interest for delinquent assessments; establishing a wire transfer procedure; and certifying Approval Officer for all Fund expenses. In addition to the Chair, Secretary and Treasurer, Commissioner Greg Franz was designated as the additional RCF Commissioner signatory.

**Resolution 3-24 Public Meeting Procedures:** The Board of Fund Commissioners confirmed the following meeting schedule:

<b>2024 Meeting Schedule &amp; 2025 Reorganization</b>		
Friday March 22, 2024	Forsgate Country Club	10:30 am
Friday June 10, 2024	Forsgate Country Club	10:30 am
Friday September 9, 2024	Forsgate County Club	10:30 am
Wednesday October 16, 2024	Forsgate County Club	10:30 am
Thursday January 6, 2025	Forsgate County Club	10:30 am

The RCF Claims Committee will meet on the same day as the Board of Fund Commissioners / Executive Committee at the above listed locations at 9:30AM before the Fund meeting with the exception of the March meeting. The RCF Claims Committee will also meet at 9:30AM on March 6, May 7, July 18 and December 4, 2024 and will be held via teleconference.

The Fund’s newspaper is The Star Ledger (Newark). In addition, the MEL’s webpage is designated for official notices – [www.njmel.org](http://www.njmel.org).

**Resolution 4-24 Remote Meeting Procedures:** The Board adopted a resolution establishing procedures for including public comment during a remote meeting.

**Resolution 5-24 Fund Records:** The Board confirmed the establishment of a Fund Records program appointing the Fund Secretary as custodian of records and Account Manager as Assistant Fund Secretary.

**Resolution 6-24 Risk Management Plan:** The Board adopted the 2024 Risk Management Plan which detailed coverage, assessment methodology and procedure for closure of fund years.

**RCF Professional Agreements:** A memorandum outlined the renewal of the RCF professional contracts for the 2024 fund year and the dollar amounts associated with the contracts.

**Annual Commissioner Retreat:** The Board of Fund Commissioners Annual Retreat will be changing this year and current planning is to combine the retreat with the MEL Educational Forum. More information will be shared once the details have been planned.

**Claims Committee:** The Claims Review Committee met on October 18, 2023 and December 6, 2023 and met the morning of the Commissioner’s meeting.

**Next Meeting:** The next meeting of the RCF will be March 22, 2024 at 10:30 AM at Forsgate Country Club.



**New Jersey Municipal Environmental  
Risk Management Fund**

9 Campus Drive, Suite 216  
Parsippany, New Jersey 07054  
*Tel (201) 881-7632*  
*Fax (201) 881-7633*

DATE: December 14, 2023  
TO: Burlington County Municipal Joint Insurance Fund  
FROM: Commissioner Jack  
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

---

**NEW JIF MEMBERSHIP:** The Atlantic JIF accepted the EJIF's offer of membership effective January 1, 2024. A motion was unanimously carried by the Board to approve the Atlantic JIF as a full member a of the New Jersey Environmental Joint Insurance Fund effective January 1, 2024.

**2024 BUDGET REVISION:** With the addition of the Atlantic JIF effective January 1, 2024 a revised 2024 budget was presented and adopted. The revised budget will be filed with NJ DOBI and NJ DCA.

**NEXT MEETING:** The next meeting of the EJIF will be the 2024 Reorganization scheduled for Monday, January 8, 2024, at 10:50 AM at the Forsgate County Club.



**New Jersey Municipal Environmental  
Risk Management Fund**

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

DATE: January 8, 2024  
TO: Burlington County Municipal Joint Insurance Fund  
FROM: Commissioner Jack  
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

---

**2024 REORGANIZATION-** The election of the slate was confirmed. Below is a listing of the 2024 Executive Committee and the 2024 Fund Professionals.

Position	JIF	Fund Commissioner	Member
Chairman	Morris	Brian McNeilly	Stanhope
Secretary	Ocean	Veronica Laureigh	Lacey Twp.
Executive Committee	Burlco	Meghan Jack	Riverside
	Monmouth	Thomas Nolan	Brielle
	Camden	Joe Wolk	Mount Ephraim
	South Bergen	Greg Franz	Edgewater
	NJUA	Bernie Rutkowski	Toms River MUA
	Suburban Municipal	Megan Champney	Summit City
Alternates:			
	1. Bergen	Paul Tomasko	Alpine
	2. Central	William Northgrave	Edison Twp.
	3. Suburban Metro	Steve Rovell	Belleville
	4. Trico	Michael Razze	Pittman
	5. PMM	Susan Danson	Maple Shade
	6. Atlantic	TBD	

**REORGANIZATIONAL RESOLUTIONS** – The Resolutions necessary to undertake the 2024 Reorganization of the Fund were reviewed and adopted by the Board.

**REVISED 2024 BUDGET AND RELATED 2024 PROFESSIONAL FEE AMENDMENTS** – A revised 2024 budget to reflect the changes in membership to the local JIF's for 2024 was adopted by the Fund Commissioners. The E-JIF added 5 new members for the 2024 Fund Year. As a result of the changes in membership and subsequently the budget, the contract amounts for certain professionals were also amended.

**2024 STANDING COMMITTEES** - Five standing committees were established for the 2024 Fund year. The five (5) committees are Coverage committee, Rules & Contracts committee, Budget & Finance committee, Nominating committee, and Claims committee.

**DOBI RESPONSE TO 2023 DIVIDEND DISTRIBUTION** – The Fund received a letter from DOBI in December 2023 approving the 2023 dividend distribution. The letter included topics of possible concern and requested the Board meet for discussion. The Board met in December and will take the topics in consideration going forward for 2024.

**2024 MEETING SCHEDULE:**

<b>2024 Meeting Schedule</b>		
March 22, 2024	Forsgate Country Club	10:50 am
June 10, 2024	Forsgate Country Club	10:50 am
September 9, 2024	Forsgate Country Club	10:50 am
October 16, 2024	Forsgate Country Club	10:50 am
November 13, 2024	Virtual	9:30 am
January 6, 2025	Forsgate Country Club	10:50 am





**NEW JERSEY CYBER RISK MANAGEMENT FUND**

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

**Date:** Thursday, December 28, 2023

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

**From:** Commissioner Jack

**Excess Insurance Options.** The Underwriting Manager presented two options to obtain additional excess insurance for 2024 coverage for cyber liability including cybercrime (social engineering) to the Board of Fund Commissioners. The current limits reflected in the 2024 budget purchased from Cowbell is \$3 million per claim/\$6 million annual aggregate per member JIF. The Board passed a motion to purchase additional excess insurance for 2024. The additional excess option is for \$2 million per claim/\$4 million annual aggregate shared by all member JIFs. This option includes an additional \$500,000 of excess cybercrime (social engineering). The additional coverage is effective 1/1/24.

**Next Meeting:** The next meeting will be the 2024 Reorganization and is scheduled for January 18, 2024, at 2:00 PM via Teams audio/video teleconference.