



AGENDA PACKET



Tuesday, February 20, 2024 at 3:00 PM

via Microsoft Teams

<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#

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

February 20, 2024 – 3:00 PM

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AGENDA

- I. Meeting called to order by Chair
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the *Burlington County Times*, Mount Holly, and the *Courier Post*, Cherry Hill NJ;
 - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the BURLCO JIF.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
 - D. Move up Alternates (*if necessary*) Motion to move up _____, _____ and _____ in the absence of _____, _____ and _____ to the Executive Committee for voting purposes – **Motion – All in Favor**
- V. Approval of Minutes
Motion to Adopt the **January 23, 2024** Meeting Minutes – **Motion – All in Favor**.....Pages 1-16
- VI. Claims Review Committee Meeting Minutes – February 13, 2004Handout
- VII. Executive Director’s Report.....Pages 17-45
 - A. Lost Time Accident Frequency Pages 21-22
 - B. Certificates of Insurance..... Pages 23-28
 - C. Financial Fast Track Report Page 29
 - D. Regulatory Filing Checklists Pages 30-31
 - E. 2023 Safety Incentive Program
 - F. 2024 Optional Safety Budget Page 32
 - G. 2024 Wellness Incentive..... Page 33
 - H. 2024 EPL/Cyber Risk Management Budget..... Page 34
 - I. EPL Compliance Status Page 35
 - J. Statutory Bond Status Pages 36-37
 - K. Skateboard Park Approval Status..... Page 38
 - L. Capehart Scatchard Updates.....Pages 39-40
 - M. Land Use Training Certification.....Page 41
 - N. Elected Officials Training.....Pages 42-43
 - O. Payroll Audit
 - P. Property Appraisals
 - Q. Police Accreditation Announcement.....Pages 44-45
 - R. 2024 Safety Breakfast

S.	Safety, Claims, and Wellness Coordinator Roundtable	
T.	Inclement Weather Policy	
U.	Website	
V.	New Member Activity	
VIII.	Solicitor’s Report	
A.	MEL Helpline and Contact List.....	Page 46-47
B.	2012-2023 Subrogation Totals Report.....	Page 48
C.	Resolution 2024 - _____ Amending the 2024 Risk Management Plan – Motion- Roll Call	Pages 49-50
IX.	Safety Director’s Report	
A.	Activity Report	Pages 51-53
X.	Claims Administrator’s Report	
A.	Lessons Learned from Losses	Page 54
XI.	Law Enforcement Risk Management	
A.	Report.....	Pages 55-56
XII.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 57-60
B.	Gratitude Practices.....	Pages 61-62
XIII.	Managed Health Care Report	
A.	BURLCOJIF Summary.....	Page 63
B.	Average Days to Report.....	Page 64
C.	Claims Reported by Type.....	Page 65
D.	Nurse Case Management Reports.....	Page 66
E.	Transitional Duty Report.....	Page 67
F.	PPO Savings and Penetration Reports.....	Page 68
G.	Top 10 Providers & Paid Provider by Specialty.....	Page 69
H.	Prescription Benefit Program Report.....	Page 70
I.	Quick Notes.....	Page 71
XIV.	Technology Risk Services	
A.	Reports.....	Pages 72-74
XV.	Treasurer’s Report as of January 31, 2024	Pages 75-104
A.	Investment Report	
B.	Investment JCMI	
C.	Loss Run Payment Registers	
D.	Fund Status	
E.	Disbursements	
F.	February Bill List	Pages 105-106
G.	RMC Bill List.....	Page 107
	Motion to approve the Payment Register & Bill Lists– Motion – Roll Call	
XVI.	Committee Report	
A.	Finance Committee Report	
1.	Adoption of a Revised Budget Amendment Policy - Motion – All in Favor	Pages 108-109
B.	Safety Committee Meeting Minutes – February 5, 2024.....	Pages 110-117
C.	Revised Executive Safety Committee Charter – Motion to Approve – All in Favor	Pages 118-119
D.	2023 Annual Safety Director’s Report.....	Pages 120-135

- XVII. MEL/RCF/E-JIF/Cyber Reports
 - A. NJ MEL Educational Seminars.....Page 136
 - B. RCF Report REVISED – January 8, 2024.....Pages 137-138
 - C. Cyber JIF Report – January 18, 2024.....Pages 139-140

XVIII. Miscellaneous Business

- A. Motion to Authorize Paul Forlenza, Executive Director, as the Fund Primary Representative to AGRiP.....**Motion- All in Favor**

**The next meeting of the BURLCOJIF will be held on Tuesday, March 19, 2024
at 3:00 PM via Microsoft Teams**

XIX. Meeting Open to Public Comment

- D. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
- E. Motion to Close Meeting to Public Comment – **Motion - All in Favor**

XX. **Closed Session** (*if necessary*) – Resolution 2024- _____ A request shall be made to go into Closed Session to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations -**Motion – Roll Call**

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

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

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

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

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Hainesport Municipal Building, Hainesport, NJ

January 23, 2024 @ 3:00 pm

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

The *Reorganizational* meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at the Hainesport Municipal Building, Hainesport, NJ on Tuesday, January 23, 2023. Fund Chair, John Gural, **Palmyra Borough**, presiding. The meeting was called to order at 3:00 PM.

SINE DIE and REORGANIZATION MEETING CALLED TO ORDER BY FUND CHAIR

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 of the 2023 FUND COMMISSIONERS

Rich Wolbert, *Fund Secretary*, **Beverly City**
Margaret Peak, **Bordentown City**
Maria Carrington, **Bordentown Twp.**
Tom Sahol, **Chesterfield Twp.**
Erin Provenzano, **Delanco Twp.**
Joe Bellina, **Delran Twp.**
Tom Pullion, **Edgewater Park**
Patrice Hansell, **Fieldsboro Borough**
Paula Kosko, **Hainesport Twp.**
Carrie Gregory, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Dawn Bielec, **Medford Twp**
Jerry Mascia, **Mt. Laurel Twp.**
Mary Picariello, **North Hanover Twp.**
John Gural, *Fund Chair*, **Palmyra Borough**
Kathy Smick, **Pemberton Borough**
Dan Hornickel, **Pemberton Twp.**
Michael Mansdoerfer, **Riverside Twp.**
Lisa Cummins, **Tabernacle Twp.**
Craig Farnsworth, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners/Professionals were:

Mari Ann Capriglione, **Bass River Twp.**
Mike Muchowski, **Florence Twp.**
Susan Jackson, **New Hanover Twp.**
Susan Onorato, **Shamong Twp.**
Kathy Hoffman, **Southampton Twp.**
Brandy Boyington, **Springfield Twp.**
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

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

Also present were the following Risk Management Consultant agencies:

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

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

APPROVAL OF MINUTES

Chair Gural presented the Open session meeting minutes of the December 19, 2023 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. Ingling, seconded by Mr. Wolbert, abstained by Mr. Hornickel to approve the Open session meeting minutes of the December 18, 2023 meeting. All in Favor. Motion carried by majority vote.

ADJOURN THE SINE DIE MEETING

Fund Chair Gural entertained a motion to adjourn the Sine Die Meeting. Motion by Mr. Hornickel, seconded by Mr. Mascia, to adjourn the Sine Die Meeting. All in favor. Motion carried.

Mr. Forlenza welcomed all in attendance to the *2024 Reorganization Meeting of the BURLCO JIF*. He then requested a roll call of the 2024 Fund Commissioners

ROLL CALL of the 2024 FUND COMMISSIONERS

Rich Wolbert, *Fund Secretary, Beverly City*
Margaret Peak, *Bordentown City*
Maria Carrington, *Bordentown Twp.*
Caryn Hoyer, *Chesterfield Twp.*
Erin Provenzano, *Delanco Twp.*
Joe Bellina, *Delran Twp.*
Tom Pullion, *Edgewater Park*
Patrice Hansell, *Fieldsboro Borough*
Tom Sahol, *Florence Twp.*
Paula Kosko, *Hainesport Twp.*
Carrie Gregory, *Lumberton Twp.*
Mike Fitzpatrick, *Mansfield Twp.*
Dawn Bielec, *Medford Twp*
Jerry Mascia, *Mt. Laurel Twp.*
Mary Picariello, *North Hanover Twp.*
John Gural, *Palmyra Borough*
Kathy Smick, *Pemberton Borough*

Dan Hornickel, **Pemberton Twp.**
Michael Mansdoerfer, **Riverside Twp.**
Susan Onorato, **Shamong Twp.**
Lisa Cummins, **Tabernacle Twp.**
Craig Farnsworth, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners/Professionals were:

Mari Ann Capriglione, **Bass River Twp.**
Susan Jackson, **New Hanover Twp.**
Kathy Hoffman, **Southampton Twp.**
Brandy Boyington, **Springfield Twp.**
Maryalice Brown, **Woodland Twp.**

2024 Nomination Slate

Mr. Forlenza presented for the membership's consideration the 2024 Nomination Slate. The Nominating Committee met in November 2023 and presented the 2024 Nomination Slate at the November and December 2023 Executive Committee Meetings as follows:

Chair: John Gural, **Palmyra Borough**

Secretary: Richard Wolbert, **Beverly City**

Executive Committee: James Ingling, **Wrightstown Borough**
Jerry Masica, **Mt. Laurel Township**
Paul Kosko, **Hainesport Township**
Daniel Hornickel, **Pemberton Borough**
Erin Provenzano, **Delanco Township**

Alternates: Mike Mansdoerfer, **Riverside Township**
Mary Picariello, **North Hanover Township**
Maria Carrington, **Bordentown Township**
Tom Sahol, **Florence Township**
Joe Bellina, **Delran Township**
Patrice Hansell, **Fieldsboro Borough**
Sue Onorato, **Shamong Township**

Election of a Chairman and Secretary

Mr. Forlenza asked if there were any nominations from the floor for the position of Fund Chair or Fund Secretary for the 2024 Fund Year. Hearing none, Mr. Forlenza asked for a Roll Call Vote of the full membership for an *Election of a Chairman and Secretary* as presented.

ROLL CALL **Yeas:** Rich Wolbert, **Beverly City**
Margaret Peak, **Bordentown City**
Maria Carrington, **Bordentown Twp.**
Caryn Hoyer, **Chesterfield Twp.**
Erin Provenzano, **Delanco Twp.**
Joe Bellina, **Delran Twp.**
Tom Pullion, **Edgewater Park Twp.**
Patrice Hansell, **Fieldsboro Borough**
Tom Sahol, **Florence Twp.**

Paula Kosko, **Hainesport Twp.**
Carrie Gregory, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Dawn Bielec, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Kathy Smick, **Pemberton Borough**
Dan Hornickel, **Pemberton Twp.**
Michael Mansdoerfer, **Riverside Twp.**
Susan Onorato, **Shamong Twp.**
Lisa Cummins, **Tabernacle Twp.**
Craig Farnsworth, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Election of an Executive Committee and Alternates

Mr. Forlenza again asked if there were any nominations from the floor for a position on the 2024 Executive Committee Nomination Slate. Hearing none, Mr. Forlenza then asked for a Roll Call Vote of the full membership for an *Election of Executive Committee & Alternates* as presented.

ROLL CALL *Yeas:* Rich Wolbert, **Beverly City**
Margaret Peak, **Bordentown City**
Maria Carrington, **Bordentown Twp.**
Caryn Hoyer, **Chesterfield Twp.**
Erin Provenzano, **Delanco Twp.**
Joe Bellina, **Delran Twp.**
Tom Pullion, **Edgewater Park Twp.**
Patrice Hansell, **Fieldsboro Borough**
Tom Sahol, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Carrie Gregory, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Dawn Bielec, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Kathy Smick, **Pemberton Borough**
Dan Hornickel, **Pemberton Twp.**
Michael Mansdoerfer, **Riverside Twp.**
Susan Onorato, **Shamong Twp.**
Lisa Cummins, **Tabernacle Twp.**
Craig Farnsworth, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

OATHS OF OFFICE

Oaths of Office were administered by Mr. DeWeese, Fund Solicitor, to the newly elected Fund Chair, Secretary, Executive Committee, and Alternates for the 2024 Fund Year. Mr. DeWeese congratulated the Fund Chair, Secretary, Executive Committee Members, and Alternates on their election. He asked that each member of the Executive Committee sign his or her oath of office and return to him.

At this time, Mr. Forlenza congratulated the Fund Chair, Secretary, Executive Committee Members, and Alternates on their election and returned the gavel to the Fund Chair.

Chair Gural asked for a Motion to allow that this monthly meeting be conducted directly by Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissions. Motion by Mr. Hornickel, seconded by Mr. Wolbert. All in Favor. Motion carried by unanimous vote.

ORGANIZATIONAL RESOLUTIONS

The following 2024 Organizational Resolutions were presented for adoption by Chair Gural

- R 2024-01 – Confirming the Election of a Fund Chair and Fund Secretary*
- R 2024-02 – Confirming the Election of an Executive Committee and Alternates*
- R 2024-03 – Appointing Professional Staff*
- R 2024-04 – Awarding Contracts to Assigned Defense Counsel and Approved Associates*
- R 2024-05 – Recommending the EPL/POL Defense Panel*
- R 2024-06 –Appointing Joseph Nardi, III Esq. as Conflict Attorney*
- R 2024-07 – Adopting Procedures in Compliance with Open Public Meetings Act*
- R 2024-08 – Adopting Administrative Policies and Procedures*
- R 2024-09 – Adopting Fiscal Policies and Procedures*
- R 2024-10 – Designating Executive Director as Public Agency Compliance Officer*
- R 2024-11 – Cash Management and Investment Policies*
- R 2024-12 - Establishing a Conflict of Interest Policy*
- R 2024-13 – Establishing a Fund Records Program*
- R 2024-14 – Designation of Certifying and Approving Officer for Payment of Claims*
- R 2024-15 – Establishing the 2024 Plan of Risk Management*

Chair Gural entertained a motion to adopt the *Organizational Resolutions 2024-01* through *2024-15* as presented.

Motion by Mr. Hornickel, seconded by Mr. Mascia to adopt *Organizational Resolutions 2024-01 through 2024-15*.

ROLL CALL *Yeas:* Rich Wolbert, **Fund Secretary, Beverly City**
Margaret Peak, **Bordentown City**
Maria Carrington, **Bordentown Twp.**
Caryn Hoyer, **Chesterfield Twp.**
Erin Provenzano, **Delanco Twp.**
Joe Bellina, **Delran Twp.**
Tom Pullion, **Edgewater Park Twp.**
Patrice Hansell, **Fieldsboro Borough**

Tom Sahol, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Carrie Gregory, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Dawn Bielec, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Mary Picariello, **North Hanover Twp.**
John Gural, **Fund Chair, Palmyra Borough**
Kathy Smick, **Pemberton Borough**
Dan Hornickel, **Pemberton Twp.**
Susan Onorato, **Shamong Twp.**
Michael Mansdoerfer, **Riverside Twp.**
Lisa Cummins, **Tabernacle Twp.**
Craig Farnsworth, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

EXPENSE RESOLUTION

The following 2024 Expense Resolution was presented for adoption by Chair Sweeney:

R 2024-16 - Authorizing Reimbursement of Travel Expenses for Authorized Official Travel

Chair Gural entertained a motion to adopt *R 2024-16* as presented.

Motion by Mr. Hornickel, seconded by Ms. Provenzano to adopt *R 2024-16*

ROLL CALL *Yeas:* Rich Wolbert, **Fund Secretary, Beverly City**
Margaret Peak, **Bordentown City**
Maria Carrington, **Bordentown Twp.**
Caryn Hoyer, **Chesterfield Twp.**
Erin Provenzano, **Delanco Twp.**
Joe Bellina, **Delran Twp.**
Tom Pullion, **Edgewater Park Twp.**
Patrice Hansell, **Fieldsboro Borough**
Tom Sahol, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Carrie Gregory, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Dawn Bielec, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Mary Picariello, **North Hanover Twp.**
John Gural, **Fund Chair, Palmyra Borough**
Kathy Smick, **Pemberton Borough**
Dan Hornickel, **Pemberton Twp.**
Michael Mansdoerfer, **Riverside Twp.**
Susan Onorato, **Shamong Twp.**
Lisa Cummins, **Tabernacle Twp.**
Craig Farnsworth, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE MEETING REPORT – December 12, 2023

Mr. Bellina noted the minutes of the January 9, 2024 Claims Review Committee meeting were a handout for today's meeting and are self-explanatory. He then noted the Committee reviewed four (4) Workers' Compensation (*1 Police, 1 Fire, and 2 Other*); zero (0) General Liability, zero (0) Automobile Liability, and one (1) Property claim was 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 thanked the members on behalf of him and his staff for the reappointment of Risk Program Administrators LLC.

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 noted the annual RPA Disclosure Statement is included in the agenda packet and asked that it be made part of the minutes of today's meeting.

Mr. Forlenza noted that a list of the certificates of insurance issued are included in the agenda. He asked members to review and please make sure that these were requested by your municipality and issued properly. He noted that many are being reissued effective January 1, 2024 so please review your certificates and ensure their reissuance was appropriate and reach out to Ed Cooney at the Underwriter's office if there are any questions.

Mr. Forlenza stated that SIP, OSB, Wellness and EPL/Cyber balances for 2023 are listed in the agenda. He noted 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 being sent out.

Mr. Forlenza reminded members that the MEL's 2024-2025 EPL Risk Management Program was released on May 17, 2023 with compliance checklists due November 1, 2023. He stated the current program status was a handout at today's meeting. Please submit checklist ASAP if you have not already done so.

Mr. Forlenza noted in regards to Statutory Bond status, there are statutory positions that require individual bonds so please review the checklist on pages 115-116, 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 is available to all members through the MSI. His office emailed instructions on how to access this training last month as noted on pages 124-125. 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 RMC resolutions and agreements should be submitted to his office once finalized. The Risk Manager cannot be paid until these are submitted and the first anticipated payment is set for February 2024.

Mr. Forlenza noted that first installment JIF billing was issued in late December and all payments are due by February 15, 2024. The treasurer will provide an update of received payments during his report.

Mr. Forlenza noted that a report of the full year's 2023 attendance is included in the agenda. He asked members to review this and contact our office if you have questions or concerns.

Mr. Forlenza stated the Safety Breakfast Kickoff is planned for late March at Indian Springs County Club and more information will be forthcoming.

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

SOLICITOR'S REPORT

Mr. DeWeese thanked the members for the reappointment of his firm.

MEL EPL Helpline & Authorized Contact List – Mr. DeWeese stated that there is a reminder in the agenda packet regarding the MEL EPL Helpline on page 128. He also urged members to review the MEL EPL Helpline Authorized Contact list on page 129 and update them. He noted that if you have a “N/A”, please try to get someone appointed so they have access to this service. The resolution to make these changes is on the BURLCO JIF website.

Mr. DeWeese noted there had been zero (0) new case received since the last meeting:

Mr. DeWeese noted there have been two (2) closed cases since the last meeting:

Baker v. Township of Pemberton
Gunter v. Township of Tabernacle

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

SAFETY DIRECTOR'S REPORT

Mr. Garish thanked the members for J. A. Montgomery’s reappointment. Mr. Garish stated that the Safety Director's Report begins on page 130. He stated that the report is self-explanatory.

Mr. Garish 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. Garish noted that the 2024 Safety Incentive Program was released to all members earlier this month. Please reach out if you did not receive.

Mr. Garish stated that OSHA A300 Summary Logs MUST be posted in all the facilities that contain employees. This contains a log of all accidents occurring in 2023.

Mr. Garish also requested that any member with new Safety Coordinators, please contact his office and update their lists. He will then schedule a meeting with them individually.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

Mr. Roselli thanked the membership for the reappointment of Qual-Lynx.

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on the importance of utilizing transitional duty when possible. He noted the cost of Workers’ Compensation claims continue to rise, noting

the maximum wage replacement rate is increasing from \$1,099 in 2023 to \$1,131 in 2024, or a 2.9% increase; noting there was a 16% increase over the last 3 years. He then highlighted several different advantages to utilizing Transitional Duty noting a morale boost to the other employees who were covering the employee's responsibilities while they are out on leave. He noted that judges assess the amount of time the employee is out to help them determine the amount of an award. He asked members to read the bulletin and share with their members.

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

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

Mr. Winter thanked the members for his reappointment. Mr. Winter provided his report, which can be found on pages 133-134 of the agenda.

Mr. Winter noted policy and procedure requests have been received and will be forwarded to requesting agencies that will contain current L/E best practices. He noted upcoming training would include Report Writing and Management of Aggressive Behavior (use of force) and will be scheduled once all the Chiefs input is received. He is sending a survey to the Chiefs to understand their opinions on the different trainings, policy and procedure assistance, potential risk and liability and Accreditation guidance.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer thanked the membership for her 2024 re-appointment as your Wellness Director.

Ms. Schiffer's stated her report, which is included in the agenda packet, provides a detailed overview of the activities and planned events for January. 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 referenced those towns that still held 2023 encumbered Wellness Funds and noted they had until February 1, 2024 to claim them. She asked if anyone needed assistance, to reach out to her. She reminded the members that waiting until the last month to claim your reimbursement is taking away from the true purpose of the Wellness Program.

Ms. Schiffer reported some of her plans for 2024 include:

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

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

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. Ms. Schiffer plans to host the first meeting sometime in Feb or March.

Ms. Schiffer reminded the members to let her know if any changes have taken place in terms of the role of Wellness Coordinator within your municipality.

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 control it. She noted her 2024 Newsletter ideas would focus on the four Pillars of Lifestyle including nutrition, physical activity, sleep and stress management.

Lastly, Ms. Schiffer reviewed her 2024 Quarterly themes, noting 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

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 December reports in the agenda and highlighted the following:

Lost Time v. Medical Only Cases

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

	<i>December</i>	<i>YTD</i>
<i>Lost Time</i>	<i>1</i>	<i>24</i>
<i>Medical Only</i>	<i>7</i>	<i>112</i>
<i>Report Only</i>	<i>4</i>	<i>132</i>
<i># of New Claims Reported</i>	<i>12</i>	<i>268</i>
<i>% Report Only</i>	<i>33%</i>	<i>49%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>88:12</i>	<i>82:18</i>
<i>Average Days to Report to Qual-Lynx</i>	<i>3.4</i>	<i>2.8</i>
<i>Average Days Reported to employer</i>	<i>0.6</i>	<i>1.1</i>

Claims Report by Type

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

All Claims – 2.8 days to report

Non-COVID Claims – 2.9 days to report

COVID Claims – 2.0 days to report

Transitional Duty Report

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

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	2,149
<i>Transitional Duty Days Worked</i>	1,227
<i>% of Transitional Duty Days Worked</i>	57%
<i>Transitional Duty Days Not Accommodated</i>	922
<i>% of Transitional Duty Days Not Accommodated</i>	43%
<i>\$ Saved by Accommodating</i>	\$121,064
<i>\$ Lost by not Accommodating</i>	\$112,631

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>December</i>
<i>Bill Count</i>	125
<i>Original Provider Charges</i>	\$115,886
<i>Re-priced Bill Amount</i>	\$57,069
<i>Savings</i>	\$58,817
<i>% of Savings</i>	51%

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 QualCare maintains the strongest workers compensation networks in the state. QualCare’s ability to direct patient care, through its partnership with Qual-Lynx’s case management and third-party claims administration programs, has enabled recruitment and retention of providers specializing in workers’ compensation treatment, creating a very stable network of providers which is reflected in a 99% annual retention rate.

Ms. Beatty then discussed current trends as healthcare continues to evolve, including network provider partnerships, provider contracts, and all aspects of client services. She further discussed the ongoing consolidation trend of small and independent providers being purchased by larger providers and equity firms. Ms. Beatty noted that this trend is increasing the costs of healthcare.

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Caruso thanked the membership for his 2024 re-appointment as your Technology Director.

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 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 reviewed the most recent changes again; two tiers to three 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 (Employee Hygiene training and Network Vulnerability Testing) so please submit your checklists as soon as possible since some items have budgetary considerations.

In regards to the Cyber Hygiene Training, a notification was sent to all Members, informing them that the new training would be launched on February 5th by WIZER. This ensures that all employees receive the necessary training to enhance their cyber awareness and comply with this element of the Cyber RMP.

Mr. Caruso noted that D2 would continue to perform monthly external network vulnerability scanning and annual penetration testing for all Members. However, before commencing these exercises, Members are required to verify their IP addresses and update them if necessary within the D2 portal. This crucial step ensures accurate testing and scanning, preventing any potential issues that may arise from testing the wrong IP addresses.

In regards to Phishing Testing, Mr. Caruso stated the JIF recognizes the need to improve the feedback and reporting process for phishing incidents. Currently, there is a delay in receiving feedback, and it can be challenging to identify the specific templates that successfully tricked users. To address this, the JIF is exploring options to appeal directly to users, providing immediate information on phishing attempts. This proactive approach aims to enhance education and awareness among Members, ensuring they remain vigilant against phishing threats.

Lastly, Mr. Caruso reported this month's bulletin addresses best practices for digital safety and awareness. He noted the bulletin is very informative, is a very important part of what we are doing, and encouraged everyone to read it.

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

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for a one month period ending December 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 December 31, 2023 for Closed Fund Years 1991 through 2018, and Fund Years 2019, 2020, 2021, 2022 and 2023.

Investment Interest

Interest received or accrued for the reporting period totaled \$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

	Monthly	YTD
Subrogation Receipts	\$40,092.00	\$133,106.99
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$211.29	

Loss Run Payment Register – December 2023

Mr. Tontarski stated that the report included in the agenda packet shows net claim activity during the reporting period for claims paid by the Fund and claims payable by the Fund at period end is \$244,376.74. The claim detail shows 299 claim payments issued.

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

Interest Allocated for the Period \$544.04 for a total Member Balance of \$300,036.77.

Cash Activity for the Period

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.

Bill List – January 2024

For the Executive Committee’s consideration, Mr. Forlenza presented the January 2024 Bill List in the amount of \$1,220,791.29 which was included in the agenda packet.

Chair Gural entertained a motion to approve the December 2023 Loss Run Payment Registers and the January Bill List in the amount of \$1,220,791.29 as presented.

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

Motion by Ms. Provenzano, seconded by Mr. Ingling to approve the *December 2023 Loss Run Payment Register and January 2024 Bill List* as presented.

ROLL CALL *Yeas:* Rich Wolbert, **Fund Secretary, Beverly City**
 Margaret Peak, **Bordentown City**
 Maria Carrington, **Bordentown Twp.**
 Caryn Hoyer, **Chesterfield Twp.**
 Erin Provenzano, **Delanco Twp.**
 Joe Bellina, **Delran Twp.**
 Tom Pullion, **Edgewater Park**
 Patrice Hansell, **Fieldsboro Borough**
 Tom Sahol, **Florence Twp.**
 Paula Kosko, **Hainesport Twp.**
 Carrie Gregory, **Lumberton Twp.**
 Mike Fitzpatrick, **Mansfield Twp.**
 Dawn Bielec, **Medford Twp.**
 Jerry Mascia, **Mt. Laurel Twp.**
 Mary Picariello, **North Hanover Twp.**
 John Gural, **Fund Chair, Palmyra Borough**
 Kathy Smick, **Pemberton Borough**
 Dan Hornickel, **Pemberton Twp.**
 Michael Mansdoerfer, **Riverside Twp.**
 Susan Onorato, **Shamong Twp.**
 Lisa Cummins, **Tabernacle Twp.**
 Craig Farnsworth, **Westampton Twp.**
 James Ingling, **Wrightstown Borough**

Nays: None

Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Committee Chairs Meeting Minutes – January 5, 2024

Mr. Forlenza stated the Committee Chairs held a meeting on January 5, 2024, which was conducted via Zoom Conferencing. The purpose of the meeting was to discuss the composition of the sub-committees for the year 2024. The minutes of the meeting can be found in the agenda packet and are self-explanatory.

Mr. Forlenza requested everyone to review the 2024 Committee Assignments, which are included in the agenda. These assignments indicate the sub-committee that each individual has been assigned. The assignment was based either on the individual's preference, as indicated on the Volunteer Form, which you had submitted, or they were appointed by the respective Committee Chair who believed they would be a suitable fit.

Mr. Forlenza mentioned that an additional email will be sent out soon, providing details about the meeting dates, times, and format of the specific sub-committee that each person has been assigned. If anyone has any questions or concerns, they are encouraged to contact her office.

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

MEL/RCF/EJIF/CYBER REPORTS

In Ms. Jack's absence, Mr. Forlenza reported the MEL/RCF/EJIF reports from the January 8, 2024 Reorganizational meetings are included in the agenda and self-explanatory. He noted that Mr. Grubb, who has been the Executive Director of the MEL since 1988, has stepped aside. Mr. Hrubash has been appointed the new Executive Director. Mr. Grubb will remain involved with the MEL in a consulting role.

Mr. Forlenza noted some other information worth mentioning is in regards to the Reinsurance placement for 2024; the market seems to be lighting up a bit, and we have been able to bring our existing coverage in under budget, also using the savings from that to augment the coverage to fill in some potential exposures we had, and he explained.

Lastly, Mr. Forlenza stated the Cyber JIF report from the December 28, 2023 meeting is also included in the agenda, and stated they were able to place a nice program of reinsurance as well for the Cyber JIF.

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

MISCELLANEOUS BUSINESS

Next Meeting

Chair Gural noted that next meeting of the BURLCO JIF would take place on **Tuesday, February 20, 2024 at 3:00 pm via Microsoft Teams**. Ms. Patel informed the members that the monthly agenda email for February would contain the necessary details for accessing the Microsoft Teams conferencing platform. To join the conference, simply click on the provided link. It is important to note that there is no requirement to download any additional software, and participation in the conference is completely free of charge.

PUBLIC COMMENT

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

Chair Gural opened the meeting to the public for comment.

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

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

APPROVAL OF CLAIMS PAYMENTS

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

Workers Compensation	Property
2023300852	2023299962
2024313610	
2024321411	
2023286970	

Motion by Mr. Wolbert, seconded by Ms. Provenzano 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**
Margaret Peak, **Bordentown City**
Maria Carrington, **Bordentown Twp.**
Caryn Hoyer, **Chesterfield Twp.**
Erin Provenzano, **Delanco Twp.**
Joe Bellina, **Delran Twp.**
Tom Pullion, **Edgewater Park**
Patrice Hansell, **Fieldsboro Borough**
Tom Sahol, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Carrie Gregory, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Dawn Bielec, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Mary Picariello, **North Hanover Twp.**
John Gural, **Fund Chair, Palmyra Borough**
Kathy Smick, **Pemberton Borough**
Dan Hornickel, **Pemberton Twp.**
Michael Mansdoerfer, **Riverside Twp.**
Susan Onorato, **Shamong Twp.**
Lisa Cummins, **Tabernacle Twp.**
Craig Farnsworth, **Westampton 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 January 23, 2024 meeting of the BURLCO JIF.

Motion by Mr. Hornickel seconded by Ms. Provenzano to adjourn the January 223, 2024 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 3:52 PM.

Kris Kristie,
Recording Secretary for

Richard Wolbert, SECRETARY



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: February 20, 2024
Re: Executive Director's Report

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

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

B. Certificates of Insurance (pgs. 23-28)

A summary of the Certificates of Insurance issued during January 2024 are attached for your review.

C. Financial Fast Track Report (pg. 29)

The Financial Fast Track Report for December 31, 2023 is attached for your review. This report is generated by the Administrative Consultant and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of December 31, 2023 was **\$5,680.143**

D. Regulatory Filing Checklists (pgs. 30-31)

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

E. 2023 Safety Incentive Program Awards

A letter from our office describing how to collect your 2023 Safety Award Money will be emailed to all members after the Safety Breakfast in March. **Please note that the deadline to claim or encumber these funds is November 30, 2024. All encumbered funds had to be claimed by February 1, 2025.**

F. 2024 Optional Safety Budget (pg. 32)

A consolidated announcement letter including instructions on how to collect your 2024 Optional Safety Allowance was emailed to all members on or about February 13, 2024. If you have any questions on how to collect your 2024 Optional Safety Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2024. All encumbered funds have to be claimed by February 1, 2025.**

G. 2023 Wellness Incentive Program Allowance (pg. 33)

A consolidated announcement letter including instructions on how to collect your 2024 Wellness Incentive Program Allowance was emailed to all members on or about February 13, 2024. If you have any questions on how to collect your 2024 Wellness Incentive Program allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2024. All encumbered funds have to be claimed by February 1, 2025.**

H. 2024 EPL/Cyber Risk Management Budget (pg. 34)

A consolidated announcement letter including instructions on how to collect your 2024 EPL/Cyber Risk Management Allowance was emailed to all members on or about February 13, 2024. If you have any questions on how to collect your 2024 EPL/Cyber Risk Management Allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2024. All encumbered funds have to be claimed by February 1, 2025.**

I. Employment Practices Liability Compliance (pg. 35)

Reports regarding each member's compliance status with the MEL EPL/POL Risk Management Plan is included in the agenda 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.

J. Statutory Bond Status (pgs. 36-37)

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

K. Skateboard Park Approval Status (pg. 38)

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 **2024-06**, which must be followed by all members who wish to construct a skateboard park and have the BURLCO JIF and MEL provide said facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.

L. Capehart Scatchard Updates (pgs. 39-40)

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

M. Land Use Training Certification (pg. 41)

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

N. Elected Officials Training (pgs. 42-43)

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.

O. Payroll Audit

On or about February 15, 2024 a letter was e-mailed to all Municipal Clerks, with a copy to Fund Commissioners, advising that Bowman & Company will be performing workers' compensation exposure verification audits of members' 2023 payrolls. These payroll figures will serve as the basis for your 2025 workers compensation excess premiums. Attached to the e-mail was a spreadsheet that included employee counts by payroll classification as reported during last year's payroll audit. As employee counts have a tendency to be the most time consuming part of the payroll audit process, members were asked to review and update this spreadsheet upon receipt. Members are asked to send the required payroll data to the auditors for processing either via mail or electronically no later than **March 12, 2024**. Details on how the data can be sent were included in the February 15, 2024 correspondence. Once the information is processed, the auditor will contact each town to discuss the results of the audit and clarify any questions. Members who still have questions following the audit can contact a representative from Bowman to set up a mutually convenient date and time to meet and discuss the audit results

P. Property Appraisals

On or about February 15, 2024, each member and their RMC's received a notification from our office asking that they review and update their property schedule located in the Origami Exposure Data Management System. Once a member responds, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSETWORKS. Those that are not receiving a physical inspection in 2024 will have their building & contents values trended accordingly. All members are asked to complete the review and update process no later than **March 25, 2024**.

Q. Police Accreditation Announcement (pgs. 44-45)

On or about January 25, 2024, an email with an attached memorandum regarding reimbursement for the Police Accreditation Program Fees was sent to all Fund Commissioners and RMC's. It was requested that if the town or city had an operating Police Department, to please forward to the Police Chief. If you have any questions regarding the Reimbursement, please contact Denise Plavchak at Denise_Plavchak@RPAdmin.com

R. Safety Kickoff Breakfast

The JIF will hold the 2024 Safety Kickoff Breakfast on March 27, 2024 at Indian Springs Country Club, Marlton. An invitation will be emailed to all members approximately one (1) month prior to the event.

S. 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.

T. Inclement Weather Policy

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

U. Website (WWW.BURLCOJIF.ORG)

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

V. New Member Activity

Nothing to Report

**Burlington County Municipal Joint Insurance Fund
2024 Optional Safety Budget**

Member Municipality	Opening Balance	January 2024	February 2024	March 2024	April 2024	May 2024	June 2024	July 2024	August 2024	September 2024	October 2024	November 2024	December 2024	Paid 2025	Total Paid	Remaining Balance	Date Encumbered
Bass River Township	995.00														0.00	995.00	
Beverly City	1,595.00														0.00	1,595.00	
Bordentown City	1,595.00														0.00	1,595.00	
Bordentown Township	2,660.00														0.00	2,660.00	
Chesterfield Township	995.00														0.00	995.00	
Delanco Township	1,595.00														0.00	1,595.00	
Delran Township	2,660.00														0.00	2,660.00	
Edgewater Park Township	1,595.00														0.00	1,595.00	
Fieldsboro Borough	750.00														0.00	750.00	
Florence Township	2,660.00														0.00	2,660.00	
Hainesport Township	995.00														0.00	995.00	
Lumberton Township	2,660.00														0.00	2,660.00	
Mansfield Township	1,595.00														0.00	1,595.00	
Medford Township	4,645.00														0.00	4,645.00	
Mount Laurel Township	4,645.00														0.00	4,645.00	
New Hanover Township	750.00														0.00	750.00	
North Hanover Township	1,595.00														0.00	1,595.00	
Palmyra Borough	1,595.00														0.00	1,595.00	
Pemberton Borough	995.00														0.00	995.00	
Pemberton Township	4,645.00														0.00	4,645.00	
Riverside Township	2,660.00														0.00	2,660.00	
Shamong Township	995.00														0.00	995.00	
Southampton Township	1,595.00														0.00	1,595.00	
Springfield Township	995.00														0.00	995.00	
Tabernacle Township	995.00														0.00	995.00	
Westampton Township	1,595.00														0.00	1,595.00	
Woodland Township	995.00														0.00	995.00	
Wrightstown Borough	995.00														0.00	995.00	
Total By Line	52,045	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00	52,045.00	

Must be Claimed or Encumbered by November 29, 2024. All Encumbered Claims Must be Claimed by January 31, 2025

**Burlington County Municipal Joint Insurance Fund
2024 Wellness Incentive Program**

Member Municipality	Opening Balance	January 2024	February 2024	March 2024	April 2024	May 2024	June 2024	July 2024	August 2024	September 2024	October 2024	November 2024	December 2024	Paid 2025	Total Paid	Remaining Balance	Date of Encumber
Bass River Townsh	500.00														0.00	500.00	
Beverly City	750.00														0.00	750.00	
Bordentown City	750.00														0.00	750.00	
Bordentown Townsh	1,000.00														0.00	1,000.00	
Chesterfield Townsh	500.00														0.00	500.00	
Delanco Township	750.00														0.00	750.00	
Delran Township	1,000.00														0.00	1,000.00	
Edgewater Park Tow	750.00														0.00	750.00	
Fieldsboro Borough	500.00														0.00	500.00	
Florence Township	1,000.00														0.00	1,000.00	
Hainesport Townshi	500.00														0.00	500.00	
Lumberton Townshi	1,000.00														0.00	1,000.00	
Mansfield Township	750.00														0.00	750.00	
Medford Township	1,500.00														0.00	1,500.00	
Mount Laurel Towns	1,500.00														0.00	1,500.00	
New Hanover Towns	500.00														0.00	500.00	
North Hanover Town	750.00														0.00	750.00	
Palmyra Borough	750.00														0.00	750.00	
Pemberton Borough	500.00														0.00	500.00	
Pemberton Townshi	1,500.00														0.00	1,500.00	
Riverside Township	1,000.00														0.00	1,000.00	
Shamong Township	500.00														0.00	500.00	
Southampton Towns	750.00														0.00	750.00	
Springfield Townshi	500.00														0.00	500.00	
Tabernacle Townshi	500.00														0.00	500.00	
Westampton Towns	750.00														0.00	750.00	
Woodland Township	500.00														0.00	500.00	
Wrightstown Boroug	500.00														0.00	500.00	
Total By Line	\$21,750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00	21,750.00	

Must be Claimed or Encumbered by November 29, 2024. All Encumbered Claims Must be Claimed by January 31, 2025

**Burlington County Municipal Joint Insurance Fund
2024 EPL/CYBER Risk Management Budget**

Member Municipality	Opening Balance	January 2024	Feb 2024	March 2024	April 2024	May 2024	June 2024	July 2024	August 2024	September 2024	October 2024	November 2024	December 2024	Paid in 2025	Total Paid	Remaining Balance	Date Encumbered
Bass River Township	500.00														0.00	500.00	
Beverly City	500.00														0.00	500.00	
Bordentown City	500.00														0.00	500.00	
Bordentown Township	500.00														0.00	500.00	
Chesterfield Township	500.00														0.00	500.00	
Delanco Township	500.00														0.00	500.00	
Delran Township	500.00														0.00	500.00	
Edgewater Park Townshi	500.00														0.00	500.00	
Fieldsboro Borough	500.00														0.00	500.00	
Florence Township	500.00														0.00	500.00	
Hainesport Township	500.00														0.00	500.00	
Lumberton Township	500.00														0.00	500.00	
Mansfield Township	500.00														0.00	500.00	
Medford Township	500.00														0.00	500.00	
Mount Laurel Township	500.00														0.00	500.00	
New Hanover Township	500.00														0.00	500.00	
North Hanover Township	500.00														0.00	500.00	
Palmyra Borough	500.00														0.00	500.00	
Pemberton Borough	500.00														0.00	500.00	
Pemberton Township	500.00														0.00	500.00	
Riverside Township	500.00														0.00	500.00	
Shamong Township	500.00														0.00	500.00	
Southampton Township	500.00														0.00	500.00	
Springfield Township	500.00														0.00	500.00	
Tabernacle Township	500.00														0.00	500.00	
Westampton Township	500.00														0.00	500.00	
Woodland Township	500.00														0.00	500.00	
Wrightstown Borough	500.00														0.00	500.00	
Total By Line	14,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$14,000.00	

Must be Claimed or Encumbered by November 29, 2024. All Encumbered Claims Must be Claimed by January 31, 2025



TO: Member Police Chiefs
FROM: Denise C. Plavchak, Office Services Manager
DATE: January 25, 2024
RE: JIF Reimbursement - Police Accreditation Program

In 2003, the Municipal Excess Liability Joint Insurance Fund (MEL), in conjunction with the NJ State Association of Chiefs of Police announced a new Accreditation process for municipal police departments. To date, more than 150 agencies have achieved Accreditation. Nationally, it is well documented that Accredited police departments have fewer claims.

The JIF recognizes the value that formal Police Accreditation programs have in reducing claims against members. To that end, the JIF offers the following incentives:

- The JIF will reimburse 50% of the Accreditation Fee charged by the NJ State Association of Chiefs of Police to those JIF Police agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as 50% of your Re-Accreditation fees*.
- The MEL will provide a \$1,000 Grant to member agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as Re-Accreditation.
- Qualifying agencies are eligible for premium discounts from the MEL JIF.

The schedule of Fees eligible for reimbursement to date are outlined below:

Number of Sworn Personnel	Accreditation Fee	JIF Reimbursement	MEL Reimbursement
01-09	\$3,000	\$1,500	\$1,000
10-24	\$4,000	\$2,000	\$1,000
25-99	\$5,000	\$2,500	\$1,000
100-299	\$6,000	\$3,000	\$1,000
300-499	\$7,000	\$3,500	\$1,000
500 +	\$8,000	\$4,000	\$1,000

***Re-Accreditation occurs three years after Accreditation. Re-Accreditation fees are paid annually and are one-third the regular accreditation fee. Re-Accreditation fees are also eligible for reimbursement after re-accreditation is achieved.**

The program fees eligible for reimbursement do not include personnel costs, the costs of training, or the costs associated with the Mock or Actual On-Site Assessment as described in the NJ State Association of Chiefs of Police program.

In order to qualify for reimbursement under the program, participating agencies must notify this office at three points in time throughout the accreditation process:

1. When you apply, forward a copy of your NJSACOP Law Enforcement Accreditation Program application and your letter of acceptance into the program. This notifies us that you are working on the program.
2. When you schedule your NJSACOP Law Enforcement Accreditation Program On-Site Assessment.
3. When you receive your final report and approval from the NJSACOP Law Enforcement Accreditation Commission.

Send your notifications to:

Municipal Joint Insurance Fund
Police Accreditation Coordinator
PO Box 530
Marlton, New Jersey 08053

NEW: Because many police agencies do not have adequate resources to dedicate to the accreditation process, and due to the fact that a large portion of the work is administrative in nature, the JIF has authorized a program to reimburse qualifying agencies for the cost of a college intern to assist in the administrative work of maintaining accreditation records and typing polices for review and modification by the chief or his/her designee. Contact our office if you are interested in taking advantage of this program.

If you have any questions about the MEL/JIF reimbursement program please call Denise Plavchak at (856) 446-9131. If you have any questions about the Police Accreditation Program, please contact Harry J. Delgado, Accreditation Program Manager, N.J.S.A.C.O.P., at (856) 988-5880, hdelgado@njsacop.org or check out the N.J.S.A.C.O.P. website at www.NJSACOP.org.

cc: Risk Management Consultants

File: Subject/Police Accreditation Reimbursement Program Tab: 2024 Announcement

BURLCOJIF

SUBROGATION COLLECTION TOTALS

2013-2023

2013-\$131,607.00

2014-\$66,212.75

2015-\$181,101.49

2016-\$179,069.78

2017-\$128,717.25

2018-\$108,075.23

2019-\$135,266.27

2020-\$122,408.12

2021-\$150,170.18

2022-\$85,562.09

2023-\$133,106.99

11 Year Total=\$1,421,297.15

Average per Year=\$129,208.83

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2024-__**

A Resolution Amending the 2024 Risk Management Plan

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 to provide insurance coverage to its member municipalities; and

WHEREAS, the Plan of Risk Management is being amended based on the recommendations of the Claims review Committee in consultation with the Fund Solicitor and Executive Director's office; and

WHEREAS, it is recommended that Section 2, subsection 8 c, of the 2024 Plan of Risk Management is amended to read as follows:

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 legal and file expense Authority and \$10,000 of Settlement Authority with the advice, consent and approval of the Fund Solicitor. ~~\$10,000 of Settlement Authority; \$10,000 of legal and file expense Authority~~

d.) The Executive Committee has established a Claims Review Committee comprised of Fund Commissioners to review all Payment Authorization Requests, (PARs) with a total cost of \$10,000 or more, and review litigation strategies with the Fund's Attorney. ~~The Claims Review Committee shall advise the Executive Committee regarding claims administration and payments. 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.) In urgent situations where the Claims Review 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 Claims Review 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 Claims Review Committee as soon as possible and no later than the Committee's next meeting. All such authorizations shall be reported to the Executive Committee for approval at their next meeting. ~~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.~~

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**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2024-__**

f.) In urgent situations where the Claims Review 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 Claims Review 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 Claims Review Committee as soon as possible and no later than the Committee's next meeting. All such authorizations shall be reported to the Executive Committee for approval at their next meeting. ~~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.) 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 Claims Review Committee at their next meeting. All such approvals shall be reported to the Executive Committee at their next meeting. ~~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.~~

~~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.~~

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the above amendments to the Risk Management Plan are hereby approved.

This Resolution was duly adopted by the Burlington County
Municipal Joint Insurance Fund at a public meeting held on February 20, 2024.

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

Attest: _____ By: _____

Fund Secretary

Fund Chair

Date: February 20, 2024

Burlington County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Keith Hummel, JIF Safety Director
DATE: February 7, 2024

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

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

LOSS CONTROL SURVEYS

- Township of Mount Laurel on January 25, 2024

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Surveys were completed in January.

MEETINGS ATTENDED

- Claims Committee Meeting on January 9, 2024
- Executive Fund Committee Meeting on January 16, 2024

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

- New NJ MEL App
- Training Announcement: Harassment in the Workplace for Elected Officials, Managers, & Supervisors
- Sanitation & Recycling: Reducing Musculoskeletal Injuries Best Practices
- Crane Truck Regulations
- PEOSH Recording and Reporting Occupational Injuries and Illnesses
- Safety Director Message: CDL Drivers: Drug & Alcohol Clearinghouse Log-In Changes in 2024
- Training Announcement: Leadership Skills for Supervisors Workshop
- New LMS
- MSI LIVE Schedule

MSI LAW ENFORCEMENT

- LE Message: Accreditation Brochure
- LE Message: 2024 Annual NJ Work Safety Conference

MSI NOW

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

MSI NOW	
Municipality	Number of Videos
Beverly	1
Bordentown Township	1
Delanco	1
Edgewater Park	1
Lumberton	1
Mansfield	2
Medford	10
Palmyra	2
Pemberton Borough	1
Pemberton Township	16
Shamong	5
Springfield	1
Woodland	1

MSI LIVE

[MSI LIVE](#) features real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most MSI LIVE

offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

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

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

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

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

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

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER - FEBRUARY 2024

TRUCK SAFETY



- THREE POINTS OF CONTACT SHOULD BE MAINTAINED AT ALL TIMES.
- WEAR BRIGHTLY COLORED CLOTHING/VESTS AND STAY ALERT
- WORKERS SHOULD COMMUNICATE AND MAINTAIN EYE CONTACT WITH EACH OTHER BEFORE WALKING IN FRONT OF OR BEHIND A VEHICLE OR OTHER MOBILE EQUIPMENT.
- USE SPOTTERS
- DO NOT WALK BETWEEN TOW VEHICLE AND TRAILER OR MOBILE EQUIPMENT
- LISTEN FOR BACK UP ALARMS OR HORNS AND MAKE SURE THESE WARNING SYSTEMS ARE OPERATIONAL
- AVOID BLIND SPOTS

- CLAIMANT QUICKLY CLIMBED INTO DRIVER'S SIDE OF A TRUCK AND HE HIT THE TOP OF HIS HEAD ON THE DOOR FRAME. CONCUSSION AND HERNIATED DISCS. TOTAL INCURRED IS \$95,000.
- CLAIMANT SLIPPED WHILE ON A TRUCK PERFORMING INSPECTIONS. RUPTURED ACL IN KNEE. TOTAL INCURRED IS \$69,000.
- CLAIMANT IN A BUCKET TRUCK HANGING WREATHS. COWORKERS HOISTING UP MATERIALS AND A POLE SLAMMED INTO HIS SHOULDER. CLAVICLE FX AND DISLOCATED SHOULDER RESULTED. TOTAL INCURRED IS \$75,000
- FIRE TRUCK EXITING FIRE HOUSE AND HIT GARAGE DOOR FRAME. DAMAGE TO THE TRUCK AND DOOR FRAME IS \$66,000 COMBINED



DATE: January 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 (January)

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:

Pemberton Twp.

- 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. Additionally, a course is being discussed to assist agency Resiliency



Officers, to be conducted by Dr. Kelly, Ph.D., ABPP. A survey document has been distributed to Police Chiefs:in an effort to plan and strategize for the upcoming year.

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

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 have the meeting late February.

6. Meetings Attended:

BURLCO Executive Claim Meeting	01/09/2024
BURLCO Executive Meeting	01/23/2024

Sincerely,

Christopher J. Winter Sr., CPM
Law Enforcement RMC
ACM, BURLCO, and TRICO JIF
609-780-4769
chriswinter1429@gmail.com

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: February 20, 2023 Microsoft Team Virtual Conference (3:00pm)
Contact Info: debby_schiffer@targetingwellness.com 856-322-1220

FEBRUARY WELLNESS INITIATIVES

Appropriate reimbursement requests have been submitted for all 2023 encumbered Wellness Funds. However, there were some towns who left a large, if not total, portion of their funding.

Some of the activities in January were an attempt to use some of those remaining funds.

What else can I do to help members minimize the end of year scramble to get funds spent?

Please keep in mind that these funds are for wellness initiatives throughout the year to support:

- Reducing stress in the workplace and building resilience
- Reinforcing healthy habits around nutrition, movement and overall well-being to help reduce comorbidities that impact Workers Compensation cost in money and loss of time
- Creating a more positive morale and enhance accountability among peers
- Supporting a “culture of wellness” which makes the healthier choice the easier choice

Wellness from January or Planned

Bordentown City – utilized encumbered funds to purchase materials to build an outdoor “zen” area for employees aimed at helping them connect with nature on breaks to encourage stress management. Construction set for the spring.

Delanco – Promoted Heart Health Month with “Wear Red Day” (Feb 2). Photo of participants was taken and posted on the JIF website. They are planning a *Soup-er-Bowl* event in February.

Lumberton – offered chair massages

Woodland – purchased Fitness Tracker with Heart Rate Monitor, Sun Protection, Sneakers reimbursement, approved snack bars, prize give-aways

Wellness 2024 Planning Meetings:

Wellness Advisory Committee (WAC): The following towns have confirmed continuing their participation as members of this committee: Monroe, Clayton, Pennsville.

Meeting Schedule:

- Thurs, Feb 15th 9:30am
- Thurs, May 16th 9:30am
- Thurs, Sept 19th 9:30am
- Dec (TBD)

Wellness Coordinator Brainstorming Sessions: I have begin reaching out to the Wellness to set up our first wellness-planning meeting for 2024. In addition, I will be hosting three (3) virtual Brainstorming sessions for peer sharing and support.

Meeting Schedule:

- Thurs, Feb 22nd 10am

- Thurs, May 9th 10am
- Thurs, Oct 10th 10am

Targeting Wellness Newsletter – 2024 Quarterly Themes:

January and February Newsletters have been distributed. As a reminder, the 2024 Quarterly themes will be built around **4 Essential Mindsets for Overall Well-being** which can significantly impact our thoughts and habits that only influence the 4 lifestyle pillars of nutrition, physical activity, sleep and stress, but also our overall health and well-being, both physical and mental!


Schedule of quarterly Essential Mindset themes for 2024:

- Quarter 1 – Gratitude
- Quarter 2 – Growth & Learning
- Quarter 3 – Compassion
- Quarter 4 – Mindfulness

JIF Website – NEW Wellness Section Drop-down Selection:

Multimedia by Deb: On a minimum of once a quarter, I will be posting a short, informative audio or video clip, which I am calling “Mindful Minutes”. My goal is to highlight a health fact or lifestyle behavior and provide a helpful tip or strategy on approaching or changing it for increase well-being. I am open to any suggestions on possible topics as this unfolds. If well received, my hope is to offer them more frequently.

Multimedia by Deb
Home / 1



Mindful Minutes

Listen to quick audio clips from JIF Wellness Director Debby Schiffer! These complement each [Quarterly Newsletter on the four Essential Mindsets](#) for generating overall well-being. These essential mindsets can naturally propel us towards positive changes, fostering improvement in both our professional and personal lives.

In addition, Deb will provide valuable tips on cultivating a mindful approach towards adopting a healthier lifestyle. This includes making informed decisions about nutrition, incorporating movement throughout your day, establishing a consistent sleep routine and more!

[1. Vision Meditation](#)

[2. Two Minute Rule for Building Habits](#)

February is also Healthy Heart Month. Showing gratitude and compassion for self and others is a great way to stay healthy...it releases a powerful “feel good” hormone called oxytocin which reduces the stress hormone, cortisol!

Quote of the Month: “The best and most beautiful things in the world cannot be seen or even touched – they must be felt with the heart.”

— Helen Keller



**Burlington County Municipal JIF
Managed Care Summary Report
2024**

Intake	January-24	January-23	2024 January YTD	2023 January YTD
# of New Claims Reported	13	33	13	33
# of Report Only	3	20	3	20
% Report Only	23%	61%	23%	61%
# of Medical Only	8	11	8	11
# of Lost Time	2	2	2	2
Medical Only to Lost Time Ratio	80:20	85:15	80:20	85:15
Claim Petition First Notice	0	0	0	0
COVID-19	0	11	0	11
Average Days <u>Reported To Qual-Lynx</u> (Indemnity, Medical Only, Report Only)	1.9	3.6	1.9	3.6
Average Days <u>Reported To Employer</u> (Indemnity, Medical Only, Report Only)	0.5	0.3	0.5	0.3

Nurse Case Management	January-24	January-23
# of Cases Assigned to Case Management	17	19
# of Cases >90 days	14	14

Savings	January-24	January-23	2024 January YTD	2023 January YTD
Bill Count	112	100	112	100
Provider Charges	\$148,681	\$91,871	\$148,681	\$91,871
Repriced Amount	\$64,758	\$36,531	\$64,758	\$36,531
Savings \$	\$83,923	\$55,339	\$83,923	\$55,339
% Savings	56%	60%	56%	60%

QualCare Provider Network Penetration Rate	January-24	January-23	2024 January YTD	2023 January YTD
Bill Count	95%	95%	95%	95%
Provider Charges	96%	94%	96%	94%

Exclusive Provider Panel Penetration Rate	January-24	January-23	2024 January YTD	2023 January YTD
Bill Count	95%	99%	95%	99%
Provider Charges	94%	98%	94%	98%

Transitional Duty Summary		2024 January YTD	2023 January YTD
% of Transitional Duty Days Worked		50%	80%
\$ Saved By Accommodating		\$5,845	\$8,142
% of Transitional Duty Days Not Accommodated		50%	20%
Cost Of Days Not Accommodated		\$4,452	\$3,089

Technical Risks Services Director Monthly Executive Report



February 8, 2024

Summary

Now that the second half of Cyber Hygiene training is closed out as of January 26, 2024, we begin anew as of February 5, 2024. By now all of you should have received two emails. The first was an invite for the first half of 2024 the second is for a Phishing exercise to test your ability to find a fake. In the months and years ahead this will be a very important skill to have.

Thanks to the last minute push by myself and Kamini we were able to get the participant level to over 90%, which I understand is a record for Wizer. You are all to be congratulated for getting your rosters cleaned up and pushing the “stragglers” over the line. True, it helps your deductible profile, but it also has a nobler cause. Cyber Hygiene is by far the most important element of Cyber Loss prevention.

D2 has advised us that they are in receipt of 90% of the corrected IP addresses per their request. Also very excellent. This will save us an enormous amount of time tracking down this information. They have advised that they can now begin pen testing immediately. Remember for those with dynamically changing IP addresses (smaller towns), please check your IP address periodically and update the portal. If you change ISPs for any reason, you will get a new IP address. Please remember to visit the portal after the change.

At long last the submittable Cyberframework forms are available in Origami. I expect everyone will complete and submit the Basic form by the next meeting unless you have already completed Minimum which *includes* Basic. This is the most basic form of protection that should be in place. We will be pushing to have these within one month.

The Basic level of protection includes onsite backups and offsite to provide an “airgap” so that corruption of the local backup does not spread to the cloud backup. We are fairly comfortable that ALL of our towns meet this level of protection. This means that ransomware is not likely to hold your systems hostage, as long as you have a recovery plan that you test from time to time. Hence no payments.

Threat actors have become acutely aware of this and now threaten to reveal Personally Identifiable Information (PII). This may force towns to pay the ransom even if they fully recover. This month’s Bulletin addresses the many areas where you might find PII in your system. Use this as a template to ID where you have exposure. Next month we will discuss the ways that you can “Silo” this information to mitigate your exposure to this type of extortion called Exfiltration.

Stay Cybersafe,

Jerry Caruso

Technical Risks Services Director



Locating and Identifying PII

Each of these locations not only stores PII but also underscores the responsibility of municipalities to safeguard this information through robust data protection measures, compliance with privacy laws, and transparent data management policies.

1. **Property Tax Records:** Names, addresses, payment information.
2. **Voter Registration Databases:** Names, addresses, political affiliations in some cases.
3. **Public Health Records:** Health information, birth and death records.
4. **Utility Billing Systems:** Contact information, payment details.
5. **Permit and License Applications:** Building, business, marriage, and pet licenses, including personal and financial information.
6. **Public School Systems:** Student records, family contact information, health records.
7. **Public Safety and Court Records:** Incident reports, court cases, jail records, including names, addresses, and sometimes biometric data.
8. **Social Services Records:** Information on individuals receiving benefits or services, including financial, health, and family data.
9. **Transportation Departments:** Driver's license details, vehicle registration records, parking permits, and citations, including names and addresses.
10. **Employment Records:** Municipal employees' personal and financial information, including health benefits and tax information.
11. **Recreational Services:** Registrations for parks and recreation programs may include family and payment information.
12. **Surveillance Systems:** Including traffic, security, and body-worn cameras by law enforcement, potentially capturing biometric data.
13. **Public Wi-Fi Networks:** Logs that might include device identifiers and, indirectly, owner information.
14. **Email Correspondence and Request for Information:** Personal information sent to municipal departments or officials.
15. **Emergency Services Records:** 911 call logs, emergency medical services records, including names, addresses, and health information.
16. **Housing and Community Development Programs:** Applications and records for housing assistance, development projects, including financial and family information.
17. **Public Meeting Records:** Sign-in sheets, submissions, and testimony that may include personal contact information.
18. **Public Libraries:** Membership records, including names and contact information.
19. **Cemetery Records:** Information about deceased individuals and their families.
20. **Information Technology Systems:** Internal databases, email systems, and network storage used by municipal employees, which contain PII related to both the public and municipal employees.

Indeed, copiers (and similarly, printers and scanners) in municipal offices are significant yet often overlooked sources of Personal Identifiable Information (PII). Modern copiers, multifunction printers, and scanners often have internal storage that can retain copies of every document they process. This capability means that sensitive documents containing PII, such as personal identification, financial records, legal documents, and confidential correspondences, can be stored, sometimes inadvertently, on these devices.

The potential locations and types of PII that can be found in the internal storage of copiers in a municipality include:

1. **Copied Personal Documents:** Copies of identification documents, such as drivers' licenses, passports, social security cards, and birth certificates.
2. **Financial Records:** Bank statements, tax documents, and payment records that might be copied for various administrative purposes.
3. **Legal Documents:** Contracts, court documents, and other legal paperwork that contain sensitive personal information.
4. **Application Forms:** Completed forms for permits, licenses, and services that include names, addresses, contact information, and sometimes financial information.
5. **Employee Records:** Documents related to municipal employment, including hiring paperwork, payroll information, and benefits enrollment that contain PII of employees.
6. **Medical Records:** In municipalities where health services are provided, copies of health records, prescriptions, and other medical documents.

The risk associated with copiers storing PII is that when these devices are resold, returned at the end of lease agreements, or otherwise disposed of, the data stored on them can potentially be accessed by unauthorized individuals if the storage is not properly wiped or the device is not securely decommissioned. This scenario poses a significant privacy and security risk, highlighting the need for municipalities to have policies and procedures in place for regularly clearing the data stored on these devices and for securely managing the disposal or resale of used equipment.

1. **Computers and Laptops:** The most obvious sources of stored PII, including documents, databases, emails, and application data.
2. **Mobile Devices:** Smartphones and tablets used by municipal employees may contain contact information, emails, documents, and access to municipal networks where PII is stored.
3. **External Storage Devices:** USB flash drives, external hard drives, and other portable storage devices can carry vast amounts of data, including sensitive PII.
4. **Network Equipment:** Routers, switches, and firewalls might store logs that include IP addresses, device identifiers, and, in some configurations, user activity that could indirectly contain PII.
5. **Digital Cameras and Body Cameras:** Used by law enforcement or municipal employees for documentation, these devices can store images and videos that may contain faces, license plates, and locations.
6. **Point of Sale (POS) Systems:** Used in municipal facilities like recreation centers, pools, or parks for transactions, these systems can store credit card information, names, and contact information.
7. **RFID Systems:** Used for access control or tracking of assets and individuals within municipal facilities, these systems store information about the movements and identities of individuals.
8. **Surveillance Systems:** Beyond live video, these systems store footage that can be used to identify individuals through facial recognition or vehicle identification.
9. **Vehicle Fleet Management Systems:** These systems can store information about drivers, including their locations, routes, and possibly other personal information if vehicles are assigned to specific employees.
10. **Wearable Devices:** Used in certain health or safety applications by municipalities, these can store health-related information or locations of individuals.
11. **Biometric Systems:** Used for security or identification purposes, these systems store fingerprints, facial recognition data, or other biometric identifiers.
12. **Voting Machines:** In jurisdictions where municipalities manage elections, these machines might store data related to voters, although they are designed to ensure the secrecy and security of the vote.

February 11, 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 January 31, 2024 for Closed Fund Years 1991 to 2019, and Fund Years 2020, 2021, 2022, 2023 and 2024. 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 \$ 32,873.87. This generated an average annual yield of 2.48%. However, after including an unrealized net gain of \$ 18,336.36 in the asset portfolio, the yield is adjusted to 3.87% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$13,554,014.56.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 44,715.59 w/YTD Total \$ 44,715.59
Salvage Receipts \$ 2,750.00
Overpayment Reimbursements \$ 0.00
Premium Assessment Payments \$2,923,106.00
E-JIF Closed Yr. Dividend \$ 29,848.00

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

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 408,272.86. The claims detail shows 213 claim payments issued.

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

Interest Allocated for the Period \$ 620.08 for a total Member Balance of \$300,656.85 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 \$ 15,183,657.72 to a closing balance of \$ 16,608,828.75 showing an increase in the fund of \$ 1,425,171.03. 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 - February 2024

	Payee	FY2024	FY2023	FY2022	Clsd Yrs	JIF Appropriation	Description
1	The Actuarial Advantage	4,772.00				Prof Services/Actuary	January 2024 Fees
2	Risk Program Administrators LLC	33,330.00				Prof Services/Administration	Feb 2024 Fee
3	Risk Program Administrators LLC	94.59				Misc/Postage/Copies/Faxes	Jan 2024 - Postage, copies, fax expense
4	Risk Program Administrators LLC	124.00				Misc/Other	Monkey survey annual fee split
5	The DeWeese Law Firm, P.C.	6,541.00				Prof Services/Attorney	Feb 2024 Fees
6	Qual-Lynx	20,588.00				Prof Services/Claims Admin.	Feb 2024 Fees
7	Joyce Media	390.00				Misc/JIF Website	Feb 2024 Fees
8	Christopher J. Winter Sr.	1,833.00				Training/Police Risk Services	Law Enforcement Consultant-Feb 2024 Fees
9	Kris Kristie	390.00				Misc/Recording Secretary	Feb 2024 Fees
10	J. A. Montgomery Consulting	12,550.00				Prof Services/Safety Director	Feb 2024 Fees
11	Wintsec Consulting LLC	3,400.00				Prof Services/Technology Risk Serv Dir	Feb 2024 Fees
12	Tom Tontarski	1,027.00				Prof Services/Treasurer	Feb 2024 Fees
13	Tom Tontarski	28.75				Misc/Postage/Copies/Faxes	Checks sent for conflict -rescheduled mtg
14	Conner Strong & Buckelew	739.00				Prof Services/Underwriting Mgr	Feb 2024 Fees
15	Debby Schiffer	2,662.00				Wellness Program	Feb 2024 Fees
16	Apex Insurance Services c/o Lexington Insurance	444,195.00				EPL/POL Policy - Excess Insurance	EPL and VDO Coverage; P#038248750-01; 1/1/24-1/1/25; 1 of 2 installments
17	AGRiP	2,463.13				Misc/AGRIP/PRIMA	Cust #1216; Inv#090170 Annual Membership Renewal
18	Appliedinfo Partners, Inc	46,104.40				EPL/CYBER/Cyber Risk Services	Penetration testing & Vulnerability D2; 50% instmt (dba D2 Cybersecurity)
19	DJs Available Sound and Light Entertainment	650.00				Safety Incentive Program	AV sound system for safety breakfast 3/21/24
20	Gannett NY-NJ LocalIQ	334.67				Misc/Legal Notices	Ad#9747809 Jan mtg change; #9784612 2024 mtgs; #9785156 contract awards (courier post)
21	Gatehouse Media PA Holdings, Inc.	278.40				Misc/Legal Notices	Ad#9745821 Jan mtg change; #9780410 2024 mtgs; #9780527 contract awards (BCT)
22	Iron Mountain	84.31				Misc/Record Retention Service	Inv#JDSV909; Storage 2/1-29/24; Service 12/27/23-1/23/24
23	Marco's Inc	250.00				Safety Incentive Program	3/21/24 Safety Breakfast Deposit
24	ODP Business Solutions LLC	31.18				Safety Incentive Program	Folders for Safety Breakfast #352807946-001
25	ODP Business Solutions LLC	35.32				Misc/Office Supplies	Cardstock #349635293
26	PRIMA	425.00				Misc/AGRIP/PRIMA	Membership renewal #111099912
27	Bass River Township				7,872.00	Closed Years-Return of Surplus	Dividend Release from 2022
28	Bass River Township		500.00			Wellness Program	Chair Massages
29	Township of Bordentown		138.94			Wellness Program	fruit and Dicks GC for challenge
30	Delanco Township		512.83			Wellness Program	Chair Massage, Dicks GC, wellness event supplies
31	Lumberton Township		586.49			Wellness Program	Chair Massages
32	Medford Township		2,500.00			Contingency	Police Re-accreditation Oct 2023
33	Medford Township		1,500.00			Wellness Program	Physicals, testing, water
34	Medford Township		4,645.00			Optional Safety Budget	Hi vis gear, training, EMS items
35	Medford Township		500.00			EPL/CYBER/EPL/Cyber Incentive Program	Solicitor bill for employee related matters
36	Mt Laurel Township		720.00			Wellness Program	Stand up desk
37	New Hanover Township		500.00			EPL/CYBER/EPL/Cyber Incentive Program	Cyber upgrades
38	New Hanover Township		503.88			Optional Safety Budget	Tactical flashlights
39	New Hanover Township		396.00			Wellness Program	Shirts for Wellness days
40	Pemberton Borough		426.97			Optional Safety Budget	Wet floor signs

41	Pemberton Borough		500.00			EPL/CYBER/EPL/Cyber Incentive Program	Cyber upgrades
42	Pemberton Township		500.00			EPL/CYBER/EPL/Cyber Incentive Program	Solicitor bill for updating PP&P
43	Riverside Township		1,000.00			Wellness Program	Ergonomic chairs and items
44	Springfield Township		995.00			Optional Safety Budget	Annual fire hose testing
45	Springfield Township			2,350.00		Safety Incentive Program	Annual fire hose testing
46	Tabernacle Township		120.51			Wellness Program	Stress Relief items
47	Woodland Township		465.77			Safety Incentive Program	Fitness Trackers, Bars, Massages
48	Woodland Township		429.92			Optional Safety Budget	Socks, boots, eye wash stations, video screen for camera
	Subtotals	583,320.75	17,441.31	2,350.00	7,872.00		

JIF Bill List Total	\$610,984.06
RMC Bill List Total	\$112,469.00
Grand Total	\$723,453.06

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RMC BILL LIST (1st installments) - Feb 2024

	Payable to:	FY 2024	Appropriation	Description
1	Barclay Insurance	42,594.00	Risk Management Consultants	1st installment payment - Bordentown City, Chesterfield, Delanco, Fieldsboro, North Hanover, Pemberton Boro, Springfield, Woodland, Wrightstown
2	Connor Strong & Buckelew	18,250.00	Risk Management Consultants	1st installment payment -Mt Laurel
3	Fairview Insurance Agency Associates	14,805.00	Risk Management Consultants	1st installment payment -Bordentown Township
	Hardenbergh Insurance Group	23,388.00	Risk Management Consultants	1st installment payment -Florence, Medford (jan only), New Hanover, Southampton
4	Insurance Agency Management Inc	13,432.00	Risk Management Consultants	1st installment payment - Edgewater Pk,Hainesport, Shamong
	RMC BILL LIST TOTAL	\$ 112,469.00		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Administrative Polices & Procedures

Date Adopted: 2/20/2024

POLICY: Budget Amendment Policy

PURPOSE: To establish appropriate purposes and timelines for the Budget Amendments

During the course of each Fund Year it becomes necessary to amend the Fund's budget due to circumstances that were normally unforeseen by the Fund at the time the budget was adopted. Amending the budget requires that each member of the Fund receive a copy of the proposed amendment for posting on the member's official Municipal Bulletin Board. In addition, the proposed Amendment must be advertised as a Legal Notice in the Fund's two official newspapers. Therefore, for purposes of efficiency, it is in the best interest of the Fund to limit the number of times that the Fund amends its budget during the year. To accomplish this goal, the following guidelines shall be used in determining when and why the Fund Budget shall be amended:

- If a new member joins the Fund effective January 1st of a new Fund Year, the Fund shall amend the budget to include the new member's exposures as soon as practical following the commencement of the New Year.
- All other Budget revisions requested by the member municipalities, for the purposes outlined below, shall be consolidated into one amendment and must be submitted to the Executive Director's office no later than June 1st in recognition of the Budget Development process the Fund undertakes in preparation for the new Fund Year. The final annual Budget Amendment will be adopted no later than August 1st:
 - Changes to RMC agreements from the previous year
 - Changes in member excess coverage limits / deductibles/co-insurance terms
 - Changes to an operational exposure that requires the addition/removal of premium to the budget.
 - Changes in JIF Loss Funding will be provided by the Fund Actuary and Operating Expenses allocated by the Executive Director's Office if applicable and reflected in the final installment invoice.
 - Changes in Excess / Stand Alone Premiums will be provided by the MEL's Executive Director's office. The member will be provided a quote utilizing the current Fund Year rates for an estimated financial impact that will apply for the

upcoming renewal year. However, the member's premium will not be modified in the current year.

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- All other proposed amendments, for whatever purpose, that are brought to the attention of the Executive Director's office after June 1st shall be reviewed with the Finance Committee to determine the appropriate method to address the situation.

DRAFT



*Safety Committee Meeting Minutes
February 05, 2024 at 11:00AM
Via Microsoft Teams*

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund (“BURLCO”) was held via Microsoft Teams on February 05, 2024 at 11:00 AM.

The meeting was called to order at 11:00 AM.

Those in attendance were:

Richard Wolbert, *Chair*, **Beverly City**
Erin Provenzano, **Delanco Township**
Joe Bellina, **Delran Township**
Patrice Hansell, **Fieldsboro Borough**
Paula Kosko, **Hainesport Township**
Michael Fitzpatrick, **Mansfield Township**
Dawn Bielec, **Medford Township**
Mary Picariello, **North Hanover Township**
Lisa Cummins, **Tabernacle Township**
James Ingling, **Wrightstown Borough**
Jaclyn Lindsey, **Conner Strong & Buckelew**
Katie Walter, **Conner Strong & Buckelew**
Tom Merchel, **Conner Strong & Buckelew**
Joe Henry, **Hardenbergh Insurance Group**
Keith Hummel, *Safety Director*, **J.A. Montgomery Consulting**
Rob Garish, *Assistant Director of Public Sector*, **J.A. Montgomery Consulting**
Jackie Cardenosa, *Risk Control Consultant*, **J.A. Montgomery Consulting**
Christopher J. Winter Sr. CPM, **Law Enforcement Risk Management Consultant**
Debby Schiffer, *Wellness Director*, **Targeting Wellness, LLC**
Paul A. Forlenza, MGA, *Executive Director*, **RPA a Division of Gallagher** (*arrived at 12:00 PM*)
Kamini Patel, MBA, CIC, CPCU, AIDA®, *Deputy Executive Director*, **RPA a Division of Gallagher**

Those not in attendance were:

Mari Ann Capriglione, **Bass River Township**
Maryalice Brown, **Woodland Township**
Steve Walsh, **The Barclay Group**
Thomas Monaghan, **Insurance Agency Management**

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

I. COMMITTEE VICE CHAIR

Ms. Patel noted it has been a longstanding tradition for the Fund to establish a Committee Vice Chair position. This position ensures that in the unfortunate circumstance where the Chair is unable to attend, the Vice Chair can seamlessly assume responsibility, preside over the meeting, and provide a report to the Executive Committee. Ms. Picariello graciously volunteered to assume the role of Vice Chair.

II. COMMITTEE CHARTER

Ms. Patel proposed some revisions to the committee charter during the meeting. The main amendment suggested was that the Executive Safety Committee Chair should review the minutes before they are included in the Executive Committee agenda. This was the only revision requested. The Committee expressed their agreement and satisfaction with the proposed changes. Ms. Patel thanked them for their input and noted that the revised charter will be attached to today's meeting and will be presented at the February Executive Committee for adoption.

For details, please see the Committee Charter attached.

III. MINUTES OF NOVEMBER 21, 2023 SAFETY MEETING (E-mailed January 24, 2024)

Ms. Patel mentioned that a copy of November 21, 2023, Executive Safety Committee Meeting minutes were emailed on January 24, 2024 to all Committee members.

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

IV. 2023 ANNUAL SAFETY DIRECTOR'S LOSS CONTROL REPORT (Emailed 02/02/2024)

Mr. Garish referred the Committee to a copy of the 2023 Annual Safety Director's Loss Control Report that was emailed to the Committee on February 02, 2024 for their review. He then briefly reviewed an abridged version of the report with the Committee.

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

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

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

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

For details, please see the 2023 Annual Safety Director's Loss Control Report attached.

V. SAFETY INTERVENTION/MONITORING

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

VI. MEMBERSHIP RENEWALS

Ms. Patel reviewed the roster of members due for renewal in 2025. She promptly informed the Committee that her office would be conducting renewal visits throughout the summer months.

VII. JIF LOSS RATIO REPORTS – September 30, 2023

Ms. Patel directed the Committee to pages 3-10 of the agenda packet, which depicts the JIF Six Year Average Loss Ratio Reports, valued as of September 30, 2023. The report reflects a six-year period for Fund Years 2017-2022. Ms. Patel noted that the six-year average loss ratio for the BURLCO JIF is 90.2%. She noted that the loss ratios reflect incurred losses, which is money paid on known claims and the reserve to be paid on the known claims versus the members' JIF loss funding assessment within the JIF's self-insured retention. Ms. Patel briefly reviewed the individual Fund Year loss ratios for 2017-2022 with the Committee. Ms. Patel also said these reports have been available through Origami since December 19, 2023 for members.

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

VIII. MEL LOSS RATIO REPORTS – September 30, 2023

Ms. Patel directed the Committee to a copy of the MEL Six Year Average Loss Ratio reports valued as of September 30, 2023. The report reflects a six-year period for Fund Years 2017-2022. Ms. Patel noted that the six-year average loss ratio for the BURLCO JIF is 86.8% as of September 30, 2023. She noted that this information pertains to member claims that exceed the Fund's Self Insured Retention (SIR) where the MEL picks up the claim cost after the local JIF exhausts its retention on a claim. She noted that the loss ratios reflect incurred losses, which is money paid on known claims and the reserve to be paid on the known claims versus the members' MEL loss funding assessment within the MEL's self-insured retention. Ms. Patel briefly reviewed the individual Fund Year loss ratios for 2017-2022 with the Committee. Ms. Patel also said these reports have been available through Origami since December 19, 2023 for members.

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

IX. JIF LOSS RATIO REPORTS – December 31, 2023

Ms. Patel directed the Committee to pages 19-26 of the agenda packet, which depicts the JIF Six Year Average Loss Ratio Reports, valued as of December 31, 2023. The report reflects a six-year period for Fund Years 2017-2022. Ms. Patel noted that the six-year average loss ratio for the BURLCO JIF is 89.7%. She noted that the loss ratios reflect incurred losses, which is money paid on known claims and the reserve to be paid on the known claims versus the members' JIF loss funding assessment within the JIF's self-insured retention. Ms. Patel briefly reviewed the individual Fund Year loss ratios for 2017-2022 with the Committee. Ms. Patel also said these reports would be available through Origami in the near future for members.

X. MEL LOSS RATIO REPORTS – December 31, 2023

Ms. Patel directed the Committee to a copy of the MEL Six Year Average Loss Ratio reports valued as of December 31, 2023. The report reflects a six-year period for Fund Years 2017-2022. Ms. Patel noted that the six-year average loss ratio for the BURLCO JIF is 93.6% as of December 31, 2023. She noted that this information pertains to member claims that exceed the Fund's Self Insured Retention (SIR) where the MEL picks up the claim cost after the local JIF exhausts its retention on a claim. She noted that the loss ratios reflect incurred losses, which is money paid on known claims

and the reserve to be paid on the known claims versus the members' MEL loss funding assessment within the MEL's self-insured retention. Ms. Patel briefly reviewed the individual Fund Year loss ratios for 2017-2022 with the Committee. Ms. Patel also said these reports would be available through Origami in the near future for members.

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

XI. EXECUTIVE DIRECTOR – MONITORING REPORTS

Supervisor Incident Report:

Ms. Patel referred the Committee to page 35, which reflects the Supervisor Incident Report received for December 2023. She reported that there was one (1) claims where a Supervisor Incident Report was not provided in December. She noted there were seven (7) claims that generated the creation of a Supervisor Incident Report.

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

Police MVA: Workers Compensation Claims:

Ms. Patel directed the Committee to page 36 of the agenda that depicts Workers Compensation claims for police officers involved in an automobile accident. She briefly reviewed the report highlighting that six (6) claims have a total incurred of \$33,624.66.

Comorbidities Reports:

Ms. Patel mentioned that several years ago, the Wellness Program kicked off due to national statistics showing that healthy employees are less likely to be injured and, when they are injured, recover more quickly. She then reviewed the comorbidity statistics for all three (3) JIFs (ACM, BURLCO and TRICO) from December 2019 through December 31, 2023. She noted that the Total Claim Cost is 81% higher for those employees with co-morbidities, while Indemnity & Medical Cost is 108% higher for those with comorbidities vs. those without. Finally, Ms. Patel noted that the Lost Time Days per claim is 87% longer for those with comorbidities vs. those without.

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

XII. REGIONAL TRAINING SCHEDULE

Mr. Garish directed the Committee to page 15 of the 2023 Annual Safety Director's report wherein he reviewed the Regional Training schedule for 2023 and provided a recap of each event. The training events included a Safety, Claims and, Wellness Coordinator Roundtable, back safety training, summer seasonal training for managers and supervisors, CDL entry-level driver training, and indoor air quality training. The indoor air quality training was particularly important due to an uptick in complaints to PEOSH and the Department of Health. The training aimed to ensure employee protection and prevent costly claims. Mr. Garish also addresses liability concerns and explains that appointed individuals following internal policies are protected from additional liability. He then directed the Committee to page 16 of the 2023 Annual Safety Director's report that depicts the regional training plan for 2024, which includes safety, wellness, and claims roundtable, indoor air quality training, accident investigations training, and CDL entry-level driver training.

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

XIII. MSI NEWSLETTER / BULLETINS

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

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

XIV. MSI SAFETY INSTITUTE

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

1. MSI NOW – 582
2. MSI Live – via Zoom / In-Person – 790

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

XV. S:ERVE

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

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

XVI. POLICE TOPICS

Chief Hummel provided an update on the Police Command Staff training as well as the Police Ad Hoc meetings held in 2023. He noted that the Police Command Staff training was well attended by BURLCO members and other staff members in the Police Department. He then reviewed the topics covered, which included the first-line supervisor course, Police Command Staff training, Below 100, implicit bias, and preparing for First Amendment audits. Chief Hummel emphasized that these training programs are optional but recommended to enhance risk reduction. He then preceded to review the other topics discussed included legal considerations for agreements, firearms and the use of medical marijuana, injury reduction, litigation, incident command systems training, challenges related to facial hair for medical and religious reasons, and the importance of using the EPL helpline to mitigate future lawsuits.

Ms. Patel noted that Ms. Plavchak from her office sent the annual police accreditation incentives memorandum to the membership on January 25, 2024.

Chief Hummel and Ms. Patel asked if there were any questions, no questions were entertained.

XVII. LAW ENFORCEMENT CONSULTANT

Mr. Winter provided an update on his research for training courses this year. He mentioned that he is looking into repeating courses on report writing and managing aggressive behavior. He advised the Committee that agency visits and retirement transitions will be prioritized, and overall, the

cooperation and response from BURLCO members has been positive. He noted that he would be meeting with a few select Chiefs throughout the year to gather information regarding the challenges faced by police agencies. He advised the Committee that he would include updates on the meetings conducted with the Chiefs in his monthly report. A survey will be conducted to gather feedback and suggestions for improvement. It is important to note that the mentioned training courses are not mandatory but are based on chief input.

Mr. Winter asked if there were any questions, no questions were entertained.

XVIII. PEOSHA ADVISORY COMMITTEE UPDATES

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

Mr. Garish directed the Committee's attention to page 46 of the agenda packet. He then explained the Most Frequently Cited violations, allowing the Committee to see exactly what PEOSHA is looking for when they visit. In conclusion, he suggested that if a member is interested in receiving a consultative visit, please contact PEOSHA who will be more than happy to arrange a visit.

Mr. Garish advised the Committee that he and Mr. Callahan have applied to sit on the Board for PEOSH Advisor and will keep the Committee update on the status of their application.

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

XIX. MEL SAFETY & EDUCATION COMMITTEE MEETINGS

Ms. Patel noted that the next MEL Safety & Education Meeting is scheduled for February 09, 2024. She noted the minutes from the February 09, 2024 meeting would be included in the next meeting agenda.

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

XX. WELLNESS INITIATIVE

Ms. Schiffer began her report by expressing gratitude to everyone who submitted reimbursement requests before February 1st. However, she mentioned that five (5) towns had left a significant amount of their Wellness funds from 2023 unspent. She emphasized that the purpose of the Wellness Program is to promote stress reduction, resilience, healthy habits, and overall well-being among employees. She highlighted the importance of mental health and mentioned upcoming meeting with Wellness coordinators to generate ideas and implement initiatives earlier in the year. Ms. Schiffer shared examples of how some towns are utilizing their Wellness funds, such as creating outdoor areas for employees to de-stress, organizing healthy events, and providing heart monitoring fitness trackers. She also mentioned quarterly newsletters and a new section called "mindful minutes" on

the JIF website, where she shares tips and insights. Ms. Schiffer concluded her report by encouraging gratitude and compassion during Heart Month and advised against physical contact with coworkers to stop the spread of sickness.

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

XXI. OPTIONAL SAFETY BUDGET

Ms. Patel directed the Committee to a copy of the 2023 Optional Safety Budget Balance spreadsheet in the agenda packet on page 50. She mentioned the deadline for claiming encumbered funds from 2023 is February 1, 2024. She noted that four towns did not claim or encumber their funds, and there were also towns that left a significant amount of money unclaimed.

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

XXII. SAFETY INCENTIVE PROGRAM

Ms. Patel directed the Committee to Page 51 of the agenda packet, which depicts the current 2022 Safety Incentive Program member balances. Ms. Patel provided an update on the safety incentive program, highlighting the deadlines for claiming or encumbering funds. She noted that two (2) towns did not take action to claim or encumber their funds. In discussing the issue, Ms. Patel proposed the idea of issuing checks to all towns in April or May, as the majority of towns typically request the full amount up front. The Committee agreed with this approach, recognizing that it would simplify the process.

Regarding Bass River, Ms. Patel requested authorization to issue a check for their 2022 Safety Incentive Program and 2023 Optional Safety Budget. She explained that Bass River had experienced significant turnover, which led to their failure to meet the deadline for claiming or encumbering funds. A discussion ensued on the issuance of checks for the funds. After a lengthy discussion, it was determined that Bass River has until March 1, 2024 to provide a written request to claim the funds for the Safety Incentive Program. For the Optional Safety Budget, reimbursement would be considered if Bass River provides the necessary documentation that funds were utilized with respect to safety by March 1, 2024. The Committee agreed with these conditions, emphasizing the importance of adhering to the established deadlines.

Mr. Garish addressed the 2024 Safety Incentive Program and a best practice that was agreed upon during a previous Executive Safety Committee meeting. He mentioned that there was an oversight in including the agreed-upon language in the program when it was sent out. However, the updated language will be sent out as an addendum and will be made available on the BURLCO JIF website. The added verbiage pertains to scheduling quarterly interactions with the JIF Wellness Director to review and report on planned or executed wellness initiatives. This best practice is intended to enhance communication and support wellness efforts. Ms. Schiffer confirmed that this frequency of interaction aligns with her current interactions with Wellness Coordinators and expressed gratitude for the opportunity to confer with towns that she may not hear from regularly.

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

XXIII. REIMBURSEMENT PROGRAM

Ms. Patel reviewed the challenges faced by smaller municipalities during the Safety Incentive Program and Optional Safety Budget discussions.

XXIV. 2024 SAFETY KICK-OFF BREAKFAST

Ms. Patel advised the Committee that the 2024 Safety Breakfast is scheduled to take place on March 21, 2024 at Indian Mills Country Club. She mentioned that the venue had worked well in the past. Ms. Patel also informed the Committee that they were currently working on securing guest speakers for the event and that the information would be shared in the coming weeks.

Ms. Patel requested authorization to fund a Special Safety award. She explained that in the past, an award was given to a municipality or individual to recognize their exceptional safety practices. The funds were typically used to purchase lunch for the employees to boost morale. The award was previously known as the John Wagner Award and later transitioned into the Safety Director's Award. The Committee briefly discussed the criteria used to determine the eligibility of member towns and/or their employees. Mr. Forlenza provided additional context, explaining that the award was subjective and based on individuals or departments going beyond the required safety measures. The award would recognize individuals or departments that demonstrated exceptional safety practices. The Committee agreed to allocate up to \$1000 for the award, which could be used for a lunch or other celebratory activities. The Committee granted authorization to allocate up to \$1000 for the special safety award.

Ms. Patel asked if there were any additional questions, no questions were entertained.

XXV. 2024 SAFETY, WELLNESS AND CLAIMS ROUNDTABLE

Ms. Patel noted that the 2024 Safety Wellness and Claims Roundtable is scheduled for April 2024, with the specific date to be determined. Mr. Garish noted that an email would be sent to professionals in the claim and wellness fields to coordinate a suitable date. The Committee agreed to avoid scheduling the event on a Friday.

XXVI. 2024 ANNUAL PLANNING RETREAT

Ms. Patel informed the Committee about the upcoming 2024 Annual Planning Retreat, which is scheduled to take place in April. She encouraged the Committee to provide suggestions for topics and invited them to email her office if they had any questions.

XXVII. NEXT MEETING

Ms. Patel reviewed the scheduled meetings for 2024, which are as follows, May 2, 2024, August 27, 2024 and November 14.

A discussion ensued regarding the timing of the May and August meetings. The Committee requested the meetings be moved to the afternoon as several members of the Committee in the Tax Office and these meetings fall within the collection quarter. Ms. Patel noted she will review the calendar and advise the Committee of potential revised times.

Seeing no other business, the meeting concluded at 12:10 PM.



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 Chair 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.



ANNUAL SAFETY DIRECTOR'S REPORT

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND
2023**

PREPARED BY

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**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND**

2023 ANNUAL SAFETY DIRECTOR REPORT

A. GENERAL DUTIES – EXECUTIVE SUMMARY

The Annual Safety Director’s Report covers service activities from January through December of 2023. The Safety Director's contract calls for a minimum of 67 loss control visits to the 28 members of the Burlington County Municipal Joint Insurance Fund.

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

Renewal Surveys were completed for (10) members who will be renewing in 2024. Those members renewing include Bass River, Beverly City, Florence, Hainesport, Mount Laurel, North Hanover, Palmyra, Shamong, Springfield, and Woodland Township. During the surveys, all municipal operations are reviewed. Buildings more than 50 + years old or of significant value are visited. The following elements are reviewed: SIP participation, Suggestions for Improvement, any unusual exposures, and comments on their loss metrics. None of the current conditions presented concerns with the desirability of these members for renewal in 2024

Right to Know (RTK) Inventory and Labeling Surveys for 2023 were completed. Members have or will receive the electronic distribution of their 2023 Central File via DropBox for the surveys conducted in 2023. All members must submit their 2023 RTK surveys by July 15, 2024.

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

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

1. Executive Safety Committee

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

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

2. Participation in Claims Process / Accident Investigation

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

3. Written Compliance Programs / Bulletin Updates

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

B. PROGRAMS

1. Safety Incentive Program

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

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

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

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

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

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

2. Road, Sign, and Walkway Program

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

3. Law Enforcement Services

Police Ad Hoc Committee meetings are held throughout the year, depending on the need. Joint meetings with Atlantic, BURLCO, and TRICO JIFs allow for representation by agencies of diverse sizes to present and discuss risk management issues of interest. In 2023, two meetings were held:

- April 27, 2023
- December 5, 2023

Chief Hummel (Ret.) provided Law Enforcement Consultative Visits to (8) agencies. The goal of these meetings is to provide an in-depth review of services and to identify members' needs and requests. Special attention is directed to members with changes to their Command Staff. The Safety Director's Office will continue to build strong relationships with the Law Enforcement community.

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

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

- Key to Agency Stability, Longevity, and Liability Resilience
- Attorney General – Drug Testing – Officer Safety and Wellness (Revision)
- Police Officer Licensure Regulations (Update)
- Law Enforcement – Unique Role in Active Shooter / Mass Violence
- Newly Released Active Shooter Report – Key Findings and Considerations
- Parade Risk Mitigation Considerations
- Crossing Guard Program Resources
- Traffic Controls During Roadway Incidents

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

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

Additional opportunities were made available by Chief Hummel (Ret.) and Chief Earle (Ret.).

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

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

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

4. S:ERVE & Attention and Distracted Driving

S:ERVE - Safety: Emergency Responder Vehicle Education (S:ERVE) is an online driver simulation and curriculum that focuses on code three intersection negotiation scenarios created to educate law enforcement, firefighters, E.M.S., and other emergency responders. Courses are SCORM compliant and designed to stand alone

with minimal instructor participation. Each course is divided into six short lessons of 20-30 minutes, presenting techniques, concepts, rules, and procedural knowledge necessary for emergency responders to drive safely and effectively in emergency response situations. The following modules make up the S:ERVE program:

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

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

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

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

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

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

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

C. TRAINING

1. Regional Training Plan / Additional Training

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

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

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

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

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

Managers and Supervisor Training:

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

CDL (Entry Level Driver Training)

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

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

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

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

2. MSI Training and Participation / MEL Media Library / MSI NOW

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

Newer training courses include but are not limited to:

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

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

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

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

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

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

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

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

How do I know what courses are available?

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

How do I register?

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

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

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

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

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

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

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

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

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

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

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

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

Requirements:

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

Academy Open Enrollment:

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

Open Enrollment Dates:

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

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

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

Member Participation:

BURLCO JIF members participated in the following training courses from 1/1/2023 thru 12/31/2023:

- a. MSI LIVE: 790
- b. MSI NOW: 582

D. ATTENDANCE / REPORTS

1. Attendance at Meetings of the Fund

J. A. Montgomery has representation at all JIF events, including Fund Commissioner Meetings, Claims Committee Meetings, and Annual Planning Retreats. J. A. Montgomery Risk Control attends the MEL Safety and Education Committee meetings. Information presented at the MEL level is shared with the Executive Safety Committee. Additionally, J. A. Montgomery Staff attends quarterly PEOSH Meetings, Rutgers Crossing Guard Forum, and Safety / Risk Management related events.

2. Monthly and Quarterly Reports

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



2023 Regional Training Plan

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

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

Location: Virtual (Zoom)

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

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

#2 Topic: Back Safety Material Handling

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

Location: Virtual (Zoom)

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

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

#3 Topic: Indoor Air Quality

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

Location: (Zoom)

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

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

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

Burlington County Municipal Joint Insurance Fund

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

2024 Regional Training Plan (DRAFT)

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

Date / Time: TBD

Location: Virtual (Zoom)

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

We will highlight the 2024 S.I.P., ZERO Harm / Presence of Safety, and review online resources available at the MEL/JIF websites, such as the Job Safety Observations, Tool-Box Talks, Safety Checklists, and the most recent additions to MSI Learning Management System. The Wellness Coordinator will highlight the 2023 theme and review the membership accomplishments. The Claims Coordinator will review the claims process and provide updates/resources.

#2 Topic: CDL: Entry Level Driver Training (ELDT) Train-the-Trainer Program

Date / Time: 3/6 @ 9 AM , 6/21 @ 1 PM, 9/10 @ 9 AM, 11/6 @ 1PM

Location: (Zoom)

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

This class will prepare an experienced Commercial Driver's License Holder to conduct in-house training to satisfy the mandatory minimum Federal Curricula Requirements for Entry Level Driver Training, upgrade their current license, or add endorsements that were mandated to begin on February 7, 2022. Attendees will be provided with materials necessary to present an ELDT program to potential Commercial Motor Vehicle License applicants and satisfy the mandatory FMCSA curriculum.

#3 Topic: Accident Investigation

Date / Time: 3/21 @ 9 AM, 5/1 @ 1 PM, 9/6 @ 1PM, 12/6 8:30 AM

Location: Virtual (Zoom)

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

This course leads the student through the 3-step process of 1) collecting good information about the incident, 2) identifying the root cause and contributing factors and 3) creating an action plan to incorporate what was learned from the investigation.

#4 Topic: Indoor Air Quality

Date / Time: August 8 @ 8:30 AM-9:30 AM

Location: (Zoom)

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

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

Attendance at Regional Training programs counts toward successful participation in the 2024 Safety Incentive Program.

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AVAILABLE ONLINE AT NO COST TO MEMBERS

SAVE THE DATES

14th Annual MEL, MRHIF & NJCE Educational Seminar

FRIDAY, APRIL 19 ▶ 9:00 AM – NOON

FRIDAY, APRIL 26 ▶ 9:00 AM – NOON

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals.

The seminar is expected to be eligible for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contract Hours)
- Registered Public Purchasing Officials (RPPO)
- Qualified Purchasing Agents (QPA)

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NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

AGENDA

FRIDAY, APRIL 19

- Keynote Address
- Ethics
- Benefits Issues

FRIDAY, APRIL 26

- JIF Governance
- Status of Insurance Markets
- Legislative Issues
- Coverage Overview
- Claims Concerns
- Risk Control Update
- Cyber Update

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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

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:

2024 Meeting Schedule & 2025 Reorganization		
March 22, 2024	Forsgate Country Club	10:30 am
June 10, 2024	Forsgate Country Club	10:30 am
September 9, 2024	Forsgate County Club	10:30 am
October 16, 2024	Forsgate County Club	10:30 am
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. The RCF Claims Committee will also meet at 9:30AM on 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.

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 CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216
Parsippany, NJ 07054
Tel 201.881.7632

Date: Thursday January 18, 2024

To: Burlington County Municipal Joint Insurance Fund

2024 Reorganization: The Cyber JIF conducted its 2024 Reorganization. The Board of Fund Commissioners held elections for officers and board members, noted below.

Chair	Joy Tozzi	Mid-Jersey JIF
Secretary	Adam Brewer	Morris JIF
Executive Committee		
	Megan Champney	Suburban Municipal JIF
	Steve Rovell	Suburban Metro JIF
	Jim Gant	Monmouth JIF
	Joe Wolk	Camden JIF
	Bernard Rutkowski	NJUA JIF
Alternates		
	Marc Schrieks	South Bergen JIF
	Ted Preusch	Bergen JIF
	Meghan Jack	Burlco JIF
	Casey Wagner	Central JIF
	Matthew Martin	FIRST JIF
	Diane Lapp	Ocean JIF
	Frank Elenio	PAIC JIF
	John Clarke	PHA JIF
	James Ulrich	Self-Insurers JIF
	Michael Razze	Trico JIF
	Susan Danson	PMM JIF
	TBD	Atlantic JIF

The Board of Fund Commissioners then reorganized for Fund Year 2024 and adopted the resolutions noted below:

Resolution 1-24 Fiscal Management Plan

Resolution 2-24 Official Depository

Resolution 3-24 Designation of Meeting Dates & Official Newspapers. The Fund shall hold public meetings during the year 2024 on the third Thursday of the month on the following dates, unless stated otherwise, at 3:30 PM via audio / video teleconference.

March 21, 2024

May 16, 2024

July 18, 2024

September 19, 2024

October 17, 2024

Tuesday, November 26, 2024

January 16, 2025 – Reorganizational Meeting

Resolution 4-24 Designation of Secretary as Custodian of Records

Resolution 5-24 2023 Plan of Risk Management
Resolution 6-24 2023 Remote Meeting Procedures/Public Access
Resolution 7-24 EUS Primary Cyber Liability Insurance Coverage
Resolution 8-24 EUS Excess Cyber Liability Insurance Coverage
Resolution 9-24 Commissioner Meeting Attendance Compensation

Contracts & Professional Services: The Cyber JIF Board of Commissioners re-appointed one-year contracts for those vendors that meet the definition of Professional as well as any vendor below the bid threshold.

Fund Attorney	Susan Sharpe, Esquire of Dorsey & Semrau
Underwriting Manager	Conner Strong & Buckelew
Treasurer	Charles Cuccia
Actuary	The Actuarial Advantage
Auditor	Nisivoccia LLP
Claims Administrator	CB Claims LLC
Qualified Purchasing Agent	The Canning Group LLC

Next Meeting Date: Thursday, March 21, 2024 at 3:30 PM via video / audio teleconference.