

## AGENDA PACKET



**Tuesday, March 19, 2024 at 3:00 PM**

**via Microsoft Teams**

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

Meeting ID: 240 545 353 298

Meeting Passcode: zSwipf

Audio Access: 1-331-256-5069

Audio Conference ID: 416 698 296#

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

# BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

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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 **February 20, 2024** Meeting Minutes – **Motion – All in Favor**.....Pages 1-13
- VI. Claims Review Committee Meeting Minutes – March 12, 2024 .....Handout
  - A. Motion to Adopt the Revised Claims Review Committee Charter
- VII. Executive Director's Report.....Pages 14-37
  - A. Lost Time Accident Frequency ..... Pages 18-19
  - B. Certificates of Insurance ..... Pages 20-23
  - C. Financial Fast Track Report ..... Page 24
  - D. Regulatory Filing Checklists ..... Pages 25-26
  - E. 2023 Safety Incentive Program
  - F. 2024 Optional Safety Budget ..... Page 27
  - G. 2024 Wellness Incentive..... Page 28
  - H. 2024 EPL/Cyber Risk Management Budget..... Page 29
  - I. EPL Compliance Status ..... Page 30
  - J. Statutory Bond Status ..... Pages 31-32
  - K. Skateboard Park Approval Status..... Page 33
  - L. Capehart Scatchard Updates
  - M. Land Use Training Certification.....Page 34
  - N. Elected Officials Training.....Pages 35-36
  - O. Payroll Audit
  - P. Property Appraisals

Q.	2024 Safety Breakfast.....	Page 37
R.	Safety, Claims, and Wellness Coordinator Roundtable	
S.	Annual Planning Retreat	
T.	New Fund Commissioner Orientation	
U.	Financial Disclosure Statement	
V.	Inclement Weather Policy	
W.	Website	
X.	New Member Activity	
VIII.	Solicitor’s Report	
A.	MEL Helpline and Contact List.....	Pages 38-39
IX.	Safety Director’s Report	
A.	Activity Report .....	Pages 40-42
X.	Claims Administrator’s Report	
A.	Lessons Learned from Losses .....	Page 43
B.	Claims Roadmaps.....	Pages 44-47
XI.	Law Enforcement Risk Management	
A.	Report.....	Pages 48-49
B.	Bulletin 24:01: Fatigue in Law Enforcement.....	Pages 50-54
XII.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 55-57
B.	Targeting Wellness Newsletter .....	Pages 58-61
C.	Wellness Advisory Committee Meeting Minutes – February 15, 2024.....	Pages 62-69
XIII.	Managed Health Care Report	
A.	BURLCOJIF Summary.....	Page 70
B.	Average Days to Report.....	Page 71
C.	Claims Reported by Type.....	Page 72
D.	Nurse Case Management Reports.....	Page 73
E.	Transitional Duty Report.....	Page 74
F.	PPO Savings and Penetration Reports.....	Pages 75-76
G.	Top 10 Providers & Paid Provider by Specialty.....	Page 77
H.	Quick Notes.....	Page 78
XIV.	Technology Risk Services	
A.	Reports.....	Pages 79-81
XV.	Treasurer’s Report as of February 29, 2024 .....	Pages 82-113
A.	Investment Report	
B.	Investment JCMI	
C.	Loss Run Payment Registers	
D.	Fund Status	
E.	Disbursements	
F.	March Bill List .....	Page 114
	Motion to approve the Payment Register & Bill List– <b>Motion – Roll Call</b>	
XVI.	Committee Report	
A.	Strategic Planning Committee Meeting Minutes – March 12, 2024.....	Handout
	1. Motion to Adopt the Revised Strategic Planning Committee Charter	

- XVII. MEL/RCF/E-JIF/Cyber Reports  
Nothing to report

- XVIII. Miscellaneous Business

<p><b>The next meeting of the BURLCOJIF will be held on Tuesday, April 16, 2024 at 3:00 PM at Medford Village Country Club, Medford following the Annual Retreat</b></p>
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- XIX. Meeting Open to Public Comment

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

- 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

Via Microsoft Teams

February 20, 2024 @ 3:00 pm

## ***EXECUTIVE COMMITTEE MEETING***

### ***OPEN SESSION MINUTES***

A meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held via Microsoft Teams on Tuesday, February 20, 2024. Acting Fund Chair, Richard Wolbert, **Beverly City**, presiding. The meeting was called to order at 3:00 PM.

#### ***FLAG SALUTE***

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

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

#### ***ROLL CALL***

Rich Wolbert, *Acting Fund Chair*, **Beverly City**  
Margaret Peak, **Bordentown City**  
Maria Carrington, **Bordentown Twp.**  
Caryn Hoyer, **Chesterfield Twp.**  
Erin Provenzano, **Delanco Twp.**  
Joe Bellina, **Delran Twp.**  
Patricia Clayton, *Alternate*, **Edgewater Park**  
Tom Sahol, **Florence Twp.**  
Tara Wicker, *Alternate*, **Hainesport Twp.**  
Bobbie Quinn, *Alternate*, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Dawn Bielec, **Medford Twp**  
Jerry Mascia, **Mt. Laurel Twp.**  
Susan Jackson, **New Hanover Twp.**  
Mary Picariello, **North Hanover Twp.**  
Kathy Smick, **Pemberton Borough**  
Dan Hornickel, **Pemberton Twp.**  
Michael Mansdoerfer, **Riverside Twp.**  
Susan Onorato, **Shamong Twp.**  
Lisa Cummins, **Tabernacle Twp.**  
Craig Farnsworth, **Westampton Twp.**  
Maryalice Brown, **Woodland Twp.**  
James Ingling, *Acting Fund Secretary*, **Wrightstown Borough**

Absent Fund Commissioners/Professionals were:

Mari Ann Capriglione, **Bass River Twp.**  
Patrice Hansell, **Fieldsboro Borough**  
John Gural, *Fund Chair*, **Palmyra Borough**  
Kathy Hoffman, **Southampton Twp.**  
Brandy Boyington, **Springfield 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*  
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*

Also present were the following Risk Management Consultant agencies:

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

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

Recording Secretary Kristie asked for a motion to move up Richard Wolbert, Beverly City to Acting Chair in the absence of John Gural, Palmyra Borough, James Ingling to Acting Secretary, Mike Mansdoerfer, Riverside Township, and Mary Picariello, North Hanover Township to the Executive Committee for voting purposes.

Motion by Mr. Hornickel, seconded by Mr. Mascia to move up the noted members as presented. All in Favor. Motion carried by unanimous vote.

### ***APPROVAL OF MINUTES***

Acting Chair Wolbert presented the Open session meeting minutes of the January 23, 2024 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. Hornickel, seconded by Ms. Provenzano to approve the Open session meeting minutes of the January 23, 2024 meeting. All in Favor. Motion carried by unanimous vote.

### ***CLAIMS REVIEW COMMITTEE MEETING REPORT – February 13, 2024***

Mr. Bellina noted the minutes of the February 13, 2024 Claims Review Committee meeting were a handout for today's meeting and are self-explanatory. He then noted the Committee reviewed twelve (12) PARs including two (2) Workers' Compensation (2 *Police, 0 Fire, and 0 Other*); one (1) General Liability, zero (0) Automobile Liability, and nine (9) Property claims that were reviewed for settlement, continuing defense, or to advise of trial date. Mr. Bellina noted for more detail on any of these topics, please reference the minutes.

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

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

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

Mr. Forlenza stated a notification was sent out earlier today by his office requesting that all Members take a moment to review the recently updated directories on the JIF websites. Kindly navigate to the directories pull-down menu and carefully examine the information provided. Specifically, we need to ensure the accuracy of contact details such as email addresses and phone numbers. Given the turnover of members and the appointment of new Fund Commissioners during the months of December, January, and February, it is crucial that we have up-to-date and reliable information. This information serves as the primary means of communication with the membership. Should there be any revisions needed, please contact his office

Mr. Forlenza referenced the Certificates of Insurance report included in the agenda and asked the members to please review to be sure the certificates were ordered by you, and are correct.

Mr. Forlenza noted details regarding the allocation of funds for the Optional Safety budget, EPL/Cyber budget, and Wellness Incentive funds for 2024 can be found on pages 32, 33, and 34 of the agenda, respectively. It is important to note that a combined notification letter was sent out on or about February 13, providing information on the allotted funds for each program. He requested that you review this information and ensure that you are aware of the funds allocated to your respective programs for this year. He emphasized the importance of timely reimbursement for any purchases made under these programs. If you have already made purchases and are seeking reimbursement, he urged the members not to wait until the November 30, 2024 deadline to claim and request reimbursement from his office. You can simply submit the necessary information to his office, and we will process it for payment on the next bill list.

Mr. Forlenza noted the latest update on the statutory bonds, which can be found on pages 36 and 37 of the agenda. He noted the importance of verifying the inclusion of any newly bonded individuals, particularly in cases where retirements occurred at the end of December. Please ensure that the individuals who have been bonded through this program are accurately listed on the aforementioned pages. If you come across any discrepancies or if an individual's name is missing despite their application for underwriting and bonding, He strongly recommends reaching out to Jonathan Tavares in the Fund Underwriters Office. Alternatively, his office is readily available to assist you with any inquiries or concerns you may have.

In regards to the Elected Officials Training, Mr. Forlenza directed the members to pages 42 and 43, where there is pertinent information regarding the Elected Officials training for the 2023-2024 cycle. It is important to note that the instructions provided have been updated this year due to the implementation of a new MSI platform. Should you require any clarification or guidance regarding this process, please do not hesitate to contact his office. In addition, he noted his office receives a download of individuals who have completed the training approximately every two weeks. A follow-up email is sent to those who have successfully completed the training, and also published is an attendee/participants list on the JIF websites. To access this list, visit the JIF website and navigate to the "Sign-In Sheets" section, located approximately halfway down on the right-hand side.

Mr. Forlenza noted that the 2025 renewal process has been initiated. As part of this process, it is crucial to conduct payroll audits. You should have received a letter from his office last week regarding the completion of the payroll audit process for this year. Kindly remember it is important that all Members update and upload their payroll data for the 2023 fund year into Bowman's portal, by March 12, 2024. Detailed instructions on how to upload the data into Bowman's portal were provided in the email sent on February 15. Should you have any inquiries or concerns regarding this process, please do not hesitate to contact his office for assistance.

In addition, Mr. Forlenza stated the Property Appraisal process for this year has been initiated. A formal notification was sent out from his office last week, requesting the active participation of all Risk Management Consultants and Members in reviewing the property listings in Origami. It is important to ensure the accuracy and completeness of the property listing, and he asked that members who will be receiving a physical appraisal this year promptly notify AssetWorks once the review process has been completed.

In regards to the Police Accreditation Program, and announcement went out from his office in late January. He stated that if you have a Police Department, please forward that information to them. He also noted there are funds available to help offset the cost of the accreditation, or re-accreditation process.

Lastly, Mr. Forlenza stated his office is the process of setting up and planning the 2024 Safety Breakfast Kickoff, which will be held on March 27, 2024 at Indian Springs Country Club. More information and invitations will be sent out approximately 30 days prior to the Breakfast.

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

### ***SOLICITOR'S REPORT***

***MEL EPL Helpline & Authorized Contact List*** – Mr. DeWeese emphasized to the members to please review the attached list of authorized contacts for the *MEL Employment Practices Helpline* and be sure that who you want to have access to the Helpline are listed on this report, as calls can only be fielded from those on the list. He reminded the members that they could appoint up to **two (2)** municipal representatives who will be permitted to contact the *Helpline* attorneys with their inquiries. The appointment of the municipal representatives must be made by Resolution of the Governing Body, and a sample of the Resolution can be found on the BURLCO JIF website.

Mr. DeWeese reported there were four (4) new cases assigned since last month.

*Bailey v. NJ American Water Company v. Luciano. v. Township of Edgewater Park*  
*Rafferty v. Township of Florence*  
*Rhodes v. Township of Mansfield*  
*Perry v Borough of Pemberton & Township of Pemberton*

Mr. DeWeese reported there was one (1) case closed since last month.

*Immordino v. Township of Florence*

### ***2012-2023 Subrogation Totals Report***

Mr. DeWeese referenced a report in the agenda that depicted a summary of subrogation collection efforts to date. He stated that through the cooperative efforts of his office and Qual-Lynx, over the past 11 years, \$1.4 million dollars have been collected in subrogation monies, which is an average of \$130,000 per year.

### ***Resolution 2024-17 Amending the 2024 Risk Management Plan***

Mr. DeWeese referenced Resolution 2024-17 included in the agenda for consideration. He noted in collaboration with Mr. Forlenza and Ms. Patel, they had the opportunity to review the Risk Management Plan and noted some recommendations for amendments, of which Mr. DeWeese reviewed with the members. Mr. DeWeese asked if there were any questions. No questions were entertained.

Acting Chair Wolbert entertained a motion to approve Resolution 2024-17 Amending the 2024 Plan of Risk Management.

Motion by Ms. Provenzano, seconded by Mr. Mascia to approve Resolution 2024-17 as presented.

**ROLL CALL      Yeas:** James Ingling, *Acting Fund Secretary*, **Wrightstown Borough**  
Jerry Mascia, **Mt. Laurel Twp.**  
Dan Hornickel, **Pemberton Twp.**  
Erin Provenzano, **Delanco Twp.**  
Rich Wolbert, *Acting Fund Chair*, **Beverly City**



Michael Mansdoerfer, **Riverside Twp.**  
Mary Picariello, **North Hanover Twp.**

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

Motion carried by unanimous vote.

### ***SAFETY DIRECTOR'S REPORT***

Mr. Garish stated that the Safety Director's Report is included in the agenda and is self-explanatory, noting his report covers activities for January. He then highlighted the following:

Mr. Garish noted his report encompasses a comprehensive overview of the activities conducted during the month of January. These activities include, but are not limited to, member visits, attendance at various meetings, completion of safety director bulletins and messages, as well as utilization of the MSI Live and MSI Now training platforms.

As a reminder, anyone who has new employees, volunteers, or part time employees please be sure to have them register in the new learning management system.

Mr. Garish reminded everyone of the upcoming deadlines and requirements. The signed 2024 SIP Program, along with the Safety Committee dates for the year, should be submitted by the end of next week. Additionally, the OSHA 300A logs, which provide a summary of work-related injuries and illnesses from the previous year, must be posted in all locations where our employees are present by February 1.

Mr. Garish noted he is pleased to announce the upcoming MSI Expo, which offers employees the opportunity to participate in in-person training sessions. The next expo is scheduled for March 13 at the Atlantic Cape Community College. Various training tracks and topics will be covered during the expo, including excavation, trenching, shoring, flagger safety, blood borne pathogens, driver safety, fire safety, and practical leadership. Detailed information regarding these tracks can be found on the JIF or MSI website.

In order to ensure a smooth transition and successful implementation of safety protocols, Mr. Garish requested that any new employees assuming the role of Safety Coordinator notify his office promptly. The Safety Directors office is more than willing to arrange a meeting, either in person or via Zoom, to provide the necessary materials and guidance to fulfill their responsibilities effectively.

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

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

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

During this month's Lessons Learned from Losses, Mr. Roselli emphasized the importance of following safety measures when operating trucks. He discussed the significance of maintaining three points of contact when entering and exiting trucks, wearing bright colored vests, staying alert, watching for blind spots, and listening for back-up alarms.

Mr. Roselli further exemplified instances where employees could have easily prevented injuries and mitigated expensive claims by following essential safety guidelines. For instance, an employee suffered a broken arm after neglecting to maintain three points of contact while disembarking from the truck. Similarly, another employee failed to wear a brightly colored vest, which resulted in the employee being injured by a reversing truck. The final example was an employee's inattentiveness while operating a truck resulted in a regrettable accident.

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

### ***LAW ENFORCEMENT LIABILITY CONSULTANT REPORT***

As Mr. Winter was having computer issues, Ms. Patel reviewed his report, which was included in the agenda, noting it is mostly self-explanatory, and highlighted the following.

Ms. Patel reported that Policy and Procedure requests have been received and he will be responding to requesting agencies with the most current L/E best practices, NJ AG Guidelines and L/E Accreditation requirements.

Ms. Patel noted Mr. Winter has completed one (1) Police agency visit to date with other agency visits currently scheduled. These visits were provided to discuss agency concerns, trends, Accreditation assistance and other requests. L/E RM services were outlined and provided to Chiefs and Command members present. Police agency's with Command changes will be a priority and visited as well. Agency visits are ongoing and being scheduled at this time to continue to build relationships with the Law Enforcement agencies within the BURLCO JIF and stated Activity Reports would be forwarded to the FUND Commissioners upon completion.

Ms. Patel reported 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, and a survey document have been distributed to Police Chiefs in an effort to plan and strategize for the upcoming year.

Lastly, Ms. Patel noted in regards to the BURLCO JIF Law Enforcement Ad-Hoc Committee, the Ad-Hoc Committee is being formulated with three (3) Police Chiefs to represent (JIF) police agencies in Burlington County. Mr. Winter will meet with them on a quarterly basis virtually to discuss loss trends, concerns, training, policy and procedure assistance, L/E Accreditation guidance etc. This is being developed to maintain an ongoing forum throughout the year as an extension of the County Chiefs Association, to identify areas as previously mentioned and to reduce potential risks. The concept has been well received when discussed with Chiefs. Chiefs selected for this committee are from Bordentown City PD, Mt. Laurel PD, and Chesterfield PD, with an initial meeting being coordinated at this time to meet in early March.

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

### ***WELLNESS DIRECTOR'S REPORT***

Ms. Schiffer stated her report, which is included in the agenda packet, provides a detailed overview of the activities and planned events for February. 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 noted she is in the process of reaching out to all of the Wellness Coordinators to initiate plans for 2024. As activities for 2023 are being wrapped up, she stated she was very happy to be met with great enthusiasm from them.

Ms. Schiffer noted that next week, she has scheduled a "brainstorming" session with the Wellness Coordinators. This session is not mandatory but has been offered for the past few years as an opportunity for coordinators to come together on Zoom and share their successes, challenges, and provide peer support, which has proven to be highly beneficial.

In Ms. Schiffer also emphasized the importance of utilizing the Wellness funds effectively throughout the year. These meetings serve as a jumpstart to generate ideas on how she can engage our employees in wellness initiatives. She has listed a few ideas that either have been implemented in January or are currently being planned.

She also noted that some towns have found it advantageous to work in small groups or committees rather than placing the entire burden on one person. This collaborative approach has yielded positive results.

Ms. Schiffer noted just recently they had the first Wellness Advisory Committee meeting, and once the minutes are approved, she will share them with the Safety Committee and subsequently with the Executive Committee. She noted her newsletter, which has a different format, was also released in February, and can be found on pages 59 through 62 of the agenda. She stated she would appreciate any feedback or circulation of the newsletter within your municipality.

Lastly, Ms. Schiffer noted a new section on the JIF website called "Multimedia by Debby" under the Wellness dropdown menu. She started posting mindful minutes, which include short mindfulness meditations or tips. The latest post focused on changing habits, and she will continue to incorporate various lifestyle pillars in future posts.

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 January reports in the agenda and highlighted the following:

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

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

	<b><i>January</i></b>	<b><i>YTD</i></b>
<i>Lost Time</i>	2	2
<i>Medical Only</i>	8	8
<i>Report Only</i>	3	3
<i># of New Claims Reported</i>	13	13
<i>% Report Only</i>	23%	23%
<i>Medical Only/Lost Time Ratio</i>	80.20	80.20
<i>Average Days to Report to Qual-Lynx</i>	1.9	1.9
<i>Average Days Reported to employer</i>	0.5	0.5

#### ***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 2024.

All Claims – 1.9 days to report  
Non-COVID Claims – 1.9 days to report  
COVID Claims – no claims

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

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

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	112
<i>Transitional Duty Days Worked</i>	56

<i>% of Transitional Duty Days Worked</i>	<i>50%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>56</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>50%</i>
<i>\$ Saved by Accommodating</i>	<i>\$5,845</i>
<i>\$ Lost by not Accommodating</i>	<i>\$4,452</i>

***PPO Penetration Report:***

Ms. Beatty presented the PPO Penetration Report:

<b><i>PPO Penetration Rate</i></b>	<b><i>January</i></b>
<i>Bill Count</i>	<i>112</i>
<i>Original Provider Charges</i>	<i>\$148,681</i>
<i>Re-priced Bill Amount</i>	<i>\$64,758</i>
<i>Savings</i>	<i>\$83,923</i>
<i>% of Savings</i>	<i>56%</i>

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

**Nurse Case Management Report:** This report depicts the number of claims by member where a nurse case manager has been appointed and whether the nurse has been assigned longer than 90 days.

**Prescription Benefit Program**

A report depicting the 2023 year-end statistics for the Prescription Benefit Management Program was included in the agenda. Ms. Beatty reviewed the report with the members outlining the year-end script count, utilizing patients count, opioid cost percentage, opioid script percentage, generic utilization percentage, cost per patient and cost per script.

**Managed Care Quick Notes**

Ms. Beatty reported this month on concussions in the workplace, explaining what a concussion is, what can cause a concussion, and different symptoms associated with a concussion including mood, sleep disturbance and thinking difficulties.

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

***TECHNOLOGY RISK SERVICES REPORT***

Mr. Caruso referenced his reports included in the agenda highlighting the activities during the month of January. He noted substantial portions of his efforts were dedicated to the successful completion of our cyber hygiene training. He was delighted to announce that the BURLCO JIF accomplished a training rate of over 90% among their employees, well in advance of the January 26 deadline. It is worth noting that the individuals who did not complete the training were primarily those on long-term disability or with valid excuses, ensuring a high level of compliance within the organization.

In regards to the new training session, which commenced on February 5, he reported early positive outcomes. Approximately 72% of the recipients of the training emails have already completed the training, signifying

a good level of engagement. However, it is imperative to address the remaining 25% who have yet to commence their training. He strongly urge all members to actively encourage participation and ensure that individuals are promptly signing up and receiving the necessary training emails. Additionally, Mr. Caruso reiterated the significance of the phishing exercise, which serves as a pre-training assessment of individuals' knowledge and preparedness. Encouraging active participation in this exercise will further enhance our overall cyber resilience.

In regards to the D2 vulnerability testing, he was pleased to announce that the BURLCO JIF has achieved an impressive compliance rate of over 90% of IP addresses verified. This notable improvement compared to the previous year demonstrates our commitment to enhancing our cybersecurity posture. However, during the course of his review, it came to his attention that a few IP addresses belonging to certain fire departments were inadvertently omitted. We have taken immediate action to rectify this oversight by collecting the necessary information and ensuring that vulnerability testing and penetration testing can commence immediately.

In terms of the cyber risk management framework, Mr. Caruso was delighted to inform the members that we have now incorporated a link to the Cyber JIF on the BURLCO JIF website. This link provides access to the form required for the basic level, which represents the minimum requirement for any deductible reduction through the Cyber JIF. Mr. Caruso noted he has already received several applications for the basic level from the members. To maximize participation, he is committed to intensifying his efforts to encourage submissions before the July 1 deadline. He stated that a considerable portion of the Basic Level program elements is already offered by the BURLCO JIF, streamlining the process for applicants.

Mr. Caruso noted the importance of prioritizing cyber hygiene training and D2 vulnerability measures. It is encouraging to note that most municipalities have already implemented backup systems, payroll policies, password policies, and some have even established hardware and software inventories. Consequently, there should be minimal impediments to achieving compliance with the basic level and he strongly urges all members to expedite the completion of the basic form, recognizing its pivotal role in fortifying our cyber defenses.

Lastly, I would like to draw your attention to the critical issue of personally identifiable information (PII). In light of the evolving threat landscape, it has come to our attention that threat actors are increasingly aware of organizations' robust backup systems. Consequently, they have resorted to infiltrating files and leveraging the threat of releasing sensitive information on the internet. To counter this emerging challenge, Mr. Caruso will be focusing on the identification and safeguarding of PII information in the coming weeks. To facilitate this process, he has provided an extensive list of areas where PII information may be found. He strongly encourages all members to review their systems, ensuring that this information is appropriately secured, backed up, and, where applicable, encrypted. By proactively addressing this issue, we can effectively mitigate the risk of unauthorized data exposure and protect the reputation and integrity of our organizations.

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 January 2024, 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 January 31, 2024 for Closed Fund Years 1991 through 2019, and Fund Years 2020, 2021, 2022, 2023 and 2024.

### **Investment Interest**

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**

	Monthly	YTD
Subrogation Receipts	\$44,715.59	\$44,715.59
Salvage Receipts	\$2,750.00	
Overpayment Reimbursements	\$0.00	
Premium Assessment Payments		2,923,106.00
EJIF Closed Yr. Dividend		\$29,848.00

### ***Loss Run Payment Register – January 2024***

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 \$408,272.86. The claim 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.

### **Cash Activity for the Period**

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.

### ***Bill List – February 2024***

For the Executive Committee's consideration, Mr. Tontarski presented the January 2024 Bill List in the amount of \$610,984.06, as well as the RMC Bill List in the amount of \$112,469.00 both of which were included in the agenda packet.

Acting Chair Wolbert entertained a motion to approve the January 2024 Loss Run Payment Registers, the February Bill List in the amount of \$610,984.06, as well as the RMC Bill List in the amount of \$112,469.00 as presented.

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

Motion by Mr. Hornickel, seconded by Ms. Provenzano to approve the *January 2024 Loss Run Payment Registers, the February Bill List in the amount of \$610,984.06, as well as the RMC Bill List in the amount of \$112,469.00* as presented.

### **ROLL CALL**

**Yeas:** James Ingling, *Acting Fund Secretary, Wrightstown Borough*  
Jerry Mascia, **Mt. Laurel Twp.**  
Dan Hornickel, **Pemberton Twp.**  
Erin Provenzano, **Delanco Twp.**  
Rich Wolbert, *Acting Fund Chair, Beverly City*  
Michael Mansdoerfer, **Riverside Twp.**  
Mary Picariello, **North Hanover Twp.**

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

Motion carried by unanimous vote.

### **COMMITTEE REPORTS**

#### ***Finance Committee Report***

Mr. Forlenza stated on pages 108 and 109 of the agenda, is a revised *Budget Amendment Policy*. This policy was previously discussed by the Finance Committee last fall but unfortunately was not included on the agenda for adoption. The purpose of this policy is to outline the process for charging/removing excess insurance premiums from member assessments mid-year.

Mr. Forlenza explained while the JIF cannot change the MEL portion of a member's assessment because it remains fixed once adopted, the JIF does have the ability to control and reduce a Member's loss funding portion midway through the year. This policy revision acknowledges this situation.

Acting Chair Wolbert asked for a ***Motion to Adopt the Revised Budget Amendment Policy*** as presented.

Motion by Mr. Ingling, seconded by Mr. Mascia to Adopt the Revised Budget Amendment Policy as presented. All in Favor. Motion carried.

#### ***Safety Committee Meeting Minutes – February 5, 2024***

Acting Chair Wolbert noted the Safety Committee met virtually on February 5, 2024 and the detailed minutes were included in the agenda, which also included the 2023 Annual Safety Directors Report, noting the minutes and report are self-explanatory. He stated the Committee reviewed the Safety Committee Charter, which is included in the agenda and includes a few minor changes to bring it in line with our current practices.

Acting Chair Wolbert asked for a ***Motion to Approve the Revised Safety Committee Charter*** as presented.

Motion by Mr. Ingling, seconded by Ms. Provenzano to ***Approve the Revised Safety Committee Charter*** as presented. All in Favor. Motion carried

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

Mr. Forlenza stated that included in the agenda on page 136 is a "Save the Date" regarding the MEL's annual educational seminar, scheduled for April 19 and 26th, consisting of two 3-hour sessions. To date he has not received an official registration notification. The "Save the Date" advises individuals to register by visiting the MEL website. Mr. Forlenza stated he will follow-up with the MEL, so watch for more information. If you require continuing education units, they are available at the seminar. The licensed positions and titles that qualify for continuing education units are listed in the "Save the Date".

Mr. Forlenza noted a revised report from the RCF's January 8, 2024 Reorganization meeting is also provided in the agenda and includes the necessary details that were initially omitted.

Lastly, on January 18, the Cyber JIF team held their reorganization meeting, which lasted approximately half an hour and included the appointment of professionals for the 2024 Fund year

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

#### ***MISCELLANEOUS BUSINESS***

##### ***Motion to Authorize Paul Forlenza, Executive Director, as the Funds Primary Representative to AGRiP***

Acting Chair Wolbert entertained a motion to *Authorize Paul Forlenza, Executive Director, as the Funds Primary Representative to AGRiP*.

Motion by Mr. Hornickel, seconded by Mr. Ingling, to *Authorize Paul Forlenza, Executive Director, as the Funds Primary Representative to AGRiP*. All in favor. Motion carried.

#### ***Next Meeting***

Acting Chair Wolbert noted the next meeting of the BURLCO JIF would take place on **Tuesday, March 19, 2024 at 3:00 pm via Microsoft Teams.**

***PUBLIC COMMENT***

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

Acting Chair Wolbert opened the meeting to the public for comment.

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

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

***APPROVAL OF CLAIMS PAYMENTS***

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

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

<b><i>Workers Compensation</i></b>	<b><i>General Liability</i></b>	<b><i>Property</i></b>
2024322455	2021218160	2024323744
202431945		2024323229
		2024322184
		2024314687
		2024320614
		2024317790
		2024319101
		2024308860
		2020205782

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

**ROLL CALL**

***Yeas:*** James Ingling, *Acting Fund Secretary,*  
**Wrightstown Borough**  
Jerry Mascia, **Mt. Laurel Twp.**  
Dan Hornickel, **Pemberton Twp.**  
Erin Provenzano, **Delanco Twp.**  
Rich Wolbert, *Acting Fund Chair,* **Beverly City**  
Michael Mansdoerfer, **Riverside Twp.**  
Mary Picariello, **North Hanover Twp.**

***Nays:*** None

***Abstain:*** None

Motion carried by unanimous vote.

***AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL***

There was one (1) claims this month presented for Abandonment of Subrogation.

2021234831



Acting Chair Wolbert entertained a motion for the **Authorization for the Abandonment of Subrogation on file 2021234831** as presented.

Motion by Mr. Hornickel, seconded by Mr. Ingling for the authorization for the abandonment of Subrogation on file 2021234831 as presented.

**ROLL CALL**

**Yeas:** James Ingling, *Acting Fund Secretary*,  
**Wrightstown Borough**  
Jerry Mascia, **Mt. Laurel Twp.**  
Dan Hornickel, **Pemberton Twp.**  
Erin Provenzano, **Delanco Twp.**  
Rich Wolbert, *Acting Fund Chair*, **Beverly City**  
Michael Mansdoerfer, **Riverside Twp.**  
Mary Picariello, **North Hanover Twp.**  
**Nays:** None  
**Abstain:** None

Motion carried by unanimous vote.

**MOTION TO ADJOURN**

Acting Chair Wolbert entertained a motion to adjourn the February 20, 2024 meeting of the BURLCO JIF.

Motion by Mr. Mascia, seconded by Ms. Provenzano to adjourn the February 20, 2024 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 3:54 PM.

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Kris Kristie,  
*Recording Secretary for*

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***James Ingling, ACTING SECRETARY***



To: Fund Commissioners  
From: Paul A. Forlenza, MGA, RMC, Executive Director  
Date: March 19, 2024  
Re: Executive Director's Report

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**A. Lost Time Accident Frequency Report (pgs. 18-19)**

The January 2024 Lost Time Accident Frequency Summary and the Statewide Recap for January 2024 are attached for your review.

**B. Certificates of Insurance (pgs. 20-23)**

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

**C. Financial Fast Track Report (pg. 24)**

The Financial Fast Track Report for January 31, 2024 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 January 31, 2024 was **\$5,735,600**

**D. Regulatory Filing Checklists (pgs. 25-26)**

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 late 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. 27)**

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. 2024 Wellness Incentive Program Allowance (pg. 28)**

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. 29)**

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. 30)**

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](mailto:scantwell@permainc.com).

**J. Statutory Bond Status (pgs. 31-32)**

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

**K. Skateboard Park Approval Status (pg. 33)**

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**

Nothing to report this month.

**M. Land Use Training Certification (pg. 34)**

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

**N. Elected Officials Training (pgs. 35-36)**

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. If you have any questions, or need assistance with the training, please contact the MSI Helpline at 866-661-5120

**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. Safety Kickoff Breakfast (pg. 37)**

The JIF will hold the 2024 Safety Kickoff Breakfast on March 27, 2024 at Indian Springs Country Club, Marlton. The invitation was emailed to all Fund Commissioners and Alternates, as well as the Clerks, RMC's, Safety, Claims and Wellness Coordinators. We ask that you please respond no later than March 19, 2024.

**R. Safety, Claims, & Wellness Coordinator Roundtable**

The JIF is looking to hold the 2024 Safety Kickoff Breakfast & Safety, Claims, & Wellness Coordinator will be held online on April 30, 2024. Additional information will be forthcoming.

**S. Annual Planning Retreat**

The BURLCOJIF Annual Retreat will be held on April 16, 2024 at Medford Village Country Club, Medford. Information pertaining to the Retreat, as well as the invitation/RSVP was emailed to all members on or about March 14, 2024. A representative from each member town is required to attend at least "one half day session" to meet criteria of the 2024 SIP Program.

**T. New Fund Commissioner Orientation**

This year, the Executive Directors office will hold two (2) New Fund Commissioner Orientation sessions; one in May and the other later this Fall via Microsoft Teams. Anyone who would like an overview of the JIF is welcome to sign up and participate. An email notification with further details on how to participate in this training will be emailed to all members in April.

**U. Financial Disclosure Statement Filing**

The Division of Local Government Services utilizes an "on line" process for completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN # for which to file for their position of Fund Commissioner with the JIF. Newly appointed Fund Commissioners receive their Filing PIN # from our office once we are notified of their appointment. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's

office, or has any questions, should contact Kris Kristie at [Kristi\\_Kristie@rpadmin.com](mailto:Kristi_Kristie@rpadmin.com). Additional information will be sent to all Fund Commissioners once it is released by the Department of Community Affairs.

**V. Inclement Weather Policy**

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

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

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

**X. New Member Activity**

Nothing to Report

Burlington County Municipal Joint Insurance Fund 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																	

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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 Towr	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																	

F:\DATA\Risk\EXCEL\BURLCO\2024\Safety\BURLCO 2024 REIMBURSE.xlsx]WELLNESS

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

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

DATE: January 4, 2024

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

\*\*\*\*\*

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

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

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

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

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

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

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

# 2023-2024 ELECTED OFFICIALS RISK MANAGEMENT SEMINAR



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

## Login to LMS

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

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

# **ANNUAL SAFETY CELEBRATION & KICKOFF**



## **Wednesday, March 27, 2024**

**Indian Spring Country Club ♦ 115 S Elmwood Rd, Marlton**

**Safety Celebration Breakfast Begins at 8:30am**

**[Click Here to RSVP](#)  
[for the Safety Breakfast](#)  
[by 03/19/2024](#)**

### **THEME:**

**Unlocking the Potential of Your JIF Membership!**

- ♦ **Celebrate our Safety Accomplishments**
- ♦ **Strengthen our Commitment for 2024**
- ♦ **Embrace JIF Resources**
- ♦ **Plan for the Future: Vision and Goals**

### **INVITED TO ATTEND:**

- |                                      |   |
|--------------------------------------|---|
| ♦ <b>Claims Coordinators</b>         | ♦ <b>Safety Committee Representatives</b> |
| ♦ <b>Clerks</b>                      | ♦ <b>Safety Coordinators</b>              |
| ♦ <b>Elected Officials</b>           | ♦ <b>Safety Delegates</b>                 |
| ♦ <b>Fund Commissioners</b>          | ♦ <b>Supervisors</b>                      |
| ♦ <b>Risk Management Consultants</b> | ♦ <b>Wellness Coordinators</b>            |

### **IMPORTANT:**

Attendance at the Safety Breakfast is a mandatory element of the 2024 JIF Safety Incentive Program. Please advise our office ASAP if you are unable to attend, as payment is on a per person basis.

**Questions? Contact Kris Kristie at [kristi\\_kristie@RPAdmin.com](mailto:kristi_kristie@RPAdmin.com)**



**MEL EPL Helpline**  
**Authorized Contact Person(s)**

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON
Bass River Township	Elizabeth Godfrey	James Renwick
Beverly City	Caitlin Midgett, Clerk	Rich Wolbert
Bordentown City	Margaret Peak	Jennifer Smith
Bordentown Township	Mike Theokas	Nathan Roohr
Chesterfield Township	Caryn Hoyer	Wendy Wulstein
Delanco Township	Richard Schwab, Administrator	Janice M. Lohr, Clerk
Delran Township	Joe Bellina	Jamey Eggers, Clerk
Edgewater Park Twp	Tom Pullion, Administrator	Patricia Clayton
Fieldsboro Township	Patrice Hansell	N/A
Florence Township	Tom Sahol	Nancy Erlston
Hainesport Township	Paula Kosko	Tara Wicker
Lumberton Township	Meredith Riculfy, Admin.	Carrie Gregory, Deputy Treas/HR Coordinator
Mansfield Township	Ashley Jolly, Clerk	Bonnie Grouser, Treasurer
Medford Township	Dawn Bielec	Kathy Burger
Mount Laurel Township	Meredith Tomczyk	Jerry Mascia
New Hanover Township	Susan Jackson	Kyle Tuliano
North Hanover Township	Mary Picariello	N/A
Palmyra Borough	John Gural, Administrator	Lt. Josiah Murphy
Pemberton Borough	Kathy Smick	Ed Hunter
Pemberton Township	Daniel Hornickel, BA	Michele Brown
Riverside Township	Meghan Jack, Administrator	Susan Dydek
Shamong Township	Susan Onorato, Clerk	Joanne Robertson
Southampton Township	Kathy Hoffman	Donna Fascenda
Springfield Township	Brandy Boyington	Kristen Lippincott
Tabernacle Township	Maryalice Brown	Lisa Cummins
Westampton Township	Wendy Gibson, Admin	N/A
Woodland Township	Maryalice Brown	Nancy Seeland
Wrightstown Borough	Freda Gorman	James Ingling, Fire Official

**Burlington County Municipal Joint Insurance Fund**

P.O. Box 489, Marlton, New Jersey 08053 · P: 856-446-9100 · F: 856-446-9149 · [www.burlcojif.org](http://www.burlcojif.org)

# SAFETY DIRECTOR REPORT

## Burlington County Municipal Joint Insurance Fund

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers

**FROM:** Keith Hummel, JIF Safety Director

**DATE:** March 6, 2024

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

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

### *LOSS CONTROL SURVEYS*

- Township of Edgewater Park on February 8, 2024
- Township of Shamong on February 8, 2024
- Township of Medford on February 9, 2024
- Township of Delanco on February 12, 2024
- Township of Pemberton on February 14, 2024
- Township of Bass River on February 14, 2024
- Township of Florence on February 15, 2024
- Borough of Palmyra on February 20, 2024
- Township of Edgewater Park on February 24, 2024
- Borough of Wrightstown on February 28, 2024

### *LAW ENFORCEMENT LOSS CONTROL SURVEYS*

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

### ***MEETINGS ATTENDED***

- Executive Safety Committee Meeting on February 5, 2024
- Claims Committee Meeting on February 13, 2024
- Executive Fund Committee Meeting on February 20, 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***

- Manual on Uniform Traffic Control Devices 11<sup>th</sup> Edition
- Employer Training Guide
- National Burn Awareness Week
- Dumpster Safety Awareness
- Husqvarna String Trimmer
- Office Safety & Work Station Ergonomics
- Bomb Threat Resources & Best Practices
- Catalytic Converter Theft
- Daniel's Law in New Jersey Requirements & Challenges

### ***MSI FIRE & EMS BULLETIN***

- Vaccinations: Who Pays for Required Vaccines?

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

- Active Shooter Hostile Event Training Considerations
- Firearms Accessible to Minors Considerations

### ***MSI NOW***

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

MSI NOW	
Municipality	Number of Videos
Bordentown Township	1
Florence	7
Mansfield	2
Medford	23



MSI NOW	
Municipality	Number of Videos
Palmyra	2
Pemberton Borough	1
Pemberton Township	2
Shamong	1

### *MSI LIVE*

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

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

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

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

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

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

# LESSONS LEARNED FROM LOSSES

## MARCH 2024 NEWSLETTER OFFICE/BUILDING SAFETY



- Clean all spills and liquids immediately
- Regularly inspect and repair any dangerous conditions.
- Keep floors clean and clear of debris
- Make sure mats are in place where floors could be wet and make sure they lay flat
- Make sure wires are secured or tucked away safely.
- Once aware of an incident, have the area inspected and photographed immediately.

### Examples:

- Employee tripped over computer/printer cords sticking out from under a desk causing a fall into the wall with resulting shoulder and concussion injuries. Total incurred on the file is \$67,000.
- Employee tripped walking down steps and fell onto left side of his body injuring left knee and left elbow. Several surgeries and multiple courses of physical therapy and the total incurred on the claim is \$185,000.



# LIABILITY CLAIMS ROADMAP

When someone is Claiming Damage or Injury Resulting from the Action/Inaction of the Municipality.



## Qual-Lynx Liability

**Liability Claims Manager**  
Dominic Spaventa  
[dominic.spaventa@qual-lynx.com](mailto:dominic.spaventa@qual-lynx.com)  
609.833.9362

**Fund Solicitor:**  
David DeWeese  
[david@deweeseeslawfirm.com](mailto:david@deweeseeslawfirm.com)  
609.522.5599



### Step 1

Notice of Claim received by the municipality. Complete Liability ACORD form found @ [www.burlcojif.org](http://www.burlcojif.org).

### Step 2

Forward Notice of Claim and Liability ACORD form by email to Liability Unit Supervisor and Fund Solicitor with a copy to the Claims Coordinator.

### Step 3

The Claims Coordinator sends the Tort Claims Act Questionnaire (TCQ) to the claimant/attorney with a copy to Qual-Lynx and the Fund Solicitor.

### Step 4

Completed TCQ received from claimant/attorney by Claims Coordinator and a copy is provided to Qual-Lynx and the Fund Solicitor.

### Step 5

If Municipal Clerk is served with Summons & Complaint forward it to the Claims Coordinator. Claims Coordinator shall send it to Liability Unit Supervisor and Fund Solicitor.

### Step 6

Fund Solicitor will copy Claims Coordinator on defense counsel assignment letter. Defense counsel and Qual-Lynx adjuster will be listed as contacts.

The entire Claims team will walk you through every step of the claims process and take actions on your behalf if necessary.



# PROPERTY CLAIMS ROADMAP

When there is damage to a vehicle, building or equipment owned by the Municipality, this is a 1<sup>st</sup> Party Property Claim.



## Step 1

Complete Property Acord form found @ [www.burlcojif.org](http://www.burlcojif.org) and email to the Property Unit Supervisor. Please include at least the following 4 pieces of information.

Date of Loss

Description

Location

Contact



## Step 2

Mitigate damages by cleaning up water or boarding up windows. Delays can cost money and in some cases coverage. Protect involved equipment, it may be evidence.

## Step 3

Remove vehicles from establishments charging storage fees. Take pictures **BEFORE** anything is discarded.

## Step 4

Save Receipts – Save Evidence – Save Agreements. This can help with proving the claim and with Subrogation.

## Step 5

Qual-Lynx will handle the claim to conclusion and following for any Subrogation/Salvage Potential.

Burlington County  
Municipal Joint  
Insurance  
Fund  
South Jersey Communities Securing Their Future



## Contact Information

Property Unit Supervisor:  
Joe Lisciandri  
[Joseph.lisciandri@qual-lynx.com](mailto:Joseph.lisciandri@qual-lynx.com)  
609.833.2090

Fund Solicitor:  
David DeWeese  
[david@deweese-lawfirm.com](mailto:david@deweese-lawfirm.com)  
609.522.5599



# EPL/POL CLAIMS ROADMAP

## Employment Practices Liability and Public Officials Liability Claims and Potential Claims



### Step 1

Municipality receives notice of potential claim. Report IMMEDIATELY to Liability Unit Supervisor and Fund Solicitor.

### Step 2

Qual-Lynx will notify Municipality that claim has been referred to Insurer and their TPA.

### Step 3

Municipality will receive acknowledgment of claim from Claims Administrator and must acknowledge back to Claims Administrator that it has been received.

### Step 4

Municipality will receive a coverage determination from Claims Administrator which will state that coverage is either denied or there is a Reservation of Rights. Municipality must acknowledge receipt of Coverage Determination Letter.

### Step 5

If coverage is denied and Municipality disagrees with the denial, the Fund Solicitor should be contacted.

### Step 6

If Reservation of Rights is issued, carrier is providing coverage under a Reservation of Rights. Counsel will be assigned if and when a complaint is filed.

### Step 7

Future contact regarding the claim is with Summit Risk Adjuster/Defense Counsel.

Burlington County  
Municipal Joint  
Insurance  
Fund  
South Jersey Communities Securing Their Future



## Qual-Lynx Liability

Liability Claims Manager  
Dominic Spaventa  
[dominic.spaventa@qual-lynx.com](mailto:dominic.spaventa@qual-lynx.com)  
609-833-9362

Fund Solicitor:  
David DeWeese  
[david@deweese-lawfirm.com](mailto:david@deweese-lawfirm.com)  
609.522.5599



# WORKERS' COMPENSATION CLAIMS ROADMAP

When an employee or qualified volunteer reports an injury arising out of and in the course of their employment.



## Qual-Lynx Workers' Comp Team

Tammy Langsdorf, Claims Supervisor  
[Tamrae.langsdorf@qual-lynx.com](mailto:Tamrae.langsdorf@qual-lynx.com)  
609.833.2921

Mary Jane Tomasello, Assistant Supv.  
[maryjane.tomasello@qual-lynx.com](mailto:maryjane.tomasello@qual-lynx.com)  
609.833.9217  
Kaitlyn Leonard  
[kaitlyn.leonard@qual-lynx.com](mailto:kaitlyn.leonard@qual-lynx.com)  
609.833.2826  
Denise Hinton-Wilson  
[Denise.hinton-wilson@qual-lynx.com](mailto:Denise.hinton-wilson@qual-lynx.com)  
732.465.7345  
Alexandra McMurren  
[ally.mcmurren@qual-lynx.com](mailto:ally.mcmurren@qual-lynx.com)  
609-833-9345  
Bryana Suggs  
[bryana.suggs@qual-lynx.com](mailto:bryana.suggs@qual-lynx.com)  
757-945-6044



### Step 1 Gather basic information:

See First Accident Report (FAR)\* for guidance.

Date, Place and Time of Occurrence

How Injury Occurred

Type of Injury

Witness Info: Name and Phone

EE Info: Name, DOB, SS#, Address, Phone



### Step 2

Report the Claim to the Intake Department:  
Phone: 1-888-342-3839  
Facsimile: 1-609-365-4000

### Step 3

If medical treatment is requested, ensure first aid has been administered and/or direct injured EE to an authorized physician.

### Step 4

Complete and transmit Supervisor Incident Report per instructions. Send 26 Week Wage Statement to: [dbott@qual-lynx.com](mailto:dbott@qual-lynx.com) or fax 609-601-3196.

### Step 5

State of New Jersey First Report of Injury or Illness (FROI) is generated and a copy is sent to the Claims Coordinator.

The entire Qual-Lynx Workers' Comp Team is available to assist you as needed with your Workers' Compensation claims.  
\*Refer to [www.burlcojif.org](http://www.burlcojif.org) for forms and instructions.



**DATE:** March 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 (February)

**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. (Agency activity, trends and Accreditation assistance)

- 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. Results continue to be received and will be summarized for future distribution.

**4. Law Enforcement Bulletins / Newsletters:** Bulletin 24-01 was distributed to all Chiefs in regards to Fatigue in Law Enforcement. (see attached).

**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 was conducted on February 27, 2024. The meeting went well. Topics discussed were training, police licensing, pre-employment process and JIF training courses offered. Positive comments were received with the overall function and assistance was requested in regards to police licensing and the pre-employment process.

**6. Meetings Attended:**

BURLCO Safety Meeting	02/05/2024
BURLCO Executive Claim Meeting	02/13/2024
BURLCO Executive Meeting	02/20/2024
BURLCO L/E Comm Mtg.	02/27/2024

Sincerely,

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

**TO:** BURLCO JIF Police Departments

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

**DATE:** February 29, 2024

**SUBJECT:** Fatigue in law Enforcement

**L/E Bulletin :** 24-01

Discussion: The information is provided for guidance. The JIF has handled many cases involving police vehicle accidents and injuries, officer injuries due to arrest situations involving citizen aggression / resistance where officers are compelled to take action at a level of force dictated by the incident. The information below plays a huge part in the day-to-day operations of a police department. In regards to the motor vehicle accidents handled, the number is low as it applies to officers at fault , however for the cases where the officers are at fault, fatigue and distractions have been determined to have great impact. PTSD situations are on the rise as well and at times identified through their actions on the job as noted. For these reasons and others, the following information is provided.

Law enforcement is inherently a 24/7 profession. Calls for service mission-critical that a department's officers be alert and able to respond more efficiently. The nature of shift work and its often-unpredictable scheduling can lead to a substantial occurrence of fatigue in law enforcement, which in turn can manifest as a challenge to an agency's readiness as well as a genuine health concern for officers.

### **Effects of Fatigue in Law Enforcement**

Fatigue isn't always one discrete condition but rather can present feelings of tiredness, depression, other mood disorders, and reduction of sleep can also lead to memory impairment. irritability, stress and hypertension.

More than 90 percent of law enforcement officers report being routinely fatigued, and 85 percent report driving while drowsy. (*National Institute of Justice Journal*). Effectively, officers are almost always doing their jobs while experiencing some degree of fatigue.

Beyond the health impacts, persistent fatigue creates real-world dangers for officers and the communities they serve. More officers are killed by unintended events like auto collisions, then events related to the commission of felonies. In recent years, up to a third of officer deaths have involved automotive accidents while driving. The danger doesn't stop with the end of a shift either, as many officers endure substantial commutes to reach their homes.

### What is Contributing to Officer Fatigue?

Long workweeks with the possibility of overtime or moonlighting are the most attributable causes of officer fatigue. A study, published in the *National Institute of Justice Journal* looked at officer fatigue's underlying and less-obvious causes. Though it is difficult to establish specific causes and effects of a subject as complicated as fatigue, the research pointed to five(5) main areas of concern related to officer fatigue.

#### **SHIFT LENGTH**

Shorter duration shifts that occur with greater frequency are shown to be more disruptive to sleep patterns. Research findings suggest that agencies that schedule a 40-hour workweek over less than five days reduce the fatigue felt by officers.

#### **SHIFT POLICIES**

As we age, our ability to cope with fatigue diminishes. This is especially true for shift workers. As such, older officers tend to experience the effects of inconsistent shift scheduling more intensely than their younger colleagues.

#### **COMMUTING**

As more officers live outside the communities they work in, commuting times are generally rising throughout the country. Longer commutes, compounded by the stress of heavy traffic in many metro areas, show a strong correlation with reported fatigue levels.



## HOME LIFE

Officers with young children experience profound fatigue at a greater rate than officers without children. This may be especially true for women in law enforcement. Interestingly, though female officers' sleep quality is often reported as lower than their male counterparts, they tend to report less fatigue.

## SHIFT REGULARITY

Irregular shift schedules can play havoc with a person's circadian rhythms (the body's natural sleep-wake cycle). In contrast, fixed shift schedules do not seem to produce such a dramatic effect on reported fatigue.

## STAFFING SHORTAGES

As many as 86% of officers state their agencies do not have enough sworn and support staff. These shortfalls are causing severe strain in scheduling at agencies around the country.

## SHIFT REGULARITY

Irregular shift schedules can play havoc with a person's circadian rhythms (the body's natural sleep-wake cycle). In contrast, fixed shift schedules do not seem to produce such a dramatic effect on reported fatigue.

## STAFFING SHORTAGES

As many as 86% of officers state their agencies do not have enough sworn and support staff. These shortfalls are causing severe strain in scheduling at agencies around the country.

## Compassion Fatigue

Though not a new concept, compassion fatigue is increasingly part of the conversation surrounding officer fatigue. Though much police work is relatively routine, most officers will respond to extreme situations like domestic violence, a mass-casualty event, or child exploitation at least once in their careers. Typically, officers are called to service by a desire to help their communities, and in these intense situations, they operate as caregivers as much as first-responders,

comforting victims and working to restore a sense of order to otherwise chaotic situations.

A growing body of research suggests that repeated trauma occurs within an officer among law enforcement officers and other first responders and medical personnel, potentially leading them to have difficulty disengaging from a stressful shift.

Compassion fatigue impacts cognitive processes, feelings of helplessness and hopelessness, and negative behavioral patterns that can often involve substance abuse. Recent survey data shows as many as 23% of officers report high levels of compassion fatigue. The anecdotal discussion suggests this number is likely growing.

### **Charting a Course of Action**

To combat officer fatigue, departments are moving past long-established law enforcement traditions and, instead, are following the data from research to inform their decision-making. Some departments are experimenting with and seeing results from four-day workweeks and compressed shifts as a part of broader wellness programming. Other departments limit officer overtime, capping them at no more than 20-25 hours per week to encourage rest and healthy sleep schedules. Giving officers a say in their shift schedule has also shown promise in reducing the effects of shift work, lending some predictability to an officer's schedule.

While structural forces constitute a significant driver of fatigue risk factors, officers can take action to reduce these risks for themselves. Good physical fitness can mitigate the effects of fatigue. Quitting smoking or nicotine use and moderating caffeine and alcohol intake are also positive steps, often supported by Employee Assistance Programs (EAPs). that promotes the healthy sleep and rest needed to fight fatigue.

The study of compassion fatigue is not as advanced as the study of other forms of fatigue. However, the ability of an officer to experience gratification from their service seems to be an essential factor in managing compassion fatigue. Agency leaders can help promote a feeling of gratification from service by inviting officers to share positive stories of their impact on the community in roll call or other ways.

Peer-support programs, mental health support, and different facets of EAP offerings also show real promise in emphasizing the value of an officer's work. The nature of policing will always create significant challenges to officer wellness. The combination of a 24- hour schedule with calls for service that can be emotionally intense poses real dangers to officers' mental and physical health. By understanding what causes fatigue, departmental leaders can follow the research to craft policies that can help reduce the prevalence of fatigue in law enforcement.

*Posted in 21st Century Policing, Officer Wellness. Risk Management  
Fatigue in Law Enforcement  
by Nicholas Frankel*

Disclaimer: The materials provided in this correspondence are for general informational and educational purposes only and are not intended to be and should not be considered legal advice or opinions. Prior to making any policy or rule changes, seek the advice of your municipal attorney or County Prosecutor.

*CJW*

## **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:** March 19, 2023 Microsoft Team Virtual Conference (3:00pm)  
**Contact Info:** [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

### **MARCH WELLNESS INITIATIVES**

**Meetings held or planned:** Chesterfield Township, Pemberton Township, Medford Township (new Wellness Committee), Lumberton Township, Tabernacle (during Safety Committee meeting), Florence Township (during Safety/Wellness Committee meeting)

#### **Wellness Activities Planned or Explored (so far):**

**Bordentown Township** - Relaxation Challenge launched

**Chesterfield Township** – generated ideas for presentations and challenges to be offered throughout the year. Considering a lunch & learn on age appropriate screenings, what they are and why important.

**Southampton** – considering a Self Defense for Women demonstration

**Pemberton Township** – Wellness Committee planned monthly activities to build morale and focus on habit changes – March offers Unplug from Electronic Devices, Green Smoothie Day (St. Patty's Day), Soup Exchange, Easter Egg Hunt and Kick off for a Mind Body Soul Challenge running through Nov.

**Medford Township** – New Wellness Committee generated a lot of ideas for consideration this year. A monthly calendar of events is being formulated. Kicking off spring with a "Spring Cleaning" Event. Plan on Monthly Wellness Wednesday activities going forward.

**Hainesport** – Planning a lunch & learn on combating the sugar craving

**Stay tuned for more wellness adventure!**

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

**Wellness Advisory Committee (WAC):** The following towns are part of the committee: Fieldsboro, Palmyra, Pemberton Twp. Minutes were emailed out to the Safety Committee for approval on Feb 26<sup>th</sup>.

#### **Meeting Schedule:**

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

**Wellness Coordinator Brainstorming Sessions:** I had my first of three (3) virtual Brainstorming sessions for peer sharing and support. This was NOT MANDATORY. Minutes and summary of discussion was sent to all the Wellness Coordinators for their reference. Towns present: Delanco, Delran, Pemberton Twp, Springfield

#### **Meeting Schedule:**

- Thurs, Feb 22<sup>nd</sup> 10am
- Thurs, May 9<sup>th</sup> 10am
- Thurs, Oct 10<sup>th</sup> 10am

### New Resources:

**Deborah Heart and Lung Center** – They have teams that provide in-person (complimentary) health screenings, blood pressure, pulse oximetry, sleep apnea, and body mass analysis. If employees fast, they can provide blood sugar. If logistics are right (more complicated) they can do on-site EKGs. They also have a new First Responder Program called “HeroCare Connect”. (<https://herocareconnect.org/who-we-are/>)

**Burlington County Health Dept** – New contact with Community Speakers Bureau

**Rutgers Speakers Bureau** – Various topics available through Rutgers Faculty

**Cigna Wellness in Motion** – I have reached out to get more details and will update, as information becomes available.

**Penn Medicine Virtua Cancer Program** – I will be reaching out to find more information on their speaker bureau and onsite services.

### Targeting Wellness Newsletter – 2024 Quarterly Themes

First Quarter 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

March National Health Awareness:

- National Nutrition Month
- National Colorectal Cancer Awareness Month

### JIF Website – NEW Wellness Section Drop-down Selection:

**Reminder - 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.



## 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!

### March Mindful Minutes – Two Simple Exercises

[Vision Meditation](#)

[Two Minute Rule for Building Habits](#)

*Quote of the Month: “To live is the rarest thing in the world. Most people exist, that is all.”*

*— Oscar Wilde*



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

Intake	February-24	February-23	2024 February YTD	2023 February YTD
# of New Claims Reported	19	13	32	46
# of Report Only	5	10	8	30
% Report Only	26%	77%	25%	65%
# of Medical Only	13	3	21	12
# of Lost Time	1	0	3	4
Medical Only to Lost Time Ratio	93:07	100:00	88:12	75:25
Claim Petition First Notice	0	0	0	0
COVID-19	0	4	0	15
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	1.2	2.8	1.5	3.4
Average Days Reported To Employer (Indemnity, Medical Only, Report Only)	0.2	1.9	0.3	0.7

Nurse Case Management	February-24	February-23
# of Cases Assigned to Case Management	15	19
# of Cases >90 days	11	13

Savings	February-24	February-23	2024 February YTD	2023 February YTD
Bill Count	92	107	204	207
Provider Charges	\$102,995	\$113,379	\$251,676	\$205,249
Repriced Amount	\$42,304	\$42,618	\$107,062	\$79,150
Savings \$	\$60,691	\$70,760	\$144,614	\$126,100
% Savings	59%	62%	57%	61%

QualCare Provider Network Penetration Rate	February-24	February-23	2024 February YTD	2023 February YTD
Bill Count	93%	93%	94%	94%
Provider Charges	95%	96%	96%	95%

Exclusive Provider Panel Penetration Rate	February-24	February-23	2024 February YTD	2023 February YTD
Bill Count	97%	95%	96%	97%
Provider Charges	97%	99%	95%	99%

Transitional Duty Summary			2024 February YTD	2023 February YTD
% of Transitional Duty Days Worked			63%	61%
\$ Saved By Accommodating			\$18,272	\$18,065
% of Transitional Duty Days Not Accommodated			37%	39%
Cost Of Days Not Accommodated			\$6,580	\$15,759

# Technical Risks Services Director

## Monthly Executive Report



March 6, 2024

### Summary

February was devoted to the Wizer/D2 kickoffs for 2024. By now everyone should have at least logged into their Wizer training account. As of this report 27% are still in training mode and 3% have never logged in. Please advise your staff that Hygiene training is mandatory for deductible savings and BASIC Cyberframework compliance.

Vulnerability probing and penetration testing continues. There are a few towns with critical vulnerabilities. These have been reported to the POC for each. Please address these open items as soon as possible.

BASIC Cyberframework forms were re-distributed to all Fund Commissioners and then again to their respective IT POC. I am pleased to report that as of this report that across all JIF's that we handle we have a 40% approved rate for BASIC with ACM leading the way with 49% approved submissions. Perhaps some InterJIF competition will spur us to get to 100% well before the 6/30/24 deadline. And there is a good reason for moving this along. The Cyberframework V 2.0 has just been released. Most likely this will be adopted quickly so get your BASIC forms in to be grandfathered.

Remember BASIC is the lowest level of compliance required for \$75,000 of deductible relief. If you need help going over this form with your IT support, I am available any time for a consult. This month I had an opportunity to meet with the Salem County Association of Local Government where I met with the Salem County TRICOJif members. It was a great opportunity to go over BASIC with the entire group! If anyone knows of any such organizations elsewhere supporting JIF members, I work for food.

This month's bulletin addresses O365 policies that can be enacted to thwart threat actors from infiltrating your email network. Remember over 80% of all breaches start with a compromised email account. I encourage you to go over the list with your IT support. Many of the measures are FREE, some may not apply to your organization. All create another layer of discouragement for those who would seek to attack your town.

Stay Cybersafe,

Jerry Caruso

Technical Risks Services Director





## Securing Office 365 (O365)

Securing Office 365 (O365) email accounts against hacking involves implementing multiple layers of security measures. Here are some ways to lock down O365 email accounts effectively:

1. **Enable Multi-Factor Authentication (MFA):** This adds an extra layer of security by requiring users to verify their identity using a second factor, such as a phone or token, in addition to their password.
2. **Use Strong Password Policies:** Implement strong password policies requiring complex passwords that are changed regularly to prevent brute force attacks.
3. **Anti-Phishing Policies:** Set up anti-phishing policies in the Office 365 Security & Compliance Center to detect attempts to impersonate your users and custom domains.
4. **Enable Advanced Threat Protection (ATP):** ATP safeguards your organization against malicious threats posed by email messages, links, and collaboration tools.
5. **Audit and Review Permissions Regularly:** Regularly review and audit permissions for your Office 365 accounts to ensure that only necessary permissions are granted.
6. **Train Users on Security Awareness:** Educate users on the importance of security, how to recognize phishing attempts, and safe email practices.
7. **Implement Conditional Access Policies:** These policies allow you to define conditions under which users can access Office 365 services, such as requiring MFA when logging in from unrecognized devices.
8. **Use Secure Email Gateways:** Deploy secure email gateways that can filter spam and malicious content before it reaches your users' inboxes.
9. **Enable Alert Policies:** Configure alert policies in Office 365 to get notified about suspicious activities, such as multiple failed login attempts or unusual volume of emails sent.
10. **Secure Mail Flow Rules:** Create mail flow rules (also known as transport rules) to block or flag emails with suspicious content, such as attachments with executable files or emails from domains that mimic your own.
11. **Disable Legacy Authentication:** Legacy authentication protocols like IMAP, SMTP, and POP3 do not support modern security features such as MFA. Disabling them helps protect against credential stuffing and brute-force attacks.
12. **Implement Email Encryption:** Use Office 365 Message Encryption (OME) to encrypt sensitive emails. This ensures that only intended recipients can read the content, even if the email is intercepted during transit.
13. **Regularly Update and Patch:** Ensure that all Office 365 and related software are kept up to date with the latest patches and updates to protect against known vulnerabilities.
14. **Utilize Secure Score in Office 365:** Microsoft's Secure Score evaluates your organization's security posture within Office 365 and provides recommendations for improvement. Regularly reviewing and acting on these recommendations can enhance your security.
15. **Implement Data Loss Prevention (DLP) Policies:** DLP policies help prevent sensitive information, such as credit card numbers, social security numbers, or confidential company information, from being accidentally or intentionally shared outside the organization.

## And two of my favorite free and easy changes

### 16. Disable Outlook Web Access (OWA):

- **Reduced Attack Surface:** Disabling OWA reduces the number of entry points available to attackers, making it more difficult for them to gain unauthorized access to your email accounts. Since OWA is accessible from any web browser, it can be a tempting target for attackers looking to exploit user credentials through phishing or other means.

### 17. Implement Geolocation Restrictions (Geo-blocking):

- **Enhanced Security Posture:** By restricting access to Office 365 services, including email, based on geographic location, organizations can prevent unauthorized access attempts from high-risk regions or countries that are not relevant to their business operations. This is particularly useful for mitigating risks associated with attempts from known malicious IP addresses or regions frequently associated with cyber threats.

March 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 February 29, 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 \$ 34,492.07. This generated an average annual yield of 2.45%. However, after including an unrealized net loss of \$ 40,975.30 in the asset portfolio, the yield is adjusted to -2.91% for this period. The total overview of the asset portfolio for the fund shows a current market value of \$13,499,549.14.

#### RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 8,340.77 w/YTD Total \$ 54,956.68  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$ 0.00  
Premium Assessment Payments \$1,604,679.00

#### 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 \$ 284,674.32. The claims detail shows 250 claim payments issued.

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

Interest Allocated for the Period, after adding the E-JIF Dividend of \$28,846.00, is \$ 674.78 for a total Member Balance of \$331,177.63 with individual balances shown in the attached report.

#### CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 16,608,828.75 to a closing balance of \$ 17,171,827.09 showing an increase in the fund of \$ 526,998.34. 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 - March 2024**

	<b>Payee</b>	<b>FY2024</b>	<b>FY2023</b>	<b>FY2022</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	The Actuarial Advantage	<b>894.00</b>			Prof Services/Actuary	February 2024 Fees
2	Risk Program Administrators LLC	<b>33,330.00</b>			Prof Services/Administration	March 2024 Fee
3	Risk Program Administrators LLC	<b>216.69</b>			Misc/Postage/Copies/Faxes	Feb 2024 - Postage, copies, fax expense
4	Risk Program Administrators LLC	<b>412.64</b>			Safety Incentive Program	SC/CC/WC gifts for breakfast; split
5	Risk Program Administrators LLC	<b>81.02</b>			Misc/Meeting Expense/Dinner Mtg	Meeting bags
6	The DeWeese Law Firm, P.C.	<b>6,541.00</b>			Prof Services/Attorney	March 2024 Fees
7	Qual-Lynx	<b>20,588.00</b>			Prof Services/Claims Admin.	March 2024 Fees
8	Joyce Media	<b>473.33</b>			Misc/JIF Website	March 2024 Fees plus annual wordpress (split and prorated)
9	Christopher J. Winter Sr.	<b>1,833.00</b>			Training/Police Risk Services	Law Enforcement Consultant-March 2024 Fees
10	Kris Kristie	<b>390.00</b>			Misc/Recording Secretary	March 2024 Fees
11	J. A. Montgomery Consulting	<b>12,550.00</b>			Prof Services/Safety Director	March 2024 Fees
12	Wintsec Consulting LLC	<b>3,400.00</b>			Prof Services/Technology Risk Serv Dir	March 2024 Fees
13	Tom Tontarski	<b>1,027.00</b>			Prof Services/Treasurer	March 2024 Fees
14	Tom Tontarski	<b>30.45</b>			Misc/Postage/Copies/Faxes	Virtual meeting Feb-cks sent
15	Conner Strong & Buckelew	<b>739.00</b>			Prof Services/Underwriting Mgr	March 2024 Fees
16	Debby Schiffer	<b>2,662.00</b>			Wellness Program	March 2024 Fees
17	AAA Rush Signs 2	<b>1,755.00</b>			Safety Incentive Program	SC/CC/WC blankets; split
18	Iron Mountain	<b>84.31</b>			Misc/Record Retention Service	Inv#JGTD615; Storage 3/1-31/24; Service 1/24-2/20/24
19	ODP Business Solutions LLC	<b>72.45</b>			Safety Incentive Program	Bags for blankets/Safety Breakfast #356082435
20	PRIMA	<b>695.00</b>			Misc/AGRIP/PRIMA	Conference Reg-June 2024 Dhornickel
21	Bass River Township		<b>995.00</b>		Optional Safety Budget	Mulch; approved by SC
22	Bass River Township			<b>2,350.00</b>	Safety Incentive Program	Late submission Approved by SC
23	Conner Strong & Buckelew	<b>2,298.00</b>			Risk Management Consultants	Bass River RMC fee-1st installment
	<b>Subtotals</b>	<b>90,072.89</b>	<b>995.00</b>	<b>2,350.00</b>		

**JIF Bill List Total****\$93,417.89**