

## **AGENDA PACKET**



**Tuesday, November 26, 2019 at 3:30 PM**

**Hainesport Municipal Building  
1 Hainesport Centre  
Hainesport, NJ**

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

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**Hainesport Municipal Building**  
**Hainesport, NJ**  
**Tuesday, November 26, 2019 – 3:30 PM**

**AGENDA**

- I. Meeting called to order by Chairman
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
  - A. Notice of this meeting was given by:
    1. Sending sufficient notice herewith to the ***Burlington County Times***, Mount Holly, and ***Courier Post***, Cherry Hill NJ;
    2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
    3. Posting notice on the public bulletin boards of all member municipalities of the BURLCO JIF.
- IV. Roll Call
  - A. Fund Commissioners
  - B. Fund Professionals
  - C. Risk Management Consultants
  - D. Move up Chair/Secretary (*if necessary*)
- V. Allow that this monthly meeting be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissioners – **Motion – All in Favor**
- VI. Approval of Minutes
  - A. Adoption of the **October 15, 2019** Meeting Minutes.....Pages 1-12
  - B. Adoption of the **October 15, 2019** Closed Session Minutes.....Handout

Motion to Adopt the above meeting minutes – **Motion – All in Favor**

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VII. Executive Director’s Report..... Pages 13- 39
  - A. Lost Time Accident Frequency.....Pages 17-18
  - B. Certificates of Insurance.....Pages 19-20
  - C. Financial Fast Track Report.....Page 21
  - D. Regulatory Filing Checklists.....Pages 22-23
  - E. 2018 Safety Incentive Program Awards.....Page 24
  - F. 2019 Optional Safety Budget.....Page 25
  - G. 2019 Wellness Incentive.....Page 26
  - H. EPL/Cyber Risk Management Budget.....Page 27
  - I. EPL Compliance Status .....Page 28
  - J. MEL Cyber Risk Management Plan Compliance Status.....Page 29
  - K. Statutory Bond Status.....Page 30
  - L. Skateboard Park Approval Status.....Page 31
  - M. Capehart & Scatchard Updates.....Pages 32-37
  - N. Employee Cyber Hygiene Training – MediaPro
  - O. Elected Officials Seminar - Invite/RSVP.....Pages 38-39
  - P. Certificate of Insurance Guidelines
  - Q. 2020 RMC Resolutions & Agreements

	R.	Land Use Training	
	S.	Dividend Notices	
	T.	Inclement Weather Policy	
	U.	Website	
	V.	New Member Activity	
VIII.		Solicitor's Report	
	A.	Closed Cases.....	Handout
	B.	MEL Helpline and Contact List.....	Pages 40-41
IX.		Safety Director's Report	
	A.	Activity Report .....	Pages 42-45
	B.	Police One Training.....	Update
	C.	MSI Bulletin: CDL Clearinghouse.....	Page 46
	D.	MSI Bulletin: Leaf Collection.....	Pages 47-48
	E.	LEO Bulletin: Police Vehicles.....	Pages 49-51
X.		Claims Administrator's Report	
	A.	Lessons Learned from Losses .....	Page 52
XI.		Wellness Director Report	
	A.	Monthly Activity Report.....	Page 53
	B.	Corner Connection .....	Pages 54-59
	C.	Exercise.....	Page 60
XII.		Managed Health Care Report	
	A.	Summary Report .....	Page 61
	B.	Average Number of Days to Report a Claim.....	Page 62
	C.	Transitional Duty Report.....	Pages 63-64
	D.	PPO Savings & Penetration Report.....	Pages 65-66
	E.	Paid Provider by Specialty.....	Page 67
	F.	Top 5 Provider by Specialty.....	Page 68
	G.	Nurse Case Management Report.....	Page 69
XIII.		Technology Risk Services	
	A.	Report.....	Pages 70-75
	B.	Pivot Point Newsletters.....	Page 76
XIV.		Treasurer's Report as of October 31, 2019 .....	Pages 77-113
	A.	Investment Report	
	B.	Loss Run Payment Registers	
	C.	Fund Status	
	D.	Disbursements	
	E.	November Bill List.....	Pages 114-115
		Motion to approve the Payment Register & Bill Lists– <b>Motion – Roll Call</b>	
XV.		Committee Reports	
	A.	Strategic Planning Committee Meeting – October 15, 2019.....	Pages 116 -121
	B.	Finance Committee Meeting Minutes – November 1, 2019.....	Pages 122-138
		1. 2020 Budget Message.....	Pages 139-144

2. 2020 Budget Introduction – **Motion to Introduce – Roll Call**.....Page 145
3. 2020 Assessment Allocation Strategy - **Motion to Introduce – Roll Call**.....Pages 146-161
4. 2020 Assessment Certification - **Motion to Introduce – Roll Call**.....Page 162
5. Resolution 2019 - \_\_\_\_\_ Authorizing a Refund of \$150,000 from Closed Year Accounts 2007-2014 Surplus – **Motion- Roll Call**.....Pages 163-164
6. Resolution 2019 - \_\_\_\_\_ Authorizing a Transfer from the 2015 Fund Year to the MEL Residual Claims Fund – **Motion – Roll Call**.....Page 165
7. Resolution 2019-\_\_\_\_\_ Authorizing a Transfer from the 2019 Deductible Account To the 2019 Property Account – **Motion – Roll Call**.....Page 166
- C. Nominating Committee Meeting Minutes – November 7, 2019.....Pages 167-169
  1. 2020 Nomination Slate Draft.....Page 170
- D. New Member Review Committee Meeting – November 26, 2019.....Verbal

XVI. MEL/RCF/E-JIF Reports

- A. Resolution 2019-\_\_\_\_\_ Appointing the MEL/RCF/EJIF Representatives for 2020 – **Motion -Roll Call**.....Pages 171-172
- B. 2020 Renewal Update: Ed Cooney.....Verbal
- C. MEL Cyber Task Force Update.....Pages 173-174

XVII. Miscellaneous Business

<p style="text-align: center;"><b>The next meeting will be held on Tuesday, December 17, 2019 at 3:30 PM at Ramblewood Country Club, Mt. Laurel, NJ</b></p>
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XVIII. 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**

XIX. Closed Session – Resolution 2019- \_\_\_\_\_ Authorizing a Closed Session of the Burlington County Municipal Joint Insurance Fund to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations – **Motion -Roll Call**

- A. Professionals' Reports
  1. Claims Administrator's Report
    - a. Review of PARs over \$10,000
  2. Executive Director's Report
  3. Safety Director's Report
  4. Solicitor's Report
- B. Reopen Public Portion of Meeting – **Motion – All in Favor**

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

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

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



**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
HAINESPORT TOWNSHIP MUNICIPAL BUILDING  
1 HAINESPORT CENTRE, RTE 537  
HAINESPORT, NEW JERSEY  
October 15, 2019**

***OPEN SESSION MINUTES***

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The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at the Hainesport Township Municipal Building, Hainesport, New Jersey, on Tuesday, October 15, 2019 at 3:30 PM, prevailing time. Chair Jack, **Riverside**, presiding. The meeting was called to order at 3:30 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***

Amanda Somes, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Jeffrey Elsasser, *Alternate*., **Bordentown Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
Jeffrey Hatcher, **Delran Twp.**  
Richard Brook, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Brandon Umba, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp**  
Mary Picariello, **North Hanover Twp.**  
Scott Pearlman, *Alternate*, **Palmyra Borough**...arrived after roll call  
Daniel Hornickel, **Pemberton Township**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong**  
Doug Cramer, **Tabernacle Twp.**  
Steve Ent, **Westampton Twp.**

Absent Fund Commissioners were:

Grace Archer, **Bordentown City**  
Mike Templeton, **Delanco Twp.**  
Tom Pullion, **Edgewater Park Twp**  
Patrice Hansell, **Fieldsboro Borough**  
Donna Mull, **Pemberton Borough**  
Kathy Hoffman, **Southampton Twp.**  
J. Paul Keller, **Springfield Twp.**  
Maryalice Brown, **Woodland Twp**  
James Ingling, **Wrightstown Borough**

Those also in attendance were:

Paul Forlenza, MGA, Executive Director, *RPA – A Division of Gallagher*  
Paul Miola, CPCU, ARM, Deputy Executive Director, *RPA – A Division of Gallagher*  
David S. DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*  
Tom Tontarski, Treasurer  
John Saville, Safety Director, *J.A. Montgomery Risk Control*  
Chris Roselli, Claims Administrator, *Qual-Lynx*  
Karen Beatty, *QualCare*  
Debby Schiffer, *Wellness Director*  
Lou Romero, Technology Risk Services Director, *Secure Data Consulting Services*

Also present were the following Risk Management Consultant agencies:

Conner Strong & Buckelew  
EJA/Capacity Insurance  
Insurance Agency Mgmt.

Absent Risk Management Consultant agencies:

CBIZ Benefits & Insurance Services  
Hardenberg Insurance Group

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

### **CONDUCT OF MONTHLY MEETING**

Motion by Mr. Cramer, seconded by Mr. Wolbert to allow that this monthly meeting be conducted by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all the Fund Commissioners. All in favor. Motion carried.

### **APPROVAL OF THE OPEN & CLOSED SESSION MINUTES**

Chair Jack presented the meeting minutes of the September 17, 2019 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. McMahon seconded by Mr. Mascia, to approve the Open & Closed session meeting minutes of the September 17, 2019 meeting as presented.

The Closed Session minutes of the September 17, 2019 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

Closed Session Meeting Minutes from the September 17, 2019 meeting were collected at this time.

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

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

He noted the 2019 Dividend Notices had been emailed out earlier today, and stated that December 3<sup>rd</sup> was the deadline to respond in regards to how you would like to receive your Dividend: Credit, Check, Deposited into your Contingency Fund, or any combination thereof.

***Certificates of Insurance*** – Mr. Forlenza referenced this report in the agenda packet and asked everyone to please review it for accuracy and that the limits and named additional insured are correct.

***2018 Safety Incentive Program Awards*** – Mr. Forlenza noted a report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2018 Safety Incentive Program allowance, please contact his office. He reminded the members that the deadline to claim or encumber these funds is November 30, 2019. All encumbered funds have to be claimed by February 1, 2020.

***2019 Optional Safety Budget*** - Mr. Forlenza stated that a report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2019 Optional Safety Budget allowance, please contact his office. Please note that the deadline to claim or encumber these funds is November 30, 2019. All encumbered funds have to be claimed by February 1, 2020.

***2019 Wellness Incentive Program Allowance*** – Mr. Forlenza stated a report detailing the available balances for each member is attached for the members review. If you have any questions on how to collect your 2019 Wellness Incentive allowance, please contact his office. Please note that the deadline to claim or encumber these funds is November 30, 2019. All encumbered funds have to be claimed by February 1, 2020.

***EPL/Cyber Allowance*** - Mr. Forlenza noted that the JIF has budgeted \$500 for each member to help offset employment practice and/or cyber security related expenses and asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 30, 2019 and if you encumbered these funds, they must be claimed by February 1, 2020.

***MEL Cyber Risk Management Plan Compliance Status*** – Mr. Forlenza noted Mr. Romero will discuss more on this in his report. If you believe the report to be inaccurate regarding your town, please contact Ed Cooney, Fund Underwriter at 973-659-6424.

***Statutory Bond Status***– Mr. Forlenza referenced a report in the agenda of 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, and remember the coverage is for the individual, not the position. He noted should you have anyone retiring at the end of the year, please begin applying for coverage for the new bond. Any questions on the status of an application or a listed bond should be directed to Cate Kiernan at PERMA.

***Elected Officials Seminar Save the Dates*** – Mr. Forlenza stated again this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2020 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2020. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2020 MEL Assessment. A *Save the Date* was emailed out to all Clerks, Fund Commissioners, and RMC's on or about September 10, 2019. Invitations/RSVP's for the sessions will be e-mailed to all Municipal Clerks and Fund Commissioners in early November. The trainings have been scheduled on the following dates:

December 5, 2019 - O'Connor's American Bar & Grille, Eastampton  
January 29, 2020 - Merighi's Savoy Inn, Vineland  
February 6, 2020 - Auletto Caterers, West Deptford  
March 24, 2020 - Merighi's Savoy Inn, Vineland

Mr. Forlenza noted the MEL is discussing NOT holding an online course for this seminar this year; however, the League of Municipalities will sponsor this seminar in November. Please check the MEL website for information on date and time.

**3<sup>rd</sup> Qtr. Attendance** – Mr. Forlenza referenced the Attendance Report included in the agenda packet and asked everyone to review for accuracy. The attendance is taken directly from the Meeting Minutes. He reminded everyone that bonus Safety Incentive monies are available should your town meet the attendance criteria for the year. He stated if you notice any discrepancy to please contact his office.

**Land Use Training** – Mr. Forlenza noted at everyone seat there was an envelope containing copies of the Land Use Training Booklet, a cover memo to the Clerk and the Land Use Board Secretary, along with a Certification to be filled out by the Land Use Attorney once training is complete. If you have any questions, please reach out to his office.

**New Member Activity** – Mr. Forlenza noted that he met with New Hanover representatives for a JIF concept presentation on July 9, 2019, and they are in the course of processing their application for membership effective January 1, 2020. He noted he anticipates holding a New Member Review Committee Meeting in November.

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

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

**Closed Cases** – Mr. DeWeese reported that there were no (0) closed case(s) since the last meeting.

**MEL Helpline & Contact List** – Mr. DeWeese reminded the Committee about the MEL EPL Helpline and asked the members to please to review the list of authorized contacts for the *MEL Employment Practices Helpline*. He reminded the members they can appoint up to **two (2)** municipal representatives who will be permitted to contact the *Helpline* attorneys with their inquiries. The appointment of the municipal representatives must be made by Resolution of the Governing Body. These authorized contacts are the only representatives permitted to access this service.

He noted that he still receives call, he feels the outcomes are very good, and if you have any concerns or questions at all, please reach out to either himself or one of the other 2 attorneys.

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

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

Mr. Saville stated that the Safety Director's Report is self-explanatory and is included in the agenda. He highlighted the following items:

**MEL Video Library** – He noted no one utilized the Library in September and asked that it please be utilized. If a copy of the video library titles is needed, you can find it at the MEL or JIF website. He also pointed out there is a new email address: [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com), and phone number: 856-552-4900.

**Safety Director's Bulletins** – He noted bulletins and notices sent out in October included:

- *National Preparedness Month*
- *Fire Prevention Week*
- *Firearms Safety*

**MSI Class Listing** – Mr. Saville referenced the list of MSI Classes that are available in October, November and December are included in the agenda packet. He noted that a current list of MSI Training Administrators needs to be kept up to date, so if there are any changes in regards to the Training Administrator, please advise [afelip@jamontgomery.com](mailto:afelip@jamontgomery.com).

Mr. Saville reported in regards to Police Once Training, there are 14 members actively taking courses with 722 courses taken since October 11.

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

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

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

Mr. Roselli presented the *Lessons Learned from Losses* for October which discussed Safe Lifting. He noted he reports on this annually. He reviewed the SMART lifting technique:

- Size up the load.
- Move the load closer
- Always bend your knees
- Raise the load with your legs
- Turn your feet in the direction you want to move.

Mr. Roselli then discussed examples where if the SMART lifting technique had been used, it may have prevented a significant injury.

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

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

Ms. Schiffer noted that her report is detailed in the agenda packet. She reminded the Committee that she welcomes the opportunity to assist in organizing, researching, or presenting any wellness topic that may help get/keep your staff interested in Health and Wellness. She then highlighted the following:

- **7 members held presentations:**
  - Bordentown City** – “10 Keys to a Healthy Life” – September
  - Chesterfield** – Stress Management workshop - October
  - Delran** – Smoothie demo and healthy breakfast by ShopRite Hainesport and Burlington Twp. Dietitians - September
  - Florence** – Diabetes and Your Body - October
  - Hainesport** – Move More Sit Less - October
  - Medford** – How Physical Health Impacts Resiliency (Police Officers during Roll Call – 1 of 3) - October
  - Southampton** – Healthy lunch ideas by ShopRite Medford Dietitian - September
- **2 members started Challenges:**
  - Edgewater Park** – Water challenge
  - Florence** – water challenge; Year-long weight challenge (maintain or loss)
- **Pemberton Township** hosted an Employee Health Fair
- Several ideas for the fall months include: Healthy Tailgate snack ideas, Gratitude Board and Wall, and Police officers promoted healthy lifestyle by offering a free community workout at the Middle school.
- Wellness Connection Newsletter – Ms. Schiffer noted her newsletter focused on the scary topic of Sugar
- Exercise of the Month: Included in the agenda was a Halloween themed workout.

- Wellness Incentive Allowances must be claimed/encumbered by November 30, 2019, and collected by February 1, 2020, so if you haven't planned any wellness activities for the end of this year, be sure to contact her for a meeting.

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

### **MANAGED HEALTH CARE REPORT**

Ms. Beatty reviewed the Managed Care Report for September 2019.

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

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

	<b>September</b>	<b>YTD</b>
<i>Lost Time</i>	0	16
<i>Medical Only</i>	17	107
<i>Report Only</i>	6	50
<i>Total Intakes</i>	23	173
<i>Report Only % of Total</i>	26.1%	28.9%
<i>Medical Only/Lost Time Ratio</i>	100	87:13
<i>Average Days to Report</i>	.2	2.9

#### **Transitional Duty Report**

Ms. Beatty presented the Transitional Duty Report:

<b>Transitional Duty Summary Report</b>	<b>YTD</b>
<i>Transitional Duty Days Available</i>	2,058
<i>Transitional Duty Days Worked</i>	1,182
<i>% of Transitional Duty Days Worked</i>	57.4%
<i>Transitional Duty Days Not Accommodated</i>	876
<i>% of Transitional Duty Days Not Accommodated</i>	42.6%

Ms. Beatty noted included was a separate Transitional Duty Summary Report by Occupation.

#### **PPO Penetration Report:**

Ms. Beatty presented the PPO Penetration Report:

<b>PPO Penetration Rate</b>	<b>September</b>
<i>Bill Count</i>	102
<i>Original Provider Charges</i>	\$89,771
<i>Re-priced Bill Amount</i>	\$49,637
<i>Savings</i>	\$40,134
<i>% of Savings</i>	44.7%
<i>Participating Provider Penetration Rate - Bill Count</i>	98.0%
<i>Participating Provider Penetration Rate - Provider Charges</i>	99.0%

<i>EPO Provider Penetration Rate - Bill Count</i>	<i>96.6%</i>
<i>EPO Provider Penetration Rate – Provider</i>	<i>98.7%</i>

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

### ***TECHNOLOGY RISK SERVICES REPORT***

Mr. Romero reported that during September: 577 phishing emails were sent to members, with only 8 being clicked. This is 1.4% of the emails which is well below average. He stated he can run individual member reports, so if you would like to see who clicked on what and when, please see him for your detailed report.

Mr. Romero noted he will continue to send out phishing emails, but in a more sophisticated fashion, as the BURLCO JIF is doing really well, it's time to make the emails a little more difficult to detect. He noted this will be a continuing process, as these types of email scams are always changing.

Mr. Romero stated that in regards to the Media Pro Cyber Training twenty-two (22) municipalities are 100% compliant; four (4) are 80-99% compliant; one (1) is 70-79% compliant. He noted his goal is to have every member compliant by November 15<sup>th</sup>, so if you are currently not compliant, you will be hearing from him.

Mr. Romero reported members will be receiving a Scanning report and to please share it with your IT personnel.

Lastly, Mr. Romero referenced the Tech Watch Newsletter which was included in the agenda, and noted he will be sending this out monthly, and will have it posted on the JIF website.

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

### ***TREASURER'S REPORT***

Mr. Tontarski presented an overview of the combined Treasurer's Report for the month of **September, 2019**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski reports are valued as of September 30, 2019.

#### ***Investment Interest***

Interest received or accrued for the reporting period totaled \$27,166.23. This generated an average annual yield of 1.66%. However, after including an unrealized net gain of \$2,522.43 in the asset portfolio, the yield is adjusted to 1.81% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$4,879.83 as it relates to current market value of \$16,063,610.99 vs. the amount we have invested. The current market value; however, when considering the total accrued income at month end is \$16,148,037.63.

The Fund's asset portfolio with Wilmington/Trust consists of 2 obligations with maturities greater than one year and 7 obligations with maturities less than one year.

### **Receipt Activity for the Period**

	Monthly	YTD
Subrogation Receipts	\$6,640.39	\$126,505.77
Overpayment Reimbursements	\$209.80	
Salvage Receipts	\$400.00	
FY 2019 Premium Assessments <b>7</b>		\$101,550.00

New Member Review Application	\$600.00	
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#### **A.E.L.C.F. Participant Balances at Period End**

Delran Township	\$30,677.00
Chesterfield Township	\$1,095.00
Bordentown City	\$53,469.00
Bordentown Township	\$28,176.00
Westampton	\$10,250.00
EJIF Dividend	\$40,082.00

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

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$19,781,846.04 to a closing balance of \$19,579,044.38 showing a decrease in the fund of \$202,801.66.

#### ***Loss Run Payment Register – September 2019***

Mr. Tontarski stated that his 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 in the amount of \$236,486.70. The claim detail shows 248 claim payments issued.

#### ***Bill List – October 2019***

For the Executive Committee's consideration, Mr. Tontarski presented the October 2019 Bill List in the amount of \$82,425.84 which was included in the agenda packet.

Chair Jack entertained a motion to approve the September 2019 Loss Run Payment Register and approve the October 2019 Bill List in the amount of \$82,425.84 as presented

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

Motion by Mr. Cramer, seconded by Mr. McMahon, to approve the *September 2019 Loss Run Payment Register and approve the October 2019 Bill List in the amount of \$82,425.84* as presented.

**ROLL CALL    Yeas**

Amanda Somes, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Jeffrey Elsasser, *Alternate*, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
Jeffrey Hatcher, **Delran Twp.**  
Richard Brook, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Brandon Umba, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp**  
Mary Picariello, **North Hanover Twp.**  
Scott Pearlman, *Alternate*, **Palmyra Borough**  
Daniel Hornickel, **Pemberton Township**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong**  
Doug Cramer, **Tabernacle Twp.**  
Steve Ent, **Westampton Twp.**



*Nays:* None

Motion carried by unanimous vote.

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

## ***COMMITTEE REPORTS***

### ***Safety Committee Meeting Minutes – September 17, 2019***

Mr. Cramer stated that the Committee met on September 17, 2019 and a verbal report was given at that time. He also noted a copy of the meeting minutes was included in the agenda packet and were self-explanatory.

### ***Finance Committee Meeting Minutes – October 11, 2019***

Mr. Hatcher stated that the Committee met on October 11, 2019 and a copy of the meeting minutes were a handout at today's meeting and highlighted the following items:

He stated the committee reviewed the 2020 Draft Budget, the MEL Financial Fast Track, valued as of June 30, 2019, and the MEL 2020 Draft Budget, that originally was a 2% increase, but is now just a .4% budget increase. Mr. Hatcher noted the MEL Cyber Policy increase is 25% on the primary layer, which we expected was coming, thus the importance of having everyone come into compliance with the MEL Cyber Risk Management Program.

He noted the EJIF Financial Fast Track as of June 30, 2019 was reviewed and depicts a surplus of \$21,940,457. He also stated the EJIF is releasing dividends from the 2007 & 2008 Fund Years in the amount of \$42,957, and will be divided up amongst the members AELCF accounts. Mr. Hatcher then referenced a Resolution for consideration that was attached to the Finance Meeting Minutes handout authorizing this action.

Mr. Hatcher asked if there were any questions. There were no questions entertained.

Chair Jack entertained a motion to approve *Resolution 2019-38* Authorizing the Executive Director's office to transfer the Dividends received from the EJIF into the member AELCF accounts.

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

Motion by Mr. McMahon, seconded by Mr. Mascia, to approve *Resolution 2019-38* as presented.

**ROLL CALL**    *Yeas*    Amanda Somes, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Jeffrey Elsasser, *Alternate*, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
Jeffrey Hatcher, **Delran Twp.**  
Richard Brook, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Brandon Umba, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp**  
Mary Picariello, **North Hanover Twp.**  
Scott Pearlman, *Alternate*, **Palmyra Borough**  
Daniel Hornickel, **Pemberton Township**

Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong**  
Doug Cramer, **Tabernacle Twp.**  
Steve Ent, **Westampton Twp.**

*Nays:* None

Motion carried by unanimous vote.

***Strategic Planning Committee Meeting – October 15, 2019***

Ms. Burger stated that the Committee met earlier today and the more detailed minutes will be in the November agenda. She then highlighted the following:

Ms. Burger stated that all of the Renewal Presentation visits have been completed and all members up for renewal have sent in their renewal paperwork. She stated the Committee discussed New Hanover and noted their application is currently under review. The December 17<sup>th</sup> meeting is currently scheduled for Ramblewood Country Club, however Bradford Estates is going to be looked at as well, and then explained the Executive Directors office is actively reaching out to the suggested venue in regards to hosting the December Executive Committee Meeting and Reception. Ms. Burger asked for a motion to authorize moving the location of the December Executive Committee meeting, once a venue is secured.

Ms. Burger lastly noted the committee discussed Cyber training, Elected officials Training, Attendance, Annual Reports and Artimis Record Retention.

Ms. Burger asked in there were any questions. No questions were entertained.

Chair Jack entertained a motion to authorize the Executive Director's office to readvertise the location of the December Executive Committee Meeting once a venue is secured. Motion by Mr. Wolbert, seconded by Mr. McMahon. All in favor. Motion carried.

***MEL/RCF/EJIF***

Chair Jack stated there was nothing to report as the meetings were held on October 11, and the reports would be included in next months agenda.

***MISCELLANEOUS BUSINESS***

***Next Meeting***

Chair Jack noted that the next meeting of the BURLCO JIF will take place on **Tuesday, November 26, 2019 at 3:30 PM** at the Hainesport Municipal Building, Hainesport, NJ.

***PUBLIC COMMENT***

Motion by Mr. McMahon, seconded by Mr. Cramer, to open the meeting to the public. All in favor. Motion carried.

Chair Jack opened the meeting to the public for comment.

Hearing no comments, Chair Jack entertained a motion to close the public portion of the meeting.

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

***EXECUTIVE SESSION MEETING – Resolution #2019-39***

Chair Jack entertained a motion to go into a closed session to discuss matters affecting the protection and safety of the public and to discuss pending or anticipated litigation and/or contract negotiations.

Motion by Mr. Cramer, seconded by Mr. Wolbert, to Adopt ***Resolution #2019-39***. All in favor. Motion carried.

A Closed Session of the BURLCO JIF was held and the meeting was then reopened to the public.

***REOPEN PUBLIC PORTION OF THE MEETING***

Chair Jack entertained a motion to reopen the public portion of the meeting.

Motion by Mr. McMahon seconded by Mr. Wolbert, to reopen the public portion of the meeting. All in favor. Motion carried.

***APPROVAL OF CLAIMS PAYMENTS***

Chair Jack asked for a motion for *Approval of Claims Payment* on the following claims as presented in Closed Session.

<b><i>Property</i></b>
<i>2019173721</i>
<i>2020182619</i>
<i>2019161299</i>

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

Motion by Mr. McMahon, seconded by Mr. Cramer, to approve the following claims as discussed in *Closed Session*.

<b>ROLL CALL</b>	<b><i>Yeas</i></b>	Amanda Somes, <b>Bass River Twp.</b> Rich Wolbert, <b>Beverly City</b> Jeffrey Elsasser, <i>Alternate</i> , <b>Bordentown Twp.</b> Glenn McMahon, <b>Chesterfield Twp.</b> Jeffrey Hatcher, <b>Delran Twp.</b> Richard Brook, <b>Florence Twp.</b> Paula Kosko, <b>Hainesport Twp.</b> Brandon Umba, <b>Lumberton Twp.</b> Mike Fitzpatrick, <b>Mansfield Twp.</b> Kathy Burger, <b>Medford Twp.</b> Jerry Mascia, <b>Mt. Laurel Twp</b> Mary Picariello, <b>North Hanover Twp.</b> Scott Pearlman, <i>Alternate</i> , <b>Palmyra Borough</b> Daniel Hornickel, <b>Pemberton Township</b> Meghan Jack, <b>Riverside Twp.</b> David Matchett, <b>Shamong</b> Doug Cramer, <b>Tabernacle Twp.</b> Steve Ent, <b>Westampton Twp.</b>
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***Nays:*** None

Motion carried by unanimous vote.

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

There was one (1) abandonment of Subrogation claim(s) presented in Closed Session.

***#2019161299***

Motion by Mr. McMahon, seconded by Mr. Wolbert, to authorize to Abandon Subrogation as presented.

**ROLL CALL**    *Yeas*    Amanda Somes, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Jeffrey Elsasser, *Alternate*, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
Jeffrey Hatcher, **Delran Twp.**  
Richard Brook, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Brandon Umba, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp**  
Mary Picariello, **North Hanover Twp.**  
Scott Pearlman, *Alternate*, **Palmyra Borough**  
Daniel Hornickel, **Pemberton Township**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong**  
Doug Cramer, **Tabernacle Twp.**  
Steve Ent, **Westampton Twp.**

*Nays:*            None

Motion carried by unanimous vote.

***MOTION TO ADJOURN***

Chair Jack entertained a motion to adjourn the October 15, 2019 meeting of the BURLCO JIF.

Motion by Mr. McMahon, seconded by Mr. Wolbert, to adjourn the October 15, 2019 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:07 PM.

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Kris Kristie,  
*Recording Secretary for*

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Glenn McMahon,  
*Fund Secretary*



To: Fund Commissioners  
From: Paul A. Forlenza, MGA, RMC, Executive Director  
Date: November 26, 2019  
Re: **Executive Director's Report**

.....

**A. Lost Time Accident Frequency Report – (pgs. 17-18)**

The September 2019 Lost Time Accident Frequency Summary and the Statewide Recap for September 2019 are attached for your review

**B. Certificates of Insurance (pgs. 19-20)**

A summary of the Certificates of Insurance issued during October 2019 are attached for your review.

**C. Financial Fast Track Report (pg. 21)**

The Financial Fast Track Report as of September 30, 2019 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of September 30, 2019 was **\$10,887,825.**

**D. Regulatory Filing Checklists (pgs. 22-23)**

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. 2018 Safety Incentive Program Awards (pg. 24)**

A letter from our office describing how to collect your 2018 Safety Incentive Awards money was emailed to all members on or about April 10, 2019. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2018 Safety Incentive Program allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2019. All encumbered funds have to be claimed by February 1, 2020.**

**F. 2019 Optional Safety Budget (pg. 25)**

A letter from our office describing how to collect your 2019 Optional Safety Budget allowance was e-mailed on or about February 15, 2019. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2019 Optional Safety Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2019. All encumbered funds have to be claimed by February 1, 2020.**

**G. 2019 Wellness Incentive Program Allowance (pg. 26)**

A letter from our office describing how to collect your 2019 Wellness Incentive money was emailed on or about February 15, 2019. Please note that the deadline to claim or encumber these funds is November 30, 2019. All encumbered funds have to be claimed by February 1, 2020.

**H. EPL/Cyber Risk Management Budget (pg. 27)**

The JIF has budgeted \$500 for each member to help offset employment practice and cyber security related expenses. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2019 EPL/Cyber Risk Management allowance, please contact our office. Please note that the deadline for claiming or encumbering these funds is November 30, 2019. All encumbered funds must be claimed by February 1, 2020.

**I. Employment Practices Liability Compliance – (pg. 28)**

A report regarding each member's compliance status with the MEL EPL/POL Risk Management Plan is included for your review. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding your town, please contact PERMA directly.

**J. MEL Cyber Risk Management Plan Compliance (pg. 29)**

A report regarding each member's compliance status with the MEL Cyber Risk Management Plan is included for your review. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding your town, please contact Ed Cooney, Fund Underwriter at 973-659-6424.

**K. Statutory Bond Status (pg. 30)**

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. Any questions on the status of an application or a listed bond should be directed to Cate Kiernan at PERMA. Cate can be reached at 201-518-7031.

**L. Skateboard Park Approval Status (pg. 31)**

The MEL has established a process, outlined in MEL Coverage Bulletin **2019-09**, which must be followed by all members who wish to construct a skateboard park and have the BURLCO JIF and MEL provide the facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.

**M. Capehart & Scatchard Updates (pgs. 32-37)**

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

**N. Employee Cyber Hygiene Training - MediaPRO**

To combat the rise in cybersecurity threats, the JIF has contracted with MediaPRO to deliver online technology risk training for Member Municipalities. MediaPRO specializes in cybersecurity and data privacy employee awareness programs. Every full time, part time, and seasonal municipal employee who utilizes a municipally owned computer will be assigned training. Training courses include password best practices, how to avoid malware, social media usage and many other important subjects. Members must provide the first name, last name, title, and email address of each employee that they want to have access to the training module. Once this information is received, the employees will receive an introduction on how to access and utilize the training program. Please contact Megan Matro in the Executive Directors Office if you have any questions.

**O. Elected Officials Seminars – Invite/RSVP (pgs. 38-39)**

Again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2020 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2020. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2020 MEL Assessment. Invitations/RSVP's for the sessions were emailed to all Municipal Clerks, Fund Commissioners, and RMC's on or about October 30, 2019. The trainings have been scheduled on the following dates:

December 5, 2019 - O'Connor's American Bar & Grille, Eastampton

January 29, 2020 - Merighi's Savoy Inn, Vineland

February 6, 2020 - Auletto Caterers, Deptford

March 24, 2020 - Merighi's Savoy Inn, Vineland

**P. Certificates of Insurance**

Recently our office sent an email to the Fund Commissioners, RMC's, and Municipal Clerks announcing that the recently revised Certificate of Insurance Guidelines have been posted to the JIF website under the "Coverage" tab. Please review these new guidelines and update your municipal facility agreements, RFP's, RFQ's, and contracts accordingly. Please do not hesitate to contact the Executive Director's office with any questions.

**Q. 2020 RMC Resolutions & Agreements**

On or about October 17, 2019, a memo and sample copies of the JIF RMC Resolution and Agreement for the 2020 Fund Year were e-mailed to all Risk Management Consultants. If an RMC represents more than one municipality, we request that the form be copied and one set executed for each municipality represented. Once our office receives this documentation, payment can be issued for the 2020 fees at the February 2020 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. Also, all RMC's are required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee. If you have any questions in this regard, please contact Tracy Forlenza at 856-446-9143.

**R. Land Use Training**

At the October 15<sup>th</sup> meeting a supply of Land Use Booklets were handed out to each Fund Commissioner to give to each member's Municipal Clerk. Included with the Booklets was a memorandum and certification. The Clerk was asked to provide these materials to the municipality's Land Use Board Secretary(s), who will work with the Land Use Board Attorney(s) to complete the training process. Land Use Board members that complete the training process will be eligible for enhanced coverage should they be personally named in a Land Use claim. If you have any questions regarding the training process, please contact the Executive Director's office.

**S. Certificate of Insurance Guidelines**

Recently our office sent an email to the Fund Commissioners, RMC's, and Municipal Clerks announcing that the recently revised Certificate of Insurance Guidelines have been posted to the JIF website under the "Coverage" tab. Please review these new guidelines and update your municipal facility agreements, RFP's, RFQ's, and contracts accordingly. Please do not hesitate to contact the Executive Director's office with any questions.

## **T. Dividend Notices**

On or about October 11, 2019, members eligible to receive a portion of the 2019 Surplus release should have received notification from the Executive Director's office asking that they indicate how they would like to receive their dividend. Options include receipt of a check, as a credit against the member's 2020 assessment, leaving the Funds with the JIF in the Aggregate Excess Loss Contingency Fund or any combination of the three options. Member are asked to respond to the Executive Director's office no later than December 3, 2019. Any questions can be directed to Tracy Forlenza.

## **T. Inclement Weather Policy**

Please note that the Fund has adopted an Inclement Weather Policy, a copy of which is available on the JIF website [www.acmjif.org](http://www.acmjif.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.acmjif.org](http://www.acmjif.org)). In addition, members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting.

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

On or about February 15, 2019 the new BURLCOJIF website was launched. Please take a moment to explore the new site, which contains a plethora of information in an easy to read format and navigate site. If you have any questions, comments, or feedback, please contact Megan Matro at 856-446-9141 or [Megan\\_Matro@riskprogramadministrators.com](mailto:Megan_Matro@riskprogramadministrators.com).

## **V. New Member Activity**

A New Member Review Committee meeting was held earlier today to review New Hanover's application to join the BURLCOJIF effective January 1, 2020



Burlington County Municipal JIF JOINT INSURANCE FUND									
2019 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS									
DATA VALUED AS OF September 30, 2019									
			# CLAIMS	Y.T.D.	2019	2018	2017		TOTAL
		**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME		RATE
MEMBER_ID	MEMBER	*	9/30/2019	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2019 - 2017
1	75 Beverly City		0	0	0.00	0.00	0.00	1 Beverly City	0.00
2	76 Delanco Township		0	0	0.00	2.15	2.84	2 Delanco Township	1.89
3	78 Edgewater Park Township		0	0	0.00	4.35	2.27	3 Edgewater Park Township	2.40
4	80 Hainesport Township		0	0	0.00	0.00	0.00	4 Hainesport Township	0.00
5	81 Lumberton Township		0	0	0.00	0.00	0.97	5 Lumberton Township	0.33
6	82 Mansfield Township		0	0	0.00	0.98	1.00	6 Mansfield Township	0.73
7	83 Medford Township		0	0	0.00	0.00	0.74	7 Medford Township	0.27
8	84 Riverside Township		0	0	0.00	5.00	0.00	8 Riverside Township	1.75
9	85 Shamong Township		0	0	0.00	0.00	0.00	9 Shamong Township	0.00
10	86 Tabernacle Township		0	0	0.00	1.27	0.00	10 Tabernacle Township	0.41
11	456 Springfield Township		0	0	0.00	0.00	0.00	11 Springfield Township	0.00
12	531 Chesterfield Township		0	0	0.00	0.00	0.00	12 Chesterfield Township	0.00
13	577 Bass River Township		0	0	0.00	0.00	0.00	13 Bass River Township	0.00
14	600 Bordertown Township		0	0	0.00	0.00	1.36	14 Bordertown Township	0.48
15	601 North Hanover Township		0	0	0.00	1.32	0.00	15 North Hanover Township	0.53
16	636 Wrightstown Borough		0	0	0.00	0.00	0.00	16 Wrightstown Borough	0.00
17	651 Woodland Township		0	0	0.00	0.00	0.00	17 Woodland Township	0.00
18	673 Fieldsboro Borough		0	0	0.00	0.00	0.00	18 Fieldsboro Borough	0.00
19	576 Mount Laurel Township		0	2	1.08	2.63	1.80	19 Mount Laurel Township	1.92
20	77 Delran Township		0	1	1.25	2.87	1.00	20 Delran Township	1.76
21	79 Florence Township		0	1	1.28	1.91	1.00	21 Florence Township	1.41
22	589 Bordertown City		0	1	1.38	0.00	1.65	22 Bordertown City	0.96
23	373 Southampton Township		0	1	1.57	2.55	1.15	23 Southampton Township	1.74
24	650 Palmyra Borough		0	1	1.61	2.67	2.78	24 Palmyra Borough	2.39
25	532 Westampton Township		0	2	2.02	2.00	0.00	25 Westampton Township	1.29
26	642 Pemberton Borough		0	1	3.10	0.00	0.00	26 Pemberton Borough	0.85
27	208 Pemberton Township		0	5	3.41	5.17	3.53	27 Pemberton Township	4.08
Totals:			0	15	0.92	1.69	1.19		1.30
Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)									
* Member does not participate in the FUND for Workers' Comp coverage									
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2018 Loss Time Accident									
Frequency as of			September 29, 2018		2.14				

<b>2019 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS</b>				
		<b>September 30, 2019</b>		
	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>TOTAL</b>
	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>RATE *</b>
<b>FUND</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>2019 - 2017</b>
Burlington County Municipal	0.92	1.69	1.19	1.30
Suburban Essex	1.08	2.09	1.92	1.74
NJ Utility Authorities	1.55	2.12	1.79	1.84
Central New Jersey	1.19	1.46	1.63	1.44
Gloucester, Salem, Cumbe	1.05	1.88	2.02	1.70
NJ Public Housing Authority	1.39	2.11	1.97	1.86
Camden County	2.12	3.71	2.61	2.86
Bergen County	1.14	1.43	1.47	1.37
Suburban Municipal	1.56	1.69	1.22	1.48
Morris County	1.41	1.64	1.28	1.45
Ocean County	1.54	2.15	2.10	1.96
South Bergen County	1.29	2.17	1.87	1.82
Professional Municipal Man	1.39	2.37	2.04	1.99
Atlantic County Municipal J	2.07	2.21	1.93	2.07
Monmouth County	1.48	1.22	1.51	1.40
<b>AVERAGE</b>	<b>1.41</b>	<b>2.00</b>	<b>1.77</b>	<b>1.75</b>
<b>* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time</b>				

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 9/22/2019 To 10/22/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Burlington County Emergency I - Township of Mansfield	Service Training Center 53 Academy Drive Eastampton, NJ 08060	Evidence of Insurance as respects to use of grounds for training on October 14, 2019.	9/23/2019 #2276684	GL AU EX WC OTH
H - Chesterfield Township I - Township of Chesterfield	Board of Education 30 Saddle Way Crosswicks, NJ 08515	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	9/24/2019 #2276850	GL AU EX WC
H - Marie Durling National Guard I - Township of Bordentown	Armory 1048 Route 206 Bordentown, NJ 08505	New Jersey Department of Military and Veterans Affairs and Its Employees are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Bordentown Township's Veteran's Advisory Committee event at Certificate holders location.	9/24/2019 #2277135	GL AU EX WC
H - SealMaster I - Township of Lumberton	6853 Ruppsville Road Allentown, PA 18106	RE: SealMaster Crack Pro260 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to SealMaster Crack Pro260, weight 5,000lbs, replacement value \$55,000. Trailered Tandem Axle, 260 gallon diesel fired oil jacketed melter/appliator	9/30/2019 #2278864	GL AU EX WC OTH
H - State of NJ I - Township of Shamong	Dept. of Environmental Protection, Div of Parks & Forestry State Park Service PO Box 404 Trenton, NJ 08625	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of Atsion Lake recreation center Friday December 13th, 2019 for the Holiday Light Tour.	9/30/2019 #2278963	GL AU EX WC OTH
H - Bass River Township I - Township of Bass River	School District 11 North Maple Avenue PO Box 304 New Gretna, NJ 08224	Evidence of insurance with respects to the use of facilities at Bass River Elementary School by the New Gretna Volunteer Fire Company for the Fire Prevention Program.	10/1/2019 #2284314	GL AU EX WC
H - Hainesport Township I - Township of Westampton	Board of Education 211 Broad Street Hainesport, NJ 08036	Evidence of Insurance with respect to use of premises (gyms/sports fields) for practices, games & camps for the following Westampton Recreation sports programs: Adults Softball (Spring & Fall), Baseball, Wrestling, Soccer, Basketball, Field Hockey, Flag Football, Lacrosse,	10/1/2019 #2284458	GL AU EX WC

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 9/22/2019 To 10/22/2019

		Rancocas Valley Soccer Inc., & Rancocas Valley Travel Basketball.		
H - Lumberton Township I - Township of Westampton	Board of Education 33 Municipal Dr Lumberton, NJ 08048	Evidence of Insurance with respect to use of premises (gyms/sports fields) for practices, games & camps for the following Westampton Recreation sports programs: Adults Softball (Spring & Fall), Baseball, Wrestling, Soccer, Basketball, Field Hockey, Flag Football, Lacrosse, Rancocas Valley Soccer Inc., & Rancocas Valley Travel Basketball.	10/1/2019 #2284461	GL AU EX WC
H - The New Jersey Department of I - Township of Bordentown	Military and Veterans Affairs 1048 Route 206 Bordentown, NJ 08505	New Jersey Department of Military and Veterans Affairs and Its Employees are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contact as respect to Bordentown Township's Veteran's Advisory Committee event at Certificate holders location.	10/2/2019 #2288884	GL AU EX WC
H - D&M Fireworks LLC I - Township of Lumberton	Po Box 503 Bally, PA 19503	Evidence of Insurance with respect to Fire Prevention Event 10/4/2019 with a rain date of 10/5/2019.	10/3/2019 #2291162	GL AU EX WC
H - Rowan College at Burlington I - Township of Pemberton	County 900 College Circle Mt. Laurel, NJ 08054	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to a Shared Service Agreement to allow Pemberton Township employees access to real property located at Block 843, Lots 1 & 10 and Block 843.01, Lot 1.01 in the Township of Pemberton for the purpose of removing various items and for mowing services to be performed by Pemberton Townships DPW from the Edge of the respective roadways, being the Pemberton Bypass (RT. 667) and Pemberton-Browns Mills Road (Rt. 530), up to the edge of the College's various meadows adjacent to said roadways.	10/9/2019 #2293558	GL AU EX WC OTH
H - John Deere I - Township of Tabernacle	1790 Route 38 Lumberton, NJ 08048	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to rental of John Deere backhoe model 310 serial#1T0310HLCHF313195 from 10/21/19-10/29/19.	10/16/2019 #2294863	GL AU EX WC OTH
<b>Total # of Holders: 12</b>				

**BURLINGTON COUNTY MUNICIPAL FUND**  
**FINANCIAL FAST TRACK REPORT**  
**AS OF September 30, 2019**

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. <b>UNDERWRITING INCOME</b>	<b>633,045</b>	<b>5,692,609</b>	<b>112,685,645</b>	<b>118,378,254</b>
2. <b>CLAIM EXPENSES</b>				
Paid Claims	229,162	1,686,338	43,058,861	44,743,187
Case Reserves	(297,190)	552,802	2,826,095	3,380,910
IBNR	37,794	539,579	2,025,554	2,565,133
Recoveries	-	-	-	-
<b>TOTAL CLAIMS</b>	<b>(30,235)</b>	<b>2,778,719</b>	<b>47,910,511</b>	<b>50,689,230</b>
3. <b>EXPENSES</b>				
Excess Premiums	208,264	1,874,377	30,618,041	32,492,417
Administrative	107,021	955,173	18,934,619	19,889,792
<b>TOTAL EXPENSES</b>	<b>315,285</b>	<b>2,829,550</b>	<b>49,552,660</b>	<b>52,382,209</b>
4. <b>UNDERWRITING PROFIT (1-2-3)</b>	<b>347,995</b>	<b>84,340</b>	<b>15,222,475</b>	<b>15,306,815</b>
5. <b>INVESTMENT INCOME</b>	<b>29,689</b>	<b>369,711</b>	<b>3,996,278</b>	<b>4,365,988</b>
6. <b>DIVIDEND INCOME</b>	<b>0</b>	<b>0</b>	<b>601,498</b>	<b>601,498</b>
7. <b>STATUTORY PROFIT (4+5+6)</b>	<b>377,684</b>	<b>454,051</b>	<b>19,820,250</b>	<b>20,274,301</b>
8. <b>DIVIDEND</b>	<b>750,000</b>	<b>750,000</b>	<b>8,636,476</b>	<b>9,386,476</b>
9. <b>STATUTORY SURPLUS (7-8)</b>	<b>(372,316)</b>	<b>(295,949)</b>	<b>11,183,774</b>	<b>10,887,825</b>

**SURPLUS (DEFICITS) BY FUND YEAR**

Closed	(739,428)	(599,362)	6,775,997	6,176,635
MEL JIF Retro	559	6,945	3,646	10,590
2015	131,079	243,196	985,624	1,228,819
2016	(52,876)	(279,408)	1,915,297	1,635,889
2017	(86,995)	(30,924)	2,018,616	1,987,692
2018	233,031	101,254	(515,406)	(414,152)
2019	142,314	262,351		262,351
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(372,316)</b>	<b>(295,949)</b>	<b>11,183,774</b>	<b>10,887,825</b>
<b>TOTAL CASH</b>				<b>19,579,044</b>

**CLAIM ANALYSIS BY FUND YEAR**

<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>(100)</b>	<b>(2,313)</b>	<b>36,105,072</b>	<b>36,102,759</b>
<b>FUND YEAR 2015</b>				
Paid Claims	6,071	46,749	2,611,649	2,658,398
Case Reserves	(47,225)	(220,079)	611,481	391,402
IBNR	(87,448)	(37,634)	95,812	58,178
Recoveries	0	0	0	0
<b>TOTAL FY 2015 CLAIMS</b>	<b>(128,602)</b>	<b>(210,964)</b>	<b>3,318,942</b>	<b>3,107,979</b>
<b>FUND YEAR 2016</b>				
Paid Claims	30,447	115,163	1,759,504	1,874,666
Case Reserves	13,623	244,381	409,812	654,193
IBNR	12,410	(31,908)	163,049	131,141
Recoveries	0	0	0	0
<b>TOTAL FY 2016 CLAIMS</b>	<b>56,480</b>	<b>327,635</b>	<b>2,332,365</b>	<b>2,660,000</b>
<b>FUND YEAR 2017</b>				
Paid Claims	6,528	170,660	1,096,581	1,267,241
Case Reserves	(11,709)	105,394	589,867	695,262
IBNR	96,397	(190,031)	371,598	181,567
Recoveries	0	0	0	0
<b>TOTAL FY 2017 CLAIMS</b>	<b>91,216</b>	<b>86,024</b>	<b>2,058,046</b>	<b>2,144,070</b>
<b>FUND YEAR 2018</b>				
Paid Claims	45,298	643,040	1,486,055	2,129,095
Case Reserves	(207,390)	(318,940)	1,214,935	895,994
IBNR	(68,569)	(391,484)	1,395,095	1,003,611
Recoveries	0	0	0	0
<b>TOTAL FY 2018 CLAIMS</b>	<b>(230,661)</b>	<b>(67,385)</b>	<b>4,096,085</b>	<b>4,028,700</b>
<b>FUND YEAR 2019</b>				
Paid Claims	140,918	711,027		711,027
Case Reserves	(44,490)	744,059		744,059
IBNR	85,004	1,190,636		1,190,636
Recoveries	0	0		0
<b>TOTAL FY 2019 CLAIMS</b>	<b>181,432</b>	<b>2,645,721</b>		<b>2,645,721</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>(30,235)</b>	<b>2,778,719</b>	<b>47,910,511</b>	<b>50,689,230</b>

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.  
Per Executive Director, professional fees other than RMC Fees reflect paid amounts.

***Burlington County Municipal Joint Insurance Fund***

**Monthly Regulatory Filing Checklist**

***Fund Year 2019 for the Month of October***

<b>ITEM</b>	<b>FILING STATUS</b>
Meeting Minutes	11/27/19
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A

**Burlington County Municipal Joint Insurance Fund - Annual Regulatory Filing Check List**

**Year: January 1, 2019 – December 31, 201**

<b>ITEM</b>	<b>FILING STATUS</b>
Ethics Filings ( <i>Notification to FC's and Prof's</i> )	4/3/19
Renewal Resolutions and Indemnity & Trust Agreements	11/15/19
Budget and Actuarial Certification/Opinion Letter	1/22/19
Annual Assessments/Contributions	1/22/19
Supplemental Assessments/Contributions	N/A
Risk Management Program	1/22/19
Annual Certified Audit	6/18/19
List of Fund Commissioners & Executive Committee	1/22/19
Identity of Administrator	1/22/19
Identity of Treasurer	1/22/19
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	1/22/19
Withdrawals	N/A
Exhibit A - Certification of JIF Fund Professionals	1/22/19
Exhibit B - Certification of JIF Data Forms	N/A
Exhibit D - New Member Filings	N/A
New Service Providers	1/22/19
Annual Reorganization Resolutions, including Cash Management Plan	1/22/19

<b>Professionals</b>	<b>Contract</b>	<b>Gen Ins</b>	<b>Fidelity</b>	<b>E&amp;O</b>	<b>Surety</b>
<b>Actuary</b> – Actuarial Advantage	X	8/7/20	N/A	7/16/20	N/A
<b>Administrative Consultant</b> -PERMA	X	12/10/19	N/A	12/10/19	N/A
<b>Administrator</b> - AJG	X	10/1/20	5/1/20	9/1/20	N/A
<b>Asset Manager</b> -Wilmington Trust	X	10/1/20	JIF	10/1/20	N/A
<b>Banking</b> – M & T	X	N/A	10/1/20	N/A	N/A
<b>Attorney</b> - DeWeese	X	9/1/20	N/A	9/1/20	N/A
<b>Auditor</b> - Bowman	X	8/1/20	N/A	N/A	N/A
<b>Claims Administrator</b> - Qual-Lynx	X	7/1/20	5/1/20	10/1/20	12/31/18
<b>Managed Care</b> - QualCare	X	7/1/20	N/A	10/1/20	N/A
<b>Database Management</b> - Origami	X		NA		NA
<b>Payroll Auditor</b> - Bowman	X	8/1/20	N/A	8/1/20	N/A
<b>Property Appraiser</b> - AssetWorks	X	9/27/20	N/A	9/27/20	N/A
<b>Safety Director</b> - JA Montgomery	X	12/10/19	N/A	12/10/19	N/A
<b>Underwriting Manager</b> -Conner Strong	X	12/10/19	N/A	12/10/19	N/A
<b>Technology Risk Services</b> – Lou Romero	X	3/1/20	N/A	3/1/20	N/A
<b>Treasurer</b> – Tom Tontarski	X	N/A	5/1/20	N/A	JIF
<b>Recording Secretary</b> – Kris Kristie	X	N/A	N/A	N/A	N/A
<b>Website</b> – Joyce Media	X	N/A	N/A	N/A	N/A
<b>Wellness Director</b> – Debby Schiffer	X	N/A	N/A	N/A	N/A

**Burlington County Municipal Joint Insurance Fund  
2018 Safety Incentive Program**

Member Municipality	Opening Balance	Jan 2019	Feb 2019	March 2019	April 2019	May 2019	June 2019	July 2019	Aug 2019	Sept 2019	Oct 2019	Nov 2019	Dec 2019	Paid in 2020	Total Paid	Remaining Balance	Encumb. Funds	Lunch \$10PP
Bass River	1,900.00					1,900.00									1,900.00	0.00		NA
Beverly	2,475.00					2,475.00									2,475.00	0.00		NA
Bordentown City	2,975.00														0.00	2,975.00		NA
Bordentown Twp	2,525.00							100.00							100.00	2,425.00		NA
Chesterfield	2,400.00					2,400.00									2,400.00	0.00		NA
Delanco	2,150.00					2,150.00									2,150.00	0.00		NA
Delran	2,775.00														0.00	2,775.00		NA
Edgewater	1,975.00														0.00	1,975.00		
Fieldsboro Boro	1,900.00					1,900.00									1,900.00	0.00		NA
Florence	3,025.00					3,025.00									3,025.00	0.00		916.49
Hainesport	2,650.00					2,650.00									2,650.00	0.00		NA
Lumberton	2,775.00				2,775.00										2,775.00	0.00		NA
Mansfield	2,475.00					2,475.00									2,475.00	0.00		NA
Medford	3,600.00					3,600.00									3,600.00	0.00		NA
Mount Laurel	2,850.00				2,850.00										2,850.00	0.00		1,213.60
North Hanover	2,475.00					2,475.00									2,475.00	0.00		NA
Palmyra	2,475.00					2,475.00									2,475.00	0.00		NA
Pemberton Boro.	1,900.00					1,900.00									1,900.00	0.00		NA
Pemberton Twp.	3,100.00					3,100.00									3,100.00	0.00		NA
Riverside	2,725.00								1,409.69						1,409.69	1,315.31		NA
Shamong	2,650.00					2,650.00									2,650.00	0.00		NA
Southampton	2,225.00					2,225.00									2,225.00	0.00		NA
Springfield	2,400.00								2,400.00						2,400.00	0.00		NA
Tabernacle	2,650.00														0.00	2,650.00		NA
Westampton	2,475.00							880.00							880.00	1,595.00	11/06/19	NA
Woodland	1,900.00														0.00	1,900.00	10/09/19	NA
Wrightstown	2,400.00					2,400.00									2,400.00	0.00		NA
Total By Line	\$67,825.00	\$0.00	\$0.00	\$0.00	\$5,625.00	\$39,800.00	\$0.00	\$980.00	\$3,809.69	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50,214.69	\$17,610.31		NA

**Must be Claimed or Encumbered by November 30, 2019. All Encumbered Claims Must be Claimed by February 1, 2020**



**Burlington County Municipal Joint Insurance Fund  
2019 Optional Safety Budget**

Member Municipality	Opening Balance	January 2019	February 2019	March 2019	April 2019	May 2019	June 2019	July 2019	August 2019	September 2019	October 2019	November 2019	December 2019	Paid 2020	Total Paid	Remaining Balance	Date of Encumbrance
Bass River	995.00														0.00	995.00	10/29/19
Beverly Ctiy	1,595.00											799.37			799.37	795.63	
Bordentown City	1,595.00														0.00	1,595.00	
Bordentown Twp.	2,660.00														0.00	2,660.00	
Chesterfield	995.00														0.00	995.00	
Delanco	1,595.00														0.00	1,595.00	
Delran	2,660.00											1,782.50			1,782.50	877.50	
Edgewater Park	1,595.00														0.00	1,595.00	
Fieldsboro	750.00														0.00	750.00	
Florence	2,660.00											2,660.00			2,660.00	0.00	
Hainesport	995.00											995.00			995.00	0.00	
Lumberton	2,660.00											2,660.00			2,660.00	0.00	
Mansfield	1,595.00														0.00	1,595.00	
Medford	4,645.00														0.00	4,645.00	
Mount Laurel	4,645.00								4,645.00						4,645.00	0.00	
North Hanover	1,595.00								997.61						997.61	597.39	
Palmyra	1,595.00														0.00	1,595.00	10/25/19
Pemberton Boro	995.00														0.00	995.00	
Pemberton Twp.	4,645.00							4,645.00							4,645.00	0.00	
Riverside	2,660.00								897.77						897.77	1,762.23	
Shamong	995.00											993.94			993.94	1.06	
Southampton	1,595.00														0.00	1,595.00	
Springfield	995.00								995.00						995.00	0.00	
Tabernacle	995.00														0.00	995.00	
Westampton	1,595.00							1,595.00							1,595.00	0.00	11/06/19
Woodland	995.00														0.00	995.00	10/09/19
Wrightstown	995.00											995.00			995.00	0.00	
Total By Line	51,295	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,240.00	\$1,892.77	\$5,642.61	\$0.00	\$10,885.81	\$0.00	\$0.00	24,661.19	26,633.81	

**Must be Claimed or Encumbered by November 30, 2019. All Encumbered Claims Must be Claimed by February 1, 2020**

**Burlington County Municipal Joint Insurance Fund  
2019 Wellness Incentive Program**

Member Municipality	Opening Balance	January 2019	February 2019	March 2019	April 2019	May 2019	June 2019	July 2019	August 2019	September 2019	October 2019	November 2019	December 2019	Paid 2020	Total Paid	Remaining Balance	Date of Encumber
Bass River	500.00														0.00	500.00	10/30/19
Beverly	750.00														0.00	750.00	
Bordentown City	750.00														0.00	750.00	
Bordentown Twp.	1,000.00			479.40			113.90	364.56							957.86	42.14	
Chesterfield	500.00														0.00	500.00	
Delanco	750.00									265.25					265.25	484.75	
Delran	1,000.00														0.00	1,000.00	
Edgewater Park	750.00					210.00	231.30				95.88				537.18	212.82	
Fieldsboro	500.00														0.00	500.00	
Florence	1,000.00														0.00	1,000.00	10/25/19
Hainesport	500.00														0.00	500.00	
Lumberton	1,000.00							69.00		150.00					219.00	781.00	10/25/19
Mansfield	750.00														0.00	750.00	
Medford	1,500.00														0.00	1,500.00	
Mount Laurel	1,500.00										365.00				365.00	1,135.00	
North Hanover	750.00									195.95					195.95	554.05	
Palmyra	750.00														0.00	750.00	10/25/19
Pemberton Boro	500.00														0.00	500.00	
Pemberton Twp.	1,500.00														0.00	1,500.00	
Riverside	1,000.00								928.18						928.18	71.82	
Shamong	500.00										247.28				247.28	252.72	
Southampton	750.00														0.00	750.00	
Springfield	500.00											500.00			500.00	0.00	
Tabernacle	500.00														0.00	500.00	
Westampton	750.00														0.00	750.00	11/06/19
Woodland	500.00											104.06			104.06	395.94	10/09/19
Wrightstown	500.00														0.00	500.00	10/30/19
Total By Line	\$21,250.00	\$0.00	\$0.00	\$479.40	\$0.00	\$210.00	\$345.20	\$433.56	\$928.18	\$611.20	\$708.16	\$604.06	\$0.00	\$0.00	4,319.76	16,930.24	

**Must be Claimed or Encumbered by November 30, 2019. All Encumbered Claims Must be Claimed by February 1, 2020**

**Burlington County Municipal Joint Insurance Fund  
2019 EPL/CYBER Risk Management Budget**

Member Municipality	Opening Balance	January 2019	Feb 2019	March 2019	April 2019	May 2019	June 2019	July 2019	August 2019	September 2019	October 2019	November 2019	December 2019	Paid in 2020	Total Paid	Remaining Balance	Date Encumbered
Bass River	500.00														-	500.00	10/29/2019
Beverly	500.00														-	500.00	
Bordentown City	500.00														-	500.00	
Bordentown Twp.	500.00														-	500.00	
Chesterfield	500.00														-	500.00	
Delanco	500.00											500.00			500.00	-	
Delran	500.00														-	500.00	
Edgewater Park	500.00														-	500.00	
Fieldsboro	500.00														-	500.00	
Florence	500.00											500.00			500.00	-	
Hainesport	500.00														-	500.00	
Lumberton	500.00														-	500.00	
Mansfield	500.00														-	500.00	
Medford	500.00						500.00								500.00	-	
Mt. Laurel	500.00								500.00						500.00	-	
North Hanover	500.00														-	500.00	
Palmyra	500.00														-	500.00	
Pemberton Boro	500.00														-	500.00	
Pemberton Twp.	500.00														-	500.00	
Riverside	500.00								500.00						500.00	-	
Shamong	500.00											500.00			500.00	-	
Southampton	500.00														-	500.00	
Springfield	500.00														-	500.00	
Tabernacle	500.00														-	500.00	
Westampton	500.00														-	500.00	11/6/2019
Woodland	500.00														-	500.00	10/09/19
Wrightstown	500.00														-	500.00	
<b>Total By Line</b>	<b>\$13,500.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$500.00</b>	<b>\$0.00</b>	<b>\$500.00</b>	<b>\$500.00</b>	<b>\$0.00</b>	<b>\$1,500.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$3,000.00</b>	<b>\$10,500.00</b>	

**Must be Claimed or Encumbered by November 30, 2019. All Encumbered Claims Must be Claimed by February 1, 2020**

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Burlco JIF						
Data Valued As of :		November 5, 2019				
Total Participating Members		27				
Complaint		26				
Percent Compliant		96.30%				
			01/01/19		2019	
	Checklist Submitted	Compliant	EPL		POL	Co-Insurance
Member Name	*		Deductible		Deductible	01/01/19
BASS RIVER	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
BEVERLY	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
BORDENTOWN CITY	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
BORDENTOWN TOWNSHIP	Yes	Yes	\$ 5,000		\$ 5,000	0%
CHESTERFIELD	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
DELANCO	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 100K
DELRAN	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
EDGEWATER PARK	Yes	Yes	\$ 2,500		\$ 2,500	0%
FIELDSBORO	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
FLORENCE	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
HAINESPORT	Yes	Yes	\$ 2,500		\$ 2,500	0%
LUMBERTON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 100K
MANSFIELD TOWNSHIP B	Yes	Yes	\$ 2,500		\$ 2,500	0%
MEDFORD TOWNSHIP	Yes	Yes	\$ 20,000	\$75,000 Police EPL Deductible	\$ 20,000	20% of 1st 250K
MOUNT LAUREL	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
NORTH HANOVER	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
PALMYRA	Yes	Yes	\$ 20,000		\$ 20,000	0%
PEMBERTON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
PEMBERTON BOROUGH	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
RIVERSIDE	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
SHAMONG	Yes	Yes	\$ 10,000		\$ 10,000	0%
SOUTHAMPTON	Yes	Yes	\$ 2,500		\$ 2,500	0%
SPRINGFIELD	Yes	Yes	\$ 7,500		\$ 7,500	20% of 1st 100K
TABERNACLE	Yes	Yes	\$ 10,000		\$ 10,000	0%
WESTAMPTON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
WOODLAND	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
WRIGHTSTOWN	No	No	\$ 100,000		\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
* Member does NOT participate in EPL coverage						

# MEL Cyber Compliance Report 11/1/19

JIF	Member	Approval Status - Tier 1	Approval Status - Tier 2
BURLCO	Bass River Township	Approved	Approved
BURLCO	Beverly City	Denied	Denied
BURLCO	Bordentown City		
BURLCO	Bordentown Township	Denied	Denied
BURLCO	Chesterfield Township		
BURLCO	Delanco Township		
BURLCO	Delran Township	Approved	Denied
BURLCO	Edgewater Park Township	Approved	Approved
BURLCO	Fieldsboro Borough		
BURLCO	Florence Township	Approved	Denied
BURLCO	Hainesport Township		
BURLCO	Lumberton Township		
BURLCO	Mansfield Township		
BURLCO	Medford Township	Denied	Denied
BURLCO	Mount Laurel Township	Approved	Approved
BURLCO	North Hanover Township	Approved	Approved
BURLCO	Palmyra Borough	Approved	Denied
BURLCO	Pemberton Borough		
BURLCO	Pemberton Township	Approved	Approved
BURLCO	Riverside Township	Denied	Denied
BURLCO	Shamong Township	Approved	Approved
BURLCO	Southampton Township	Denied	Denied
BURLCO	Springfield Township		
BURLCO	Tabernacle Township		
BURLCO	Westampton Township		
BURLCO	Woodland Township		
BURLCO	Wrightstown Borough		

# MEL STATUTORY BONDS as of 11/5/19

JIF	Name	Applicant	Position	Effective Date	Delete Date	IsActive	Status
BURLCO	Bass River Township	Eileen Brower	Treasurer	06/13/2016		Yes	Approved
BURLCO	Bass River Township	Albert Stanley	Tax Collector/CFO	06/05/2017		Yes	Approved
BURLCO	Bass River Township	Linda Eliason-Ash	Tax Collector	01/01/2007	05/31/2017	No	Approved
BURLCO	Beverly City	Shari Phillips	Tax Collector	05/01/2014		Yes	Approved
BURLCO	Beverly City	Yvonne Bullock	Treasurer / CFO Crime	05/01/2014		Yes	Approved
BURLCO	Beverly City	Shari Lynn Phillip	Tax Collector	05/01/2014		Yes	Approved
BURLCO	Bordentown City	Richard Wright	Treasurer	06/20/2019		Yes	Approved
BURLCO	Bordentown City	Jennifer M. Smith	Tax Collector	02/13/2017		Yes	Approved
BURLCO	Bordentown City	Caryn Hoyer	Tax Collector	08/10/2015	02/13/2017	No	Approved
BURLCO	Bordentown City	Margaret Peak	Treasurer/CFO-crime	08/01/2013	06/14/2019	No	Approved
BURLCO	Bordentown City	Tanyika Johns	Tax Collector	03/11/2014	08/10/2015	No	Approved
BURLCO	Bordentown Township	Jeffrey Elasser	Tax Collector	08/01/2015		Yes	Approved
BURLCO	Bordentown Township	Donna Muldrow	Treasurer	03/05/2009		Yes	Approved
BURLCO	Bordentown Township	MaryAlice Picariello	Tax Collector	03/05/2009	05/29/2015	No	Approved
BURLCO	Chesterfield Township	Wendy Wulstein	Treasurer	01/31/2012		Yes	Approved
BURLCO	Chesterfield Township	Caryn M. Hoyer	Tax Collector	06/30/2008		Yes	Approved
BURLCO	Delanco Township	Jennifer Dellavalle	Tax Collector	11/01/2016		Yes	Approved
BURLCO	Delanco Township	Robert L. Hudnell	Treasurer (CFO crime)	01/01/2007		Yes	Approved
BURLCO	Delanco Township	Lynn A. Davis	Tax Collector	01/01/2007	11/01/2016	No	Approved
BURLCO	Delran Township	Margaret M. Peak	CFO / Treasurer	04/08/2019		Yes	Approved
BURLCO	Delran Township	Tanyika L Johns	Tax Collector	02/01/2019		Yes	Approved
BURLCO	Delran Township	Victoria Boras	Tax Collector	06/27/2011	02/28/2019	No	Approved
BURLCO	Delran Township	Linda Lewis	Treasurer	12/21/2018	04/01/2019	No	Approved
BURLCO	Edgewater Park Township	Mindie Weiner	Tax Collector	02/05/2019		Yes	Approved
BURLCO	Edgewater Park Township	Tanyika Johns	Tax Collector		02/05/2019	No	Approved
BURLCO	Fieldsboro Borough	Lan Chen Shen	Tax Collector	01/01/2016		Yes	Approved
BURLCO	Fieldsboro Borough	Peter Federico	Treasurer	01/01/2016		Yes	Approved
BURLCO	Hainesport Township	Donna Condo	Treasurer/CFO	02/01/2019		Yes	Approved
BURLCO	Hainesport Township	Dawn Emmons	CFO	02/01/2017	01/31/2019	No	Pending
BURLCO	Hainesport Township	Sharon A. Deviney	Tax Collector	01/01/2007		Yes	Approved
BURLCO	Hainesport Township	Joanna Mustafa	CFO	12/13/2016	02/17/2017	No	Approved
BURLCO	Lumberton Township	Robin D. Sarlo	Tax Collector	01/01/2016		Yes	Approved
BURLCO	Lumberton Township	Sharon Deviney	Tax Collector	02/19/2011	12/31/2015	No	Approved
BURLCO	Mansfield Township	Bonnie Grouser	CFO/Treasurer	07/01/2019		Yes	Approved
BURLCO	Mansfield Township	Dana Elliott	Tax Collector	07/01/2018		Yes	Approved
BURLCO	Mansfield Township	Elaine Fortin	Tax Collector	01/01/2007	07/01/2018	No	Approved
BURLCO	Mansfield Township	Joseph P Monzo	Treasurer (CFO)	01/01/2007	07/01/2019	No	Approved
BURLCO	Medford Township	Robin Sarlo	Treasurer/CFO	03/04/2019		Yes	Approved
BURLCO	Medford Township	Albert Stanley	Treasurer / CFO	08/03/2015	03/04/2019	No	Approved
BURLCO	Medford Township	Patricia Capasso	Tax Collector	01/01/2013		Yes	Approved
BURLCO	Mount Laurel Township	Kim Muchowski	Tax Collector	10/24/2016		Yes	Approved
BURLCO	Mount Laurel Township	Karen Cohen	Library Treasurer	01/15/2014		Yes	Approved
BURLCO	Mount Laurel Township	Tara Krueger	Treasurer	04/17/2017		Yes	Approved
BURLCO	Mount Laurel Township	Meredith Tomczyk	Treasurer / CFO Crime	01/09/2012		Yes	Approved
BURLCO	Mount Laurel Township	Maureen Mitchell	Tax Collector	01/30/2012	10/24/2016	No	Approved
BURLCO	North Hanover Township	Mary Alice Picariello	Tax Collector	06/27/2009		Yes	Approved
BURLCO	North Hanover Township	Joseph Greene	Treasurer	04/29/2013		Yes	Approved
BURLCO	Palmyra Borough	Tanyika Johns	Tax Collector	01/01/2016	01/25/2019	No	Approved
BURLCO	Palmyra Borough					No	Approved
BURLCO	Palmyra Borough	Danielle Lippincott	Tax Collector	01/25/2019		Yes	Approved
BURLCO	Palmyra Borough	Donna Condo	CFO (Treasurer)	01/01/2016		Yes	Approved
BURLCO	Pemberton Borough	Donna Mull	Treasurer	01/01/2011		Yes	Approved
BURLCO	Pemberton Borough	Kathleen Smick	Tax Collector	05/19/2014		Yes	Approved
BURLCO	Pemberton Township	Alison Varrelmann	Tax Collector	03/23/2015		Yes	Approved
BURLCO	Pemberton Township	Robert Benick	Treasurer	01/01/2014		Yes	Approved
BURLCO	Pemberton Township	Alison Shinkunas	Tax Collector	03/23/2015		No	Approved
BURLCO	Riverside Township	Meghan O. Jack	Treasurer	06/01/2013		Yes	Approved
BURLCO	Riverside Township	Mindie Weiner	Tax Collector	03/21/2016		Yes	Approved
BURLCO	Riverside Township	Nancy Elmeaze	Tax Collector	09/01/2007	07/31/2015	No	Approved
BURLCO	Shamong Township	Christine Chambers	Treasurer(CFO Crime)	11/24/2014		Yes	Approved
BURLCO	Shamong Township	Kathryn J. Taylor	Tax Collector	01/01/2007		Yes	Approved
BURLCO	Southampton Township	Melissa Chesla	Tax Collector	09/01/2014		Yes	Approved
BURLCO	Southampton Township	Nancy Gower	Treasurer ( CFO Crime)	01/01/2007		Yes	Approved
BURLCO	Springfield Township	Dianne Kelly	Treasurer/CFO	01/01/2010		Yes	Approved
BURLCO	Springfield Township	Melissa Chesla	Tax Collector	11/01/2014		Yes	Approved
BURLCO	Tabernacle Township	Rodney R Haines	CFO/Treasurer	08/01/2018		Yes	Approved
BURLCO	Tabernacle Township	Kimberly Smith	Tax Collector	04/01/2016		Yes	Approved
BURLCO	Tabernacle Township	Susan Costales	Tax Collector	09/24/2008	08/21/2018	No	Approved
BURLCO	Westampton Township	Robert L. Hudnell	Treasurer	01/01/2007		Yes	Approved
BURLCO	Westampton Township	Carol A. Brown-layou	Tax Collector	01/01/2007		Yes	Approved
BURLCO	Woodland Township	Nancy Seeland	Tax Collector	01/01/2015		Yes	Approved
BURLCO	Woodland Township	Kathleen Rosmando	Treasurer	06/06/2013		Yes	Approved
BURLCO	Wrightstown Borough	Ronald A. Ghrist	Treasurer	01/01/2010		Yes	Approved
BURLCO	Wrightstown Borough	Jeffrey C. Elasser	Tax Collector	11/01/2016		Yes	Approved
BURLCO	Wrightstown Borough	Lynn A. Davis	Tax Collector	01/01/2010	11/01/2016	No	Approved

**Burlington County Municipal Joint Insurance Fund**  
**Skateboard Park Approval Status**

<b>Member Municipality</b>	<b>Stage</b>	<b>Status</b>	<b>Notes</b>
Bass River			
Beverly			
Bordentown City			
Bordentown Twp			
Chesterfield			
Delanco	Approved		Approved June 19, 2001
Delran			
Edgewater			
Fieldsboro			
Florence			
Hainesport			
Lumberton			
Mansfield			
Medford	Approved		Approved March 21, 2000
Mount Laurel			
North Hanover			
Palmyra	Approved		Did not qualify as a skate park for MEL underwriting purposes
Pemberton Boro.			
Pemberton Twp.			
Riverside			
Shamong			
Southampton			
Springfield			
Tabernacle			
Westampton			
Woodland			
Wrightstown			

Last Update: 11/7/2019

A Capehart Scatchard Blog

## Robert Wood Johnson Barnabas Health Found Not Responsible For Injury To Nurse In Public Street

John H. Geaney    October 18, 2019    Compensability    0 Comments

In an important decision, the New Jersey Appellate Division decided on October 16, 2019 that a nurse who was walking from work premises to a parking lot following her shift at Jersey City Medical Center/ RWJBH was not in the course of employment when she was struck by a motor vehicle. Christina Adinolfi Shea, partner with Capehart Scatchard, won the trial before the Honorable Lionel Simon, Judge of Compensation, and then argued and won the appeal. Caroline Yount, Esq., assisted on both briefs.

Emily Manuel worked as a nurse for Robert Wood Johnson Barnabas Health (RWJBH) and was seriously injured when struck by a motor vehicle using a public crosswalk. She sustained hip and pelvic fractures, a concussion and other injuries. She finished her shift at 7 p.m. and then walked across the street to the parking lot where she normally parked. She filed a workers' compensation claim contending that her injury on Jersey Avenue was covered under workers' compensation because she was walking from work premises to an alleged employer controlled parking lot. RWJBH denied the claim from the outset and argued that the case was governed by the Supreme Court decision in Hersh v. County of Morris, 217 N.J. 236 (2014). RWJBH denied that it controlled the parking area, nor maintained that area. The PIP carrier also joined in the case seeking reimbursement for approximately \$150,000 of medical bills it paid to Ms. Manuel.

The factual background on the parking lot is critical to appreciate. In 2010 RWJBH made on-site parking unavailable to non-essential employees and offered these employees parking in the Marina Lot located across the street from the hospital. That lot was owned by Assured Resource Management, LLC. (hereinafter Assured). RWJBH rented 158 parking spots in the 450-space Marina Lot and paid Assured \$13,000 monthly for these parking spots. RWJBH made a biweekly payroll deduction from the employees who were authorized to park in the Marina Lot, such as Manuel, to cover the lease costs. Employees had to submit an application for permission to park in the lot.

RWJBH provided an optional shuttle service to transport hospital employees from the Marina Lot to the hospital's entrance. Those employees who did not use the shuttle could walk across Jersey Avenue by means of a public crosswalk. RWJBH did not control the means of ingress and egress from the Marina Lot to the hospital.

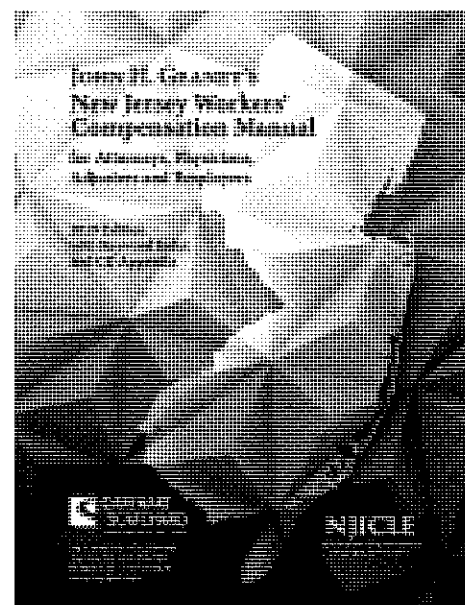
Under the terms of the lease, RWJBH issued parking passes to employees who parked in the Marina Lot. The hospital designated those employees who were permitted to park there. The hospital reserved the right to provide an on-site traffic director during morning and evening rush hours, but the hospital never actually posted a traffic director on the site because it would have needed municipal approval. RWJBH had no control over snow removal, repairs or maintenance of the Marina Lot. Employees of RWJBH

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could park in the streets near the hospital, in another lot known as the ED lot (owned by RWJBH) or in the hospital's visitors' spots for a fee.

The Hon. Lionel Simon heard the testimony of petitioner and a witness for RWJBH and found that the injury was not compensable for the following reasons:

- While there was language in the lease agreement that allowed RWJBH to exercise limited control of the parking garage, the garage owners actually exercised daily control and maintenance of the garage.
- Manuel was injured on a public street not under the control of RWJBH.
- Manuel was not directed to park in the Marina Lot.
- Manuel could have used the shuttle bus but chose not to do so.

Petitioner appealed as did the PIP carrier. The Appellate Division found that this case was controlled by the decision in Hersh. Both cases involved injuries on public streets, and both involved situations where the employer did not own the parking lots in question, nor control the lots. Further, in neither case could the injured worker prove that the employer derived a direct business benefit from facilitating employee parking in the garage. In Hersh, the County paid for the parking lot but in this case, the employees ultimately paid for the parking by payroll deduction. Both cases also involved no special hazard in crossing the street. Many other employees crossed the street who parked elsewhere. The Court said, **"Here, there are sufficient credible facts to show that RWJBH lacked control over the crosswalk used by Manuel, and the Marina Lot, and therefore, her injuries are not compensable under the premises rule. Furthermore, Manuel's injuries resulted from a vehicular accident that occurred on a public roadway over which RWJBH had no control."**

The Appellate Division specifically affirmed the reasoning of Judge Simon to the effect that the hospital did not require its employees to park in the Marina Lot, and in fact, petitioner declined to use the shuttle service and could have availed herself of other parking options.

The case is an important one in that it shows the strength of the decision in Hersh. Further, the Court found that it did not ultimately matter that the lease agreement had some language about potential hospital control through a traffic director since the hospital never actually appointed a traffic director in the first place.

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#### About the Author:

John H. Geaney, an executive committee member and shareholder with Capehart Scatchard, began an email newsletter entitled Currents in Workers' Compensation, ADA and FMLA in 2001 in order to keep clients and readers informed on leading developments in these three areas of law. Since that time he has written over 500 newsletter updates.



Mr. Geaney is the author of Geaney's New Jersey Workers' Compensation Manual for Practitioners, Adjusters & Employers. The manual is distributed by the New Jersey Institute for Continuing Legal Education (NJICLE). He also authored an ADA and FMLA manual as distributed by NJICLE. If you are interested in purchasing the manual, please contact NJICLE at 732-214-8500 or visit their website at [www.njicle.com](http://www.njicle.com).

Mr. Geaney represents employers in the defense of workers' compensation, ADA and FMLA matters. He is a Fellow of the College of Workers' Compensation Lawyers

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Disability disability discrimination EEOC  
Expert Testimony Fitness-for-Duty  
Examination Fitness For Duty FMLA idiopathic  
defense IME independent contractor  
independent contractor defense Jurisdiction  
Liens Light Duty Maximal Medical Improvement  
Medical Marijuana Mutual Benefit Doctrine  
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Permanent Partial Disability PIP  
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Accommodation reasonable  
accommodation Relative Nature of Work Test  
Reopener Section 20 Settlement statute  
of limitations subrogation subrogation rights  
Temporary Disability  
Benefits The Second Injury Fund

of the American Bar Association and is certified by the Supreme Court of New Jersey as a workers' compensation law attorney. He is one of two firm representatives to the National Workers' Compensation Defense Network. He has served on the Executive Committee of Capehart Scatchard for over ten (10) years.

A graduate of Holy Cross College summa cum laude, Mr. Geaney obtained his law degree from Boston College Law School. He has been named a "Super Lawyer" by his peers and Law and Politics. He serves as Vice President of the Friends of MEND, the fundraising arm of a local charitable organization devoted to promoting affordable housing.

Capehart Scatchard is a full service law firm with offices in Mt. Laurel and Trenton, New Jersey. The firm represents employers and businesses in a wide variety of areas, including workers' compensation, civil litigation, labor, environmental, business, estates and governmental affairs.

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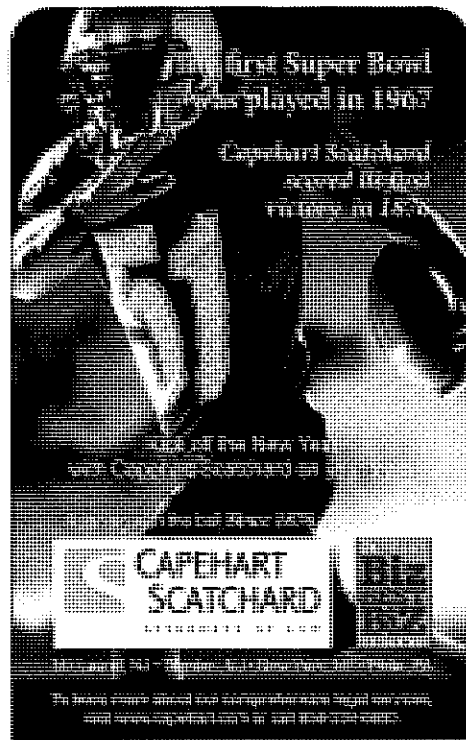
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## Employee of Temp Agency Was Barred from Suing Client Company

John H. Geaney    October 25, 2019    Key Defenses    0 Comments

When individuals work for staffing agencies, interesting legal questions often arise. In **Uribe v. Quartz Master**, A-4071-17T1 (App. Div. May 2, 2019), Alberto Uribe was injured working for On Target Staffing, LLC, a job placement agency. On Target had a "Temporary Employee Work Agreement" with Quartz Master, where it placed Uribe. That agreement provided that Uribe needed to discuss any work issues with On Target supervision only, would get his paychecks from On Target, and would notify On Target in the event of a work injury.

Uribe worked at Quartz Master for several years in the warehouse. His Quartz Master supervisor, Mr. Patel, would tell Uribe what work to do. Uribe was injured at Quartz Master while performing his job duties and received workers' compensation benefits from On Target. He then brought a civil law suit against Quartz Master.

The defense to the law suit filed against Quartz Master was simple: Quartz Master argued that Uribe was equally its employee as well as the employee of On Target. Uribe essentially had two employers. The trial judge agreed with Quartz Master. The Court analyzed the test for special employment and found that Quartz Master was by law a special employer: 1) Uribe had an implied contract to work for Quartz Master because he accepted work from them; 2) Uribe performed work duties under the direction of Quartz Master; 3) Mr. Patel, his supervisor at Quartz Master, directed his work; 4) Quartz Master essentially paid Uribe's wage by payment to On Target; 5) Quartz Master had the right to advise On Target if it wanted to get rid of Uribe.

The Appellate Division agreed with the trial judge and affirmed the dismissal of Uribe's civil suit under the exclusive remedy provision in workers' compensation. The Court was persuaded that Uribe was doing the work of Quartz Master for years. He worked in their warehouse loading trucks with marble and granite slabs. Of equal importance to the Court was that Mr. Patel had the power to direct On Target not to send Uribe to Quartz Master. The court said it did not matter that Quartz Master never exercised this right: the company actually had the power to do so.

When a client company of a temporary agency considers the benefits of working with a temporary agency, chief among them is that the client is not liable for workers' compensation, as the staffing agency generally contracts to handle workers' compensation. Moreover, the client is immune from civil suit. You could say that the client has the best of both worlds: immunity from workers' compensation and civil liability.

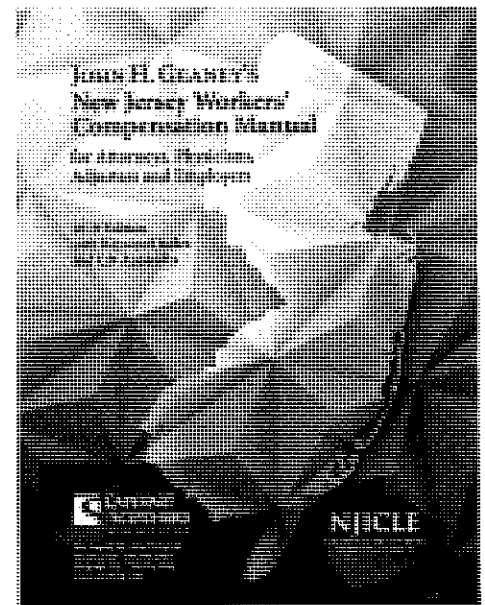
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## Respondent's Counsel's Failure to Comply with Rules Governing Motions for Med and Temp Leads to Court Order in Favor of Petitioner

John H. Geaney November 1, 2019 Claims 0 Comments

Motions for medical and temporary disability benefits are urgent matters that are treated as such by Judges of Compensation. Because injured workers are not receiving benefits, motions for medical and temporary disability benefits require all parties to work swiftly to prepare for court hearings. In the case of **Capel v. Township of Randolph**, A-1315-18T1 (App. Div. October 10, 2019), the employer never got a chance to argue its defense due to the failure to comply with administrative rules.

Mr. Capel filed a claim petition alleging an injury on May 21, 2018. He alleged injuries to his neck, back and left shoulder while lifting logs at work. Respondent filed an answer in which it did not deny an injury to the shoulder or back but did deny an injury to the neck.

Respondent sent petitioner to treat with Dr. Sayde, who opined that petitioner needed left shoulder surgery related to the accident. Respondent declined to approve the surgery and then sent petitioner for a second opinion with Dr. Montgomery, who also recommended left shoulder surgery. When surgery was declined, Capel filed a motion for medical and temporary disability benefits on October 9, 2018. The Motion sought approval of surgery, appropriate counsel fees, and sanctions for delay in paying temporary disability benefits.

The Judge of Compensation set the hearing for November 9, 2018. Under the administrative rules, respondent was required to file a response to the motion rebutting the allegations by October 30, 2018. The answering statement was filed late on November 8, 2018, the day before the hearing. In the responsive papers, respondent alleged that petitioner actually injured himself in his other job at Samaritan Inn, a homeless shelter where petitioner was living.

The Judge of Compensation evaluated the papers on both sides. The Judge noted the delay in timely filing of the answering statement to the motion as well as deficiencies in the opposing papers. The Judge of Compensation ruled in favor of petitioner based on the failure to meet the filing deadlines and the failure to file appropriate certifications. Counsel for the Township then sought reconsideration, which was also denied. The Judge of Compensation noted that instead of submitting certifications required by the rules, defense counsel submitted a two-page letter raising various arguments. In that letter defense counsel conceded that two doctors had recommended shoulder surgery.

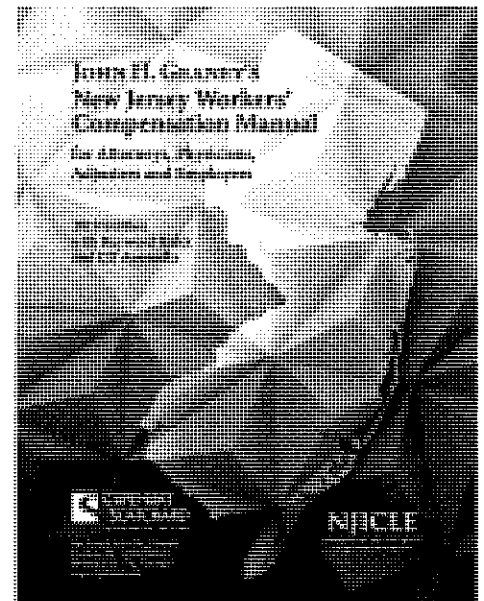
Defense counsel argued that petitioner lived for free at Samaritan Inn, a homeless shelter, in exchange for work, and counsel submitted handwritten time sheets for April 9, 2018 through June 23, 2018 of work allegedly performed at Samaritan Inn. The Judge

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observed that there was no explanation of how these materials were prepared, who prepared them and or whether they were admissible in evidence.

As part of the motion for reconsideration, defense counsel also submitted certifications of the claims adjuster and Scott Wagner, a co-worker in the Township's Department of Public Works. The certification of the adjuster violated court rules by being unsigned. Neither document included the required language stating, "I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I may be subject to punishment." See R. 1:4-4(b).

In addition, defense counsel submitted six unsigned statements by co-workers dated November 5, 2018. These statements also lacked the specific verification required for certifications in lieu of oath. For these reasons, the Judge of Compensation refused to vacate her prior order in favor of petitioner.

Respondent next appealed to the Appellate Division and argued that the Judge of Compensation should have relaxed the rules to allow respondent to go to trial on the motion. The Appellate Division held, "*In the absence of any competent evidence in opposition to Capel's claim that the left shoulder injury arose out of and in the course of his employment by the Township while lifting logs on May 21, 2018, there was no need to conduct a plenary hearing or basis to deny the MMT.*"

In an interesting comment, the Appellate Division said that both N.J.A.C. 12:235-1.2 and Rule 1:1-2 permit relaxation of the rules to secure a just determination or to avoid injustice, but the Court said that movants who seek relaxation of the rules "bear a heavy burden." In this case, the Court noted that the defense motion papers were "*woefully late, one of the certifications was unsigned, both certifications lacked the required verification language, and the other submissions were deficient.*" Finally, the Court commented that there is no rule in the Division of Workers' Compensation regarding motions for reconsideration. Such motions are within the discretion of the court. The Court said:

R]econsideration should be limited to those cases "in which either 1) the [c]ourt has expressed its decision based upon a palpably incorrect or irrational basis, or 2) it is obvious that the [c]ourt either did not consider, or failed to appreciate the significance of probative, competent evidence. *D'Atria v. D'Atria*, 242 N. J. Super. 392, 401 (Ch. Div. 1990).

This case represents a wake-up call for employers, adjusters and defense lawyers on the importance of responding to motions for medical and temporary disability benefits in a timely fashion and submitting affidavits or certifications that meet the rules. In this case, one will never know whether the respondent had a valid basis to argue that the petitioner really injured himself at another job because the respondent lost the case before the trial ever started.

Answering statements for motions for medical and temporary disability must rebut the allegations of the claim in order for defense to get to trial on the motion. Submitting certifications or affidavits of individuals with particular knowledge that an injury did not occur at work is vitally important, but such certifications should be signed and contain proper verification language. The rules provide that employers have 30 days to respond to a motion for medical and temporary disability benefits if the motion is filed with the Claim Petition, but if the motion is filed after the Claim Petition has been filed, respondent has only 21 days to respond. When such motions are received, the defense

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Appellate Division casual  
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independent contractor defense Jurisdiction  
Liens Light Duty Maximal Medical Improvement  
Medical Marijuana Mutual Benefit Doctrine  
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P. O. Box 530, Marlton, New Jersey 08053

To: Municipal Clerks  
Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: October 30, 2019

Re: Elected Officials Seminar

\*\*\*\*\*

Please accept this memorandum as an invitation to the 2019-2020 JIF Elected Officials training program. This year's program will focus on public official's liability, employment practices liability; cyber liability, and wellness program benefits. The goal of this training is to make our Elected Officials aware of the potential impact of their actions on their municipality, and potential personal exposure, while acting in official capacity.

As in the past, the New Jersey Municipal Excess Liability Joint Insurance Fund (MEL) will reduce each member's 2020 MEL Assessment by \$250 for each municipal Elected Official who completes the course by May 1, 2020. This credit is also extended to the member's CEO (i.e. municipal manager/administrator). The maximum credit for each member is 5% of the member's 2020 MEL Assessment.

The schedule of local Elected Official's training seminars is listed below. You are welcome to attend any of the sessions listed. To register, please complete the attached form and return it to Sheila Ortiz at our office.

Locally, the dates & location of this training is as follows:

**Registration for all seminars is 5:30 PM – 6:00 PM. Seminars are from 6:00pm – 8:00 pm**

**Thursday, December 5, 2019 – O'Connor's, Eastampton**

**Wednesday, January 29, 2020– Merighi's Savoy Inn, Vineland**

**Thursday, February 6, 2020 - Auletto Caterers, Deptford**

**Tuesday, March 24, 2020 – Merighi's Savoy Inn, Vineland**

Please feel free to contact my office if you have any questions.

cc: Risk Management Consultants

**PLEASE RESPOND NO LATER THAN 2 WEEKS PRIOR TO ANY TRAINING DATE!**

**ELECTED OFFICIALS RISK MANAGEMENT SEMINAR**

**REGISTRATION FORM**

Please Print

**Course Date/Location:** \_\_\_\_\_

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Municipality: \_\_\_\_\_

Contact: \_\_\_\_\_

Phone Number: \_\_\_\_\_

E-Mail: \_\_\_\_\_

**Forward the completed form to:**

**Ms. Sheila Ortiz**

Arthur J. Gallagher Risk Management Services

PO Box 530

Marlton, NJ 08053

**E-Mail:** Sheila\_Ortiz@riskprogramadministrators.com

**Fax:** (856) 446-9149

**Registration for all seminars is 5:30 PM – 6:00 PM. Seminars are from 6:00pm – 8:00 pm**

**Thursday, December 5, 2019 – O'Connor's, Eastampton**

**Wednesday, January 29, 2020– Merighi's Savoy Inn, Vineland**

**Thursday, February 6, 2020 - Auletto Caterers, Deptford**

**Tuesday, March 24, 2020 – Merighi's Savoy Inn, Vineland**



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

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

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

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

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

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

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

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

**MEL EPL HELPLINE:**  
**732-583-7474**

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

**MEL EPL HELPLINE:**  
**609-522-5599**

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

**MEL EPL HELPLINE:**  
**973-334-1900**

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

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





## MEL EPL Helpline Authorized Contact Person(s)

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON
Bass River Township	Amanda Somes, Clerk	N/A
Beverly City	Rich Wolbert	Sheri Hannah
Bordentown City	Grace I. Archer, City Clerk	Rich Wright, Jr.
Bordentown Township	Mike Theokas	Jeffrey Elsasser
Chesterfield Township	Glenn McMahon	Caryn Hoyer
Delanco Township	Richard Schwab, Administrator	Janice M. Lohr, Clerk
Delran Township	Jeffrey S. Hatcher, Administrator	Jamey Eggers, Clerk
Edgewater Park Township	Tom Pullion, Administrator	Colleen Treusch, Administrator
Fieldsboro Township	Patrice Hansell	N/A
Florence Township	Richard A. Brook, Administrator	Tom Sahol, Asst. Twp Administrator
Hainesport Township	Paula Kosko	Donna Kilburn
Lumberton Township	Brandon Umba, Administrator	Gina Simon
Mansfield Township	Linda Semus, Clerk	Bonnie Grouser, Treasurer
Medford Township	Dawn Bielec	Kathy Burger
Mount Laurel Township	Meredith Tomczyk	Jerry Mascia
North Hanover Township	Mary Picariello	N/A
Palmyra Borough	John Gural, Administrator	Scott Pearlman
Pemberton Borough	Donna Mull, Clerk	Kathy Smick, Deputy Clerk
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	Charles E. Oatman
Springfield Township	Paul Keller, Administrator	Patricia Clayton, Clerk
Tabernacle Township	Douglas Cramer	LaShawn Barber
Westampton Township	N/A	Stephen Ent
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)

## **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND SAFETY DIRECTOR'S REPORT**

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers  
**FROM:** Robert Garish, Senior Risk Control Consultant  
**DATE:** November 5, 2019

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### **Service Team:**

Keith Hummel Associate Director Public Sector Risk Control <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> Office: 856-552-6862 Fax: 856-552-6863	Mailing Address:  231 Main Street P. O. Box 2017 Toms River, New Jersey 08754 Toll-Free: 877-398-3046	John Saville Consultant <a href="mailto:jsaville@jamontgomery.com">jsaville@jamontgomery.com</a> Office: 732-736-5009 Cell: 609-330-4092
Danielle Sanders Administrative Assistant <a href="mailto:dsanders@jamontgomery.com">dsanders@jamontgomery.com</a> Office: 856-552-6898 Fax: 856-552-6899		Robert Garish Consultant <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a> Office: 856-552-4650 Cell: 609-947-9719

## **OCTOBER ACTIVITIES**

### **LOSS CONTROL SURVEYS**

- City of Beverly – Conducted a Loss Control Survey on October 7
- Township of Chesterfield – Conducted a Loss Control Survey on October 16
- Township of Edgewater Park Police Dept. – Conducted a Loss Control Survey on October 17
- Borough of Fieldsboro – Conducted a Loss Control Survey on October 23
- Township of Medford – Conducted a Loss Control Survey on October 2
- Borough of Pemberton – Conducted a Loss Control Survey on October 10
- Township of Riverside – Conducted a Loss Control Survey on October 11
- Borough of Wrightstown – Conducted a Loss Control Survey on October 24

### **JIF MEETINGS ATTENDED**

- Regional Training – Designated Employee Representative – October 8
- Claims Meeting – October 15
- Fund Commissioner Meeting – October 15
- Police ad Hoc Committee Meeting – October 29

## **MEL MEDIA LIBRARY**

The following members used the MEL Media Library during October. Please note the new e-mail address: [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com) and telephone number: 856-552-4900. To either view, the full media catalog or rent videos, use the above website or NJMEL.org.

There were no videos viewed during the month of October

## **MEL MEDIA CATALOG**

To view the entire updated MEL Media Catalog with 100 new DVD titles, go to NJMEL.org, click on the Video button at the top of the page, and then choose 'Order Conventional Videos.'

## **NEW SAFETY DIRECTOR'S BULLETINS AND NOTICES**

Regional training announcements and Bulletins are distributed by e-mail to Fund Commissioners, Safety Coordinators, and Risk Consultants. Please access the BURLCO JIF (<http://www.burlcojif.org/>) to verify Fund Commissioners, Safety Coordinators, and Risk Managers' contact information is correct. If you find a discrepancy, please let us know.

The following Safety Director Bulletins and alerts were distributed by e-mail during October. If you are not receiving updates or would like to add other names to the distribution list, please let us know. If applicable, a copy or copies of the Safety Director's Bulletins are attached.

- October 2 - Regional Training Reminder - Designated Employee Representative (DER) Training
- October 4 - You're Invited: Police Chief AD-HOC Committee Meeting - October 29, 2019
- October 9 - Message from the Safety Director – New NIOSH Resources for First Responders
- October 10 - PEOSH upcoming class schedule for Indoor Air Quality Designated Persons
- October 15 - You're Invited: REMINDER - Police Chief AD-HOC Committee Meeting - October 29
- October 17 - You're Invited: Below 100 – Train the Trainer Program - November 14, 2019
- October 18 - NEW Message from the Safety Director - CBD Oil
- October 21 - Did You Know? – MSI Training Schedule – BURLCO JIF, November 2019
- October 21 - REMINDER - Police Chief AD-HOC Committee Meeting - October 29, 2019
- October 23 - New Bulletin – CDL Clearinghouse open for registrations
- October 24 - NEW Law Enforcement Bulletin – Purchasing & Deploying Vehicles
- October 29 - Annual Reminder – Leaf Collection Safety

## **UPCOMING EVENTS**

- Claims Meeting – November 19
- Fund Commissioner Meeting – November 26

## **MSI TRAINING PROGRAMS**

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

Below are upcoming MSI training programs scheduled for November and December of 2019. ***Enrollment is required for all MSI classes.*** MSI classes are subject to cancellation or rescheduling at any time.

***Members are reminded to log on to the [www.njmel.org](http://www.njmel.org) website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.***

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

<b>DATE</b>	<b>LOCATION</b>	<b>TOPIC</b>	<b>TIME</b>
11/1/19	Borough of Tinton Falls	Seasonal (Autumn/Winter) PW Operations	7:30 - 10:30 am
11/6/19	Ocean County College #8	Ladder Safety/Walking-Working Surfaces	8:30 - 10:30 am
11/6/19	Ocean County College #8	Asbestos, Lead, Silica Overview	10:45 - 11:45 am
11/6/19	Evesham Township MUA	Fall Protection Awareness	8:30 - 10:30 am
11/6/19	Evesham Township MUA	Fall Protection Awareness	10:45 - 12:45 pm
11/6/19	City of Ventnor	Heavy Equipment Safety	9:00 - 12:00 pm
11/7/19	City of Brigantine #3	Ladder Safety/Walking-Working Surfaces	8:00 - 10:00 am
11/7/19	City of Brigantine #3	PPE	10:15 - 12:15 pm
11/8/19	Township of Middletown #5	Heavy Equipment Safety	8:30 - 11:30 am
11/8/19	Sea Isle City #6	CDL-Drivers Safety Regulations	8:30 - 10:30 am
11/8/19	Sea Isle City #6	CDL-Supervisors Reasonable Suspicion	10:45 - 12:45 pm
11/12/19	Cherry Hill Twp. BOE #6	Landscape Safety	8:30 - 11:30 am
11/12/19	Cherry Hill Twp. BOE #6	Playground Safety Inspections	12:30 - 2:30 pm
11/13/19	City of Margate #5	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
11/14/19	Township of Middletown SA	LOTO	8:00 - 10:00 am
11/14/19	Township of Middletown SA	Confined Space Awareness	10:15 - 11:15 am
11/14/19	Township of Middletown SA	Respiratory Protection	11:30 - 12:30 pm
11/15/19	Township of Little Egg Harbor #1	Fire Safety	8:30 - 9:30 am
11/15/19	Township of Little Egg Harbor #1	Fire Extinguisher	9:45 - 10:45 am
11/18/19	Township of Middletown #5	CMVO	8:30 - 12:30 pm
11/19/19	Borough of Deal #3	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
11/19/19	Township of Elsinboro	HazMat Awareness w/HazCom GHS-Evening	6:30 - 9:30 pm
11/21/19	Borough of Stone Harbor #1	Heavy Equipment Safety	8:30 - 11:30 am
11/22/19	Township of Toms River	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
11/22/19	Township of Toms River	Fire Safety	10:45 - 11:45 am
11/22/19	Township of Bordentown	Snow Plow/Snow Removal Safety	9:00 - 11:00 am
11/22/19	Township of Bordentown	Shop & Tool Safety	11:15 - 12:15 pm
12/4/19	Deptford Township MUA	Snow Plow/Snow Removal	8:00 - 10:00 am
12/4/19	City of Ventnor	Snow Plow/Snow Removal	9:00 - 11:00 am
12/10/19	Township of Pemberton	Fire Safety	8:30 - 9:30 am
12/10/19	Township of Pemberton	Fire Extinguisher	9:45 - 10:45 am
12/11/19	Borough of Lavallette #1	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
12/11/19	Lower Township MUA	Excavation/Trenching/Shoring	8:30 - 12:30 pm
12/13/19	Township of Little Egg Harbor #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazard Identification - Making Your Observations Count	1 / T,M
Back Safety / Material Handling	1 / T	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training	1 / G	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Hoists, Cranes and Rigging	2 / T
BOE Safety Awareness	3 / T	Housing Authority Safety Awareness	3 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Jetter Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Landscape Safety	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Leaf Collection Safety Awareness	2 / T
Confined Space Entry – Permit Required	3.5 / T	Lockout Tagout	2 / T
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Dealing With Difficult People	1 / M	Playground Safety Inspections	2 / T
Defensive Driving-6-Hour	6 / M	Sanitation and Recycling Safety	2 / T
Driving Safety Awareness	1.5 / T	Safety Committee Best Practices	1.5 / M
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	3 / M,G
Excavation Trenching & Shoring	2 / T,M	Shop and Tool Safety	1 / T
Fall Protection Awareness	2 / T,M	Seasonal Public Works Operations	3 / T
Fast Track to Safety	4 / T	Snow Plow Safety	2 / T
Fire Extinguisher	1 / T	Special Events Management	2 / M
Fire Safety	.5/ T - .5/ G	Shift Briefing Essentials	1 / M
Flagger / Workzone Safety	2 / T,M		
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5 / P
Dealing With Difficult People	1 / P	Safety Coordinator's Skills Training	6 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	HazCom with Globally Harmonized System	1.5 / S
Advanced Safety Leadership	10 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Heavy Equipment Safety	3 / S
Back Safety / Material Handling	1 / S	Housing Authority Safety Awareness	3 / S
Bloodborne Pathogens Training	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Administrator Training	2 / Non S	Hearing Conservation	1 / S
BOE Safety Awareness	3 / S	Hoists, Cranes and Rigging	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Jetter Safety	2 / S
CDL - Drivers' Safety Regulations	2 / S	Ladder Safety/Walking Working Surfaces	2 / S
Confined Space Awareness	1 / S	Landscape Safety	2 / S
Confined Space Entry - Permit Required	3.5 / S	Leaf Collection Safety Awareness	2 / S
Dealing With Difficult People	1 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Employee Conduct and Violence in the Work Place	1.5 / Non S	Personal Protective Equipment (PPE)	2 / S
Excavation Trenching & Shoring	4 / S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2 / S	Safety Coordinator's Skills Training	5 / Non S
Fast Track to Safety	4 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Shift Briefing Essentials	1.5 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
Dealing With Difficult People	1 / E, Gen	Dealing With Difficult People	1 / E, M
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1 / CRP	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2 / CRP	Dealing With Difficult People	1 / OFF
Heavy Equipment	3 / CRP		
Sanitation and Recycling Safety	2 / CRP		
CEU's for Park and Rec Professionals			
MSI Course	CEU's/Cat.		
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2		
***Categories		***Categories(cont.)	
E - Ethics		Non S - Non Safety (Management)	
T - Technical		P - Professional Development	
G - Governmental		M - Management	
S - Safety / Non S - Non Safety		4 CRP - Certified Recycling Professional Classroom CEU	
GEN - General Secondary Duties		1 OFF - Office Admin/General Duties	



October 2019

## **Commercial Drivers' License Clearinghouse Open for Registration**

*The Federal Motor Carrier Safety Administration's (FMCSA) Drug & Alcohol Clearinghouse is now open for the registration of authorized users.*

**Employers and drivers must register in the Clearinghouse.**

The Clearinghouse is a secure online database that will give employers, the FMCSA, and State licensing agencies and law enforcement personnel real-time information about commercial driver's license (CDL) and commercial learner's permit (CLP) holders' drug and alcohol program violations. The Clearinghouse will contain records of violations of drug and alcohol prohibitions including positive drug or alcohol test results and test refusals. When a driver completes the return-to-duty process and follow-up testing plan, this information will also be recorded in the Clearinghouse.

To access the Clearinghouse once it is operational on January 6, 2020, authorized users will be required to request access from FMCSA by registering for the Clearinghouse. Registering this fall is the first step.

For employers, starting on January 6, the Clearinghouse will offer a centralized location to query driver information and report drug and alcohol program violations incurred by their current and prospective employees holding CDLs and CLPs. The employer must use the Clearinghouse to:

- Conduct a full query of the Clearinghouse as part of each pre-employment driver investigation process.
- Conduct limited queries at least annually for every driver they employ.
- Request electronic consent from the driver for a full query, including pre-employment queries.
- Report drug and alcohol program violations.
- Record the negative return-to-duty (RTD) test results and the date of successful completion of a follow-up testing plan for any driver they employ with unresolved drug and alcohol program violations.

Employers will identify an individual for their organization to serve as a Clearinghouse Administrator. These Clearinghouse Administrators have the option to invite users to serve in an Assistant role, enabling them to use the Clearinghouse on their company's behalf.

Employers may need to assist drivers with registering online with the Clearinghouse. The Safety Director heard of one Public Works Department who designated a computer, and time for each driver to register with the guidance of an administrative assistant.

Visit the FMCSA Drug & Alcohol Clearinghouse website <https://clearinghouse.fmcsa.dot.gov> to begin the registration process. There are links to instructional aids for employers and CDL / CLP drivers. Registering soon will be especially important if the agency anticipates hiring CDL drivers in early 2020.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.





October 2019

## **Leaf Collection Time . . . An Important Reminder**

Municipalities and public agencies collect leaves by a number of different means (leaf vacuums, front end loaders, bagged leaves, etc.) in an effort to improve safety and efficiency of the process. Any leaf collection operation exposes workers to hazards. Please consider the following tips to protect workers:

### **Department Leaders**

- Perform a job hazard assessment on all leaf collection procedures and equipment.
- Thoroughly train all new employees prior to allowing them to operate any piece of equipment.
- Provide refresher training at the beginning of each leaf season for experienced workers. If the season is extended, provide additional training to reinforce safety procedures at regular intervals.
- Visit job sites and talk to workers. Reinforce desirable behaviors and consistently correct unsafe actions.

### **Drivers**

- Follow manufacturers' recommendations when operating leaf vacuuming equipment. Conduct pre-trip inspections of the truck and vacuum unit per manufacturers' recommendations and department policy.
- Never allow workers to ride on the yoke of a trailer, or other areas not specifically designated for riders.
- Maintain visual contact of workers on foot when working close to the vehicle and while backing.
- Check both side mirrors frequently when backing.
- Use a reliable spotter positioned to see you and the blind spots behind your vehicle when backing.
- Stop the truck if the spotter must change positions and whenever visual contact is lost.
- Wear your seatbelt. Insist others in the cab wear theirs. Do not use your cell phone or otherwise become distracted. Stay alert of approaching motorists to possibly warn your crew members of danger.

### **Workers on foot**

- Stay in mirrors or otherwise visible to driver. Remain clear of the rear of the vehicle when the backup lights or alarm are on.
- Be aware of crush zones. They include between moving vehicles and under raised loads.
- Use standard hand signals when acting as a spotter.
- Wear the required personal protective equipment. Remind co-workers to wear theirs.
- Stay alert to approaching motorists. Be prepared to warn co-workers. Have each others' backs.

The MEL offers a variety of educational resources to supplement your employee training program. They can be found by visiting the MEL website, [www.njmel.org](http://www.njmel.org), and selecting the MEL Safety Institute menu.

- Select ***Safety Briefings*** for 5-minute lesson plans on personal protective equipment, basic safety principles, avoiding crush zones, and hand signals for collecting leaves with vacuums, rear compactors, and front-end loaders.
- Choose ***Safety Videos*** to access the training videos, *Don't Get Caught in the Crush Zone* and *Stop and Think to Prevent Back Pain*. Members can also borrow videos from the MEL Media library. Click on ***Order Conventional Videos*** and select ***MEL Media Catalog*** to see the wide selection of general, landscape industry and heavy equipment safety videos that are available.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.



Personal protective equipment for leaf vacuum operations must include:

- ANSI 107-2004 (or later) Class 2 or 3 high visibility apparel
- Hearing protection

The following is recommended depending on conditions:

- Work boots
- Tight-fitting protective eyewear
- Leather or similar work gloves
- Dust mask or N95 respirator. Workers who wear a filtering face piece respirator on a voluntary basis must acknowledge Appendix D in OSHA's Respiratory Protection Standard.



Visibility of the workers on foot is a critical component for a safe operation. In the picture on the left, the worker is between the leaf vacuum and the truck and out of the driver's sight.

Drivers must maintain the proper distance from the curb to keep the vacuum hose operator as far as possible from the wheels of the truck or trailer.

Vacuum hose operators and workers on foot must be aware not to put themselves in a potential Crush Zone.



Leaf collection is a Mobile Work Zone. Establish traffic control according to the MUTCD. At a minimum, high intensity amber warning lights must be visible to motorists approaching from either direction.

Do not use directional arrows on 2-lane roadways.



**Crush Zones** are present in many leaf collection operations:

- Between and in front of moving vehicles
- Under raised loads and vehicle bodies



TO: Police Chiefs  
Public Safety Directors  
Fund Commissioners  
Risk Management Consultants

FROM: Chief Keith F. Hummel (Ret.)  
Associate Director Public Sector  
J.A. Montgomery Risk Control

TOPIC: Police Vehicles; Purchase options and deployment  
Law Enforcement Bulletin 2019-01

DATE: October 21, 2019

The office of the Safety Director at J.A. Montgomery Risk Control assists police agencies, risk control consultants, and elected officials with the challenges of operating a law enforcement agency in New Jersey. State laws, Attorney General Directives, court decisions, rules, and policies all affect the day-to-day operations of our law enforcement clients.

One of the primary tools used by uniformed police personnel are motor vehicles. Patrol and traffic enforcement officers will spend the majority of their shift on patrol, responding to calls for service, and engaging in traffic enforcement activities. Motor vehicle accidents lay claim to a large majority of our officer's workers' compensation and property claims. Making good decisions on identifying the types of vehicles needed for patrol and traffic operations is critical to the safety of the officer and the public. Our goal is to manage the risk that officers face by minimizing injuries and loss of life.

### **Training:**

The New Jersey Attorney General issued pursuit guidelines, and they can be accessed at <https://www.state.nj.us/lps/dcj/agguide.htm>. There are specific situations whereby officers may engage in a pursuit to apprehend a suspect. This guideline, along with realistic training and strong policy guidance, is key to helping officers with the process of making good decisions when confronted with the question of when and under what conditions officers may pursue a suspect as well as how they respond to emergency calls for service

### **Making Decisions:**

Along with training, research needs to be conducted to ensure that good decisions are being made when purchasing police units that will provide protection, service the officer, and withstand the intense rigors of high-speed driving, cornering, and braking.

Every municipality needs to look at this from a "Risk Management" perspective! Going through a process to ensure that you have the right vehicles purchased for a specific mission is critical. Vehicles that will be used for traffic enforcement purposes and are expected to be driven at higher speeds need to be pursuit-rated. Other vehicles that may be used for surveillance or that need to fulfill a specific

mission do not need to be pursuit-rated. The operators of these vehicles need to understand the capabilities and limitations of these special units.

Purchasing and deploying special use trailers require careful consideration with respect to both the trailer design, size, and type. Vehicles that are assigned to tow these trailers need to be rated and have the proper equipment installed to ensure that they can be towed safely. Additionally, adding trailers to a fleet requires specific hands-on training to ensure operators can navigate the variety of challenges that towing a trailer can pose.

### **Scanning and Analyzing:**

Members of the governing body, agency leaders, and trainers should be involved in the process of choosing a vehicle that meets the mission needs of the agency. An assessment should be undertaken to determine which vehicle will work best for the agency. Determine how the vehicle will be used. Patrol operations, traffic enforcement, pursuits, crime prevention, emergency vehicles for natural disasters, administration, and prisoner transportation are some of the considerations that should be identified. Gather information from other agencies and agency personnel on vehicle performance, repairs, comfort, and reliability.

Several resources can be accessed on the internet to assist with deciding which vehicle would fulfill the agency's mission:

- [https://www.usfa.fema.gov/downloads/pdf/publications/fa\\_336.pdf](https://www.usfa.fema.gov/downloads/pdf/publications/fa_336.pdf)
- Best Practices for Emergency Vehicle and Roadway Operations Safety in Emergency Services
- <http://www.iaff.org/hs/EVSP/Best%20Practices.pdf>
- Michigan State Police – Police Vehicle Evaluation - <https://www.michigan.gov/msp/0,4643,7-123--16274--,00.html>
- <https://www.pursuitresponse.org/in-pursuit-of-research-what-we-know-about-police-pursuit-policy-and-training-and-what-we-dont/>
- <https://www.fcausfleet.com/dodge/charger-pursuit.html>
- <https://www.gmfleet.com/overview/police.html>

Nationwide standards for pursuit-rated vehicles do not exist, but vehicle manufacturers have identified specific equipment that offers advanced safety features. They include vehicles that are designed for high-speed emergency vehicle operations, engine designs, enhanced braking systems, enhanced suspension systems, steel safety frames, and electrical systems designed to meet the needs of the vehicle's emergency equipment (lights, computers, sirens, etc.). Prior to making modifications or installing equipment on pursuit-rated vehicles, careful consideration should be given to ensure that any modifications will not alter a pursuit-rated vehicles capability. For instance, the installation of larger wheels on pursuit-rated vehicles or adding a large truck cap to a pursuit-rated pickup may alter the pursuit capability and pose a danger to the driver and others.

### **Purchasing and Deployment:**

Once the assessment has been completed and a determination has been made as to which vehicle model will best meet the needs of the agency, plans to move forward with the procurement of the equipment can be made. In many instances, municipalities have taken advantage of using "State

Contract” purchasing. An alternative to this process that may reduce costs is to “Bid” the vehicles out by developing a specification and a bid process. It is not uncommon to find that this process can save money, and the savings could be used to defray the cost of the vehicle's emergency equipment. Many vehicle manufacturers offer options such as blue tooth which can promote the use of hands-free technology. Agencies may wish to consider this when making purchases while also making certain that the use of any non-manufactured devices in the vehicle are governed by policy and training.

When the vehicles are delivered, they should be inspected to ensure that the right model numbers and upgrades that were requested in the specifications are on the vehicle. Records should be maintained for repairs and general maintenance.

Purchasing of police vehicles comes under the jurisdiction of the governing body. The governing body may promulgate rules as it relates to the vehicles use during off-duty hours, side work, and any labor contracts that were agreed upon by the governing body. Deployment and the assignment of vehicles on a day-to-day basis while on-duty comes under the authority of the Chief of Police (40A:14-118).

#### **Vehicle Decommissioning:**

Every vehicle will reach the end of its service life, and the municipality needs to ensure that proper decommissioning occurs. The removal of “police” markings need to be completed before the vehicle is decommissioned and disposed of by the municipality. All radios, emergency lights, and sirens should be removed. There have been incidents whereby persons have purchased or obtained decommissioned police units and used them for illegal purposes.

Following this decision-making process will help municipalities with the process of purchasing the right vehicle to help the agency fulfill its mission, mitigate risks, and keep our officers safe.

# LESSONS LEARNED FROM LOSSES

## MONTHLY NEWSLETTER

### NOVEMBER 2019

# MAINTAINING RECORDS



### Why is it Important?

- The practice of ensuring adequate and proper documentation contributes to efficient and economical operations by guaranteeing that information is documented and accessible to all authorized parties that may need it.
- Proper maintenance of records can make a world of difference to the member and the JIF. Lawsuits are won and lost based on the documentation provided in support of the JIF's position in a given matter.
- Coverage can be denied to an insured if proper records are not maintained.
- Please make sure that electronic records are maintained in such a manner that the systems in which they are stored evolve with the available technology.
- Lastly, make sure that if the records are physical documents to keep them off the floor and not in a basement.

**EXAMPLE:** Claimant was playing pickleball and caught his foot under metal bleachers adjacent to the playing surface. He ruptured his Achilles tendon requiring surgical reconstruction and also suffered a wrist injury. The allegation was that a dangerous condition existed as a result of negligently placed bleachers. The town was unable to produce any paperwork showing the manufacturer of the bleachers, when they were purchased or who placed them near the pickleball court. The town was found 100% liable in Arbitration and, ultimately, the claim was settled for \$162,500. Had this information been provided, it is likely that the manufacturer and installer would have contributed to the settlement.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
WELLNESS DIRECTOR'S REPORT**

**TO:** Municipal Fund Commissioners, Safety Coordinators, and Risk Managers  
**FROM:** Debby Schiffer, JIF Wellness Director  
**DATE:** November 26, 2019 at Hainesport Municipality  
**Contact Information:** [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

**NOVEMBER ACTIVITY & PLANNED EVENTS**

**Delanco** – Mental Health presentation by Jefferson Health for November

**Florence** – Gratitude Tree

**Medford** – Had a healthy Halloween lunch in lieu of candy and handed out tips on handling the typical holiday challenges. Presentation on "How Physical Health Impacts Resiliency" was given to Detectives and Admin (3 of 3 presentations given to staff)

**Palmyra** – Breast Cancer Awareness activity (check out JIF website for more information); Chair massages in November

**Pemberton Borough** – Presentation on stress management along with employee chair massages

**Westampton** – chair massages scheduled for November

**Other initiatives to consider:**

- Healthy snacks and Fresh Fruit
- Time marked water bottles to promote daily hydration
- Team building activities during or after work
- Electric tooth brushes
- *Hello Fresh* food service, which provides easy to master meals of your choice. All ingredients are sent in the correct portion for how every many servings you request. (sharing information with your employees)
- Jingle bell challenge or Fitness Football Challenge
- Host yoga or meditation workshops to help employees deal with holiday stress

All remaining Wellness Funds must be encumbered by November 30<sup>th</sup>. Please reach out to me if you would like any assistance.

**November Wellness Connection Newsletter**

This time of year always brings anticipation of change. The leaves changing color, changing our clocks (fall back one hour this weekend), and changing in the temperature. Change is inevitable. We cannot move forward, grow, succeed, or thrive unless we positively embrace change. So in this month's version of Wellness Corner Connection, I focus on just that...embracing change!

**Some of the Topics addressed include:**

- Why change is difficulty
- Figuring out where you are in regards to "stage of change"
- Boosting your health with gratitude and kindness (provides resiliency towards change)

**November is also Diabetes Awareness Month** so I have some information on how diabetes is connected to heart disease. The **recipe** is a simple Autumn Quinoa Salad with sweet potatoes, pecans and bitter greens, another idea for those of you trying to do a meatless Monday. The **Exercise of the Month** is meant to "work out" your mind with a Thanksgiving Themed word search. Fun for you and your family!

**November is also Gratitude Month.** Thank you to those municipalities who are already planning activities/initiatives to express gratitude in the workplace. After all, it's not happiness that brings us gratitude; it's gratitude that brings us happiness! Being happy at work is something that can positively impact our overall well-being and quality of life, not to mention keep our employees safer and more productive!



# Wellness Corner Connection

Table of Content:

- The changing of the season
- Are you ready for change?
- The Stages of Change
- Boost your health with gratitude and kindness
- National Diabetes Month: Take it to heart

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

With Every Season...Turn, Turn, Turn...Change



November is already upon us. For some, that may fill you with joy as you prepare for the holidays, the cooler weather, holiday gatherings with family and friends, and all the delicious treats! But for others, it may be a time of sadness or anxiety, possibly for all those same reasons. It all comes down to how you view things in life.



Regardless of what this time of year means to you, there is one thing we can all agree on...it's a time that reflects change. Yet along with change, even expected change, there could be fear, anger and ultimately, stress. If this sounds a bit like you, think about something you can do (or think) which may put you on a different (more positive) path as you head into November. Old traditions not fitting with who you want to be? Then start a new one!



Stay safe while raking all these leaves:

Protect your back! Learn helpful tips from **Dr. Paul Koch**, Chiropractor. See his short video on YouTube. Look up "**Raking leaves without hurting yourself.**"

Gratitude makes sense of your past, brings peace for today, and creates a vision for tomorrow.

If you want something you've never had, then you've got to do something you've never done.

-Unknown

Progress is impossible without change, and those who cannot change their minds cannot change anything.

- George Bernard Shaw

We cannot become what we want by remaining what we are.

- Max Depree



Change is a process not an event.





## Are You Ready To Make A Change?

Let's look at why most of us are predisposed to resist change. For many, the mere mention of the word stirs up feelings of uneasiness or fear. One simple explanation to resisting change is due to the *perceived* risk associated with it. You may see it in your procrastination to start a project (work or home), your attempt to stop smoking by having "just one more", or your acceptance of more and more responsibilities even though your plate is already full! Many times we put ourselves in these predicaments by the choices we make.

So why is it that so many of us have a hard time initiating or following through with our desire to change? Change often does not happen in a moment, instead we go through stages of change, each with their own purpose and necessary actions to help us propel to the next stage. Keep in mind this is not a linear movement, meaning we don't always move from one stage to the next. Instead we many regress back to an earlier stage and have to start again. With each attempt, you might feel less and less confident that you will succeed. This is where many of us just say "oh forget it, I'll never change." But its precisely that attitude that keeps you stagnant and resistant to try again. How many attempts do you think Thomas Edison made before he invented the light bulb? Thousands of times! What if he stopped trying?

A renowned psychologist, James Prochaska, proposed that we find ourselves in this internal battle because of our perception of change. Read through Prochaska's Stages of Change on the next page. Think of something in your life that you may be struggling with. Consider what stage you may be in and what actions you are ready to try to progress to the next phase of change. Ask yourself "Why do I want this change?"; Get your support systems in place and then go for it. How important is the "WHY" you identified? That will be the fuel to keep you trying....again and again and again! Are you ready?



Sometimes, you can't stop change from happening. But you can choose how you deal with it.

## The Stages of Change

**Pre-Contemplation:** This first stage is where you have *no desire* or conscious intention of altering, changing or stopping the behavior. This may be due to lack of insight or full awareness of the problem. It could be due to repeated attempts that were unsuccessful, leaving you feeling hopeless to try again. It is in this stage when you may start to feel the pressure of others who are aware of the change needed. A spouse's attempt to "encourage" you to exercise, comes across as "nagging". During this stage, you may not see their attempts as genuine concern for your health. It's merely a nuisance.

**How to progress:** Motivation to change has to come from within. This can be done through educating yourself on the behavioral change; Looking at the pros and cons to making a change; Look at how your behavior conflicts with your personal goals or values in life. "I know smoking is bad for me but it helps me deal with the stress in my life." The pleasure of staying with the behavior may initially out-weigh the health risks.

STAGE 1

**Contemplation:** At this stage, you *acknowledge your behavior* and begin an internal debate about possibly changing. This could be the most challenging stage, since here, you may get "stuck" going back and forth between measuring the pros and cons of a certain behavior. There is a sense of uncertainty. You may not be quite ready or committed yet to take the steps needed towards change. But at least you have recognized that there is a need. You are one step (stage) closer to making it happen.

**How to progress:** The best way to overcome your uncertainty is to do a "cost and benefit analysis". Actually sitting down with a pen and paper and writing out everything you can think of for both sides of the behavior (continue or change). Let's take that example of smoking.

STAGE 2



**Example:**

**Advantages of Continuing:** Stress relief, smoke breaks, social aspect

**Disadvantages of Continuing:** Not good for my health, expensive, the smell, partner upset with me

**Advantages of Changing:** Save money, improve health, lower risk of future diseases, improve relationships

**Disadvantages of Changing:** Will miss the social aspect, won't be able to deal with stress

You may see clearly an advantage but still fear that you have no alternative. Option? Maybe identifying a healthier way of deal with your stress could help you start to move forward with the change.

**Preparation:** Individuals progress to the preparation stage of change upon *committing to try* to change in the immediate future. You realize that the advantages of making the change clearly outweigh the costs of continuing it. It is at this stage that one may begin to *actually take or experiment with small steps towards change, typically within the period of one month*. Someone who would like to eat healthier may purchase a cookbook of nutritious recipes.

**How to progress:** Your success may lie simply with how committed you are to exploring all the avenues of how you will achieve this change. It may help to:

- Draw up a contract with yourself with specific, measurable and realistic goals
- Tell someone you trust to help you be accountable

STAGE 3

**Example of a S.M.A.R.T. Goal:** "I will go to the gym Monday and Wednesday after work for 30 minutes for the first week of my behavior change." *Develop a detailed plan* for contingencies so you stay on track. If you are trying to quit smoking, know what your response will be when a friend offers you a cigarette. Plan to reward yourself when you have reached a goal (something other than a cigarette). Get a massage, buy yourself new sneakers, etc. Sharing your commitment with trusted friends and family members can help you stay on track and will follow up on your progress with continued encouragement.



**Action:** During this stage of change, your *plans are starting to produce positive results* (within one to six months). This may require the most commitment and require you to delegate a large amount of time to sticking to the new plan. This is particularly challenging if those who "supported or were enablers" to the behavior are still influential and apply pressure to "give in". You may also start to notice increase praise and encouragement from those who want to see you succeed. It's important to continually reflect back upon the advantages of the commitment you have made, check in with your "why", as well as provide yourself positive reinforcement. **Acknowledgement of the progress** you have made thus far and reflection upon what you have gained is essential. Lastly, **be kind to yourself!** It is likely that you are working towards a long term change. If you miss a day at the gym or reach for that cigarette, don't view it as a full blown relapse into past behaviors just get right back on track the next day (or next meal!).

STAGE 4



**Maintenance:** During this final stage of change, your once *desired behavior is now a reality* and you have been successful for the past six months in keeping on track. Now you finally realize that the one thing you doubted is actually possible! Your new behavior is firmly established and the threat of returning to the old way becomes less intense or frequent. **This is the most important of all stages.** For it is here that you can sustain life-long change and new lifestyle habits. Know that relapsing to old behaviors and re-cycling through the stages may always be there, so it's crucial that you continue to plan for events that will challenge you and trigger old feelings. Things to keep in mind:

- Remember what helped you through previous stages—cost and benefit analysis? Your internal strengths and values? Your "why"!
- Maintain a healthy-reflection on set backs and avoid over-analyzing, passing judgment or feeling guilty about yourself. Realize to error is human. Show yourself some compassion and just keep going! You can and will succeed!

FINAL STAGE

Resource: *Psychology Today (2016). Why Is Change So Hard?*



## Boost Your Health With A Dose Of Gratitude & Kindness

Thanksgiving season is full of opportunities to think about all you have to be grateful for and it seems to spark the desire to give back.

While it seems pretty obvious that gratitude is a positive emotion, psychologists are now learning that it can make you happier and change your attitude about life - like an emotional reset button. Studies also show that when you stop and "count your blessings," you not only shift from feeling bad to feeling very good, but there are amazing health benefits as well.

Practicing gratitude regularly can create a more positive outlook, improved mood, reduced stress, and increased fulfillment. Here are some key words to think about for cultivating gratitude (pay attention and see the good things in your life):



Anytime is the perfect time to be grateful, not just in November. What about "paying it forward"? "Paying it forward" is when random acts of kindness are extended to a stranger in the hope that they, in turn, will do something nice for someone else. It's not done with the expectation of something in return. It's merely doing something out of the kindness of your heart. ♥ Every day in some small way, you can brighten someone's life with an act of kindness. And just like with gratitude, acts of paying it forward can improve both your physical and mental health.

Here are just a few ideas:

- Pay for someone's coffee
- Participate in a cleanup day
- Donate clothes or food to local pantry/good will
- Run for a good cause
- Ask for donations instead of holiday gifts
- Leave a good book behind
- Let someone go ahead of you in line (even with more stuff in their basket!)
- Give up your seat for someone else



This is a wonderful day. I've never seen it before.

MAYA ANGELOU

Grateful people tend to be more optimistic, a characteristic that researchers say boosts the immune system.

It's no secret that stress can make us sick, particularly when we can't cope with it. It's linked to several leading causes of death, including heart disease and cancer, and claims responsibility for up to 90% of all doctor visits. **Gratitude**, it turns out, **can help us better manage stress**. "Gratitude research is beginning to suggest that feelings of *thankfulness* have tremendous positive value in helping people cope with daily problems, especially stress," says Robert Emmons, University of California Davis Psychology professor.

Resource: PACE University; WebMD



No act of kindness, no matter how small, is ever wasted!  
- Acsop

Got another idea or maybe something you have done? **Share it!** It may motivated someone else to follow your example!

- Smile at someone
- Wave to the poor sole in the mattress outfit (LOL)
- Spend some time with the elderly
- Visit the animal shelter
- Pray for someone else
- Put coupons on community boards
- Pay for someone's lunch, toll, groceries
- Write a positive review for a restaurant
- Hold the door for someone.



November is National Diabetes Month, and this year the focus is on the link between diabetes and cardiovascular disease. Adults with diabetes are nearly **twice** as likely to die from a heart disease or stroke as people without it. This is because over time, high blood glucose from diabetes can damage blood vessels and nerves that control the heart. The good news is that the steps you take to manage your diabetes can also help lower your risk of having heart disease or a stroke.

## National Diabetes Month

*Remains the 7th leading cause of death in USA.*

- Stop smoking or using other tobacco products.
- Manage your **A1C**, **blood pressure** and **cholesterol** levels. (Know your **ABC's**)
- Develop or maintain healthy lifestyle habits—be more physically active and learn ways to manage stress.
- Take medicines as prescribed by your doctor.

**Prediabetes:** In 2015, over 84 million Americans over the age of 18 had prediabetes. Research teams are forecasting that by 2030 over 100 million Americans will have it - 30% of all Americans and 51% of all seniors (Currently only 10% of those adults are even aware they have it).

Early treatment for prediabetes can actually return blood sugar levels to normal. It takes a lifestyle change with regular exercise and a healthy diet. Before people develop Type 2 diabetes, they almost always have prediabetes. You may or may not have clear symptoms so detection may be difficult unless one gets regular check ups (remember **ABC**).

**PROTECT YOUR VISION FROM DIABETES**

Have a **dilated eye exam** every year, and follow these steps to keep your health on **TRACK**.

<b>T</b>	<b>R</b>	<b>A</b>	<b>C</b>	<b>K</b>
Take your medications as prescribed by your doctor.	Reach and maintain a healthy weight.	Add more physical activity to your daily routine.	Control your ABC's—A1C, blood pressure, and cholesterol levels.	Kick the smoking habit.

www.nei.nih.gov/diabetes

NIH National Eye Institute | NEHEP National Eye Health Education Program A program of the National Institutes of Health

CDC offers free “lifestyle change programs” which you can join online. These programs offer scientifically proven and effective lifestyle changes that can prevent or delay Type 2 diabetes.

**Get an A1C test**—this simple blood test can show your average blood sugar levels over the past two to three months. The higher the levels, the greater your risk of developing diabetes complications. Usually you'll have the test twice a year, but your doctor will determine what is best for you.



- If your A1C level is between 5.7 and less than 6.5%, you are considered prediabetic.
- If your A1C level is 6.5% or higher, you have diabetes.

Visit [www.diabetes.org](http://www.diabetes.org) for more detail on this and other diabetes topics.

## Autumn Quinoa Salad with Sweet Potatoes, Pecans, and Bitter Greens

This autumn dish is quick and easy entree or side dish to warm you up any chilly weeknight. With an estimated 10 minute prep time and 25 minute cooking time, you can have it on the table in just 35 minutes. This recipe yields 4 side servings. This warm salad uses baked sweet potatoes, toasted pecans or walnuts, your choice of bitter greens, and then tossed in a maple Dijon dressing. It fits any gluten free, vegan and vegetarian diet requirement. Another great choice for your meatless Monday.

### Ingredients:

- 1 lb. sweet potatoes, cut into 1/4 inch slices
- 1 teaspoon olive oil
- A pinch of each: cinnamon, cayenne, and sea salt
- 1/2 cup pecans
- 2/3 cup quinoa
- A few handfuls of bitter greens, minced (see notes)

### Maple Dijon Dressing:

- 1 tablespoons each: olive oil and maple syrup
- 1/2 tablespoon each: balsamic vinegar and apple cider vinegar
- 1/2 teaspoon Dijon mustard
- A generous pinch of sea salt



### Instructions:

1. Preheat your oven to 420 degrees. Line a baking sheet with parchment paper.
2. Toss the sweet potato slices with the olive oil, cinnamon, cayenne, and sea salt and place them in a single layer on the baking sheet. Roast in the oven for 20 -25 minutes, turning once, until they are soft and starting to brown.
3. Place the pecans on a small baking sheet and toast them in the oven along with the sweet potatoes for 5 minutes. Keep a close eye on them as they will burn easily at this temperature if you leave them in longer.
4. Cook the quinoa according to package directions. Usually 1:2 quinoa to water ratio and cooked for 12-15 minutes. When the quinoa is cooked, fluff with a fork and set aside with the lid off.
5. Make the dressing by whisking all the dressing ingredients in a small bowl.
6. When the sweet potatoes are cooked, mix them with the quinoa, pecans, and bitter green in a large bowl. Add the dressing and toss well.

**Note:** This recipe calls for "bitter greens" specifically dandelion greens. However, feel free to use arugula, spinach or even mustard greens. Don't bother peeling the sweet potatoes, just wash and slice.

Recipe taken from <https://www.theendlessmeal.com/autumn-quinoa-salad/>



*It's not happiness that brings us gratitude. It's gratitude that brings us happiness.*

**Debby Schiffer, Wellness Director for BURLCO & TRICO JIF**

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November's Exercise of the Month is a word search puzzle that is actually a great workout for your brain! They help your brain filter words into recognizable patterns which in turn helps you to find order and create meaning from everything around you. These and similar puzzles help increase memory retention and improves concentration. That focus and mindfulness can help to reduce stress! You might want to offer this as a fun Thanksgiving Day activity with your kids or grandkids. It might even help reduce after dinner drowsiness by keeping everyone's brain active! *ENJOY!*

# THANKSGIVING WORD SEARCH



Y	C	T	G	S	V	K	L	Q	A	U	B	H	U	M	R	Z	X	X	Z	C	Y	R
E	B	N	S	R	X	P	U	F	X	I	Y	E	K	R	U	T	I	P	H	R	L	F
M	K	N	B	A	A	J	R	J	H	P	P	H	B	C	N	T	W	L	A	M	O	S
Z	U	O	J	X	E	T	A	W	U	G	G	O	G	M	P	E	T	Y	R	B	D	V
A	B	V	V	Q	I	F	I	M	T	N	B	A	C	L	B	Y	Z	G	V	T	Y	W
N	W	E	U	M	W	N	P	T	I	O	T	D	A	U	T	X	N	B	E	E	H	H
W	B	M	C	Y	E	K	D	V	U	H	G	B	L	S	N	I	Y	M	S	O	K	T
T	K	B	Q	P	I	P	I	I	E	D	H	N	I	K	F	R	C	T	T	N	J	T
D	Y	E	S	N	M	G	U	R	A	H	E	A	D	F	W	Z	O	F	E	V	M	N
Q	Z	R	P	P	S	F	G	R	G	N	M	I	U	J	V	Z	Q	C	E	F	O	M
R	U	I	D	K	A	B	R	K	W	A	S	T	Q	Z	Q	M	L	M	A	I	T	F
T	E	C	N	K	L	S	E	I	Y	F	S	G	S	T	Z	D	R	M	T	X	I	Q
W	I	A	O	N	B	T	T	U	J	H	Z	I	X	O	W	L	I	I	W	D	Q	I
A	H	S	E	O	T	A	T	O	P	T	E	E	W	S	B	L	D	R	N	K	A	D
T	G	F	S	M	I	R	G	L	I	P	O	G	E	C	Y	A	R	E	N	U	H	K
X	C	R	A	N	B	E	R	R	Y	U	X	H	V	H	R	Z	H	L	R	U	F	G
B	Q	N	T	O	S	V	G	E	O	L	V	U	Y	T	K	V	Q	F	O	X	C	Q
B	G	R	E	G	N	Y	L	B	L	E	S	S	I	N	G	S	N	J	C	U	Y	A

Blessings

Corn

Cornucopia

Cranberry

Family

Feast

Gather

Gratitude

Harvest

Indians

November

Pilgrims

Pumpkin Pie

Stuffing

Sweet Potatoes

Thanksgiving

Tradition

Turkey

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**Burlington County Municipal JIF  
Managed Care Summary Report  
2019**

<b>Intake</b>	<b>October-19</b>	<b>October-18</b>	<b>2019 October YTD</b>	<b>2018 October YTD</b>
# of New Claims Reported	18	18	195	194
# of Report Only	7	4	58	58
% Report Only	38.9%	22.2%	29.7%	29.9%
# of Medical Only	9	13	119	102
# of Lost Time	2	1	18	34
Medical Only to Lost Time Ratio	82:18	93:07	87:13	75:25
Average # of Days to Report a Claim	0.6	2.8	1.9	3.1

<b>Nurse Case Management</b>	<b>October-19</b>	<b>October-18</b>
# of Cases Assigned to Case Management	18	19
# of Cases >90 days	16	13

<b>Savings</b>	<b>October-19</b>	<b>October-18</b>	<b>2019 October YTD</b>	<b>2018 October YTD</b>
Bill Count	176	142	1497	1436
Provider Charges	\$570,507	\$193,536	\$2,056,837	\$2,011,964
Repriced Amount	\$110,201	\$97,911	\$697,909	\$812,724
Savings \$	\$460,306	\$95,625	\$1,358,928	\$1,199,239
% Savings	80.7%	49.4%	66.1%	59.6%

<b>Participating Provider Penetration Rate</b>	<b>October-19</b>	<b>October-18</b>	<b>2019 October YTD</b>	<b>2018 October YTD</b>
Bill Count	93.2%	95.8%	94.9%	93.3%
Provider Charges	97.2%	97.9%	95.9%	95.5%

<b>Exclusive Provider Panel Penetration Rate</b>	<b>October-19</b>	<b>October-18</b>	<b>2019 October YTD</b>	<b>2018 October YTD</b>
Bill Count	98.6%	95.2%	97.5%	89.3%
Provider Charges	99.9%	91.5%	99.5%	94.1%

<b>Transitional Duty Summary</b>		<b>2019 October YTD</b>	<b>2018 October YTD</b>
% of Transitional Duty Days Worked		59.0%	41.4%
% of Transitional Duty Days Not Accommodated		41.0%	58.6%



**Burlington County Municipal JIF**  
**Average Days To Report By JIF Member**  
**1/1/2019 - 10/31/2019**

	# Of Claims Reported	Average Days Reported To TPA	Average Days Reported To Employer
BASS RIVER TOWNSHIP	1	0.0	0.0
BORDENTOWN CITY	5	3.4	0.6
BORDENTOWN TOWNSHIP	6	0.5	0.0
CHESTERFIELD TOWNSHIP	3	0.7	0.0
DELANCO TOWNSHIP	1	4.0	0.0
DELRAN TOWNSHIP	13	2.0	0.2
EDGEWATER PARK TOWNSHIP	3	23.0	0.0
FLORENCE TOWNSHIP	3	1.0	0.0
HAINESPORT TOWNSHIP	2	1.0	0.0
LUMBERTON TOWNSHIP	9	2.9	0.4
MANSFIELD TOWNSHIP	6	1.8	0.0
MEDFORD TOWNSHIP	14	1.4	0.0
MOUNT LAUREL TOWNSHIP	34	1.6	0.2
NORTH HANOVER TOWNSHIP	2	1.0	0.0
PALMYRA BOROUGH	8	0.3	0.1
PEMBERTON BOROUGH	6	9.0	0.0
PEMBERTON TOWNSHIP	44	1.3	0.3
RIVERSIDE TOWNSHIP	7	0.6	0.0
SOUTHAMPTON TOWNSHIP	6	0.3	0.0
TABERNACLE TOWNSHIP	2	0.0	0.0
WESTAMPTON TOWNSHIP	20	1.1	0.2
<b>Grand Total</b>	<b>195</b>	<b>1.9</b>	<b>0.2</b>

Does not include Claim Petition as First Notice or Occupational Claims.

Valued as of 11/4/2019



**Burlington County Municipal JIF  
Transitional Duty Summary By JIF Member  
1/1/2019 - 10/31/2019**

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated
BASS RIVER TOWNSHIP	17	17	100.0%	0	0.0%
BORDENTOWN CITY	104	100	96.2%	4	3.8%
BORDENTOWN TOWNSHIP	122	91	74.6%	31	25.4%
DELANCO TOWNSHIP	55	46	83.6%	9	16.4%
DELRAN TOWNSHIP	320	299	93.4%	21	6.6%
EDGEWATER PARK TOWNSHIP	269	180	66.9%	89	33.1%
FLORENCE TOWNSHIP	104	12	11.5%	92	88.5%
MANSFIELD TOWNSHIP	62	62	100.0%	0	0.0%
MEDFORD TOWNSHIP	7	7	100.0%	0	0.0%
MOUNT LAUREL TOWNSHIP	192	156	81.3%	36	18.8%
PALMYRA BOROUGH	130	112	86.2%	18	13.8%
PEMBERTON TOWNSHIP	413	101	24.5%	312	75.5%
RIVERSIDE TOWNSHIP	125	93	74.4%	32	25.6%
WESTAMPTON TOWNSHIP	370	74	20.0%	296	80.0%
<b>Grand Total</b>	<b>2290</b>	<b>1350</b>	<b>59.0%</b>	<b>940</b>	<b>41.0%</b>



**Burlington County Municipal JIF  
Transitional Duty Summary By Occupation  
1/1/2019 - 10/31/2019**

			% Of		
	Transitional Duty Days Available	Transitional Duty Days Worked	Transitional Duty Days Worked	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated
Animal Control	23	23	100.0%	0	0.0%
Assistant Supervisor	12	12	100.0%	0	0.0%
Asst. Supervisor	73	0	0.0%	73	100.0%
Buildings and Grounds	62	62	100.0%	0	0.0%
Bus Driver	21	10	47.6%	11	52.4%
Code Enforcement Officer	85	85	100.0%	0	0.0%
Construction Tech	50	50	100.0%	0	0.0%
Crossing Guard	28	0	0.0%	28	100.0%
EMT Deputy Chief	10	10	100.0%	0	0.0%
Equipment Operator	296	50	16.9%	246	83.1%
Firefighter	38	0	0.0%	38	100.0%
Firefighter/EMT	12	0	0.0%	12	100.0%
Foreman	17	17	100.0%	0	0.0%
Heavy Equipment Laborer	7	7	100.0%	0	0.0%
Laborer	478	319	66.7%	159	33.3%
Laborer/Maintenance	31	0	0.0%	31	100.0%
Library Assistant	7	7	100.0%	0	0.0%
Maintenance	65	0	0.0%	65	100.0%
Police Detective	55	46	83.6%	9	16.4%
Police Officer	655	429	65.5%	226	34.5%
Police Recruit	12	12	100.0%	0	0.0%
Police Sergeant	172	152	88.4%	20	11.6%
PW Supervisor	54	50	92.6%	4	7.4%
Super Mechanic/ CDL	7	0	0.0%	7	100.0%
Truck Driver	20	9	45.0%	11	55.0%
<b>Grand Total</b>	<b>2290</b>	<b>1350</b>	<b>59.0%</b>	<b>940</b>	<b>41.0%</b>





**Burlington County Municipal JIF  
PPO Savings And Penetration Report  
October 2019**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
<b>Participating Provider</b>	<b>164</b>	<b>\$554,516</b>	<b>\$95,502</b>	<b>\$459,014</b>	<b>82.8%</b>
Neurology/Neurosurgery	9	\$247,391	\$39,146	\$208,245	84.2%
Orthopedics	15	\$123,162	\$9,697	\$113,465	92.1%
Ambulatory Surgical Center	2	\$55,738	\$12,470	\$43,268	77.6%
Hospital	8	\$42,488	\$11,371	\$31,117	73.2%
Physical Medicine & Rehabilitation	5	\$33,952	\$6,672	\$27,280	80.3%
Physical Therapy	69	\$29,533	\$6,663	\$22,870	77.4%
Urgent Care Center	32	\$7,523	\$4,683	\$2,839	37.7%
MRI/Radiology	3	\$6,721	\$1,651	\$5,070	75.4%
Emergency Medicine	6	\$4,782	\$1,325	\$3,457	72.3%
Occ Med/Primary Care	12	\$2,084	\$1,156	\$928	44.5%
Inpatient Rehabilitation	1	\$597	\$448	\$149	25.0%
Other	1	\$315	\$42	\$273	86.8%
Physicians Fees	1	\$230	\$177	\$53	23.1%
<b>Out Of Network</b>	<b>12</b>	<b>\$15,991</b>	<b>\$14,699</b>	<b>\$1,292</b>	<b>8.1%</b>
Anesthesiology	3	\$8,000	\$6,922	\$1,078	13.5%
Emergency Medicine	6	\$6,184	\$5,988	\$196	3.2%
Other	2	\$1,574	\$1,556	\$18	1.1%
MRI/Radiology	1	\$233	\$233	\$0	0.0%
<b>Grand Total</b>	<b>176</b>	<b>\$570,507</b>	<b>\$110,201</b>	<b>\$460,306</b>	<b>80.7%</b>

**Participating Provider Penetration Rate**

<b>Bill Count</b>	<b>93.2%</b>
<b>Provider Charges</b>	<b>97.2%</b>

**Exclusive Provider Penetration Rate**

<b>Bill Count</b>	<b>98.6%</b>
<b>Provider Charges</b>	<b>99.9%</b>



**Burlington County Municipal JIF  
PPO Savings And Penetration Report  
1/1/2019 - 10/31/2019**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
<b>Participating Provider</b>	<b>1421</b>	<b>\$1,972,102</b>	<b>\$631,321</b>	<b>\$1,340,782</b>	<b>68.0%</b>
Hospital	84	\$493,400	\$217,044	\$276,356	56.0%
Neurology/Neurosurgery	62	\$339,441	\$66,717	\$272,724	80.3%
Ambulatory Surgical Center	21	\$306,995	\$88,064	\$218,931	71.3%
Orthopedics	142	\$275,384	\$80,189	\$195,195	70.9%
Physical Therapy	689	\$252,425	\$65,400	\$187,025	74.1%
Physical Medicine & Rehabilitation	25	\$105,113	\$16,924	\$88,189	83.9%
MRI/Radiology	58	\$48,080	\$18,876	\$29,204	60.7%
Urgent Care Center	121	\$29,264	\$17,160	\$12,104	41.4%
Anesthesiology	12	\$29,142	\$13,780	\$15,361	52.7%
Emergency Medicine	22	\$26,437	\$7,315	\$19,122	72.3%
Occ Med/Primary Care	80	\$26,114	\$14,295	\$11,819	45.3%
Physicians Fees	64	\$16,713	\$8,168	\$8,545	51.1%
Durable Medical Equipment	8	\$14,069	\$11,030	\$3,039	21.6%
Inpatient Rehabilitation	8	\$3,267	\$2,450	\$817	25.0%
Behavioral Health	6	\$2,410	\$1,025	\$1,385	57.5%
Medical Transportation	7	\$2,080	\$1,492	\$588	28.3%
Other	12	\$1,770	\$1,391	\$379	21.4%
<b>Out Of Network</b>	<b>76</b>	<b>\$84,735</b>	<b>\$66,589</b>	<b>\$18,146</b>	<b>21.4%</b>
Anesthesiology	18	\$28,050	\$24,983	\$3,067	10.9%
Emergency Medicine	22	\$21,180	\$19,927	\$1,253	5.9%
Durable Medical Equipment	11	\$16,611	\$12,329	\$4,282	25.8%
Physicians Fees	3	\$11,268	\$1,865	\$9,403	83.4%
Other	10	\$5,221	\$5,192	\$28	0.5%
MRI/Radiology	8	\$1,292	\$1,292	\$0	0.0%
Behavioral Health	1	\$500	\$500	\$0	0.0%
Urgent Care Center	1	\$325	\$255	\$70	21.5%
Physical Therapy	2	\$288	\$246	\$42	14.6%
<b>Grand Total</b>	<b>1497</b>	<b>\$2,056,837</b>	<b>\$697,909</b>	<b>\$1,358,928</b>	<b>66.1%</b>

**Participating Provider Penetration Rate**

**Bill Count** 94.9%

**Provider Charges** 95.9%

**Exclusive Provider Penetration Rate**

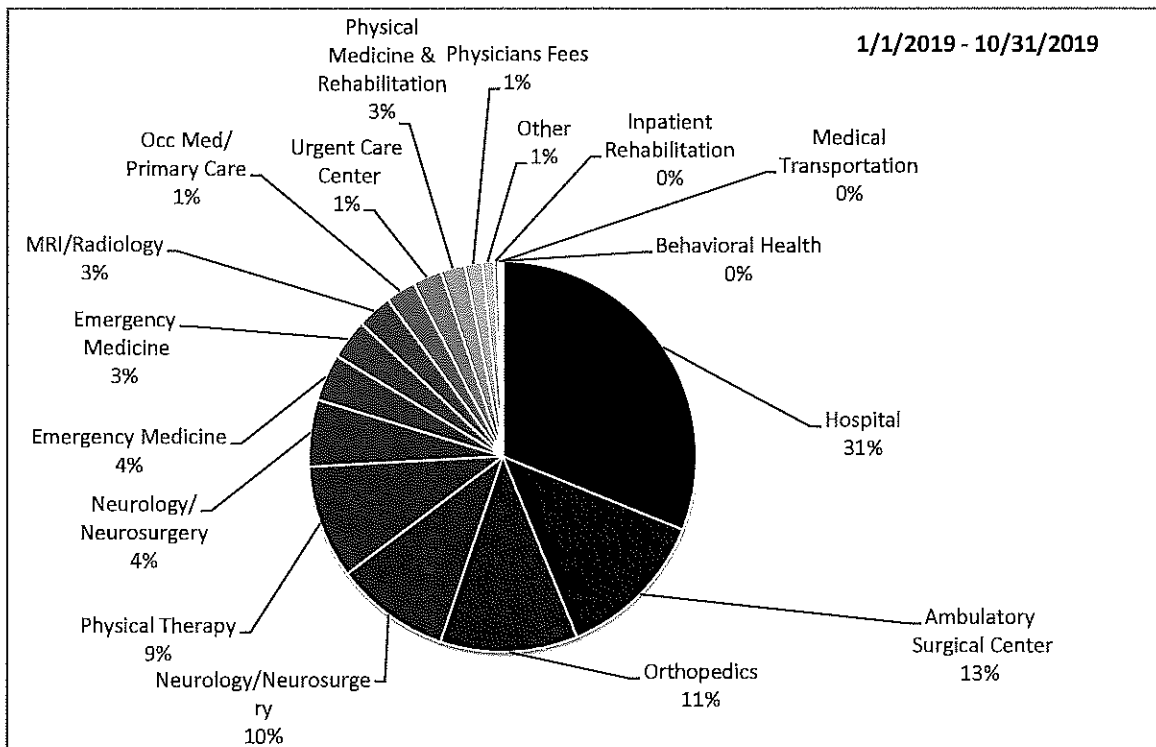
**Bill Count** 97.5%

**Provider Charges** 99.5%



**Burlington County Municipal JIF  
Paid Provider By Specialty  
1/1/2019 - 10/31/2019**

	Repriced Amount
Hospital	\$217,044
Ambulatory Surgical Center	\$88,064
Orthopedics	\$80,189
Neurology/Neurosurgery	\$66,717
Physical Therapy	\$65,646
Anesthesiology	\$38,763
Emergency Medicine	\$27,242
Durable Medical Equipment	\$23,359
MRI/Radiology	\$20,168
Urgent Care Center	\$17,415
Physical Medicine & Rehabilitation	\$16,924
Occ Med/Primary Care	\$14,295
Physicians Fees	\$10,033
Other	\$6,583
Inpatient Rehabilitation	\$2,450
Behavioral Health	\$1,525
Medical Transportation	\$1,492





**Burlington County Municipal JIF  
Top 5 Providers By Specialty  
1/1/2019 - 10/31/2019**

	Bill Count	Repriced Amount		Bill Count	Repriced Amount
<b>Hospital</b>	<b>78</b>	<b>\$206,911</b>	<b>Durable Medical Equipment</b>	<b>19</b>	<b>\$23,359</b>
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY	25	\$90,814	HOME CARE CONNECT LLC	6	\$10,690
VIRTUA WEST JERSEY HEALTH, INC.	21	\$75,090	AFFECTRIX LLC	9	\$9,394
OUR LADY OF LOURDES MEDICAL CENTER	15	\$23,555	FUSION HEALTHCARE SOLUTIONS	2	\$2,934
ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL	8	\$10,356	BONEL MEDICAL EQUIPMENT	1	\$282
DEBORAH HEART AND LUNG CENTER	9	\$7,097	OCEAN HOME HEALTH SUPPLY, LLC	1	\$59
<b>Ambulatory Surgical Center</b>	<b>16</b>	<b>\$72,989</b>	<b>MRI/Radiology</b>	<b>66</b>	<b>\$20,168</b>
MEMORIAL AMBULATORY SURGERY CENTER	2	\$18,169	ONE CALL CARE DIAGNOSTICS	39	\$18,363
ADVANCED SURGICAL INSTITUTE	2	\$16,581	LOURDES IMAGING ASSOC, PA	8	\$1,292
FELLOWSHIP SURGICAL CENTER, LLC	9	\$14,304	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	11	\$323
PREMIER ORTHO ASSOC SURGERY CENTER	1	\$12,758	SOUTH JERSEY RADIOLOGY ASSOCIATES PA	5	\$134
PREMIER SURGICAL CENTER, LLC	2	\$11,178	RADIOLOGY AFFILIATES OF CENTRAL NEW JERSEY PC	3	\$56
<b>Orthopedics</b>	<b>103</b>	<b>\$70,140</b>	<b>Physical Medicine &amp; Rehabilitation</b>	<b>25</b>	<b>\$16,924</b>
PREMIER ORTHOPAEDIC ASSOC OF SNJ	39	\$31,583	COASTAL SPINE, PC.	23	\$16,166
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST	44	\$24,924	PAIN CONTROL ASSOCIATES PC	2	\$759
COASTAL SPINE, PC.	2	\$7,370	<b>Urgent Care Center</b>	<b>118</b>	<b>\$16,569</b>
VIRTUA MEDICAL GROUP	11	\$3,698	CENTRAL JERSEY URGENT CARE	40	\$6,240
THE FOOT & ANKLE GROUP PC	7	\$2,564	VIRTUA EXPRESS	43	\$5,073
<b>Neurology/Neurosurgery</b>	<b>62</b>	<b>\$66,717</b>	MEDEXPRESS URGENT CARE NEW JERSEY	15	\$2,400
COASTAL SPINE, PC.	19	\$38,771	VIRTUA MEDICAL GROUP	17	\$2,283
TARIQ S. SIDDIQI, MD	33	\$25,908	PATIENT FIRST WOODBURY	3	\$573
NEUROSURGICAL AND SPINE SPECIALIST	10	\$2,038	<b>Occ Med/Primary Care</b>	<b>80</b>	<b>\$14,295</b>
<b>Physical Therapy</b>	<b>676</b>	<b>\$61,499</b>	CONCENTRA MEDICAL CENTERS	38	\$9,078
STRIVE PHYSICAL THERAPY	334	\$33,885	RWJUHH OCCUPATIONAL HEALTH	26	\$2,960
IVY REHAB NETWORK INC	106	\$9,105	WORKNET OCCUPATIONAL MEDICINE	8	\$1,237
NOVACARE REHABILITATION	93	\$8,465	VIRTUA MEDICAL GROUP	7	\$971
REHAB EXCELLENCE CENTER, LLC	116	\$7,551	AMERICAN WORKCARE, PC	1	\$50
HAMILTON PHYSICAL THERAPY SVCS, LLC	27	\$2,493	<b>Physicians Fees</b>	<b>60</b>	<b>\$9,230</b>
<b>Anesthesiology</b>	<b>28</b>	<b>\$38,317</b>	VIRTUA MEDICAL GROUP	22	\$3,404
LOURDES ANESTHESIA ASSOC PA	18	\$24,983	DEBORAH HEART & LUNG PHYSICIAN	29	\$2,921
RANOCAS ANESTHESIOLOGY PA	5	\$8,446	CAROLYN MALECKA CNP	1	\$1,597
NEW JERSEY ANESTHESIA ASSOCIATES	2	\$2,342	LOURDES CARDIOLOGY SERVICES, PC	6	\$923
MORRIS ANESTHESIA GROUP PA	2	\$1,993	SAI INPATIENT RESOURCES LLC	2	\$385
WEST JERSEY ANESTHESIA ASSOCIATES, PA	1	\$552	<b>Behavioral Health</b>	<b>7</b>	<b>\$1,525</b>
<b>Emergency Medicine</b>	<b>43</b>	<b>\$27,228</b>	WORKERS COMP PSYCH NET	6	\$1,025
EMERGENCY PHYSICIAN ASSOC OF SOUTH JERSEY	13	\$10,031	MATTHEW J PITERA MD PA	1	\$500
HAMILTON SQUARE EMERGENCY	8	\$5,905			
EMERGENCY PHYSICIANS OF NEW JERSEY P A	16	\$5,221			
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY,	4	\$3,936			
EMERGENCY MEDICAL ASSOCIATES CHS LLC	2	\$2,135			



# Nurse Case Management Assignment Report 2019

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19
<b>ACM, BURLCO, TRICO, ACCASBO, BCIP, GCSSD, VINELAND</b>												
Stephanie Dionisio	55	61	61	56	47	34	4	1	1	0		
Sharon Maurer	61	59	60	66	74	75	68	61	58	57		
Kelly Roth	53	58	60	69	70	72	0	0	0	0		
Cristina Pondevida	0	0	0	0	0	6	31	40	44	49		
Virgen Conley	13	13	13	13	13	13	12	8	8	8		
Mirielle Accilien	0	0	25	20	13	12	10	8	0	0		
Bettie Leavitt	0	0	5	5	5	5	3	2	0	0		
Eva Taganile	0	0	9	8	6	6	5	4	1	0		
Sandra Barber	0	0	10	7	5	5	2	2	1	1		
Nina Muir	0	0	0	0	0	0	51	41	51	54		
Maureen Steelman	0	0	0	0	0	0	28	39	44	54		
Maria Lent	53	59	0	0	0	0	0	0	0	0		
Russel Bayer	20	1	1	0	0	0	0	0	0	0		
<b>Total</b>	<b>255</b>	<b>251</b>	<b>244</b>	<b>244</b>	<b>233</b>	<b>228</b>	<b>214</b>	<b>206</b>	<b>208</b>	<b>223</b>	<b>0</b>	<b>0</b>

# Cyber Risk Management Monthly Executive Report

November 7, 2019



## Media Pro Training

JIF	Municipality	Total Users	Total Completed	% Completed
BURLCO	Bass River Township	3	3	100
BURLCO	Bordentown City	6	6	100
BURLCO	Bordentown Township	12	12	100
BURLCO	Chesterfield Township	13	13	100
BURLCO	Delanco Township	17	17	100
BURLCO	Delran Township	28	28	100
BURLCO	Edgewater Park Township	16	16	100
BURLCO	Fieldsboro Borough	4	4	100
BURLCO	Florence Township	29	29	100
BURLCO	Hainesport Township	9	9	100
BURLCO	Lumberton Township	17	17	100
BURLCO	Mount Laurel Township	67	67	100
BURLCO	North Hanover Township	7	7	100
BURLCO	Pemberton Borough	4	4	100
BURLCO	Pemberton Township	43	43	100
BURLCO	Riverside Township	2	2	100
BURLCO	Shamong Township	10	10	100
BURLCO	Springfield Township	6	6	100
BURLCO	Tabernacle Township	11	11	100
BURLCO	Westampton Township	52	52	100
BURLCO	Woodland Township	7	7	100
BURLCO	Wrightstown Borough	4	4	100
BURLCO	Mansfield Township	50	49	98
BURLCO	Southampton Township	15	14	93
BURLCO	Palmyra Borough	39	34	87
BURLCO	Medford Township	131	113	86
BURLCO	Beverly City	12	10	83

**22 Municipalities are 100% complete.**

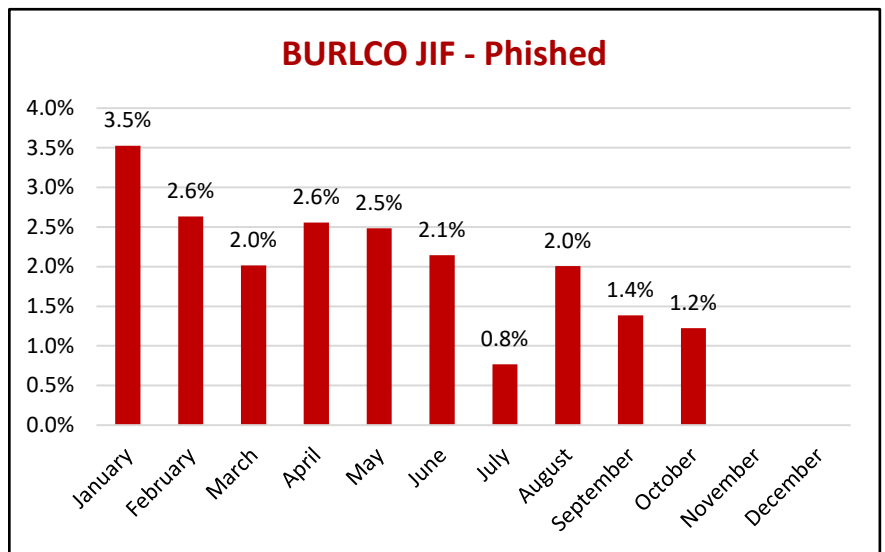
**2 Municipality is 90-99% complete**

**3 Municipalities are 80-89% complete**

# Phishing Report

Month	BURLCO		
	# Emails	# Clicked	%
January	454	16	3.5%
February	494	13	2.6%
March	546	11	2.0%
April	665	17	2.6%
May	765	19	2.5%
June	653	14	2.1%
July	653	5	0.8%
August	648	13	2.0%
September	577	8	1.4%
October	654	8	1.2%
November			
December			

Year to Date Avg 2.1%



## Phishing by Municipality

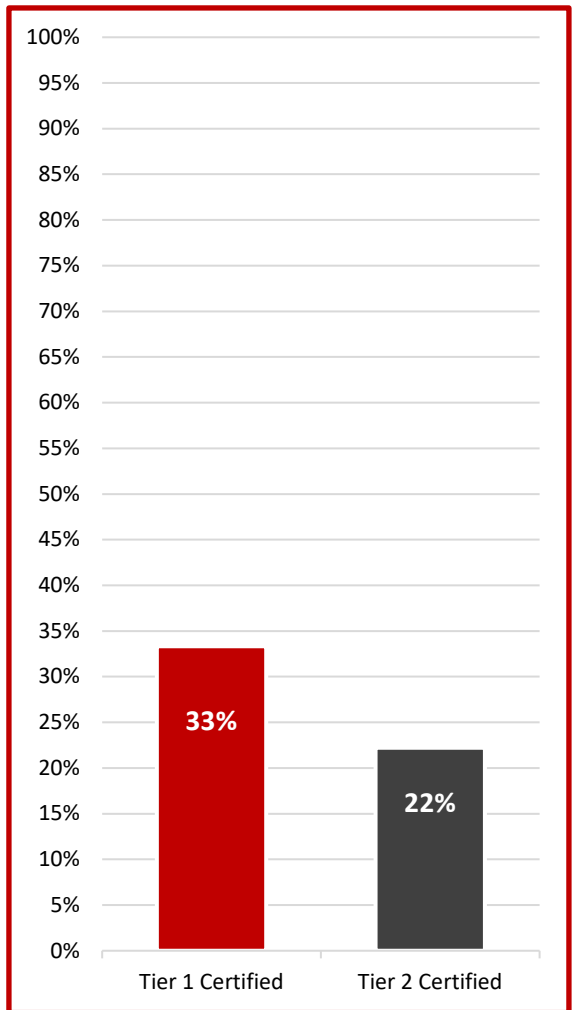
Municipality	Total Email	# of Clicked	% of Clicked
Chesterfield Twp	8	2	25%
Shamong Twp	8	1	13%
Delanco Twp	17	1	6%
Medford Twp	140	3	2%
Mansfield Twp	51	1	2%
Bass River Twp	3	0	0%
Beverly City	13	0	0%
Bordentown City	4	0	0%
Bordentown Twp	13	0	0%
Delran Twp	47	0	0%
Edgewater Park Twp.	17	0	0%
Fieldsboro Borough	4	0	0%
Florence Twp	33	0	0%
Hainesport Twp	8	0	0%
Lumberton Twp	17	0	0%
Mount Laurel Twp	70	0	0%
North Hanover Twp	7	0	0%
Palmyra Borough	44	0	0%
Pemberton Twp	43	0	0%
Pumberton Borough	4	0	0%
Riverside Twp	2	0	0%
Southampton Twp	16	0	0%
Springfield Twp	7	0	0%

Tabernacle Twp	12	0	0%
Westampton Twp	55	0	0%
Woodland Twp	7	0	0%
Wrightstown Borough	4	0	0%

## MEL's Cyber Risk Management

### BURLCO JIF

Municipality	Tier 1 Certification Approved	Tier 2 Certification Approved
Bass River Township	8/27/2019	8/27/2018
Beverly City		
Bordentown City		
Bordentown Township		
Chesterfield Township		
Delanco Township		
Delran Township	Approved	
Edgewater Park Township	10/4/2019	10/4/2019
Fieldsboro Borough		
Florence Township	Approved	
Hainesport Township		
Lumberton Township		
Mansfield Township		
Medford Township		
Mount Laurel Township	10/16/2019	10/16/2019
North Hanover Township	10/23/2019	10/23/2019
Palmyra Borough - Municipal	12/13/2018	
Pemberton Borough		
Pemberton Township	11/1/209	11/1/2019
Riverside Township		
Shamong Township	10/21/2019	10/21/2019
Southampton Township		
Springfield Township		
Tabernacle Township		
Westampton Township		
Woodland Township		
Wrightstown Borough		



<b>Total # of Municipalities</b>	<b>27</b>	
<b>Tier 1 Certified</b>	<b>9</b>	<b>33%</b>
<b>Tier 2 Certified</b>	<b>6</b>	<b>22%</b>







# Vulnerability Scanning

## Understanding the vulnerability report

The CVSS Score (**Common Vulnerability Scoring System**) is an industry standard for assessing the severity of computer system security vulnerabilities. CVSS attempts to assign severity scores to vulnerabilities, allowing responders to prioritize responses and resources according to threat. Scores are calculated based on a formula that depends on several metrics that approximate ease of exploit and the impact of exploit. Scores range from 0 to 10, with 10 being the most severe.

Below is a table for reference.

Rating	CVSS Score	Color Code
Low	0.1 – 3.9	White 
Medium	4.0 – 6.9	Yellow 
High	7.0 – 8.9	Orange 
Critical	9.0 – 10.0	Red 

## Vulnerability score by municipality:

JIF	Municipality	Last Scan	Severity
BURLCO	Delran Township	10/13/2019 14:15	10
BURLCO	Lumberton Township	10/23/2019 14:15	7.5
BURLCO	Westampton Township	10/18/2019 14:18	6.8
BURLCO	Chesterfield Township	10/18/2019 14:17	5
BURLCO	Hainesport Township	10/23/2019 14:15	5
BURLCO	Medford Township	9/19/2019 17:34	5
BURLCO	Shamong Township	9/19/2019 17:34	5
BURLCO	Tabernacle Township	10/19/2019 14:30	5
BURLCO	Mount Laurel Township	10/24/2019 14:15	4.8
BURLCO	North Hanover Township	10/18/2019 14:18	4.8
BURLCO	Bordentown Township	9/19/2019 17:34	2.6
BURLCO	Delanco Township	10/19/2019 18:54	2.6
BURLCO	Edgewater Park Township	10/22/2019 16:15	2.6
BURLCO	Florence Township	10/22/2019 16:15	2.6
BURLCO	Palmyra Borough	10/19/2019 14:30	2.6
BURLCO	Southampton Township	10/18/2019 14:18	2.6
BURLCO	Bass River Township	10/19/2019 14:30	0
BURLCO	Bordentown City	10/18/2019 14:18	0
BURLCO	Mansfield Township	10/18/2019 14:18	0

BURLCO	Pemberton Borough	10/19/2019 18:54	0
BURLCO	Pemberton Township	10/18/2019 14:18	0
BURLCO	Riverside Township	9/19/2019 17:34	0
BURLCO	Springfield Township	10/18/2019 14:18	0
BURLCO	Wrightstown Borough	10/10/2019 14:15	0

## Sample of Monthly Detail Report



### Pleasantville City - Monthly Report

Issue	CVSS	Risk	Hosts
<a href="#">GNU Bash Environment Variable Handling Shell Remote Command Execution Vulnerability</a>	10.0	High	50.239.106.115:443/tcp
<a href="#">OpenSSH Denial of Service And User Enumeration Vulnerabilities (Windows)</a>	7.8	High	73.198.60.103:222/tcp
<a href="#">OpenSSH Multiple Vulnerabilities Jan17 (Windows)</a>	7.5	High	73.198.60.103:222/tcp
<a href="#">Deprecated SSH-1 Protocol Detection</a>	7.5	High	73.198.60.103:222/tcp
<a href="#">OpenSSH X11 Forwarding Security Bypass Vulnerability (Windows)</a>	7.5	High	73.198.60.103:222/tcp
<a href="#">SSL/TLS: OpenSSL CCS Man in the Middle Security Bypass Vulnerability</a>	6.8	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp
<a href="#">SSL/TLS: Report Vulnerable Cipher Suites for HTTPS</a>	5.0	Medium	50.239.106.115:8080/tcp 50.239.106.115:443/tcp 73.198.60.103:8080/tcp
<a href="#">OpenSSH 'sftp-server' Security Bypass Vulnerability (Windows)</a>	5.0	Medium	73.198.60.103:222/tcp
<a href="#">OpenSSH User Enumeration Vulnerability-Aug18 (Windows)</a>	5.0	Medium	73.198.60.103:222/tcp
<a href="#">SSL/TLS: Report Weak Cipher Suites</a>	4.3	Medium	173.161.251.118:3389/tcp 50.239.106.115:9000/tcp 50.239.106.115:5389/tcp 50.239.106.115:4006/tcp 50.239.106.115:3389/tcp 73.198.60.103:8080/tcp 73.198.60.103:3389/tcp
<a href="#">jQuery &lt; 1.9.0 XSS Vulnerability</a>	4.3	Medium	50.239.106.115:15672/tcp
<a href="#">SSL/TLS: SSLv3 Protocol CBC Cipher Suites Information Disclosure Vulnerability (POODLE)</a>	4.3	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp

<a href="#">SSL/TLS: Deprecated SSLv2 and SSLv3 Protocol Detection</a>	4.3	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp
<a href="#">SSH Weak Encryption Algorithms Supported</a>	4.3	Medium	50.239.106.115:5022/tcp 73.198.60.103:222/tcp
<a href="#">Apache HTTP Server 'httpOnly' Cookie Information Disclosure Vulnerability</a>	4.3	Medium	50.239.106.115:443/tcp
<a href="#">SSL/TLS: Certificate Signed Using A Weak Signature Algorithm</a>	4.0	Medium	173.161.251.118:3389/tcp 50.239.106.115:9000/tcp 50.239.106.115:5389/tcp 50.239.106.115:4006/tcp 50.239.106.115:3389/tcp 50.239.106.115:443/tcp 73.198.60.103:8080/tcp 73.198.60.103:3389/tcp
<a href="#">SSL/TLS: Diffie-Hellman Key Exchange Insufficient DH Group Strength Vulnerability</a>	4.0	Medium	50.239.106.115:9000/tcp 50.239.106.115:5389/tcp 50.239.106.115:4006/tcp 50.239.106.115:3389/tcp 50.239.106.115:443/tcp 73.198.60.103:3389/tcp

Hosts Scanned
50.239.106.114, 50.239.106.118, 50.239.106.117, 50.239.106.116, 50.239.106.115, 173.161.251.118, 73.198.60.103, 69.142.193.213, 69.142.42.87

Need an excuse to avoid doing real work for another 5 minutes?

[What Batman and Alfred Reveal about Information Security Project Management](#)

Have **Questions?**

[info@pivotpointsecurity.com](mailto:info@pivotpointsecurity.com) | 1-888-748-6876

Pivot Point Security is a leading information security assessment and consulting firm. Since 2001, Pivot Point Security has been helping organizations understand and effectively manage their information security risk. We work as a logical extension of your team simplifying the complexities of security and compliance. We're where to turn – when infosec gets challenging.

**This Month's Advice: Halloween can be Scary... Spear Phishing is Terrifying**

Did you set your DVR to record one of the 300 showings of Hocus Pocus or break out your VCR to watch Beetlejuice for the 30th time? Halloween brings fun to some otherwise fearful things but there is nothing fun about being targeted by a spear phishing attack.

The automation that lets you run your organization in an efficient manner is allowing malicious ghouls and goblins to enact far more sophisticated spear phishing attacks but on a large scale. I recently received just such a phishing email that used my name, pulled our logo off one of our social media accounts and referenced an important vendor we utilize for key services. This type of personalization GREATLY increases the chances of turning a target into a victim.

Being aware is the best way to stay safe. Although Halloween is the one night a year we accept candy from strangers, don't click on links or open attachments from people you do not know!

**Want to avoid doing real work for another 5 minutes?**

[The Zero-Day Monster: One More Reason I'm Really Excited for Halloween](#)

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November 12, 2019

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 October 31, 2019 for Closed Fund Years 1991 to 2014, and Fund Years 2015, 2016, 2017, 2018 and 2019. 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 \$ 24,063.59. This generated an average annual yield of 1.48%. However, after including an unrealized net gain of \$ 13,519.18 in the asset portfolio, the yield is adjusted to 2.32% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$18,399.01 as it relates to current market value of \$ 16,084,170.69 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,172,973.17.

Our asset portfolio with Wilmington/Trust consists of 2 obligations with maturities greater than one year and 7 obligations with maturities less than one year.

#### RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 8,528.16 w/YTD Total \$ 135,033.93 (detailed in my report)  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$ 1,125.00  
FY 2019 Premium Assessments \$ 59,750.00

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 \$ 233,769.59. The claims detail shows 279 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$153. Interest Allocated)

Delran Township	\$30,714.00
Chesterfield Township	\$ 1,096.00
Bordentown City	\$53,535.00
Bordentown Township	\$28,210.00
Westampton Township	\$10,226.00

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 \$ 19,579,044.38 to a closing balance of \$ 19,365,439.06 showing a decrease in the fund of \$ 213,605.22. 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 INS. FUND  
Subrogation Report  
Calendar Year 2019**

DATE REC'D	CREDITED TO:	CLAIM/ FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/3	MANSFIELD TWP.	2018106877	ALEXANDER CASTLE	WC	2017	36.54	
1/10	PEMBERTON TWP.	2019156677	PEMBERTON TWP.	PR	2018	5,350.00	
1/10	MT. LAUREL TWP.	2018114793	VICTORIA MARTINEZ	WC	2017	2,528.92	
1/14	WRIGHTSTOWN BORO	1114463	WRIGHTSTOWN BORO	PR	2010	100.00	
1/15	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
TOTAL-JAN.						8,038.46	
TOTAL-YTD							8,038.46
2/7	MANSFIELD TWP.	2018106877	ALEXANDER CASTLE	WC	2017	13.35	
2/12	MT. LAUREL TWP.	2018108537	MT. LAUREL TWP.	PR	2017	2,000.00	
2/13	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	31.00	
2/18	BEVERLY CITY	1245135	KENYATTA KELLY	WC	2016	120.23	
TOTAL-FEB.						2,164.58	
TOTAL-YTD							10,203.04
3/8	MANSFIELD TWP.	2018106877	ALEXANDER CASTLE	WC	2017	12.03	
3/18	PEMBERTON BOROUGH	2019158938	PEMBERTON BOROUGH	PR	2018	977.00	
3/25	MEDFORD TOWNSHIP	2019156209	MEDFORD TOWNSHIP	PR	2018	3,794.92	
TOTAL-MAR.						4,783.95	
TOTAL-YTD							14,986.99
4/1	BEVERLY CITY	1245135	KENYATTA KELLY	WC	2016	58.76	
4/16	HAINESPORT TWP.	2019164302	HAINESPORT TWP.	PR	2019	22,372.50	
4/17	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
4/23	MEDFORD TOWNSHIP	2017099258	MARC FRED A	WC	2017	2,082.90	
TOTAL-APR.						24,537.16	
TOTAL-YTD							39,524.15
5/1	EDGEWATER TWP.	2017100511	CHARLES RYDER JR.	WC	2017	173.00	
5/15	WRIGHTSTOWN BORO	1114463	WRIGHTSTOWN BORO	PR	2010	100.00	
5/15	MANSFIELD TWP.	2018106877	ALEXANDER CASTLE	WC	2017	23.62	
5/21	DELRAN TOWNSHIP	2019151170	DELRAN TOWNSHIP	PR	2018	14,727.81	
5/21	BEVERLY CITY	1245135	KENYATTA KELLY	WC	2016	49.98	
TOTAL-MAY						15,074.41	
TOTAL-YTD							54,598.56
6/4	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	48.00	
6/15	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
TOTAL-JUN						71.00	
TOTAL-YTD							54,669.56
7/1	WESTAMPTON TWP.	2019167243	WESTAMPTON TWP.	PR	2019	12,644.17	
7/16	MT. LAUREL TWP.	2019169163	MT. LAUREL TWP.	PR	2019	1,996.17	
7/17	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
TOTAL-JUL						14,663.34	
TOTAL-YTD							69,332.90
8/1	BEVERLY CITY	1245135	KENYATTA KELLY	WC	2016	52.37	
8/1	MANSFIELD TWP.	2018106877	ALEXANDER CASTLE	WC	2017	43.61	
8/15	PEMBERTON TWP.	12438552	DANIEL MATTHEWS	WC	2015	48,450.50	
8/14	PEMBERTON TWP.	2018145523	PEMBERTON TWP.	PR	2018	1,938.00	
8/14	PEMBERTON TWP.	2018121517	ANTHONY LUSTER	WC	2018	48.00	
TOTAL-AUG						50,532.48	
TOTAL-YTD							119,865.38
9/3	MANSFIELD TWP.	2018106877	ALEXANDER CASTLE	WC	2017	12.01	
9/6	LUMBERTON TWP.	2019157923	LUMBERTON TWP.	PR	2018	6,483.34	
9/6	BEVERLY CITY	1245135	KENYATTA KELLY	WC	2016	45.04	
9/12	WRIGHTSTOWN BORO	1114463	WRIGHTSTOWN BORO	PR	2010	100.00	
9/13	PEMBERTON TWP.	2018121517	ANTHONY LUSTER	WC	2018	75.00	
TOTAL-SEP						6,640.39	
TOTAL-YTD							126,505.77
10/1	MANSFIELD TWP.	2018106877	ALEXANDER CASTLE	WC	2017	12.53	
10/4	PEMBERTON TWP.	1243851	ANTHONY LUSTER	WC	2015	23.00	
10/8	CHESTERFIELD TWP	2017105222	CHESTERFIELD TWP	PR	2017	8,146.63	
10/11	PEMBERTON TWP.	2018121517	ANTHONY LUSTER	WC	2018	30.00	
10/14	EDGEWATER PARK TWP	2017100510	KYLE McPHILLIPS	WC	2017	65.50	
10/14	EDGEWATER PARK TWP	2017100511	CHARLES RYDER JR	WC	2017	65.50	
10/16	DELRAN TOWNSHIP	2019147459	MICHAEL McCURDY	WC	2018	185.00	
TOTAL-OCT						8,528.16	
TOTAL-YTD							135,033.93

**BURLINGTON COUNTY MUNICIPAL JIF  
ACCOUNT RECONCILIATION ACTIVITY REPORT  
FY 2019**

	<u>August</u>	<u>September</u>	<u>October</u>	<u>Year To Date Total</u>
<b>Opening Balance for the Period:</b>	18,275,114.65	19,781,846.14	19,579,044.48	
<b>RECEIPTS:</b>				
Interest Income ( Cash )	41,525.02	8,621.66	33,206.95	336,267.13
Premium Assessment Receipts	1,636,414.00	101,550.01	59,750.00	6,891,978.99
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:				
Fund Year 2019	0.00	400.00	0.00	44,512.84
Fund Year 2018	1,986.00	6,558.34	215.00	37,324.92
Fund Year 2017	43.61	12.01	8,290.16	15,132.87
Fund Year 2016	52.37	254.84	0.00	619.45
Fund Year 2015	48,450.50	0.00	1,148.00	50,539.00
Closed Fund Year	0.00	100.00	0.00	300.00
Total Subrogation, Salvage & Reimb.Receipts	50,532.48	7,325.19	9,653.16	148,429.08
FY 2019 Appropriation Refunds	0.00	0.00	0.00	0.00
FY 2018 Appropriation Refunds	0.00	0.00	0.00	0.00
Late Payment Penalties	0.00	0.00	0.00	0.00
RCF Clsd Yr. Claims Reimbursement	0.00	0.00	0.00	0.00
RCF Claims Reimbursement	0.00	0.00	0.00	0.00
Other	0.00	2,538.00	0.00	2,538.00
<b>TOTAL RECEIPTS:</b>	1,728,471.50	120,034.86	102,610.11	7,379,213.20
<b>DISBURSEMENTS:</b>				
Net Claim Payments:				
Fund Year 2019	64,865.71	141,318.43	95,279.34	850,818.93
Fund Year 2018	28,520.88	51,856.10	20,719.55	700,869.03
Fund Year 2017	5,335.82	6,540.10	71,672.48	249,175.64
Fund Year 2016	19,028.06	30,701.54	26,984.97	142,767.02
Fund Year 2015	3,829.54	6,070.53	19,113.25	115,253.27
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	121,580.01	236,486.70	233,769.59	2,058,883.89
Exp.& Admin Bill List Payments:				
Exp. & Cont. Charges FY 2020	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2019	90,569.48	86,349.82	82,445.84	1,100,708.97
Property Fund Charges FY 2019	0.00	0.00	0.00	0.00
E-JIF Premium FY 2019	0.00	0.00	0.00	246,892.00
M.E.L. Premium FY 2019	0.00	0.00	0.00	1,238,064.00
POL/EPL Policy Premium FY 2019	0.00	0.00	0.00	604,277.00
M.E.L. Premium FY 2018	0.00	0.00	0.00	25,332.27
Exp. & Cont. Charges FY 2018	7,652.52	0.00	0.00	128,887.15
Exp. & Cont. Charges FY 2017	0.00	0.00	0.00	13,539.25
Exp. & Cont. Charges FY 2016	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2015	0.00	0.00	0.00	0.00
Other	1,938.00	0.00	0.00	1,938.00
Closed Fund Year	0.00	0.00	0.00	482,893.23
Total Bill List Payments	100,160.00	86,349.82	82,445.84	3,842,531.87
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
<b>TOTAL DISBURSEMENTS:</b>	221,740.01	322,836.52	316,215.43	5,901,415.76
<b>Closing Balance for the Period:</b>	19,781,846.14	19,579,044.48	19,365,439.16	
Account Net Cash Change During the Period:				
Operating Account	1,480,859.47	-205,324.09	-241,687.48	2,317,503.79
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	-2,485.07	0.00	7,522.46	3,671.72
Asset Management Account	28,357.09	2,522.43	20,559.70	-843,378.07
Claims Imprest Account	0.00	0.00	0.00	0.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
<b>Total Change in Account Net Cash:</b>	1,506,731.49	-202,801.66	-213,605.32	1,477,797.44
<b>Proof:</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	



**SUMMARY OF CASH AND INVESTMENT INSTRUMENTS**  
**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**ALL FUND YEARS COMBINED**

**CURRENT MONTH**                      **October**  
**CURRENT FUND YEAR**              **2019**

	Description: Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	
	ID Number: INVEST. ACCT.	ASSET MGR.	OPERATING ACC	CLAIMS ACCOU	ADMIN. EXPENSE	
	Maturity (Yrs)	0	0	0	0	0
	Purchase Yield:	0	0	0	0	0
	TOTAL for All					
	Accts & instruments					
Opening Cash & Investment Balance	\$19,579,044.02	443.4	16063610.99	3413989.63	100000	1000
Opening Interest Accrual Balance	\$84,426.64	0	84426.64	0	0	0
1 Interest Accrued and/or Interest Cost	\$20,948.53	\$0.00	\$20,948.53	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$3,115.06	(\$2,009.71)	\$0.00	\$5,124.77	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$16,572.69	\$0.00	\$16,572.69	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$13,519.18	\$0.00	\$13,519.18	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$37,582.77	(\$2,009.71)	\$34,467.71	\$5,124.77	\$0.00	\$0.00
9 Deposits - Purchases	\$2,417,808.92	\$1,020,861.25	\$1,011,329.08	\$69,403.16	\$233,769.59	\$82,445.84
10 (Withdrawals - Sales)	(\$2,664,621.19)	(\$1,011,329.08)	(\$1,020,861.25)	(\$316,215.43)	(\$233,769.59)	(\$82,445.84)
Ending Cash & Investment Balance	\$19,365,438.68	\$7,965.86	\$16,084,170.69	\$3,172,302.13	\$100,000.00	\$1,000.00
Ending Interest Accrual Balance	\$88,802.48	\$0.00	\$88,802.48	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$47,721.36	\$0.00	\$0.00	\$0.00	\$38,443.63	\$9,277.73
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$19,413,160.04	\$7,965.86	\$16,084,170.69	\$3,172,302.13	\$138,443.63	\$10,277.73
Annualized Rate of Return This Month	2.32%	-573.57%	2.57%	1.87%	0.00%	0.00%

**Investment Income Allocation**

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>2019</b>	Opening Cash & Investment Balance	(71,651.11)	(206,918.09)	110,204.39	1,380,012.34	446,851.15	0.00	(23,843.36)	1,018,490.65	1,024,335.72	\$3,677,481.69
	Opening Interest Accrual Balance	\$40.23	\$12.61	\$308.96	\$4,064.13	\$1,265.48	\$0.00	\$6.91	\$2,232.21	\$3,480.20	\$11,410.73
	1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$115.79	\$1,449.96	\$469.50	\$0.00	\$0.00	\$1,070.11	\$1,076.25	\$4,181.61
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$17.22	\$215.61	\$69.81	\$0.00	\$0.00	\$159.13	\$160.04	\$621.81
	6 Interest Paid - Term Instr.s	\$7.90	\$2.48	\$60.65	\$797.78	\$248.41	\$0.00	\$1.36	\$438.18	\$683.15	\$2,239.89
	7 Unrealized Gain (Loss)	\$0.00	\$0.00	\$74.73	\$935.73	\$302.99	\$0.00	\$0.00	\$690.60	\$694.56	\$2,698.61
	8 Net Investment Income	\$0.00	\$0.00	\$207.73	\$2,601.30	\$842.31	\$0.00	\$0.00	\$1,919.84	\$1,930.85	\$7,502.03
	9 Interest Accrued - Net Change	(\$7.90)	(\$2.48)	\$55.14	\$652.18	\$221.09	\$0.00	(\$1.36)	\$631.94	\$393.10	\$1,941.72
	Ending Cash & Investment Balance	(\$93,013.88)	(\$205,880.61)	\$110,569.09	\$1,328,808.46	\$451,356.13	\$0.00	(\$21,892.33)	\$1,039,454.18	\$955,665.79	\$3,565,066.83
	Ending Interest Accrual Balance	\$32.33	\$10.13	\$364.10	\$4,716.31	\$1,486.57	\$0.00	\$5.55	\$2,864.14	\$3,873.30	\$13,352.45

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>2018</b>	Opening Cash & Investment Balance	(56,469.04)	206,446.11	72,327.46	569,027.88	521,891.78	0.00	168.40	14,588.40	169,927.72	\$1,497,908.71
	Opening Interest Accrual Balance	\$6.46	\$1,021.23	\$325.59	\$2,976.88	\$2,320.40	\$0.00	\$0.03	\$189.30	\$959.27	\$7,799.16
	1 Interest Accrued and/or Interest Cost	\$0.00	\$216.91	\$75.99	\$597.87	\$548.34	\$0.00	\$0.18	\$15.33	\$178.54	\$1,633.16
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.00	\$32.25	\$11.30	\$88.90	\$81.54	\$0.00	\$0.03	\$2.28	\$26.55	\$242.85
	6 Interest Paid - Term Instr.s	\$1.27	\$200.46	\$63.91	\$584.35	\$455.49	\$0.00	\$0.01	\$37.16	\$188.30	\$1,530.95
	7 Unrealized Gain (Loss)	\$0.00	\$139.98	\$49.04	\$385.84	\$353.87	\$0.00	\$0.11	\$9.89	\$115.22	\$1,053.96
	8 Net Investment Income	\$0.00	\$389.15	\$136.34	\$1,072.61	\$983.76	\$0.00	\$0.32	\$27.50	\$320.31	\$2,929.97
	9 Interest Accrued - Net Change	(\$1.27)	\$16.45	\$12.08	\$13.52	\$92.86	\$0.00	\$0.17	(\$21.83)	(\$9.76)	\$102.21
	Ending Cash & Investment Balance	(\$56,467.77)	\$206,818.81	\$72,451.71	\$549,582.42	\$522,782.68	\$0.00	\$168.55	\$14,637.73	\$170,257.79	\$1,480,231.92
	Ending Interest Accrual Balance	\$5.20	\$1,037.67	\$337.67	\$2,990.39	\$2,413.26	\$0.00	\$0.20	\$167.47	\$949.51	\$7,901.36

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>2017</b>	Opening Cash & Investment Balance	55,317.98	371,613.49	108,297.24	1,270,149.41	549,723.77	111,505.10	11.70	177,933.41	207,314.36	\$2,851,866.46
	Opening Interest Accrual Balance	\$245.98	\$1,717.77	\$482.71	\$5,736.69	\$2,450.28	\$497.01	\$0.05	\$793.07	\$930.76	\$12,854.33
	1 Interest Accrued and/or Interest Cost	\$58.12	\$390.45	\$113.79	\$1,334.52	\$577.59	\$117.16	\$0.01	\$186.95	\$217.82	\$2,996.41
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$8.64	\$58.06	\$16.92	\$198.44	\$85.89	\$17.42	\$0.00	\$27.80	\$32.39	\$445.57
	6 Interest Paid - Term Instr.s	\$48.29	\$337.19	\$94.76	\$1,126.09	\$480.98	\$97.56	\$0.01	\$155.68	\$182.71	\$2,523.26
	7 Unrealized Gain (Loss)	\$37.51	\$251.98	\$73.43	\$861.24	\$372.75	\$75.61	\$0.01	\$120.65	\$140.57	\$1,933.74
	8 Net Investment Income	\$104.27	\$700.48	\$204.14	\$2,394.21	\$1,036.22	\$210.19	\$0.02	\$335.40	\$390.78	\$5,375.72
	9 Interest Accrued - Net Change	\$9.84	\$53.26	\$19.03	\$208.43	\$96.60	\$19.59	\$0.00	\$31.27	\$35.12	\$473.14
	Ending Cash & Investment Balance	\$63,559.05	\$363,164.37	\$108,482.35	\$1,209,902.59	\$550,663.39	\$111,695.69	\$11.72	\$178,237.54	\$207,670.03	\$2,793,386.73
	Ending Interest Accrual Balance	\$255.82	\$1,771.02	\$501.74	\$5,945.12	\$2,546.88	\$516.61	\$0.05	\$824.34	\$965.88	\$13,327.47

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>2016</b>	Opening Cash & Investment Balance	82,323.24	315,584.75	110,440.87	927,258.62	450,738.92	103,291.17	56.45	226,352.60	193,988.68	\$2,410,035.30
	Opening Interest Accrual Balance	\$366.94	\$1,520.83	\$492.27	\$4,264.99	\$2,009.08	\$460.40	\$0.25	\$1,008.92	\$864.66	\$10,988.33
	1 Interest Accrued and/or Interest Cost	\$86.50	\$331.58	\$116.04	\$974.26	\$473.58	\$108.53	\$0.06	\$237.82	\$203.82	\$2,532.18
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$12.86	\$49.31	\$17.25	\$144.87	\$70.42	\$16.14	\$0.01	\$35.36	\$30.31	\$376.54
	6 Interest Paid - Term Instr.s	\$72.03	\$298.53	\$96.63	\$837.20	\$394.38	\$90.37	\$0.05	\$198.05	\$169.73	\$2,156.98
	7 Unrealized Gain (Loss)	\$55.82	\$213.99	\$74.89	\$628.74	\$305.63	\$70.04	\$0.04	\$153.48	\$131.54	\$1,634.15
	8 Net Investment Income	\$155.18	\$594.87	\$208.18	\$1,747.87	\$849.63	\$194.70	\$0.11	\$426.67	\$365.67	\$4,542.87
	9 Interest Accrued - Net Change	\$14.47	\$33.05	\$19.41	\$137.05	\$79.21	\$18.15	\$0.01	\$39.78	\$34.09	\$375.21
	Ending Cash & Investment Balance	\$82,463.95	\$292,602.06	\$110,629.64	\$925,428.98	\$451,509.35	\$103,467.72	\$56.55	\$226,739.49	\$194,320.26	\$2,387,218.00
	Ending Interest Accrual Balance	\$381.41	\$1,553.87	\$511.68	\$4,402.04	\$2,088.28	\$478.55	\$0.26	\$1,048.70	\$898.75	\$11,363.54

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>2015</b>	Opening Cash & Investment Balance	62,785.04	347,473.29	91,000.29	216,197.95	525,728.41	103,474.48	0.80	118,620.05	205,750.23	\$1,671,030.54
	Opening Interest Accrual Balance	\$279.85	\$1,590.21	\$405.61	\$843.30	\$2,341.11	\$461.22	\$0.00	\$528.72	\$919.31	\$7,369.33
	1 Interest Accrued and/or Interest Cost	\$65.97	\$365.08	\$95.61	\$227.16	\$552.37	\$108.72	\$0.00	\$124.63	\$216.18	\$1,755.72
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$9.81	\$54.29	\$14.22	\$33.78	\$82.14	\$16.17	\$0.00	\$18.53	\$32.15	\$261.08
	6 Interest Paid - Term Instr.s	\$54.93	\$312.15	\$79.62	\$165.54	\$459.55	\$90.54	\$0.00	\$103.79	\$180.46	\$1,446.58
	7 Unrealized Gain (Loss)	\$42.57	\$235.61	\$61.70	\$146.60	\$356.48	\$70.16	\$0.00	\$80.43	\$139.51	\$1,133.06
	8 Net Investment Income	\$118.35	\$654.98	\$171.53	\$407.53	\$990.99	\$195.05	\$0.00	\$223.60	\$387.84	\$3,149.86
	9 Interest Accrued - Net Change	\$11.03	\$52.93	\$15.99	\$61.62	\$92.82	\$18.18	\$0.00	\$20.85	\$35.72	\$309.15
	Ending Cash & Investment Balance	\$62,892.35	\$343,983.59	\$91,155.83	\$202,670.36	\$526,626.58	\$103,651.34	\$0.80	\$118,822.80	\$206,102.34	\$1,655,905.99
	Ending Interest Accrual Balance	\$290.88	\$1,643.14	\$421.61	\$904.92	\$2,433.93	\$479.40	\$0.00	\$549.57	\$955.03	\$7,678.48

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
<b>Closed</b>	Opening Cash & Investment Balance	157,456.90	78,829.81	67,393.86	1,768,806.13	1,121,609.14	155,471.15	(79.04)	438,782.92	3,303,593.54	\$7,091,864.41
	Opening Interest Accrual Balance	\$701.29	\$366.81	\$300.39	\$7,883.91	\$4,999.34	\$692.98	(\$0.01)	\$1,955.78	\$15,447.09	\$32,347.59
	1 Interest Accrued and/or Interest Cost	\$165.44	\$82.83	\$70.81	\$1,858.46	\$1,178.46	\$163.35	\$0.00	\$461.02	\$3,471.03	\$7,451.39
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$24.60	\$12.32	\$10.53	\$276.35	\$175.24	\$24.29	\$0.00	\$68.55	\$516.14	\$1,108.03
	6 Interest Paid - Term Instr.s	\$137.66	\$72.00	\$58.97	\$1,547.59	\$981.36	\$136.03	\$0.00	\$383.91	\$3,032.22	\$6,349.73
	7 Unrealized Gain (Loss)	\$106.77	\$53.45	\$45.70	\$1,199.36	\$760.52	\$105.42	\$0.00	\$297.52	\$2,240.04	\$4,808.77
	8 Net Investment Income	\$296.80	\$148.59	\$127.04	\$3,334.17	\$2,114.21	\$293.06	\$0.00	\$827.10	\$6,227.21	\$13,368.18
	9 Interest Accrued - Net Change	\$27.78	\$10.82	\$11.84	\$310.87	\$197.10	\$27.32	\$0.00	\$77.11	\$438.81	\$1,101.65
	Ending Cash & Investment Balance	\$157,725.93	\$78,967.58	\$67,509.05	\$1,771,829.43	\$1,123,526.25	\$155,736.89	(\$79.04)	\$439,532.91	\$3,309,381.94	\$7,104,130.94
	Ending Interest Accrual Balance	\$729.07	\$377.64	\$312.24	\$8,194.77	\$5,196.44	\$720.30	(\$0.01)	\$2,032.89	\$15,885.90	\$33,449.24

## Accounts Included

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WILMINGTON TRUST, NA AS INVESTMENT MANAGER UNDER AGREEMENT  
DATED 3/6/17 FOR BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
120882-000

## Accounting Statement

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

October 01, 2019 - October 31, 2019

### Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$16,148,037.63
Net of Contributions & Withdrawals	-\$9,532.17
Net Investment Change	\$34,467.71
<b>Closing Market Value w/Accrued Income</b>	<b>\$16,172,973.17</b>

### Your Relationship Team

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THOMAS J. TONTARSKI  
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CHESTERTOWN, MD 21620

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Please see Glossary for descriptions of key fields depicted in this statement.

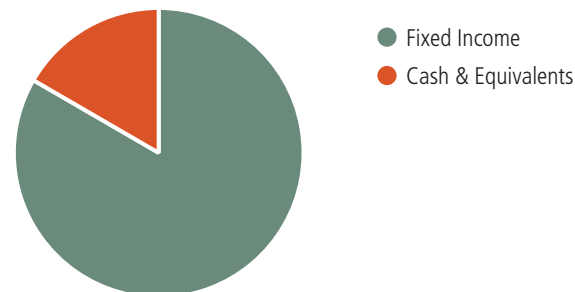
## Relationship Summary

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

October 01, 2019 - October 31, 2019

### Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$13,407,340.06	83.36%
Cash & Equivalents	2,676,830.63	16.64
<b>TOTAL</b>	<b>\$16,084,170.69</b>	<b>100%</b>



### Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$13,407,340.06	\$59,595.10	\$13,466,935.16	\$184,033.75	1.37%
Cash & Equivalents	2,676,830.63	29,207.38	2,706,038.01	57,728.20	2.16
<b>TOTAL</b>	<b>\$16,084,170.69</b>	<b>\$88,802.48</b>	<b>\$16,172,973.17</b>	<b>\$241,761.95</b>	<b>1.50%</b>

Market Values may be generated using market quotations, closing price, mean bid or ask, or estimated market value obtained from quotation services. Mutual fund balances are incorporated into appropriate asset classifications. Derivative instruments are classified based upon the corresponding underlying security and does not represent a comprehensive risk assessment of your account.

Asset values will fluctuate. **Estimated Annual Income** is provided for comparison purposes only. Estimated Annual Income is based on historical data or other assumptions and is not a guarantee of future results. This report should not be used to prepare tax documents.

Yield for Cash & Equivalents is calculated based on Market Value of investments and does not include Uninvested Cash (Cash Balance) or Cash Payables and Receivables for pending trades.

## Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
<b>Opening Market Value</b>	<b>\$16,063,610.99</b>	<b>\$16,927,548.76</b>
Accrued Income	84,426.64	17,775.87
<b>Opening Market Value w/Accrued Income</b>	<b>\$16,148,037.63</b>	<b>\$16,945,324.63</b>
<b>Contributions</b>		
Cash Receipts	1,011,329.08	8,619,914.22
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
<b>Total Contributions</b>	<b>\$1,011,329.08</b>	<b>\$8,619,914.22</b>
<b>Withdrawals</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-1,020,861.25	-9,767,398.76
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
<b>Total Withdrawals</b>	<b>-\$1,020,861.25</b>	<b>-\$9,767,398.76</b>
<b>Net Contributions &amp; Withdrawals</b>	<b>-\$9,532.17</b>	<b>-\$1,147,484.54</b>
Closing Market Value	16,084,170.69	16,084,170.69
Accrued Income	88,802.48	88,802.48
<b>Closing Market Value w/Accrued Income</b>	<b>\$16,172,973.17</b>	<b>\$16,172,973.17</b>
<b>Net Investment Change</b>	<b>\$34,467.71</b>	<b>\$375,133.08</b>
<b>Net Investment Change Detail</b>		
	Current Period	Year-to-Date
<b>Net Investment Change</b>	<b>\$34,467.71</b>	<b>\$375,133.08</b>
<b>Income Earned</b>		
Dividends	-	-
Net Interest	16,572.69	147,618.32
Other Income	-	-
Change in Accrual	4,375.84	71,026.61
<b>Total Income Earned</b>	<b>\$20,948.53</b>	<b>\$218,644.93</b>
<b>Market Appreciation</b>	<b>\$13,519.18</b>	<b>\$156,488.15</b>

## Relationship Summary *(continued)*

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

October 01, 2019 - October 31, 2019

## Income Received Summary

Category	Current Period	Year-to-Date
<b>Taxable</b>		
Dividends	-	-
Interest	17,105.68	151,440.50
Other Income	-	-
<b>Total Taxable</b>	<b>\$17,105.68</b>	<b>\$151,440.50</b>
<b>Tax-Exempt</b>		
Dividends	-	-
Interest	-	-
Other Income	-	-
<b>Total Tax-Exempt</b>	<b>-</b>	<b>-</b>
<b>TOTAL RECEIVED</b>	<b>\$17,105.68</b>	<b>\$151,440.50</b>

**Actual income received** may differ from that presented on this schedule due to restatements related to corporate actions. Purchase of Accrued Interest on securities is not included in the Summary. Taxable and Tax-exempt status is determined by security, rather than account type, so tax-exempt accounts may have holdings included in the Taxable category. This is not a tax document and should not be used for tax preparation.

## Realized Gain/Loss Summary

Category	Current Period	Year-to-Date
<b>Short Term</b>		
Gain	-	-
Loss	-	-
<b>Total Short Term</b>	<b>-</b>	<b>-</b>
<b>Long Term</b>		
Gain	-	6,835.93
Loss	-	-
<b>Total Long Term</b>	<b>-</b>	<b>\$6,835.93</b>
<b>TOTAL GAIN/LOSS</b>	<b>-</b>	<b>\$6,835.93</b>

**Realized Gain/Loss estimates** are preliminary, are reliant upon accurate cost basis information, and may not reflect all cost basis adjustments. Corporate actions and income reclassifications will alter a holding's basis and subsequent gain/loss values. Gain/Loss estimates include results for both Taxable and Tax-exempt accounts. This is not a tax document and should not be used for tax preparation.

Management and advisory fees charged through accounts not listed under the Market Value Summary will not be shown in this schedule. Transactions classified in Other (Receipts, Fees, and Disbursements) categories are identified in the Transaction Activity Detail.

Market Appreciation reflects your Closing Market Value w/Accrued Income, less the net of contributions, withdrawals, and income earned, less your Opening Market Value w/Accrued Income.



**Cash Activity Summary**

Category	Current Period Cash	Year-to-Date Cash
<b>Opening Balance</b>	-	-
<b>Receipts</b>		
Cash Receipts	1,011,329.08	8,619,914.22
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	1,003,755.57	9,460,395.75
Net Interest	16,572.69	147,618.32
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
<b>Total Receipts</b>	<b>\$2,031,657.34</b>	<b>\$18,227,928.29</b>
<b>Disbursements</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-1,020,861.25	-9,767,398.76
Other Fees	-	-
Purchases	-1,010,796.09	-8,460,529.53
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
<b>Total Disbursements</b>	<b>-\$2,031,657.34</b>	<b>-\$18,227,928.29</b>
<b>TOTAL CLOSING BALANCE</b>	-	-
Net Total Payables and Receivables	-	-
<b>NET OF CASH BALANCE</b>	-	-

Opening and Total Closing Balances include holdings of cash and money market funds in USD currency.  
Pending purchases, pending sales and foreign currency holdings are not included.

## Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
<b>Fixed Income</b>						
U.S. Taxable Fixed Income	83.36%	\$13,407,340.06	\$13,388,941.05	\$18,399.01	\$59,595.10	\$13,466,935.16
<b>Total Fixed Income</b>	<b>83.36%</b>	<b>\$13,407,340.06</b>	<b>\$13,388,941.05</b>	<b>\$18,399.01</b>	<b>\$59,595.10</b>	<b>\$13,466,935.16</b>
<b>Cash &amp; Equivalents</b>						
Taxable	16.64	2,676,830.63	2,676,830.63	-	29,207.38	2,706,038.01
<b>Total Cash &amp; Equivalents</b>	<b>16.64%</b>	<b>\$2,676,830.63</b>	<b>\$2,676,830.63</b>	<b>-</b>	<b>\$29,207.38</b>	<b>\$2,706,038.01</b>
<b>TOTAL ASSETS</b>	<b>100%</b>	<b>\$16,084,170.69</b>	<b>\$16,065,771.68</b>	<b>\$18,399.01</b>	<b>\$88,802.48</b>	<b>\$16,172,973.17</b>

## Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

October 01, 2019 - October 31, 2019

### Fixed Income

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
<b>U.S. Taxable Fixed Income</b>										
<b>U.S. Treasury Bonds</b>										
UNITED STATES TREASURY NOTES DTD 11/30/2012 1.000% 11/30/2019 CUSIP: 912828UB4 Moody's: AAA	1,000,000	\$99.932	\$999,320.00	\$992,304.69	\$7,015.31	\$4,207.65	\$10,000.00	0.08	1.86%	6.21%
UNITED STATES TREASURY NOTES DTD 05/31/2013 1.375% 05/31/2020 CUSIP: 912828VF4 Moody's: AAA	1,000,000	99.856	998,560.00	998,359.37	200.63	5,785.52	13,750.00	0.58	1.66	6.21
UNITED STATES TREASURY NOTES DTD 10/31/2015 1.375% 10/31/2020 CUSIP: 912828L99 Moody's: AAA	998,000	99.762	995,624.76	991,255.70	4,369.06	37.70	13,722.50	0.99	1.68	6.19
UNITED STATES TREASURY NOTES DTD 02/15/2018 2.250% 02/15/2021 CUSIP: 9128283X6 Moody's: AAA	699,000	100.832	704,815.68	697,580.16	7,235.52	3,333.55	15,727.50	1.27	1.68	4.38
UNITED STATES TREASURY NOTES DTD 06/30/2019 1.625% 06/30/2021 CUSIP: 9128287A2 Moody's: AAA	699,000	100.078	699,545.22	698,645.04	900.18	3,827.40	11,358.75	1.64	1.68	4.35
UNITED STATES TREASURY NOTES DTD 09/30/2016 1.125% 09/30/2021 CUSIP: 912828T34 Moody's: AAA	1,020,000	99.172	1,011,554.40	1,010,796.09	758.31	1,003.28	11,475.00	1.89	1.68	6.29
<b>Total U.S. Treasury Bonds</b>			<b>\$5,409,420.06</b>	<b>\$5,388,941.05</b>	<b>\$20,479.01</b>	<b>\$18,195.10</b>	<b>\$76,033.75</b>	<b>1.03</b>	<b>1.71%</b>	<b>33.63%</b>

## Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

October 01, 2019 - October 31, 2019

### Fixed Income *(continued)*

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
<b>U.S. Government Agency Bonds</b>										
FEDERAL HOME LOAN BANK DTD 06/13/2016 1.350% 12/13/2019 CALLABLE CUSIP: 3130A8FB4 Moody's: AAA; S&P: AA+	8,000,000	\$99.974	\$7,997,920.00	\$8,000,000.00	-\$2,080.00	\$41,400.00	\$108,000.00	0.10	1.61%	49.73%
<b>Total U.S. Government Agency Bonds</b>			<b>\$7,997,920.00</b>	<b>\$8,000,000.00</b>	<b>-\$2,080.00</b>	<b>\$41,400.00</b>	<b>\$108,000.00</b>	<b>0.10</b>	<b>1.61%</b>	<b>49.73%</b>
<b>Total U.S. Taxable Fixed Income</b>			<b>\$13,407,340.06</b>	<b>\$13,388,941.05</b>	<b>\$18,399.01</b>	<b>\$59,595.10</b>	<b>\$184,033.75</b>	<b>0.48</b>	<b>1.65%</b>	<b>83.36%</b>
<b>TOTAL FIXED INCOME</b>			<b>\$13,407,340.06</b>	<b>\$13,388,941.05</b>	<b>\$18,399.01</b>	<b>\$59,595.10</b>	<b>\$184,033.75</b>	<b>0.48</b>	<b>1.65%</b>	<b>83.36%</b>

### Cash & Equivalents

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
<b>Taxable</b>										
<b>U.S. Treasury Bills</b>										
UNITED STATES TREASURY BILLS DTD 11/08/2018 DUE 11/07/2019 CUSIP: 912796RM3	1,000,000	\$98.14	\$981,437.50	\$981,437.50	-	\$18,157.50	\$24,300.00	0.02	2.43%	6.10%

## Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

October 01, 2019 - October 31, 2019

### ■ Cash & Equivalents *(continued)*

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
UNITED STATES TREASURY BILLS DTD 03/28/2019 DUE 03/26/2020 CUSIP: 912796SH3	1,720,000	\$98.57	\$1,695,393.13	\$1,695,393.13	-	\$11,049.88	\$33,428.20	0.41	1.94%	10.54%
<b>Total U.S. Treasury Bills</b>			<b>\$2,676,830.63</b>	<b>\$2,676,830.63</b>	-	<b>\$29,207.38</b>	<b>\$57,728.20</b>	<b>0.27</b>	<b>2.12%</b>	<b>16.64%</b>
<b>Total Taxable</b>			<b>\$2,676,830.63</b>	<b>\$2,676,830.63</b>	-	<b>\$29,207.38</b>	<b>\$57,728.20</b>	<b>0.27</b>	<b>2.12%</b>	<b>16.64%</b>
<b>TOTAL CASH &amp; EQUIVALENTS</b>			<b>\$2,676,830.63</b>	<b>\$2,676,830.63</b>	-	<b>\$29,207.38</b>	<b>\$57,728.20</b>	<b>0.27</b>	<b>2.12%</b>	<b>16.64%</b>
<b>Grand Total</b> Accrued Income			<b>\$16,084,170.69</b> \$88,802.48	<b>\$16,065,771.68</b>	<b>\$18,399.01</b>	<b>\$88,802.48</b>	<b>\$241,761.95</b>			<b>100%</b>
<b>Grand Total Market Value w/ Accrued Income</b>			<b>\$16,172,973.17</b>							

## Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

October 01, 2019 - October 31, 2019

### Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
<b>OPENING BALANCE</b>				-	-
10/17/2019	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	\$1,011,329.08	-
10/17/2019 10/17/2019	Maturities	MATURED 1014000 PAR VALUE OF U.S. TREASURY BILLS 10/17/19 AT 100 TRADE DATE 2019-10-17 SETTLEMENT DATE 2019-10-17	1,014,000	1,003,755.57	-
10/17/2019	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY BILLS 10/17/19 ON 1014000 PAR VALUE DUE 2019-10-17	-	10,244.43	-
10/17/2019	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-1,014,000.00	-
10/17/2019 10/17/2019	Purchases	PURCHASED 1020000 PAR VALUE OF U.S. TREASURY NOTES 1.125% 9/30/21 AT 99.0977 TRADE DATE 2019-10-17 SETTLEMENT DATE 2019-10-17	1,020,000	-1,010,796.09	-
10/17/2019	Interest	PAID ACCRUED INTEREST ON PURCHASE OF U.S. TREASURY NOTES 1.125% 9/30/21	-	-532.99	-
10/31/2019	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.375% 10/31/20 AT \$0.006875 /SHARE ON 998000 PAR VALUE DUE 2019-10-31	-	6,861.25	-
10/31/2019	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-6,861.25	-
<b>CLOSING BALANCE</b>				-	-

**Realized Gain / Loss Detail**

Transaction Description	Disposition Date	Quantity	Cost	Proceeds	Short Term Gain/Loss	Long Term Gain/Loss	Realized Gain/Loss
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There are no realized gain/loss transactions to report for this statement period.

**Realized Gain/Loss estimates** are preliminary, are reliant upon accurate cost basis information, and may not reflect all cost basis adjustments. Corporate actions and income reclassifications will alter a holding's basis and subsequent gain/loss values. Gain/Loss estimates include results for both Taxable and Tax-exempt accounts. This is not a tax document and should not be used for tax preparation.

## Statement Disclosures

### Statement Review; Limitations on Actions

Please carefully review your statements and retain them for your records as they may contain notices, disclosures and other important information in addition to the summary of the transactions in your account for the reporting period, including contributions, distributions, transfers, and purchases and sales of securities. Summary data is also provided for off-setting investment option transfers or other transfers made between accounts.

Please report promptly any material inaccuracy or discrepancy in this information to your Relationship Manager. If revised data becomes available to Wilmington Trust after these reports are generated, we may update our records accordingly; however, revised data typically will not result in the generation of a new report.

### Fee Arrangements

Wilmington Trust and its affiliates may earn additional compensation from uninvested cash in the form of earnings, which Wilmington Trust expects will be generated at the prevailing federal funds rate. Such earnings may be generated between the time the moneys are received by Wilmington Trust and actually forwarded to implement investment instructions, or between the time a distribution is issued and presented.

### Affiliated Advisers

"Wilmington Trust" is a service mark encompassing the trust and investment business of Manufacturer's & Trader's Trust Company ("M&T Bank") in providing services to this account, and of some of M&T Bank's subsidiaries and affiliates, serving individual and institutional clients. Subsidiaries and affiliates include, but are not limited to, Wilmington Trust Company (operating in Delaware only); Wilmington Trust, N.A., a national association; and Wilmington Funds Management Corp., Wilmington Trust Investment Advisors, Inc., and other registered investment adviser affiliates. For additional information regarding the Wilmington Trust brand, underlying entities, and products and services offered, please visit our web site at [www.wilmingtontrust.com](http://www.wilmingtontrust.com).

In performing discretionary investment services for an account, M&T Bank or an affiliate may invest account assets in one or more mutual funds, including mutual funds ("Affiliated Funds") advised by investment management affiliates of M&T Bank, including Wilmington Funds Management Corporation ("WFMC") and Wilmington Trust Investment Advisors, Inc. ("WTIA") ("Affiliated Advisers").

The Affiliated Advisers, M&T Bank, and M&T Securities, Inc., another affiliate of M&T Bank (collectively "M&T") may also provide administrative and shareholder services, and services under Rule 12b-1 plans to the Affiliated Funds, and may receive compensation for those services. If M&T provides additional services to the Affiliated Funds, it would be entitled to receive additional compensation from those funds. The compensation for services provided to the Affiliated Funds is

determined by the Board of Trustees that governs each Affiliated Fund, and is subject to change from time to time in the discretion of such Board of Trustees.

Currently, WFMC, in its capacity as investment adviser to the Affiliated Funds, is entitled to receive annual advisory fees between 0.45% and 0.95%. WFMC compensates WTIA directly for sub-advisory services provided to the Affiliated Funds. In its capacity as co-administrator of the Wilmington Funds, WFMC is currently entitled to receive annual co-administration fees from the Wilmington Funds as follows: 0.04% on the first \$5 billion; 0.03% on the next \$2 billion; 0.025% on the next \$3 billion; and 0.018% on assets in excess of \$10 billion. All fees are calculated based on average daily assets.

M&T Bank may be entitled to receive an annual shareholder services fee of up to 0.25% with respect to the assets of certain accounts invested in the Wilmington Funds. If M&T Bank or an affiliate has investment discretion over an account, then an account may receive a credit against the account-level fiduciary (or investment management) fee for all or some portion of the foregoing fees when account assets are invested in an Affiliated Fund. Alternatively, the value of account assets invested in an Affiliated Fund may be excluded from calculation of the account-level fiduciary (or investment management) fee.

Please consult a current prospectus, available at [www.wilmingtonfunds.com](http://www.wilmingtonfunds.com), for the relevant Affiliated Fund or contact your Relationship Manager for additional information.

WTIA maintains updated disclosure information on Form ADV Part 2, the Disclosure Brochure. The Disclosure Brochure contains information about WTIA, including a description of WTIA's programs, fees, trading practices, conflicts of interest, key personnel, and other business activities. The Disclosure Brochure is available to all clients of WTIA upon request by contacting WTIA at (410) 986-5656 or mailing your request to Wilmington Trust Investment Advisors, Inc., One Light Street, 15th Floor, Baltimore, MD 21202. Additional information about WTIA also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

***Investment products, included affiliated offerings, are not insured by the Federal Deposit Insurance Corporation or any other governmental agency, are not deposits of or other obligations of or guaranteed by Wilmington Trust, M&T, or any other bank or entity, and are subject to risks, including a possible loss of the principal amount invested.***

### Pricing and Valuation

Details of transaction charges and commissions are displayed on transaction confirmations, which have been mailed or made available separately to you. Wilmington Trust will also send you this information upon request. To the extent Wilmington Trust has custody of assets but no investment



**Statement Disclosures** *(continued)*

authority over your account, you have the right at any time to receive, at no additional cost to you, written confirmations of securities transactions that occur in your account. These confirmations will be mailed to you in the timeframe required by applicable regulations. Even if you previously waived your right to receive these confirmations, you may at any time ask to receive such confirmations going forward. Please contact your Relationship Manager if you wish to have written trade confirmations mailed to you.

If we are managing the assets in this account, please contact your Relationship Manager if there have been any changes to your financial situation or investment objectives, or if you wish to impose any reasonable restrictions that might affect the management of this account, or reasonably change any existing restrictions.

The investment values and estimated income information reported herein reflect the securities in your account on a trade date basis as of the close of your statement period. Pricing may reflect market price quotations, closing price, mean bid / ask price, or estimated market values obtained from various third-party quotation services which we believe to be reliable and which were available when the report was prepared. If an investment did not have a readily determinable value, then reported values are based on the last valuation available to us at the time the report was generated. For assets not custodied at Wilmington Trust, prices and values are provided by the custodian, the issuer or their administrator, and Wilmington Trust is not responsible for this information, nor can Wilmington Trust guarantee its accuracy or timeliness. Valuation for Private Equity, Private Real Estate and Other asset classes reflect the most recent information available, but are typically illiquid and may have irregular reporting. Consult your Relationship Manager for details regarding valuations for your illiquid holdings.

Reported values may not equal market value or fair value and may include accruals. Asset values will fluctuate. This report should not be used to prepare tax documents or financial statements. Information for tax reporting purposes will be reflected in your annual Wilmington Trust Tax Information Letter. Please contact your Relationship Manager if you have any questions.

**Basis and limitations on use for Cost, Gains, and Losses.** This is not a tax document. This information is being provided for your review of transactions and balances in your account for the reporting period. For tax reporting, you should rely on your official tax documents. Transactions requiring tax consideration should be reviewed with your tax advisor. Unrealized Gain and Loss data is reliant upon accurate cost basis information and represents the current value of a security less the adjusted cost basis for that security. If the current value is greater than the adjusted cost basis, that position has an unrealized gain. Conversely, if value is less than cost, the position carries an unrealized loss.

The cost basis of record for securities transferred into your Wilmington Trust account may have been

provided to us by a delivering firm, a transfer agent, or another adviser on a best efforts basis. Cost basis data provided through delivering firms is relied upon for this report but should be reviewed for accuracy by each client. Cost basis on fixed income securities are adjusted for amortization, accretion, or principal paydowns and the method of calculation is based upon the type of fixed income security and certain attributes, obtained from sources believed to be reliable. Where no cost basis is available for a security as of the last day of the reporting period, that security will reflect zero as the cost basis.

<b>Investments: • Are NOT FDIC-Insured • Have NO Bank Guarantee • May Lose Value</b>
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## Glossary

**Accrued Dividend** represents dividends declared by the issuer which have not yet been paid.

**Accrued Income** represents income payments accumulated with a security (i.e., "priced in" to the security value) since the last payment date but not yet received. Income accrues daily and is reset every time accruals are paid.

**Cost** represents the reported original value of an asset adjusted for corporate actions, including stock splits, dividends, and return of capital distributions. Tax cost basis on fixed income securities are adjusted for amortization, accretion or principal paydowns. The method of calculation is based upon the type of fixed income security and certain attributes, obtained from sources believed to be reliable. This information is used to estimate capital gains and losses; however, this is not a tax document. This information is being provided for your convenience and is for informational purposes only. For tax reporting, you should rely on your official tax documents. Transactions requiring tax consideration should be reviewed with your tax advisor.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth by the Internal Revenue Service Code in the Emergency Economic Stabilization Act of 2008 and are, therefore, considered "noncovered" under the new cost basis reporting rules. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their applicable dates at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

**Credit ratings** are used to evaluate the likelihood of default by a bond issuer. Independent rating agencies, such as Moody's Investors Service, analyze the financial strength of each bond's issuer. Moody's ratings range from Aaa (highest quality) to C (lowest quality). Bonds rated Baa3 and better are considered "Investment Grade". Bonds rated Ba1 and below are "Speculative Grade" (also "High Yield"). The **Weighted Average Credit Rating** reflects a portfolio-weighted average of ratings on individual rated bonds – non-rated bonds are excluded – it does not represent a rating of the portfolio as a whole. The weighted average is intended only as an aggregate illustration of the portfolio holdings rather than as an indication of their respective risks, as certain risks –including the risk of default of individual issues– may be underrepresented by this measure.

**Duration** is a measure of a bond's sensitivity to changes in interest rates and is calculated as the average percentage change in a bond's value under parallel shifts of the yield curve. Thus a bond with

duration of 4 would be expected to lose 1% in value (price) in the event of a 25 basis point (0.25%) increase in market rates, represented by the yield curve. Conversely, that bond would be expected to appreciate 1% in value with a 25 basis point decrease in market rates.

**Estimated Annual Income** is an indication of income return expected from security positions over the next 12 months assuming that the position quantities, interest /dividend rates, and prices remain constant. For U.S. government, corporate, and municipal bonds it is calculated by multiplying the coupon rate by the face value of the security. For common stocks, ADRs, REITs and mutual funds it is calculated using an indicated (projected) annual dividend. They are provided for illustrative purposes only, are not a forecast or guarantee of future results, and they should not be relied on for making investment, trading, or tax decisions.

**Estimated Yield** compares the anticipated earnings on investments (Estimated Annual Income) to the current price of the investments. Changes in the price of a security over time or in the amount of the investment held in your account will cause the estimated yield to vary. The actual yield may be higher or lower than the estimated amounts.

**Net Interest** represents the receipt of interest earned less the purchase of accrued interest on securities.

**Taxable** versus **Tax-exempt** status is determined at the security level, and not at the account type level. Thus accounts that carry a tax exemption, such as IRAs or various charitable trusts, often have holdings that are categorized as Taxable for this report. Conversely, securities classified as Tax-exempt for this report are held in taxable account types. Securities may be deemed Tax-exempt based on a tax-advantaged treatment, typically for interest payments on municipal bonds, which may not be available equally to all investors. Additionally, alternative tax treatments may mitigate or offset tax advantages reflected in this report. This report is not a tax document and should not be used for tax preparation.

**Term (Long or Short)** reflects the holding period of the security. Long term indicates a holding period one year or greater, while Short indicates a holding period less than one year.

**Trade Date** accounting is used throughout this report, unless otherwise identified, and records the purchase or sale of an asset as of the date on which an agreement to purchase/sell was entered, or a market trade executed, rather than on the settlement date (the actual delivery of the asset in exchange for payment). Thus, trades executed but pending settlement are treated as already present in the account in reliance upon successful settlement. Trade date treatment serves as a better

**Glossary** *(continued)*

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reflection of actual decisions to buy/sell than settlement date, which can occur days later.

**Unit Cost** is the reported cost per share of an equity position, or cost per bond for debt securities. It reflects the price paid, adjusted for corporate actions such as stock splits and return of capital distributions. It is used to estimate capital gains and losses; however, you should rely only on your official tax documents for tax reporting purposes. All cost basis information is derived from transactions in the account or information supplied by you or other sources and is provided for your convenience and is for informational purposes only. There is no guarantee as to the accuracy of third-party cost basis information and it is not intended for tax reporting purposes. Please inform us in the event that a cost basis is not accurate.

**Unrealized Gain/Loss** is the difference between the current value of a security and the adjusted cost basis of that security. If the current value is greater than the original cost, that position has an unrealized gain. Conversely, if the current value is less than the original cost, that position has an unrealized loss.

**Yield to Worst** assumes the "worst case" yield to investors within the terms of the issue's provisions, such as use of prepayment, call, or sinking fund options that may be available to the issuer on some bonds.

FUND YEAR 2019										
Month Ending:	October									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(71,651.11)	(206,918.09)	110,204.39	1,380,012.34	446,851.15	0.00	(23,843.36)	1,018,490.65	1,024,335.72	3,677,481.69
RECEIPTS										
Assessments	2,114.36	3,557.50	993.41	15,337.51	3,883.76	0.00	1,949.67	19,675.63	12,238.16	59,750.00
Refunds	0.00	0.00	0.00	0.00						0.00
Invest Pymnts	7.90	2.48	152.59	1,949.12	621.22	0.00	1.36	1,287.90	1,537.75	5,560.32
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	7.90	2.48	152.59	1,949.12	621.22	0.00	1.36	1,287.90	1,537.75	5,560.32
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	2,122.26	3,559.98	1,146.00	17,286.63	4,504.98	0.00	1,951.03	20,963.53	13,775.91	65,310.32
EXPENSES										0.00
Claims Transfers	23,485.03	2,522.50	781.30	68,490.51	0.00	0.00	0.00	0.00	0.00	95,279.34
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82,445.84	82,445.84
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	23,485.03	2,522.50	781.30	68,490.51	0.00	0.00	0.00	0.00	82,445.84	177,725.18
END BALANCE	(93,013.88)	(205,880.61)	110,569.09	1,328,808.46	451,356.13	0.00	(21,892.33)	1,039,454.18	955,665.79	3,565,066.83

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR 2018										
Month Ending:	October									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(56,469.04)	206,446.11	72,327.46	569,027.88	521,891.78	0.00	168.40	14,588.40	169,927.72	1,497,908.71
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	215.00						215.00
Invest Pymnts	1.27	372.70	124.25	1,059.09	890.90	0.00	0.15	49.33	330.07	2,827.76
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1.27	372.70	124.25	1,059.09	890.90	0.00	0.15	49.33	330.07	2,827.76
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1.27	372.70	124.25	1,274.09	890.90	0.00	0.15	49.33	330.07	3,042.76
EXPENSES										
Claims Transfers	0.00	0.00	0.00	20,719.55	0.00	0.00	0.00	0.00	0.00	20,719.55
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	20,719.55	0.00	0.00	0.00	0.00	0.00	20,719.55
END BALANCE	(56,467.77)	206,818.81	72,451.71	549,582.42	522,782.68	0.00	168.55	14,637.73	170,257.79	1,480,231.92

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2017									
Month Ending:	October									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	55,317.98	371,613.49	108,297.24	1,270,149.41	549,723.77	111,505.10	11.70	177,933.41	207,314.36	2,851,866.46
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	8,146.63	0.00	0.00	143.53						8,290.16
Invest Pymnts	94.44	647.23	185.11	2,185.78	939.62	190.59	0.02	304.13	355.67	4,902.59
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	94.44	647.23	185.11	2,185.78	939.62	190.59	0.02	304.13	355.67	4,902.59
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	8,241.07	647.23	185.11	2,329.31	939.62	190.59	0.02	304.13	355.67	13,192.75
EXPENSES										
Claims Transfers	0.00	9,096.35	0.00	62,576.13	0.00	0.00	0.00	0.00	0.00	71,672.48
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	9,096.35	0.00	62,576.13	0.00	0.00	0.00	0.00	0.00	71,672.48
END BALANCE	63,559.05	363,164.37	108,482.35	1,209,902.59	550,663.39	111,695.69	11.72	178,237.54	207,670.03	2,793,386.73

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2016									
Month Ending:	October									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	82,323.24	315,584.75	110,440.87	927,258.62	450,738.92	103,291.17	56.45	226,352.60	193,988.68	2,410,035.30
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00						0.00
Invest Pymnts	140.71	561.83	188.77	1,610.81	770.43	176.55	0.10	386.89	331.58	4,167.67
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	140.71	561.83	188.77	1,610.81	770.43	176.55	0.10	386.89	331.58	4,167.67
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	140.71	561.83	188.77	1,610.81	770.43	176.55	0.10	386.89	331.58	4,167.67
EXPENSES										
Claims Transfers	0.00	23,544.52	0.00	3,440.45	0.00	0.00	0.00	0.00	0.00	26,984.97
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	23,544.52	0.00	3,440.45	0.00	0.00	0.00	0.00	0.00	26,984.97
END BALANCE	82,463.95	292,602.06	110,629.64	925,428.98	451,509.35	103,467.72	56.55	226,739.49	194,320.26	2,387,218.00

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2015									
Month Ending:	October									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	62,785.04	347,473.29	91,000.29	216,197.95	525,728.41	103,474.48	0.80	118,620.05	205,750.23	1,671,030.54
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	1,125.00	0.00	23.00						1,148.00
Invest Pymnts	107.31	602.05	155.54	345.91	898.17	176.86	0.00	202.75	352.11	2,840.70
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	107.31	602.05	155.54	345.91	898.17	176.86	0.00	202.75	352.11	2,840.70
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	107.31	1,727.05	155.54	368.91	898.17	176.86	0.00	202.75	352.11	3,988.70
EXPENSES										
Claims Transfers	0.00	5,216.75	0.00	13,896.50	0.00	0.00	0.00	0.00	0.00	19,113.25
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	5,216.75	0.00	13,896.50	0.00	0.00	0.00	0.00	0.00	19,113.25
END BALANCE	62,892.35	343,983.59	91,155.83	202,670.36	526,626.58	103,651.34	0.80	118,822.80	206,102.34	1,655,905.99

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	Closed									
Month Ending:	October									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	157,456.90	78,829.81	67,393.86	1,768,806.13	1,121,609.14	155,471.15	(79.04)	438,782.92	3,303,593.54	7,091,864.41
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00						0.00
Invest Pymnts	269.03	137.77	115.19	3,023.30	1,917.11	265.74	0.00	749.99	5,788.40	12,266.53
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	269.03	137.77	115.19	3,023.30	1,917.11	265.74	0.00	749.99	5,788.40	12,266.53
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	269.03	137.77	115.19	3,023.30	1,917.11	265.74	0.00	749.99	5,788.40	12,266.53
EXPENSES										
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
END BALANCE	157,725.93	78,967.58	67,509.05	1,771,829.43	1,123,526.25	155,736.89	(79.04)	439,532.91	3,309,381.94	7,104,130.94

**CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES  
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

Month  
Current Fund Year

October  
2019

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid October	Monthly Recoveries October	Calc. Net Paid Thru October	TPA Net Paid Thru October	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2019	Prop	313,998.36	23,485.03	0.00	337,483.39	337,483.39	0.00	0.00	0.00
	Liab	9,631.20	2,522.50	0.00	12,153.70	12,153.70	0.00	0.00	0.00
	Auto	4,076.09	781.30	0.00	4,857.39	4,857.39	0.00	0.00	0.00
	WC	383,321.10	68,490.51	0.00	451,811.61	451,811.61	0.00	0.00	0.00
	<b>Total</b>	<b>711,026.75</b>	<b>95,279.34</b>	<b>0.00</b>	<b>806,306.09</b>	<b>806,306.09</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2018	Prop	328,196.40	0.00	0.00	328,196.40	328,196.40	(0.00)	(0.00)	0.00
	Liab	274,269.16	0.00	0.00	274,269.16	274,269.16	0.00	0.00	0.00
	Auto	55,821.29	0.00	0.00	55,821.29	55,821.29	(0.00)	(0.00)	0.00
	WC	1,470,808.09	20,719.55	215.00	1,491,312.64	1,491,312.64	0.00	0.00	0.00
	<b>Total</b>	<b>2,129,094.94</b>	<b>20,719.55</b>	<b>215.00</b>	<b>2,149,599.49</b>	<b>2,149,599.49</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2017	Prop	203,459.41	0.00	8,146.63	195,312.78	195,312.78	0.00	0.00	0.00
	Liab	112,869.68	9,096.35	0.00	121,966.03	121,966.03	0.00	0.00	0.00
	Auto	18,662.28	0.00	0.00	18,662.28	18,662.28	0.00	0.00	0.00
	WC	932,249.97	62,576.13	143.53	994,682.57	994,682.57	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>1,267,241.34</b>	<b>71,672.48</b>	<b>8,290.16</b>	<b>1,330,623.66</b>	<b>1,330,623.66</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2016	Prop	315,203.78	0.00	0.00	315,203.78	315,203.78	0.00	0.00	0.00
	Liab	212,843.35	23,544.52	0.00	236,387.87	236,387.87	(0.00)	(0.00)	0.00
	Auto	13,068.22	0.00	0.00	13,068.22	13,068.22	0.00	0.00	0.00
	WC	1,333,550.93	3,440.45	0.00	1,336,991.38	1,336,991.38	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>1,874,666.28</b>	<b>26,984.97</b>	<b>0.00</b>	<b>1,901,651.25</b>	<b>1,901,651.25</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2015	Prop	289,250.62	0.00	0.00	289,250.62	289,250.62	0.00	0.00	0.00
	Liab	186,139.06	5,216.75	1,125.00	190,230.81	190,230.81	(0.00)	(0.00)	0.00
	Auto	39,592.38	0.00	0.00	39,592.38	39,592.38	0.00	0.00	0.00
	WC	2,143,416.25	13,896.50	23.00	2,157,289.75	2,157,289.75	0.00	0.00	0.00
	<b>Total</b>	<b>2,658,398.31</b>	<b>19,113.25</b>	<b>1,148.00</b>	<b>2,676,363.56</b>	<b>2,676,363.56</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
<b>TOTAL</b>		<b>8,640,427.62</b>	<b>233,769.59</b>	<b>9,653.16</b>	<b>8,864,544.05</b>	<b>8,864,544.05</b>	<b>0.00</b>	<b>(0.00)</b>	<b>0.00</b>



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

Processed Date: Oct 1, 2019 - Oct 31, 2019

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
14117	10/7/2019		MEDICAL ONLY	ADMINISTRATIVE CLAIM SERVICES	-- /2020182885	8/30/2019	\$3.00	2019/2019	Expense
14118	10/7/2019		INDEMNITY	CAPEHART & SCATCHARD PA	Z47151/001260212	10/17/2016	\$616.00	2016/2016	Legal
14119	10/7/2019			MATTHEW J PITERA MD PA			\$1,000.00		
			MEDICAL ONLY		MLT-2020179427/ 2020179631	7/19/2019	\$500.00	2019/2019	Loss
			INDEMNITY		MLT-2020179427/ 2020179427	7/19/2019	\$500.00	2019/2019	Loss
14120	10/7/2019		PERSONAL INJURY	MARSHALL DENNEHEY WARNER	Z17324/001229173	2/3/2015	\$165.00	2015/2015	Legal
14121	10/7/2019			JENNIFER KELLY PHD LLC			\$350.00		
			MEDICAL ONLY		MLT-2020179427/ 2020179631	7/19/2019	\$175.00	2019/2019	Loss
			INDEMNITY		MLT-2020179427/ 2020179427	7/19/2019	\$175.00	2019/2019	Loss
14122	10/7/2019		COMPREHENSIVE	LEO PETETTI LLC	-- /2020185201	9/25/2019	\$225.00	2019/2019	Loss
14123	10/7/2019		INDEMNITY	QTC COMMERCIAL SERVICES LLC	MLT-2019155776/ 2019155779	10/16/2018	\$1,100.00	2018/2018	Loss
14124	10/7/2019			AFFANATO MARUT LLC			\$455.00		
			INDEMNITY		-- /2019152686	9/14/2018	\$169.00	2018/2018	Legal
			INDEMNITY		-- /2018146837	6/16/2018	\$130.00	2018/2018	Legal
			INDEMNITY		Z37789/001250034	4/20/2016	\$156.00	2016/2016	Legal
14125	10/7/2019			PIETRAS SARACINO SMITH & MEEK			\$3,095.15		
			INDEMNITY		-- /2019165703	2/11/2019	\$97.50	2019/2019	Legal
			INDEMNITY		-- /2018139163	5/4/2018	\$559.00	2018/2018	Legal
			INDEMNITY		-- /2018123558	10/21/2017	\$617.50	2017/2017	Legal
			INDEMNITY		-- /2018108894	7/27/2017	\$748.65	2017/2017	Legal
			INDEMNITY		Z45836/001258164	10/1/2016	\$533.00	2016/2016	Legal
			INDEMNITY		Z39802/001252073	6/3/2016	\$539.50	2016/2016	Legal
14126	10/7/2019		INDEMNITY	DELANCO TOWNSHIP	-- /2018121619	12/29/2017	\$256.00	2017/2017	Loss
14127	10/7/2019		INDEMNITY	DELANCO TOWNSHIP	-- /2018121619	12/29/2017	\$128.00	2017/2017	Loss
14128	10/7/2019		INDEMNITY	DELANCO TOWNSHIP	-- /2018121619	12/29/2017	\$504.51	2017/2017	Loss
14129	10/7/2019		INDEMNITY	DELANCO TOWNSHIP	-- /2018121619	12/29/2017	\$768.00	2017/2017	Loss
14130	10/7/2019		INDEMNITY	DELANCO TOWNSHIP	-- /2018121619	12/29/2017	\$1,792.00	2017/2017	Loss





## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

Processed Date: Oct 1, 2019 - Oct 31, 2019

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
14131	10/7/2019	INDEMNITY	PEMBERTON TOWNSHIP	-- /2019176278	6/11/2019	\$1,726.66	2019/2019	Loss
14132	10/7/2019	INDEMNITY	WILLIAM BREINER	-- /2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
14133	10/7/2019	INDEMNITY	WILLIAM BREINER	-- /2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
14134	10/7/2019	INDEMNITY	Christina Reiss	-- /2019165703	2/11/2019	\$1,842.00	2019/2019	Loss
14135	10/7/2019	INDEMNITY	BRIAN YOUNG	Z34871/001247013	2/19/2016	\$1,026.24	2016/2016	Loss
14136	10/7/2019	INLAND MARINE	BEVERLY CITY	-- /2020185403	9/25/2019	\$1,245.47	2019/2019	Loss
14137	10/7/2019	COMPREHENSIVE	TABERNACLE TOWNSHIP	-- /2020185201	9/25/2019	\$1,170.60	2019/2019	Loss
14138	10/7/2019	MEDICAL ONLY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2020182077	8/23/2019	\$171.70	2019/2019	Loss
14139	10/7/2019		VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC			\$6,708.00		
		MEDICAL ONLY		-- /2020183229	9/8/2019	\$1,677.00	2019/2019	Loss
		MEDICAL ONLY		-- /2020179934	7/29/2019	\$1,677.00	2019/2019	Loss
		INDEMNITY		MLT-2020179427/ 2020179427	7/19/2019	\$1,677.00	2019/2019	Loss
		MEDICAL ONLY		-- /2019176660	6/14/2019	\$1,677.00	2019/2019	Loss
14140	10/7/2019	MEDICAL ONLY	RWJUHH OCCUPATIONAL HEALTH	-- /2017102452	5/12/2017	\$41.00	2017/2017	Loss
14141	10/7/2019	INDEMNITY	LOURDES ANESTHESIA ASSOC PA	-- /2018143484	5/21/2018	\$1,005.90	2018/2018	Loss
14142	10/7/2019	MEDICAL ONLY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2020181208	6/6/2019	\$255.00	2019/2019	Loss
14143	10/7/2019	INDEMNITY	CENTENNIAL SURGUNIT LLC	-- /2018143484	5/21/2018	\$1,135.22	2018/2018	Loss
14144	10/7/2019	MEDICAL ONLY	EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC	-- /2020178740	7/13/2019	\$684.00	2019/2019	Loss
14145	10/7/2019	MEDICAL ONLY	OUR LADY OF LOURDES MEDICAL CENTER	-- /2020178626	7/8/2019	\$15.40	2019/2019	Loss
14146	10/7/2019	INDEMNITY	ROTHMAN ORTHOPAEDICS	-- /2020178113	7/7/2019	\$73.90	2019/2019	Loss
14147	10/7/2019	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2019176278	6/11/2019	\$153.00	2019/2019	Loss
14148	10/7/2019	INDEMNITY	DEBORAH HEART AND LUNG CENTER	MLT-2019155776/ 2019155779	10/16/2018	\$1,700.00	2018/2018	Loss
14149	10/7/2019	MEDICAL ONLY	VIRTUA MEDICAL GROUP	-- /2020182470	8/30/2019	\$126.96	2019/2019	Loss
14150	10/7/2019	MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2020182360	8/28/2019	\$153.83	2019/2019	Loss
14151	10/7/2019		CENTRAL JERSEY URGENT CARE			\$480.00		
		MEDICAL ONLY		-- /2020181753	8/20/2019	\$320.00	2019/2019	Loss
		MEDICAL ONLY		MLT-2019174744/ 2019174763	5/26/2019	\$160.00	2019/2019	Loss
14152	10/7/2019		EMERGENCY PHYSICIANS OF NEW JERSEY P A			\$594.45		



# BURLINGTON COUNTY J.I.F.

## Check Register Report

Bank Account : ALL

Processed Date: Oct 1, 2019 - Oct 31, 2019

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		MEDICAL ONLY		-- /2020181062	8/11/2019	\$198.15	2019/2019	Loss
		INDEMNITY		-- /2020178113	7/7/2019	\$198.15	2019/2019	Loss
		MEDICAL ONLY		MLT-2019173941/ 2019173942	5/15/2019	\$198.15	2019/2019	Loss
14153	10/7/2019	INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2020178113	7/7/2019	\$288.00	2019/2019	Loss
14154	10/7/2019		QUALCARE INC			\$2,505.00		
		MEDICAL ONLY		-- /2020185278	9/27/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		-- /2020185244	9/27/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		-- /2020185126	9/26/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		-- /2020184885	9/24/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		-- /2020184975	9/24/2019	\$501.00	2019/2019	Loss
14155	10/14/2019	GL PROPERTY DAMAGE	CAPEHART & SCATCHARD PA	-- /2017097398	12/16/2016	\$12,513.55	2016/2016	Legal
14156	10/14/2019	BODILY INJURY [Expired]	RAYMOND & COLEMAN LLP	-- /2017091126	12/15/2016	\$1,216.00	2016/2016	Legal
14157	10/14/2019	INDEMNITY	ATLANTIC SECURITY INT'L	Z45983/001258311	10/4/2016	\$225.00	2016/2016	Expense
14158	10/14/2019	INDEMNITY	AFFANATO MARUT LLC	-- /2018143484	5/21/2018	\$338.00	2018/2018	Legal
14159	10/14/2019	INDEMNITY	JERSEY SHORE REPORTING LLC	-- /2018128624	3/15/2018	\$90.00	2018/2018	Expense
14160	10/14/2019	INDEMNITY	PIETRAS SARACINO SMITH & MEEK	MLT-Z31745/001243852	12/19/2015	\$279.50	2015/2015	Legal
14161	10/14/2019	INLAND MARINE	FIELDSBORO BOROUGH	-- /2020184907	7/22/2019	\$3,750.00	2019/2019	Loss
14162	10/14/2019	INDEMNITY	FLORENCE TOWNSHIP	-- /2020178113	7/7/2019	\$1,315.71	2019/2019	Loss
14163	10/14/2019	INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	Z27950/001239995	10/13/2015	\$750.00	2015/2015	Expense
14164	10/14/2019	3RD PARTY PD	Dina Lewandowski	-- /2020183471	9/10/2019	\$770.05	2019/2019	Loss
14165	10/14/2019	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
14166	10/14/2019	INDEMNITY	ANTHONY SCHALLUS	-- /2018124978	2/5/2018	\$964.00	2018/2018	Loss
14167	10/14/2019	INDEMNITY	DAVID GUDONIS	-- /2018130588	4/7/2018	\$1,098.40	2018/2018	Loss
14168	10/14/2019	INDEMNITY	COASTAL SPINE, PC.	-- /2018121619	12/29/2017	\$16,284.14	2017/2017	Loss
14169	10/14/2019		IVY REHAB NETWORK INC			\$1,790.00		
		INDEMNITY		-- /2019164206	1/26/2019	\$685.00	2019/2019	Loss
		INDEMNITY		-- /2019159962	12/4/2018	\$1,105.00	2018/2018	Loss
14170	10/14/2019	INDEMNITY	STRIVE PHYSICAL THERAPY AND	-- /2019165703	2/11/2019	\$305.00	2019/2019	Loss
14171	10/14/2019	INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2019165703	2/11/2019	\$69.76	2019/2019	Loss
14172	10/14/2019	INDEMNITY	MEMORIAL AMBULATORY, SURGERY CENTER	-- /2019176278	6/11/2019	\$11,335.00	2019/2019	Loss



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

Processed Date: Oct 1, 2019 - Oct 31, 2019

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
14173	10/14/2019		MEDICAL ONLY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	-- /2020183229	9/8/2019	\$16.41	2019/2019	Loss
14174	10/14/2019			BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$765.72		
			MEDICAL ONLY		-- /2020183274	9/7/2019	\$214.40	2019/2019	Loss
			MEDICAL ONLY		-- /2020182837	9/5/2019	\$222.50	2019/2019	Loss
			MEDICAL ONLY		-- /2020182885	8/30/2019	\$328.82	2019/2019	Loss
14175	10/14/2019		MEDICAL ONLY	TARIQ S. SIDDIQI, MD	-- /2018142882	5/14/2018	\$1,533.04	2018/2018	Loss
14176	10/14/2019		MEDICAL ONLY	CAPITAL HEALTH SYSTEM, INC	-- /2020180171	7/30/2019	\$2,963.10	2019/2019	Loss
14177	10/14/2019			REHAB EXCELLENCE CENTER, LLC			\$405.00		
			MEDICAL ONLY		-- /2020182837	9/5/2019	\$216.00	2019/2019	Loss
			INDEMNITY		-- /2019176278	6/11/2019	\$189.00	2019/2019	Loss
14178	10/14/2019		MEDICAL ONLY	NovaCare Rehabilitation	-- /2020182885	8/30/2019	\$155.15	2019/2019	Loss
14179	10/14/2019			VIRTUA MEDICAL GROUP			\$1,034.11		
			MEDICAL ONLY		-- /2020183229	9/8/2019	\$126.96	2019/2019	Loss
			MEDICAL ONLY		MLT-2020182640/ 2020182640	9/3/2019	\$126.96	2019/2019	Loss
			MEDICAL ONLY		-- /2020182675	9/3/2019	\$346.53	2019/2019	Loss
			MEDICAL ONLY		MLT-2020182640/ 2020182643	9/3/2019	\$126.96	2019/2019	Loss
			MEDICAL ONLY		-- /2019176335	6/13/2019	\$126.96	2019/2019	Loss
			INDEMNITY		-- /2019166742	2/25/2019	\$179.74	2019/2019	Loss
14180	10/14/2019		INDEMNITY	QUEST DIAGNOSTICS	-- /2018121619	12/29/2017	\$41.74	2017/2017	Loss
14181	10/14/2019		MEDICAL ONLY	MEDEXPRESS URGENT CARE NEW JERSEY INC	-- /2020183274	9/7/2019	\$160.00	2019/2019	Loss
14182	10/14/2019			CENTRAL JERSEY URGENT CARE			\$640.00		
			INDEMNITY		-- /2020182172	8/22/2019	\$160.00	2019/2019	Loss
			MEDICAL ONLY		MLT-2019174744/ 2019174729	5/26/2019	\$320.00	2019/2019	Loss
			MEDICAL ONLY		-- /2019160610	12/11/2018	\$160.00	2018/2018	Loss
14183	10/14/2019			EMERGENCY PHYSICIANS OF NEW JERSEY P A			\$532.15		



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

Processed Date: Oct 1, 2019 - Oct 31, 2019

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		MEDICAL ONLY		-- /2020179934	7/29/2019	\$198.15	2019/2019	Loss
		MEDICAL ONLY		-- /2019176660	6/14/2019	\$334.00	2019/2019	Loss
14184	10/14/2019	INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2020178113	7/7/2019	\$144.00	2019/2019	Loss
14185	10/14/2019	INDEMNITY	NEUROSURGICAL AND SPINE SPECIALIST	-- /2019148581	7/24/2018	\$144.35	2018/2018	Loss
14186	10/14/2019		QUALCARE INC			\$2,505.00		
		MEDICAL ONLY		-- /2020186580	10/10/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		-- /2020186468	10/8/2019	\$501.00	2019/2019	Loss
		INDEMNITY		-- /2020185549	10/1/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		MLT-2020185596/ 2020185596	9/30/2019	\$501.00	2019/2019	Loss
		MEDICAL ONLY		-- /2020184520	9/19/2019	\$501.00	2019/2019	Loss
14187	10/21/2019	INDEMNITY	ORTHOPAEDIC INSTITUTE OF CENTRAL JERSEY PA	Z34515/001246647	2/15/2016	\$500.00	2016/2016	Loss
14188	10/21/2019	INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/ 2020179427	7/19/2019	\$500.00	2019/2019	Loss
14189	10/21/2019		RAYMOND & COLEMAN LLP			\$14,866.72		
		POLICE PROF BI		Z43945/001256269	5/28/2016	\$5,124.77	2016/2016	Legal
		BODILY INJURY [Expired]		Z39535/001251800	3/15/2016	\$4,690.20	2016/2016	Legal
		BODILY INJURY [Expired]		MLT-Z29700/001241781	11/8/2015	\$5,051.75	2015/2015	Legal
14190	10/21/2019	INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020185549	10/1/2019	\$791.36	2019/2019	Loss
14191	10/21/2019	INDEMNITY	PEMBERTON TOWNSHIP	-- /2019176278	6/11/2019	\$1,726.66	2019/2019	Loss
14192	10/21/2019	INDEMNITY	DELANCO TOWNSHIP	-- /2018121619	12/29/2017	\$1,792.00	2017/2017	Loss
14193	10/21/2019	INDEMNITY	WILLIAM BREINER	-- /2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
14194	10/21/2019	INDEMNITY	Christina Reiss	-- /2019165703	2/11/2019	\$1,842.00	2019/2019	Loss
14195	10/21/2019	INDEMNITY	COASTAL SPINE, PC.	-- /2018143403	5/15/2018	\$680.00	2018/2018	Loss
14196	10/21/2019	INDEMNITY	STRIVE PHYSICAL THERAPY AND	-- /2019165703	2/11/2019	\$240.00	2019/2019	Loss
14197	10/21/2019	INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2019165703	2/11/2019	\$69.76	2019/2019	Loss
14198	10/21/2019		RWJUHH OCCUPATIONAL HEALTH			\$727.98		
		MEDICAL ONLY		-- /2020182837	9/5/2019	\$256.43	2019/2019	Loss
		MEDICAL ONLY		-- /2020182794	9/4/2019	\$281.43	2019/2019	Loss
		MEDICAL ONLY		-- /2020182792	8/26/2019	\$190.12	2019/2019	Loss



## BURLINGTON COUNTY J.I.F.

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
14199	10/21/2019		INDEMNITY	LOURDES ANESTHESIA ASSOC PA	-- /2018121619	12/29/2017	\$5,054.00	2017/2017	Loss
14200	10/21/2019		MEDICAL ONLY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2020181208	6/6/2019	\$336.20	2019/2019	Loss
14201	10/21/2019		INDEMNITY	TARIQ S. SIDDIQI, MD	-- /2018143484	5/21/2018	\$119.17	2018/2018	Loss
14202	10/21/2019		INDEMNITY	KINEMATIC CONSULTANTS, INC.	-- /2019166742	2/25/2019	\$720.00	2019/2019	Loss
14203	10/21/2019		MEDICAL ONLY	ONE CALL CARE DIAGNOSTICS	-- /2020181208	6/6/2019	\$485.00	2019/2019	Loss
14204	10/21/2019			EMERGENCY PHYSICIAN, ASSOCIATES OF SOUTH JERSEY, PC			\$3,252.00		
			MEDICAL ONLY		MLT-2020182640/ 2020182640	9/3/2019	\$684.00	2019/2019	Loss
			MEDICAL ONLY		MLT-2020182640/ 2020182643	9/3/2019	\$1,042.00	2019/2019	Loss
			MEDICAL ONLY		-- /2020178626	7/8/2019	\$1,526.00	2019/2019	Loss
14205	10/21/2019		INDEMNITY	ROTHMAN ORTHOPAEDICS	-- /2020178113	7/7/2019	\$73.90	2019/2019	Loss
14206	10/21/2019			REHAB EXCELLENCE CENTER, LLC			\$315.00		
			MEDICAL ONLY		-- /2020182837	9/5/2019	\$126.00	2019/2019	Loss
			INDEMNITY		-- /2019176278	6/11/2019	\$189.00	2019/2019	Loss
14207	10/21/2019		MEDICAL ONLY	NovaCare Rehabilitation	-- /2020182885	8/30/2019	\$279.00	2019/2019	Loss
14208	10/21/2019			VIRTUA MEDICAL GROUP			\$398.78		
			MEDICAL ONLY		-- /2020185278	9/27/2019	\$126.96	2019/2019	Loss
			MEDICAL ONLY		-- /2020185126	9/26/2019	\$144.86	2019/2019	Loss
			MEDICAL ONLY		-- /2020184676	9/19/2019	\$126.96	2019/2019	Loss
14209	10/21/2019		MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2020181062	8/11/2019	\$91.80	2019/2019	Loss
14210	10/21/2019		MEDICAL ONLY	MEDEXPRESS URGENT CARE NEW JERSEY INC	-- /2020184885	9/24/2019	\$160.00	2019/2019	Loss
14211	10/21/2019		MEDICAL ONLY	CENTRAL JERSEY URGENT CARE	MLT-2019174744/ 2019174774	5/26/2019	\$160.00	2019/2019	Loss
14212	10/21/2019		MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	MLT-2019156966/ 2019156966	10/29/2018	\$198.15	2018/2018	Loss
14213	10/21/2019		INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2020178113	7/7/2019	\$947.00	2019/2019	Loss
14214	10/21/2019		MEDICAL ONLY	LOURDES IMAGING ASSOC, PA	MLT-2020182640/ 2020182643	9/3/2019	\$233.00	2019/2019	Loss
14215	10/21/2019		MEDICAL ONLY	HAMILTON SQUARE EMERGENCY	-- /2020180181	7/31/2019	\$1,026.00	2019/2019	Loss
14216	10/21/2019			QUALCARE INC			\$1,002.00		
			MEDICAL ONLY		-- /2020185684	9/26/2019	\$501.00	2019/2019	Loss



# BURLINGTON COUNTY J.I.F.

## Check Register Report

Bank Account : ALL

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Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		MEDICAL ONLY		-- /2019176198	6/11/2019	\$501.00	2019/2019	Loss
14217	10/28/2019		CAPEHART & SCATCHARD PA			\$437.50		
		INDEMNITY		-- /2019158514	11/15/2018	\$255.50	2018/2018	Legal
		INDEMNITY		Z12675/001224387	3/7/2015	\$182.00	2015/2015	Legal
14218	10/28/2019	INDEMNITY	I C U INVESTIGATIONS INC	-- /2018121619	12/29/2017	\$113.92	2017/2017	Expense
14219	10/28/2019	BODILY INJURY [Expired]	RAYMOND & COLEMAN LLP	-- /2018121289	10/28/2017	\$9,085.10	2017/2017	Legal
14220	10/28/2019	INDEMNITY	ATLANTIC SECURITY INT'L	-- /2019154157	9/29/2018	\$176.50	2018/2018	Expense
14221	10/28/2019	1ST PARTY COLL PD	LEO PETETTI LLC	-- /2020182619	9/3/2019	\$225.00	2019/2019	Expense
14222	10/28/2019		DAVID S DEWEESE			\$1,500.00		
		PUB OFF PI		-- /2020187034	9/30/2019	\$750.00	2019/2019	Legal
		PUB OFF PI		-- /2020187289	8/27/2019	\$750.00	2019/2019	Legal
14223	10/28/2019	INDEMNITY	THE DEWEESE LAW FIRM	MLT-Z31745/001243852	12/19/2015	\$12,112.63	2015/2015	Expense
14224	10/28/2019	INDEMNITY	PIETRAS SARACINO SMITH & MEEK	Z15990/001227828	3/31/2015	\$395.50	2015/2015	Legal
14225	10/28/2019	INDEMNITY	DELANCO TOWNSHIP	-- /2018121619	12/29/2017	\$256.00	2017/2017	Loss
14226	10/28/2019	INDEMNITY	AARON DIPERI	-- /2017100711	4/22/2017	\$1,056.28	2017/2017	Loss
14227	10/28/2019	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
14228	10/28/2019	GL PROPERTY DAMAGE	Aisha Celestin	-- /2020181410	7/22/2019	\$1,000.00	2019/2019	Loss
14229	10/28/2019	1ST PARTY COLL PD	WESTAMPTON TOWNSHIP	-- /2020182619	9/3/2019	\$16,868.96	2019/2019	Loss
14230	10/28/2019		QUAL-LYNX			\$34.00		
		MEDICAL ONLY		-- /2020182077	8/23/2019	\$4.25	2019/2019	Expense
		MEDICAL ONLY		-- /2020181753	8/20/2019	\$4.25	2019/2019	Expense
		MEDICAL ONLY		-- /2020181062	8/11/2019	\$4.25	2019/2019	Expense
		MEDICAL ONLY		-- /2020180234	7/31/2019	\$4.25	2019/2019	Expense
		MEDICAL ONLY		-- /2020180181	7/31/2019	\$4.25	2019/2019	Expense
		MEDICAL ONLY		-- /2020180171	7/30/2019	\$4.25	2019/2019	Expense
		MEDICAL ONLY		-- /2020180457	6/22/2019	\$4.25	2019/2019	Expense
		MEDICAL ONLY		-- /2020181208	6/6/2019	\$4.25	2019/2019	Expense
14231	10/28/2019		COASTAL SPINE, PC.			\$34,344.21		
		INDEMNITY		-- /2018143484	5/21/2018	\$632.00	2018/2018	Loss



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		INDEMNITY		-- /2018143403	5/15/2018	\$806.12	2018/2018	Loss
		INDEMNITY		-- /2018121619	12/29/2017	\$32,906.09	2017/2017	Loss
14232	10/28/2019	INDEMNITY	IVY REHAB NETWORK INC	-- /2019153387	9/21/2018	\$340.00	2018/2018	Loss
14233	10/28/2019	INDEMNITY	EMERGENCY MEDICAL ASSOCIATES CHS LLC	-- /2020182172	8/22/2019	\$1,026.00	2019/2019	Loss
14234	10/28/2019	INDEMNITY	STRIVE PHYSICAL THERAPY AND	-- /2019165703	2/11/2019	\$80.00	2019/2019	Loss
14235	10/28/2019	INDEMNITY	LOURDES ANESTHESIA ASSOC PA	-- /2018143403	5/15/2018	\$862.20	2018/2018	Loss
14236	10/28/2019	MEDICAL ONLY	ONE CALL CARE DIAGNOSTICS	-- /2020182837	9/5/2019	\$1,150.00	2019/2019	Loss
14237	10/28/2019	INDEMNITY	AMERICAN WORKCARE, PC	-- /2018121619	12/29/2017	\$49.76	2017/2017	Loss
14238	10/28/2019		VIRTUA MEDICAL GROUP			\$903.31		
		MEDICAL ONLY		-- /2020185244	9/27/2019	\$126.96	2019/2019	Loss
		MEDICAL ONLY		-- /2020185684	9/26/2019	\$170.72	2019/2019	Loss
		MEDICAL ONLY		-- /2020184975	9/24/2019	\$171.35	2019/2019	Loss
		MEDICAL ONLY		-- /2019176198	6/11/2019	\$175.66	2019/2019	Loss
		MEDICAL ONLY		-- /2019176050	6/10/2019	\$258.62	2019/2019	Loss
14239	10/28/2019	INDEMNITY	LOURDES CARDIOLOGY SERVICES, PC	Z20598/001232500	6/24/2015	\$176.87	2015/2015	Loss
14240	10/28/2019	INDEMNITY	PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	-- /2019163514	1/18/2019	\$331.20	2019/2019	Loss
14241	10/28/2019	MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2020181062	8/11/2019	\$91.80	2019/2019	Loss
14242	10/28/2019		CENTRAL JERSEY URGENT CARE			\$800.00		
		INDEMNITY		-- /2020182172	8/22/2019	\$160.00	2019/2019	Loss
		MEDICAL ONLY		-- /2019176772	6/18/2019	\$320.00	2019/2019	Loss
		MEDICAL ONLY		-- /2019174090	5/20/2019	\$160.00	2019/2019	Loss
		MEDICAL ONLY		-- /2019173940	5/17/2019	\$160.00	2019/2019	Loss
14243	10/28/2019	INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2020178113	7/7/2019	\$250.00	2019/2019	Loss
14244	10/28/2019		LUMBERTON EMERGENCY SQUAD INC			\$1,556.00		
		MEDICAL ONLY		MLT-2020182640/ 2020182640	9/3/2019	\$778.00	2019/2019	Loss
		MEDICAL ONLY		MLT-2020182640/ 2020182643	9/3/2019	\$778.00	2019/2019	Loss
14245	10/28/2019		ISO SERVICES, INC.			\$157.50		





## BURLINGTON COUNTY J.I.F.

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			MEDICAL ONLY		-- /2020182077	8/23/2019	\$11.25	2019/2019	Expense
			INDEMNITY		-- /2020182172	8/22/2019	\$11.25	2019/2019	Expense
			MEDICAL ONLY		-- /2020181753	8/20/2019	\$11.25	2019/2019	Expense
			MEDICAL ONLY		-- /2020181062	8/11/2019	\$11.25	2019/2019	Expense
			MEDICAL ONLY		-- /2020180234	7/31/2019	\$11.25	2019/2019	Expense
			MEDICAL ONLY		-- /2020180181	7/31/2019	\$11.25	2019/2019	Expense
			MEDICAL ONLY		-- /2020180171	7/30/2019	\$11.25	2019/2019	Expense
			MEDICAL ONLY		-- /2020180457	6/22/2019	\$11.25	2019/2019	Expense
			MEDICAL ONLY		-- /2020181208	6/6/2019	\$11.25	2019/2019	Expense
			BODILY INJURY [Expired]		-- /2020180405	5/17/2019	\$11.25	2019/2019	Expense
			BODILY INJURY [Expired]		-- /2020181364	5/14/2019	\$11.25	2019/2019	Expense
			BODILY INJURY [Expired]		-- /2020181471	5/7/2019	\$11.25	2019/2019	Expense
			BODILY INJURY [Expired]		-- /2018126936	10/21/2017	\$11.25	2017/2017	Expense
			INDEMNITY		-- /2018143570	11/1/2016	\$11.25	2016/2016	Expense
14246	10/28/2019		QUALCARE INC				\$3,006.00		
			MEDICAL ONLY		-- /2020187851	10/23/2019	\$501.00	2019/2019	Loss
			MEDICAL ONLY		-- /2020187658	10/21/2019	\$501.00	2019/2019	Loss
			MEDICAL ONLY		-- /2020187376	10/18/2019	\$501.00	2019/2019	Loss
			INDEMNITY		-- /2020187021	10/16/2019	\$501.00	2019/2019	Loss
			MEDICAL ONLY		-- /2020186951	10/15/2019	\$501.00	2019/2019	Loss
			MEDICAL ONLY		-- /2020186961	10/12/2019	\$501.00	2019/2019	Loss
Total for BURLINGTON COUNTY J.I.F.			\$233,769.59	Total for BURLINGTON COUNTY J.I.F.			\$233,769.59		

Number of Checks:	130	First Check Number:	14117
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## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

Processed Date: Oct 1, 2019 - Oct 31, 2019

Instance Type: All

Coverage : All ,Claimant Type: All

Number of Payments:	279	Last Check Number:	14246
Expense Payments:	\$13,887.55		
Legal Payments:	\$44,963.02		
Loss Payments:	\$174,919.02		

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BILL LIST - NOVEMBER 2019**

	<b>Payee</b>	<b>FY 2020</b>	<b>FY 2019</b>	<b>FY 2018</b>	<b>Clsd Yrs</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	The Actuarial Advantage		<b>300.00</b>			Application Fees	New Hanover Actuarial Consulting Fee
2	The Actuarial Advantage		<b>4,540.00</b>			Contingency	Loss Fund Allocation by LOC (one time)
3	Arthur J. Gallagher Risk Management Services, Inc.		<b>29,661.00</b>			Prof Services/Administration	Nov 2019 Fee
4	Arthur J. Gallagher Risk Management Services, Inc.		<b>240.18</b>			Misc/Postage/Copies/Faxes	Oct 2019 postage/copies expenses
5	Arthur J. Gallagher Risk Management Services, Inc.		<b>56.00</b>			Misc/JIF Website	Flipsnack yr subscript for website for large reports
6	Arthur J. Gallagher Risk Management Services, Inc.		<b>78.99</b>			Misc/Meeting Expense/Dinner Mtg	Reimbursement for F/B finance comm mtg 8/29/19
7	Arthur J. Gallagher Risk Management Services, Inc.	<b>501.00</b>				Wellness Program	Wellness calendars; split with other JIFs
8	The DeWeese Law Firm, P.C.		<b>5,833.00</b>			Prof Services/Attorney	Nov 2019 Fees
9	Qual-Lynx		<b>16,742.00</b>			Prof Services/Claims Admin.	Nov 2019 Fees
10	Joyce Media		<b>375.00</b>			Misc/JIF Website	Nov 2019 Fees
11	Kris Kristie		<b>375.00</b>			Misc/Recording Secretary	Nov 2019 Fees
12	J. A. Montgomery Risk Control Services		<b>10,945.00</b>			Prof Services/Safety Director	Nov 2019 Fees
13	J. A. Montgomery Risk Control Services		<b>1,916.57</b>			Training/Training	10/8 DER -Inv#501689/502234 S. Ferris/books/F/B
14	Pivot Point Security		<b>732.00</b>			EPL/CYBER/Technology Risk Management Service	Nov 2019 Fees
15	Secure Data Consulting Services, LLC		<b>3,713.00</b>			Prof Services/Technology Risk Serv Dir	Nov 2019 Fees
16	Tom Tontarski		<b>930.00</b>			Prof Services/Treasurer	Nov 2019 Fees
17	Conner Strong & Buckelew		<b>659.00</b>			Prof Services/Underwriting Mgr	Nov 2019 Fees
18	Debby Schiffer		<b>2,494.00</b>			Wellness Program	Nov 2019 Fees
19	ARC Reprographics		<b>325.50</b>			Misc/Printing	Inv#276312 Land use; #276237 JIF envelopes
20	Iron Mountain		<b>75.20</b>			Misc/Record Retention Service	Inv#CBWZ521 Storage 11/1-30/19; Service 9/25-10/29/19
21	Postmaster	<b>308.00</b>				Misc/Postage/Copies/Faxes	PO Box 489 Annual Fee 11/30/19-11/30/20
22	City of Beverly		<b>799.37</b>			Optional Safety Budget	Safety gear, clothes
23	Township of Delanco		<b>500.00</b>			EPL/CYBER/EPL/Cyber Incentive Program	Update employee handbook with cyber policy

24	Township of Delran		<b>1,782.50</b>			Optional Safety Budget	Cones, rails, bars
25	Township of Florence		<b>500.00</b>			EPL/CYBER/EPL/Cyber Incentive Program	Endpoint essentials software
26	Township of Florence		<b>2,660.00</b>			Optional Safety Budget	road signs
27	Township of Florence			<b>916.49</b>		Safety Incentive Program	Special Recognition award
28	Hainesport Township		<b>995.00</b>			Optional Safety Budget	Safety vest, light bar, power lift Ambulance
29	Lumberton Township		<b>2,660.00</b>			Optional Safety Budget	Fire company gear
30	Lumberton Township		<b>500.00</b>			EPL/CYBER/EPL/Cyber Incentive Program	update cyber security
31	Mansfield Township				<b>25,937.00</b>	Closed Years-Return of Surplus	Full dividend check
32	Borough of Palmyra				<b>8,645.00</b>	Closed Years-Return of Surplus	Full dividend check
33	Shamong Township		<b>500.00</b>			EPL/CYBER/EPL/Cyber Incentive Program	cyber items and policy update
34	Shamong Township		<b>993.94</b>			Optional Safety Budget	safety items and training
35	Springfield Township		<b>500.00</b>			EPL/CYBER/EPL/Cyber Incentive Program	update cyber security
36	Springfield Township		<b>500.00</b>			Wellness Program	water cooler; water testing
37	Woodland Township				<b>3,013.00</b>	Closed Years-Return of Surplus	Full dividend check
38	Woodland Township		<b>104.06</b>			Wellness Program	Healthy meal
39	Wrightstown Borough		<b>995.00</b>			Optional Safety Budget	Tree removal after storm
	<b>TOTAL</b>	<b>\$809.00</b>	<b>\$93,981.31</b>	<b>\$916.49</b>	<b>\$37,595.00</b>		

<b>JIF Bill List Total    \$133,301.80</b>
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***Strategic Planning Committee Meeting Minutes  
October 15, 2019 at 2:00pm  
Hainesport Municipal Building  
Hainesport, NJ***

A meeting of the Burlington County Municipal Joint Insurance Fund's Strategic Planning Committee was held on October 15, 2019 at 2:00pm in Hainesport, NJ. Those in attendance were:

Kathy Burger, *Chair*, **Medford Township**  
Glenn McMahon, **Chesterfield Township**  
Brandon Umba, **Lumberton Township**  
Dave Matchett, **Shamong Township**  
Doug Cramer, **Tabernacle Township**  
Paul Miola, CPCU, ARM, Executive Director, *Arthur J. Gallagher Risk Management Services*  
Paul Forlenza, Deputy Executive Director, *Arthur J. Gallagher Risk Management Services*  
Sheila Ortiz, Account Representative, *Arthur J. Gallagher Risk Management Services*

Those unable to attend:

Mike Theokas, **Bordentown Township**

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

***I. Minutes of the July 16, 2019 Meeting***

Mr. Forlenza noted that the minutes from the Committee's July 16, 2019 meeting were emailed to the Committee on October 1, 2019, and he will be discussing some of the follow-up items from that meeting at today's meeting.

***II. Membership Renewals***

Mr. Forlenza noted that all members up for renewal effective January 1, 2020 have renewed their membership with the Fund. He noted that the agreements will be filed with DOBI & DCA once the few remaining agreements are executed at this evening's meeting. A copy of the fully executed agreement will be sent back to the renewing member for their records.

**Membership Renewal Realignment**

Mr. Forlenza reminded the Committee that three (3) years ago the Fund began a process of asking certain members to renew their membership with the Fund one year early to balance out the amount of member loss funding that renews each year in the three-year cycle. He noted that this JIF now has an equal share of loss funding and is in a good position for member renewals for 2020.

***III. Membership Visitation Program***

Mr. Forlenza stated that he has completed all of the renewing visits for those members that are renewing their Fund membership effective January 1, 2020.

### **Membership Updates**

Mr. Forlenza mentioned that Membership updates were e-mailed to those members that were not up for renewal in mid-September.

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

### **IV. Membership Growth**

Mr. Forlenza indicated that his office received an application for New Hanover Township. He noted their application is currently under review. Mr. Forlenza anticipates a New Member Review Meeting to be scheduled sometime in November.

Mr. Matchett suggested that the new member compile and submit a history of their previous insurance carriers should there ever be a "S.A.M" complaint. Mr. Forlenza responded that he will ask the new member to compile a list of previous insurance carriers for their town. The Committee agreed with Mr. Matchett.

### **2021 Prospects**

Mr. Forlenza mentioned that Cinnaminson, Eastampton and Mount Holly, are up for renewal in their existing programs effective January 1, 2021. He noted that Cinnaminson has had a change in government and a new broker. Mr. Forlenza mentioned that the Deputy Mayor for Cinnaminson is a current Public Works employee with Palmyra Borough.

Ms. Burger indicated that Eastampton previously expressed an interest with the JIF; has there been a change. Mr. Forlenza responded that he has not received any information in regards to Eastampton wanting to join the JIF.

Mr. Forlenza mentioned that Mount Holly has had a change in government. As a result, Brian Monaghan, RMC for Mount Holly reached out to him and scheduled a meeting with Josh Brown the Administrator for the Township. Mr. Forlenza stated that he will keep the Committee informed.

### **V. December Executive Committee Meeting/Holiday Dinner Meeting**

Mr. Forlenza indicated that the December Executive Committee meeting will be held on December 17, 2019 at 3:30pm at Ramblewood Country Club. The December Dinner meeting will follow at approximately 4:45pm at Ramblewood Country Club in Mt. Laurel, NJ.

Mr. Matchett mentioned that he attended an event and he was concerned with the amount of noise that was coming from another room. Ms. Burger commented that if noise is concern this year, we will search for another location for 2020. The Committee agreed with Ms. Burger.

Mr. Forlenza mentioned that the Fund Professionals will jointly sponsor the cocktail hour.

Mr. Forlenza asked that Committee for authorization to re-advertise the meeting location for the December Executive Committee Meeting at tonight's meeting. The Executive Committee gave the Executive Director's office to re-advertise the December meeting.

### **VI. Executive Committee Meetings**

Mr. Forlenza referred the Committee to page one (1) to a copy of the proposed 2020 Executive Committee Meeting Dates. He then asked the Committee if they would like to continue to have the monthly Executive Committee meeting at the Hainesport Municipal Building on the 3<sup>rd</sup> Tuesday of each month at 3:30pm with no August meeting. The Committee agreed.

Mr. Forlenza mentioned an issue was brought to his attention in regards to the PRIMA Conference scheduled for June 14-17, 2020. He noted that June Executive Committee Meeting is scheduled for

June 16<sup>th</sup>; which is during the PRIMA Conference. Mr. Forlenza asked if this Committee would like to reschedule the June Meeting. Discussion ensued.

Following a brief discussion, the Committee agreed to re-schedule the meeting from June 16, 2020 to June 23, 2020. Mr. Forlenza indicated that his office will reach out to Ms. Kosko to ensure that the Hainesport Municipal Building will be available to hold the meeting. The Committee agreed with this approach.

## ***VII. JIF Records Retention***

Mr. Forlenza reported that the BURLCO JIF is now registered with Artemis. He noted that he will begin the process to destroy old records with Qual-Lynx. At the last meeting, the Committee authorized the destruction of Qual-Lynx's old records.

## ***VIII. Fund Commissioner Attendance***

Mr. Forlenza referred the Committee to page two (2) of the agenda packet to review the attendance spreadsheet for the Executive Committee meeting. He noted that this attendance report is through September 2019. Mr. Forlenza stated that attendance is doing pretty well with the exception of Southampton Township and Woodland Township. He noted that during his renewal visit to Southampton Township he expressed his concern regarding their attendance and participation with the Fund. Mr. Forlenza stated that he would like to send the attendance letter provided on page three (3) of the agenda packet in order to document the process. He noted that the attendance letter is mailed to the Municipal Clerk addressed to Mayor and Council. The Committee members are concerned that the attendance letters are not being forwarded to Mayor and Council.

Mr. Forlenza mentioned that the attendance letter asks the Municipal Clerk to consider the letter as official correspondence to the governing body and listed on the next Council Meeting agenda.

Following a brief discussion, the Committee asked the Executive Director's office to send the attendance letter to Southampton Township and Woodland Township. The Committee also asked that the letter include a copy of the minutes from today's meeting addressing the Attorney and Deputy Mayor of Southampton and Woodland Township.

## ***IX. Elected Officials Training***

Mr. Forlenza referred the Committee to a *Save the Date* for the Elected Officials Training that will be held in conjunction with the ACM & TRICO JIFs. Invitations for the sessions will be e-mailed to all Municipal Clerks and Fund Commissioners in early November.

Mr. Forlenza indicated that the MEL's Elected Officials Training will be geared toward *Land Use, Sexual Molestation (SAM), EPL and Cyber*. Mr. Forlenza asked the Committee for authorization to engage and compensate speakers to present at the Elected Officials Trainings if necessary. The Committee authorized the Executive Director's office to engage speakers and compensate them for their time at the Elected Officials Trainings if necessary.

## ***X. Land Use Training***

Mr. Forlenza mentioned that additional copies of the revised training materials will be distributed during tonight's Executive Committee Meeting. He then referred the Committee to page five (5) to the memorandum that was sent to the Municipal Clerk asking them to provide the *Land Use Training Materials* to their Land Use Board Secretary. Mr. Forlenza mentioned that the letter

addresses the Land Use Board Secretary, which includes the “*Certification of Completion*” to be completed by the Land Use Board Attorney.

## ***XI. Technology Risk Management***

Mr. Forlenza included a copy of Mr. Romero’s Risk Management Report beginning on page eight (8) of the agenda packet. Mr. Romero briefly reviewed the Media Training Report and mentioned that there are currently only five (5) member towns not in compliance. Those towns are Mansfield, Southampton, Palmyra, Beverly and Medford Township.

Ms. Burger commented that in her defense, Medford Township ensures that all Volunteer Firefighters and EMS are included in the training. She mentioned that computer access for a few volunteer Fire and EMS workers have been restricted, as they have not completed Media Pro Training. Once the volunteers have completed training, access will be re-activated.

Mr. Umba commented that Fire and EMS for Lumberton Township do not have direct access to Lumberton Township’s server as they placed a firewall for safety reasons.

Mr. Romero reported that during September: 577 phishing emails were sent to members, with only eight (8) clicked. This is 1.4% of the emails, which is well below average. He stated that he can run individual reports, so if you would like to see who clicked on what and when, please see him for your detailed report.

Mr. Romero noted that he will continue to send out phishing emails, but in a more sophisticated fashion, as the BURLCO JIF is doing really well, it’s time to make the emails a little more difficult to detect. He noted this will be a continuing process, as these types of email scams are always changing.

Mr. Romero commented there are six (6) members that are not in compliant with the MEL’s Cyber Risk Management Plan. Those towns are Mansfield Township, Mount Laurel Township, Springfield Township, Tabernacle Township, Woodland Township and Wrightstown Borough. He noted that his goal is to have every member compliant by November 15th, so if you are currently not in compliance, you will be hearing from him.

Mr. Romero then reviewed the *Vulnerability Scanning* report with the Committee. The report will not be sent from Pivot Point; it will be sent from a specific email which is system generated. He noted he will send correspondence to all of the BURLCO JIF members explaining the process as to what to look for when the email arrives. Discussion ensued.

Mr. Romero reported members will be receiving a scanning report and to please share with your IT personnel.

## ***XII. Cyber Liability Coverage***

Mr. Forlenza indicated that the Cyber Liability Coverage for the 2020 Renewal continues to change. The primary coverage is through XL with a \$6 million dollar limit with a \$10,000 deductible and the second layer of coverage is through Beazley with an additional \$6 million. He noted that collectively there are \$12 million dollars’ worth of limits. Mr. Forlenza stated that it appears that there is a 25% rate increase in the base policy and the second layer of coverage is flat. He stated that the deductibles seem to be the concern at the MEL Level. There are a number of small municipalities and housing authorities that could feel a burden if the MEL increases their deductible. Mr. Forlenza stated that the MEL is trying to find a balance between rate increases and deductible amounts. He noted that the MEL does not want to put a town in a financial situation where the members will not turn in a claim. Mr. Forlenza indicated that the MEL has not made a

decision regarding the increase at this time. He noted that he will keep the membership informed of any information pertaining to Cyber Liability Coverage.

### ***XIII. BURLCO JIF Website***

Mr. Forlenza mentioned that at the last meeting this Committee authorized the Executive Director's office to purchase the WordPress ADA Compliance Check software program. He noted that our Website Manager is currently updating the website and are approximately 90% ADA compliant.

### ***XIV. Annual Reports***

Mr. Forlenza noted that the 2019 Annual Reports are in development at this time and will be distributed in December. Each town will receive eight (8) copies. He noted that the copies will be sent to the Clerk asking them to distribute them to their governing body.

### ***XV. 2020 Conferences***

Mr. Forlenza state that email notifications will be sent to those Fund Commissioners with the highest priority to attend these conference in January 2020.

- PRIMA: June 14 – 17, 2020 | Nashville, Tennessee
- AGRIP: Spring Conference | March 1 – 4, 2020 | Orlando, FL
- AGRIP: Fall Conference | October 4 – 7, 2020 | Dallas, TX

### ***XVI. Annual Planning Retreat***

Mr. Forlenza reminded the Committee that at their last meeting, they agreed to hold the 2020 Annual Planning Retreat on Tuesday, April 21, 2020. He then mentioned that the Committee asked the Executive Director's office to research a few potential venues for next year's planning retreat. As a result, Ms. Ortiz contacted several venues, and provided the following information to the Committee:

- Medford Village Country Club | pricing too high
- Scottish Rite, Bordentown Twp. | Facility is a hall; catering options would be difficult
- Mastoris, Bordentown Twp. | room not large enough for event
- Ramblewood Country Club | date available
- Madison Café – did not reach out; pending the outcome of Ramblewood Country Club for December Dinner

Mr. Umba suggested holding the retreat at Bradford Estates in Hainesport. Mr. Forlenza explained that the JIF used to hold the Safety Breakfast there every year. Since then we have had no success with anyone calling us back for dates and pricing. Ms. Burger stated that she also reached out to Bradford Estates last year with no return call.

Mr. Umba stated that he has held four (4) dinners at Bradford Estates. He indicated they have had multiple changes with their Banquet Manager. As a result, he will contact Bradford Estates to request information to hold our Annual Planning Retreat for 2020. Mr. Umba stated that he will follow-up with Ms. Ortiz once he receives information from Bradford Estates.

Mr. Forlenza stated that his office will not reserve a facility pending the outcome of the December Dinner Meeting at Ramblewood Country Club and follow-up from Mr. Umba in regards to Bradford Estates. The Committee agreed with this approach.



***XVII. Nominating Committee Representative***

Mr. Forlenza referred the Committee to pages 14-15 to a copy of the Nominating Committee Charter. He explained that the Nominating Committee is comprised of one member from each Standing Committee to be selected by the members of that Standing Committee. It has been the JIF's practice to conduct the Nominating Committee Meeting via conference call. Ms. Ortiz stated that with process of elimination, Ms. Burger would represent the Coverage Committee and Mr. Umba would represent the Strategic Planning Committee. Ms. Burger and Mr. Umba both agreed to sit on the Nominating Committee conference call to develop the 2020 Executive Committee Slate. Ms. Ortiz indicated the conference call is scheduled for Thursday, November 7, 2019 at 3pm.

***XVIII. Next Meeting***

Mr. Forlenza stated that the next meeting will be held in the Spring of 2020 with the date and location to be determined after the Fund Reorganizes. The Committee Agreed.

There being no further business, the meeting adjourned 3:04 PM.

File:	BURLCO/2019/Strategic Planning Committee	Tab:	10/15/2019
	BURLCO/Gen/Strategic Planning Committee	Tab:	10/15/2019



***Finance Committee Meeting  
Friday, November 1, 2019  
Via Conference Call at 9:00 am***

A meeting of the Burlington County Municipal Joint Insurance Fund's Finance Committee was held on Friday, November 1, 2019 at 9:00 am via conference call.

Jeff Hatcher, *Committee Chair, Delran Township*  
Mike Theokas, *Bordentown Township*  
Richard Brook, *Florence Township*  
Kathy Burger, *Medford Township*  
John Gural, *Palmyra Borough*  
Dave Matchett, *Shamong Township*  
Paul Keller, *Springfield Township*  
Paul A. Forlenza, MGA, Executive Director, *AJGRMS*  
Paul J. Miola, CPCU, ARM, Deputy Executive Director, *AJGRMS*  
Jodi Palmeri, Sr. Financial Analyst, *AJGRMS*  
Tracy Forlenza, Financial Analyst, *AJGRMS*

Those unable to attend were:

Donna Mull, *Pemberton Borough*

*These minutes do not necessarily reflect the order in which these matters were discussed.*

***Interim Financial Summary September 30, 2019***

Ms. Palmeri reviewed the Historical Operating Results Summary valued as of September 30, 2019. She reviewed each line of coverage for Fund Years 2015 through 2019 and made the following observations:

All Fund Years – Ms. Palmeri noted that as of 09/30/19 there was a total of \$119,026,839 in contributions. The Fund has paid \$97,394,850 in Claims and Payments, including excess insurance. Investment income totals \$4,420,514 with a return surplus of \$8,637,127, leaving the JIF with a Cash Position of \$17,415,376. The Fund currently maintains \$3,382,925 in Case Reserves in the open years with \$2,565,133 in IBNR for a Net Current Surplus of \$11,467,318 which is an improvement of \$459,139 since 6/30/19.

Fund Year 2019 – Ms. Palmeri noted there was \$5,692,609 in total contributions which represents 75% of the total anticipated contributions for the year and \$3,735,876 in Claims and Payments, including excess insurance. There is investment income of \$39,711. This leaves the Fund Year with a Cash Position of \$1,996,444. There are Case Reserves of \$744,059 and \$1,190,636 in IBNR, resulting in a slight surplus \$61,749, an improvement of \$175,478 since 6/30. Ms. Palmeri reminded the Committee that there is a deficit in the EPL/POL line because they are only recognizing 75% of contributions, but have paid a full year of the EPL premium. She noted that at this valuation point in 2018, the 2018 Fund Year had a deficit position of \$112,000 and Fund Year 2017 had a \$611,000 surplus. There are 294 claims for 2019. At this same period in 2018, there were 290 claims and 237 claims in 2017.

Fund Year 2018 – Ms. Palmeri noted there was a total of \$7,494,652 in contributions to date. The Fund has paid out \$6,069,250 in Claims and Payments, including excess insurance. Investment income totals \$92,398 resulting in a Cash Position of \$1,517,800. She stated that the

MEL Retro Liability payment of \$188,080 was transferred to the MEL Retro Account so as to not double count these funds as surplus. The Fund currently maintains \$895,994 in Case Reserves and \$1,003,611 in IBNR for a Net Current Deficit position of \$381,805, which has improved by \$227,256 since 6/30/19. There were no (0) new claims reported in the period.

Fund Year 2017 – Ms. Palmeri noted there is a total of \$7,800,316 in contributions to date. The Fund has paid out \$5,055,478 in Claims and Payments, including excess insurance. Investment income totals \$119,744, resulting in a Cash Position of \$2,864,582. She stated that the MEL Retro Liability payment of \$91,135 was transferred to the MEL Retro account. The Fund currently maintains \$695,262 in Case Reserves and \$181,567 in IBNR for a Net Current Surplus of \$1,987,753, which deteriorated by \$77,518 since 6/30/19. She noted that there was one new GL claim this period. Her office inquired with Qual-Lynx as to the new claims and she will update the Committee once she receives a response.

Fund Year 2016 – Ms. Palmeri noted there is a total of \$7,887,845 in contributions to date. The Fund has paid out \$5,569,072 in Claims and Payments, including excess insurance. Investment income totals \$102,452, resulting in a Cash Position of \$2,421,225. She stated that the MEL Retro Liability payment of \$90,709 was transferred to the MEL Retro Account. The Fund currently maintains \$654,194 in Case Reserves and \$131,141 in IBNR for a Net Current Surplus of \$1,635,890, which has deteriorated by \$43,365 since 6/30/19.

Fund Year 2015 – Ms. Palmeri stated there is a total of \$7,895,259 in contributions to date. The Fund has paid out \$6,301,761 in Claims and Payments, including excess insurance. Investment income totals \$84,901 resulting in a Cash Position of \$1,678,399. The Fund currently maintains \$391,403 in Case Reserves and \$58,178 in IBNR for a Net Current surplus position of \$1,228,818, which has improved by \$137,390 since 6/30/19. There were no new claims reported in the period. She reminded the members that beginning last year, the Fund transfers the oldest Fund Year to the RCF valued as of 12/31.

Closed Years Contingency Fund – Ms. Palmeri noted that for the Closed Years Fund (1991-2014) there were \$82,256,158 in Total Contributions, \$70,663,414 in Total Payments, and \$3,970,718 in Investment Income. She noted there is a small amount of Case Reserves, \$2,013, which is attached to a property claim and will not change until the 12/31/2019 audit. The surplus position is \$6,924,322 in the Closed Years Fund. The only development since last review is investment income.

MEL JIF Retro Contingency Fund – Ms. Palmeri noted that over the past three years, \$369,924 was transferred into the MEL JIF Retro Account and earned \$10,591 in Investment Income. She stated that there is a Cash Position of \$380,515. The surplus position is \$10,591 after the liability is removed as to not overstate the surplus. This has improved by \$2,023 since 6/30/19 due to investment income.

*A copy of the 09/30/2019 Historical Operating Results are attached and incorporated herein.*

#### ***Intrafund Transfers***

Ms. Palmeri noted that a transfer of \$200,000 from 2019 Deductible to 2019 Property is recommended at this time. She provided a report on page 11 of the agenda detailing the 2019 property claims with an incurred value over \$10,000 noting there are (13) claims in total. She noted that these are driving the deficit in the property line. She stated that a resolution for the transfer will be presented at the November Executive Committee meeting if the Committee was comfortable. The Committee agreed to recommend a transfer of \$200,000 from 2019 the Deductible to 2019 Property line.

***Retrospective Candidate Analysis***

***Bordentown City*** – Ms. Palmeri noted that their contractual obligation for 2015 was completed as of June 30, 2019 although the Fund Year has not been transferred to the RCF. She stated that they participated in 2016 and have a loss ratio of 79.5%.

***Bordentown Township*** – Ms. Palmeri reviewed the retrospective analysis noting that Bordentown Township participated in 2016 and 2017 and their loss ratios are very low so there is no concern.

Ms. Palmeri reminded the members that there was no members on the retro program for 2018 and 2019.

***Calendar of Events***

Ms. Palmeri stated that all processes are on target. She reminded the members of the email recently sent informing them that Origami has been reopened since the rollover of exposures.

***2020 Draft Budget***

Ms. Palmeri noted that the only change in the Loss Funding section of the draft budget is the impact of the selected Assessment Strategy as there is sometimes a slight variation in the amount of loss funding due to rounding of the percentages in each stratification in the Assessment Strategy. She noted that applying the Assessment Strategy chosen by the Committee resulted in generating \$500 more than needed so this will be placed in the Loss Fund Contingency line. She stated that there was no change to the Operating Expense portion of the budget.

Ms. Palmeri noted that the RMC budget was developed using the 2019 contracts and will be adjusted in 2020 via budget amendments once contracts are received.

Ms. Palmeri then directed the Committee to the MEL line item. She stated that the BURLCO performance within the MEL has deteriorated, resulting in a ten year average loss ratio of 56.4%. Although it is below the MEL average of 60.3%, the BURLCO JIF will be negatively experience rated (1%). As the JIF loss ratio is below the MEL average, the JIF will continue to be capped at the 100% Retro Max. She reminded the Committee that in the past, the BURLCO JIF usually had a positive experience rating to reduce the loss funding obligation within the MEL WC and Liability loss funds. She stated that the MEL rate table is on page 16 and depicts a 0.4% increase prior to exposure growth, not a 2% increase as originally proposed. She reported that the MEL discovered that they were double budgeting for boiler and machinery coverage in both line 16 and the excess MEL Property line. She stated that the MEL rate table is on page 17 of the agenda. She noted that although the liability line item is increasing, the Optional Excess lines are being held flat. She further stated that the Excess WC is being reduced; Property is increasing between 5-6% for the MEL retention and Excess Property is increasing approximately 15%.

Ms. Palmeri noted that the cyber increase is 25% at the primary level; however, the excess cyber and VDO are remaining flat.

***2020 EPL/POL Draft Premiums***

Ms. Palmeri reminded the Committee that when this coverage was moved into the commercial market in 2011, the commercial insurer accepted each JIF's premium for 2011. Since 2011, each JIF's premium increased, decreased, or remained flat based on the JIF's overall performance.

She stated that at that time, BURLCO JIF was a good performing JIF within the MEL system and received decreases most years. She noted that over the past few years her office has recognized that this process resulted in good performing members in poor performing JIFs becoming over assessed and poor performing members in good performing JIFs were under assessed as they were not paying premiums equal to their risk. She also noted that good performing small members were not necessarily covering their risk as their premium did not cover the exposures they have.

Ms. Palmeri noted that this year her office worked with the MEL, and the insurer to change the process by which member EPL premiums are derived. She explained that each member's premium will be determined by multiplying the number of employees times a rate per employee. She explained that different types of employees (police, non-police, volunteers, etc.) will have different rates per page 18 of the Agenda. Once this base rate is determined, an experience rating factor will be applied to the member premiums also noted on page 18. Each JIF's EPL assessment will now be determined by adding up JIF member's assessments instead of determining a JIF's EPL assessment and then dividing up the assessment amongst the members of the JIF.

Mr. Brook asked for further explanation of how this is justified that a good member will need to pay more. Mr. Forlenza noted that originally the insurer and underwriter used a statewide calculation for each JIF trying to fund the entire premium needed using the JIF's loss ratio as a determining factor. He noted that with such a drastic change in the way EPL premiums are now calculated, it is going to take a while to balance out member premiums; especially in regards to the experience rating factors.

Ms. Palmeri noted that the BURLCO JIF will ultimately recognize a 9.75% increase in the EPL/POL/Land Use portion of their premium in 2020. The new process is being phased in (referred to as "smoothing") over five years so as to bring all premiums in line with where they should be. She then directed the members to page 19 which was developed by the Fund Underwriter based upon the formula previously explained. She explained that the Committee should compare the purple column (2019 Total EPL/POL/LU QBE) to the green column (the 5 year phase in -- smoothing), adding in cyber and VDO and totaling it in the orange column (2020 Total Premium) to determine member's final 2020 premiums for these lines of coverage.

Ms. Palmeri then directed the members to page 20 which are the recommended deductibles and co-insurance limits for EPL/POL. She noted that this is not yet finalized. She stated that the carrier is still considering some other factors that might impact their final decision in regards to individual deductibles.

### ***Model OE***

Ms. Palmeri noted that on page 21 is an excerpt from the last meeting noting the transition of the allocation of operating expenses in the budget. She reminded the Committee that they utilized 60% loss funding and 40% member payroll when allocating these costs in 2019 and will use the final phase in of 50% loss funding and 50% member payroll for 2020. She then directed the members to pages 22-24 for the Model OE spreadsheets. She then referenced the bottom of the Model OE spreadsheet where it depicts the difference between the current year and the prior year operating expenses. She stated that last year the Police online training, Cyber online training, Technology Risk Management Services, and Technology Risk Services Director were all paid out of the Contingency line item. The Contingency line is allocated as a proportionate share of loss funding. In the 2020 model OE, these expenses are now being allocated based upon police

counts, payroll, and a per member fee so this change will impact some members. She further stated that Right-to-Know was discussed during vendor review noting previously the costs were allocated based upon a proportion of payroll; however, this was not a true depiction of how it should be allocated so this was changed to a number of site visits per member. She also noted that in 2019, there was a safety training line item. For 2020, it was rolled into the general training line and will impact some members as the allocation is now all members based on payroll.

Ms. Palmeri asked the members if they were comfortable with the 50% loss funding and 50% member payroll and the reallocation of costs as described. The Committee agreed to use this method of allocating Operating Expenses and approved this Model OE.

### ***Assessment Comparison Reports***

Ms. Palmeri then reviewed the Assessment Comparison Report on pages 26 and 27 with the members noting that page 26 is the 2019 versus 2020 assessment comparison with dollar impact and page 27 is the percentage impact. She noted the JIF assessment is inclusive of loss funding and operating expenses, but does not include RMC fees. She stated that any significant increases over the JIF average were researched by her office and can be explained.

### ***Miscellaneous***

#### ***Additional Release of Surplus***

Ms. Palmeri directed the members to page 28 in the agenda. She noted that with the EPL/POL premium increasing for most members, the impact of the operating expense reallocations, and the addition of the negative experience rating at the MEL level, her office was discussing ways to lessen the impact of the changes on the members' assessments. She stated that one way is to liquidate additional surplus to be applied as a direct credit against the members' 2020 premium. She explained that the Fund currently has more than \$11 million in surplus so liquidating some surplus to help lessen the impact of these changes is being recommended. She noted that three options were prepared for the Committee's consideration \$50,000, \$150,000 and \$250,000.

Mr. Forlenza commented that the factors affecting the budget are the EPL/POL premiums, the experience rating factor on the MEL premium, and transitioning to the reallocation of operating expenses. He feels this release will cushion the impact of increases in this year's assessment. He noted that a resolution can be approved at the November meeting directing the release to only be used as a credit on the 2020 assessment. Mr. Hatcher asked if next year the assessments will still go up. Mr. Forlenza reported that the model OE adjustments will be done and the MEL retro program will hopefully have the experience rating removed since there is now a surplus floor. He noted; however, that the members will continue to be impacted for the next few years by the transition of how EPL premiums are derived. Mr. Forlenza then explained again why the BURLCO JIF EPL/POL premium is increasing even though they are a good performer.

Ms. Palmeri reminded the committee that there were years when the BURLCO JIF had reductions in this line of coverage. Mr. Brook inquired if the other JIFs were experiencing the same issues and wanted to make sure BURLCO would not have their premiums increased due to another JIF's poor performance. Mr. Forlenza noted that all JIFs are undergoing the same process and each member's EPL premium will be determined using the same methodology as described earlier. Mr. Keller inquired about the amount that would keep the JIF budget at a 2% cap. Ms. Palmeri noted that if the Committee were to remove the \$49,000 that was allocated to increase the Property line confidence level, the budget increase would be approximately 2%. Mr. Theokas commented that his concern was that some of these expenses will be here each year and surplus only goes so far. A discussion regarding the additional surplus ensued.

Following a lengthy discussion, the committee agreed to release Option 2, \$150,000 additional surplus to be used as a direct credit towards the 2020 assessment. Ms. Palmeri noted that a resolution authorizing the additional release to be used only as a credit on the 2020 assessment will be presented at the November Executive Committee meeting.

#### ***2019 MEL Retro***

Ms. Palmeri directed the members to page 31 which is an estimate of the 2019 MEL Retrospective Program. She stated that she will be requesting the final numbers prior to the December Executive meeting so the resolution for the transfer of the money into the MEL Retro account can be presented. She stated that this is the differential between what the Fund budgeted vs what has been paid at 85% which is \$188,080. She noted that if the Committee opted to only transfer the differential from the 85%-100% (the MEL Retro Liability), we would transfer \$84,356 to the MEL Retrospective Account; however, the Committee could transfer the full balance of \$188,080 into the MEL Retrospective Account allowing an extra \$103,724 for any unforeseen costs. The Committee agreed to transfer the full surplus balance of \$188,080.

#### ***RCF Resolution to Transfer Oldest Fund Year***

Ms. Palmeri noted that the Resolution transferring the 2015 Fund Year to the RCF valued as of 12/31/19 will be presented at the November meeting. The Committee agreed to present this resolution in November.

#### ***RCF Financial Fast track as of June 30, 2019***

Ms. Palmeri noted that the RCF Financial Fast Track for June 30, 2019 is on page 33. The surplus is \$7,765,409.

Ms. Palmeri noted that the RCF surplus strengthening of \$3 million will be an additional assessment to fund the deficit years from oldest to newest. She reminded the members that the MEL had always increased the confidence level of the claims being transferred into the RCF by \$2 million. With the addition of the surplus floor in the RCF, all MEL affiliated JIFs will have to fund an additional \$1 million. Since this additional \$1 million is spread across the (19) MEL affiliated JIFs, it has a minimal impact on the JIF's finances. Ms. Palmeri noted that the MEL currently does not meet the requirements to trigger the surplus strengthening process.

She noted that at the end of 2020 an analysis will be done of the Firefighter claims that impact the RCF. At that time, the JIFs will get billed back based on number of firefighters and it will most likely be paid out of closed years funds. Mr. Miola stated that a few firefighter cancer claims have been submitted; however, they were denied as their cancer did not meet the requirements of the law. She also noted that the SAM claims will also be evaluated at that time as to their impact on the JIF/MEL/RCF to determine whether they will trigger the MEL or RCF surplus strengthening provisions. She noted that as the RCF deficit years were paid, they would be transferred into the legacy account.

#### ***RCF Draft Budget***

Ms. Palmeri stated that the RCF draft budget is included in the agenda packet. The budget has a slight reduction of .8% over the 2019 budget. She reminded the members that the RCF release's surplus to offset the following year's operating expenses.

#### ***Unclaimed Property***

Ms. Palmeri stated that the Fund Treasurer, Mr. Tontarski, has provided a copy of the annual State submission regarding unclaimed property filed on October 29, 2019.

***Administrator/Treasurer/TPA Fidelity Bond***

Mr. Forlenza explained that currently the Fund carries a Fidelity Bond in the amount of \$250,000, with a \$2,500 deductible, for an annual premium of \$1,068. She stated that recommended amount by the Auditor is approximately \$99,000 for the Fund Treasurer, \$159,000 for the TPA, and \$125,000-\$150,000 for the Administrator. The Committee agreed to leave the current bond limits in place.

***Second Installment Payment Date***

Mr. Forlenza stated that over the last few years members reported that there have been delays with the County striking their tax rate which has delayed the issuance of third quarter tax bills and in turn has hindered some members in paying their second installment billing on time. He noted that the JIF has allowed an extension of the second installment due date without penalty by motion to compensate for this delay from August 15 to September 15. He stated that the billing due dates are established at the Annual Reorganization meeting by resolution. He is inquiring if the Fund would like to permanently change the due date of the second installment. A discussion ensued. The Committee requested to leave the second installment due date as August 15 and change by motion only as necessary.

***Defense Panel Report***

Mr. Forlenza noted that the Defense Panel Report had been emailed to all committee members yesterday. He advised that Mr. DeWeese will be presenting his report at the November Executive Committee meeting, however, we provide his report to the Finance Committee prior. He noted that Mr. DeWeese lays out the performance of the Defense Panel, open and closed cases, etc., in his report. Mr. DeWeese is not recommending any rate changes as the contracts were following an RFP process last year and there were rate increases effective January 1, 2019. He asked if anyone had questions regarding the report. No questions were entertained.

***Next Meeting Date***

Ms. Palmeri noted the next meeting would be sometime in May 2020.

Ms. Palmeri reminded the Committee that at November's Executive Committee meeting, the Fund would be introducing the 2020 Draft Budget, the 2020 Assessment Allocation Policy, and the 2020 Assessment Certifications.

Seeing no other business, the meeting was adjourned at 10:07 am.

File: BURLCO/GEN/Finance Committee Tab: 11/01/19  
BURLCO/2019/Finance Committee Tab: 11/01/19



# **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

## **Interim Financial Statement Summary**

**For the Period Ended September 30, 2019**

**Prepared By:  
Arthur J. Gallagher Risk Management Services, Inc.  
Fund Administrator**

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**All Fund Years**  
**September 30, 2019**

	Total
Earned Contributions & MEL / RCF Dividends	\$119,026,839
Claims Paid (Net of Subrogation) & RCF Premiums	(38,777,070)
Excess Recoveries	252,211
Excess Insurance Premiums Paid	(33,158,585)
Operating Expenses Paid	(20,065,878)
Residual Claims Fund Premiums Paid	(5,645,529)
Total Payments	(97,394,850)
Position After Expenses	21,631,988
Investment Income (per Treasurer)	4,420,514
Transfers	-
Return of Surplus	(8,637,127)
MEL Retro Transfer - Regular Contributions	-
MEL Retro Transfer - Excess Premiums Paid	-
<b>CASH POSITION</b>	<b>17,415,376</b>
Case Reserves	(3,382,925)
Position After Case Reserves	14,032,451
IBNR Reserves	(2,565,133)
Aggregate Excess Recoverable	-
<b>Net Current Surplus</b>	<b>11,467,318</b>
Valued as of 06/30/19	\$11,008,179
<b>NET CHANGE</b>	<b>\$459,139</b>
Claim Count: 09/30/19 (Open Fund Years)	1,819
Claim Count: 06/30/19 (Open Fund Years)	1,626
Net Change	193

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of September 30, 2019

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2019**  
**September 30, 2019**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$200,813	\$338,921	\$94,350	\$1,464,803	\$370,479	\$0	\$2,055,392	\$1,167,251	\$5,692,009
Other Contributions/ Retro payments								\$600	\$600
<b>Total Contributions</b>	<b>\$200,813</b>	<b>\$338,921</b>	<b>\$94,350</b>	<b>\$1,464,803</b>	<b>\$370,479</b>	<b>\$0</b>	<b>\$2,055,392</b>	<b>\$1,167,851</b>	<b>\$5,692,609</b>
Claims Paid (Net of Subrogation)	(313,998)	(9,631)	(4,076)	(383,321)					(711,026)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,089,233)		(2,089,233)
Operating Expenses Paid								(935,617)	(935,617)
<b>Total Payments</b>	<b>(313,998)</b>	<b>(9,631)</b>	<b>(4,076)</b>	<b>(383,321)</b>	<b>-</b>	<b>-</b>	<b>(2,089,233)</b>	<b>(935,617)</b>	<b>(3,735,876)</b>
Position After Expenses	(113,186)	329,290	90,274	1,081,482	370,479	-	(33,841)	232,235	1,956,733
Investment Income (per Treasurer)	617	214	996	13,601	4,021		9,056	11,208	39,711
Transfers									-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	-	-	-
<b>CASH POSITION</b>	<b>(112,569)</b>	<b>329,504</b>	<b>91,270</b>	<b>1,095,082</b>	<b>374,500</b>	<b>-</b>	<b>(24,785)</b>	<b>243,443</b>	<b>1,996,444</b>
Case Reserves	(279,143)	(85,154)	(25,501)	(354,261)					(744,059)
Position After Case Reserves	(391,712)	244,350	65,769	740,821	374,500	0	(24,785)	243,443	1,252,385
IBNR Reserves	(1,000)	(303,960)	(81,427)	(804,249)					(1,190,636)
Aggregate Excess Recoverable		-	-	-	-	-	-	-	-
<b>Net Current Surplus/(Deficit)</b>	<b>(\$392,712)</b>	<b>(\$59,610)</b>	<b>(\$15,658)</b>	<b>(\$63,428)</b>	<b>\$374,500</b>	<b>\$0</b>	<b>(\$24,785)</b>	<b>\$243,443</b>	<b>\$61,749</b>
<b>RECOMMENDED TRANSFERS</b>	<b>200,000</b>				<b>(200,000)</b>				<b>-</b>
Valued as of 06/30/19	(\$344,465)	(\$39,669)	(\$10,540)	(\$44,896)	\$249,232	\$0	(\$176,661)	\$253,270	(\$113,728)
<b>NET CHANGE</b>	<b>(48,247)</b>	<b>(19,941)</b>	<b>(5,118)</b>	<b>(18,532)</b>	<b>125,268</b>	<b>-</b>	<b>151,876</b>	<b>(9,827)</b>	<b>175,478</b>
Claim Count: 09/30/19 (Open Fund Years)	63	92	17	122					294
Claim Count: 06/30/19 (Open Fund Years)	26	31	3	42					102
<b>Net Change</b>	<b>37</b>	<b>61</b>	<b>14</b>	<b>80</b>					<b>192</b>

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2018**  
**September 30, 2019**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$270,300	\$451,350	\$125,800	\$2,011,950	\$507,802	\$0	\$2,594,140	\$1,533,310	\$7,494,652
Other Contributions/Retro Payments									\$0
<b>Total Contributions</b>	<b>\$270,300</b>	<b>\$451,350</b>	<b>\$125,800</b>	<b>\$2,011,950</b>	<b>\$507,802</b>	<b>\$0</b>	<b>\$2,594,140</b>	<b>\$1,533,310</b>	<b>\$7,494,652</b>
Claims Paid (Net of Subrogation)	(328,196)	(274,269)	(55,821)	(1,470,808)					(2,129,094)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,568,089)		(2,568,089)
Operating Expenses Paid								(1,372,067)	(1,372,067)
<b>Total Payments</b>	<b>(328,196)</b>	<b>(274,269)</b>	<b>(55,821)</b>	<b>(1,470,808)</b>	<b>-</b>	<b>-</b>	<b>(2,568,089)</b>	<b>(1,372,067)</b>	<b>(6,069,250)</b>
<b>Position After Expenses</b>	<b>(57,896)</b>	<b>177,081</b>	<b>69,979</b>	<b>541,142</b>	<b>507,802</b>	<b>-</b>	<b>26,051</b>	<b>161,243</b>	<b>1,425,403</b>
Investment Income (per Treasurer)	1,434	4,339	2,674	30,863	16,410	-	14,942	21,735	92,398
Transfers	100,000				(100,000)				-
Return of Surplus									-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(188,080)	-	(188,080)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	188,080	-	188,080
<b>CASH POSITION</b>	<b>43,538</b>	<b>181,420</b>	<b>72,653</b>	<b>572,005</b>	<b>424,212</b>	<b>-</b>	<b>40,994</b>	<b>182,978</b>	<b>1,517,800</b>
Case Reserves	(4,501)	(211,812)	(11,724)	(667,957)					(895,994)
<b>Position After Case Reserves</b>	<b>39,037</b>	<b>(30,392)</b>	<b>60,929</b>	<b>(95,952)</b>	<b>424,212</b>	<b>0</b>	<b>40,994</b>	<b>182,978</b>	<b>621,806</b>
IBNR Reserves	-	(446,390)	(91,487)	(465,734)					(1,003,611)
Aggregate Excess Recoverable									-
<b>Net Current Surplus/(Deficit)</b>	<b>\$39,037</b>	<b>(\$476,782)</b>	<b>(\$30,558)</b>	<b>(\$561,686)</b>	<b>\$424,212</b>	<b>\$0</b>	<b>\$40,994</b>	<b>\$182,978</b>	<b>(\$381,805)</b>
<b>RECOMMENDED TRANSFERS</b>									-
Valued as of 06/30/19	\$23,162	(\$521,479)	(\$46,797)	(\$720,498)	\$421,424	\$0	\$40,915	\$194,211	(\$609,061)
<b>NET CHANGE</b>	<b>15,875</b>	<b>44,697</b>	<b>16,239</b>	<b>158,812</b>	<b>2,787</b>	<b>-</b>	<b>79</b>	<b>(11,233)</b>	<b>227,256</b>
Claim Count: 09/30/19 (Open Fund Years)	56	149	39	157					401
Claim Count: 06/30/19 (Open Fund Years)	56	149	39	157					401
<b>Net Change</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>					<b>0</b>

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of September 30, 2019

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2017**  
**September 30, 2019**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$256,700	\$470,050	\$123,250	\$2,153,161	\$530,873	\$107,867	\$2,863,205	\$1,495,210	\$7,800,316
Other Contributions/Retro Payments									\$0
<b>Total Contributions</b>	<b>\$256,700</b>	<b>\$470,050</b>	<b>\$123,250</b>	<b>\$2,153,161</b>	<b>\$530,873</b>	<b>\$107,867</b>	<b>\$2,863,205</b>	<b>\$1,495,210</b>	<b>\$7,800,316</b>
Claims Paid (Net of Subrogation)	(203,459)	(112,870)	(18,662)	(932,250)	-	-	-	-	(1,267,241)
Excess Recoveries	-	-	-	-	-	-	-	-	-
Excess Insurance Premiums Paid		-	-	-	-	-	(2,490,955)	-	(2,490,955)
Operating Expenses Paid	-	-	-	-	-	-	-	(1,297,282)	(1,297,282)
<b>Total Payments</b>	<b>(203,459)</b>	<b>(112,870)</b>	<b>(18,662)</b>	<b>(932,250)</b>	<b>-</b>	<b>-</b>	<b>(2,490,955)</b>	<b>(1,297,282)</b>	<b>(5,055,478)</b>
<b>Position After Expenses</b>	<b>53,241</b>	<b>357,180</b>	<b>104,588</b>	<b>1,220,911</b>	<b>530,873</b>	<b>107,867</b>	<b>172,250</b>	<b>197,928</b>	<b>2,744,838</b>
Investment Income (per Treasurer)	2,324	15,826	4,192	54,975	21,301	4,135	6,813	10,178	119,744
Transfers	-	-	-	-	-	-	-	-	-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(91,135)	-	(91,135)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	91,135	-	91,135
<b>CASH POSITION</b>	<b>55,665</b>	<b>373,006</b>	<b>108,780</b>	<b>1,275,886</b>	<b>552,174</b>	<b>112,002</b>	<b>179,063</b>	<b>208,106</b>	<b>2,864,582</b>
Case Reserves	(6,795)	(190,666)	-	(497,801)	-	-	-	-	(695,262)
<b>Position After Case Reserves</b>	<b>48,770</b>	<b>182,340</b>	<b>108,780</b>	<b>778,085</b>	<b>552,174</b>	<b>112,002</b>	<b>179,063</b>	<b>208,106</b>	<b>2,169,320</b>
IBNR Reserves	-	(92,160)	(12,836)	(76,571)	-	-	-	-	(181,567)
Aggregate Excess Recoverable	-	-	-	-	-	-	-	-	-
<b>Net Current Surplus/(Deficit)</b>	<b>\$48,770</b>	<b>\$90,180</b>	<b>\$95,944</b>	<b>\$701,514</b>	<b>\$552,174</b>	<b>\$112,002</b>	<b>\$179,063</b>	<b>\$208,106</b>	<b>\$1,987,753</b>
<b>RECOMMENDED TRANSFERS</b>									
Valued as of 06/30/19	\$48,108	\$88,170	\$88,460	\$793,178	\$549,238	\$111,406	\$178,113	\$208,596	\$2,065,270
<b>NET CHANGE</b>	<b>661</b>	<b>2,010</b>	<b>7,484</b>	<b>(91,665)</b>	<b>2,936</b>	<b>596</b>	<b>950</b>	<b>(491)</b>	<b>(77,518)</b>
Claim Count: 09/30/19 (Open Fund Years)	55	114	40	124					333
Claim Count: 06/30/19 (Open Fund Years)	55	113	40	124					332
<b>Net Change</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>					<b>1</b>

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of September 30, 2019

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2016**  
**September 30, 2019**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$275,084	\$510,765	\$119,721	\$2,225,415	\$552,833	\$100,147	\$2,589,363	\$1,514,397	\$7,887,725
Other Contributions								\$120	\$120
<b>Total Contributions</b>	<b>\$275,084</b>	<b>\$510,765</b>	<b>\$119,721</b>	<b>\$2,225,415</b>	<b>\$552,833</b>	<b>\$100,147</b>	<b>\$2,589,363</b>	<b>\$1,514,517</b>	<b>\$7,887,845</b>
Claims Paid (Net of Subrogation)	(315,204)	(212,843)	(13,068)	(1,333,551)	-	-	-	-	(1,874,666)
Excess Recoveries					-	-	-	-	-
Excess Insurance Premiums Paid					-	-	(2,367,012)		(2,367,012)
Operating Expenses Paid					-	-		(1,327,394)	(1,327,394)
<b>Total Payments</b>	<b>(315,204)</b>	<b>(212,843)</b>	<b>(13,068)</b>	<b>(1,333,551)</b>	<b>-</b>	<b>-</b>	<b>(2,367,012)</b>	<b>(1,327,394)</b>	<b>(5,569,072)</b>
<b>Position After Expenses</b>	<b>(40,120)</b>	<b>297,922</b>	<b>106,653</b>	<b>891,864</b>	<b>552,833</b>	<b>100,147</b>	<b>222,351</b>	<b>187,123</b>	<b>2,318,773</b>
Investment Income (per Treasurer)	2,810	18,602	4,280	39,659	19,915	3,604	5,648	7,933	102,452
Transfers	120,000	-	-		(120,000)				-
Return of Surplus	-	-	-	-	-	-		-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(90,709)	-	(90,709)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	90,709	-	90,709
<b>CASH POSITION</b>	<b>82,690</b>	<b>316,524</b>	<b>110,933</b>	<b>931,523</b>	<b>452,748</b>	<b>103,751</b>	<b>227,999</b>	<b>195,057</b>	<b>2,421,225</b>
Case Reserves	-	(489,357)	-	(164,837)		-	-	-	(654,194)
<b>Position After Case Reserves</b>	<b>82,690</b>	<b>(172,833)</b>	<b>110,933</b>	<b>766,686</b>	<b>452,748</b>	<b>103,751</b>	<b>227,999</b>	<b>195,057</b>	<b>1,767,031</b>
IBNR Reserves	-	(76,070)	-	(55,071)	-	-	-	-	(131,141)
Aggregate Excess Recoverable	-	-	-	-	-	-	-	-	-
<b>Net Current Surplus/(Deficit)</b>	<b>\$82,690</b>	<b>(\$248,903)</b>	<b>\$110,933</b>	<b>\$711,615</b>	<b>\$452,748</b>	<b>\$103,751</b>	<b>\$227,999</b>	<b>\$195,057</b>	<b>\$1,635,890</b>
<b>RECOMMENDED TRANSFERS</b>									
Valued as of 06/30/19	\$82,250	(\$209,979)	\$110,343	\$722,289	\$450,341	\$103,200	\$226,790	\$194,021	\$1,679,255
<b>NET CHANGE</b>	<b>440</b>	<b>(38,924)</b>	<b>590</b>	<b>(10,674)</b>	<b>2,407</b>	<b>552</b>	<b>1,209</b>	<b>1,036</b>	<b>(43,365)</b>
Claim Count: 09/30/19 (Open Fund Years)	73	114	38	163					388
Claim Count: 06/30/19 (Open Fund Years)	73	114	38	163					388
<b>Net Change</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>					<b>0</b>

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of September 30, 2019

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2015**  
**September 30, 2019**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$249,200	\$518,600	\$127,146	\$2,342,661	\$591,217	\$100,000	\$2,452,570	\$1,500,655	\$7,882,049
Other Contributions/Retro Payments					\$13,210				\$13,210
<b>Total Contributions</b>	<b>\$249,200</b>	<b>\$518,600</b>	<b>\$127,146</b>	<b>\$2,342,661</b>	<b>\$604,427</b>	<b>\$100,000</b>	<b>\$2,452,570</b>	<b>\$1,500,655</b>	<b>\$7,895,259</b>
Claims Paid (Net of Subrogation)	(289,251)	(186,139)	(39,592)	(2,143,416)					(2,658,398)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,339,694)		(2,339,694)
Operating Expenses Paid								(1,303,669)	(1,303,669)
<b>Total Payments</b>	<b>(289,251)</b>	<b>(186,139)</b>	<b>(39,592)</b>	<b>(2,143,416)</b>	<b>-</b>	<b>-</b>	<b>(2,339,694)</b>	<b>(1,303,669)</b>	<b>(6,301,761)</b>
<b>Position After Expenses</b>	<b>(40,051)</b>	<b>332,461</b>	<b>87,554</b>	<b>199,245</b>	<b>604,427</b>	<b>100,000</b>	<b>112,876</b>	<b>196,986</b>	<b>1,593,498</b>
Investment Income (per Treasurer)	3,116	16,180	3,852	17,801	23,642	3,936	6,695	9,679	84,901
Transfers	100,000				(100,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	-	-	-
<b>CASH POSITION</b>	<b>63,065</b>	<b>348,641</b>	<b>91,406</b>	<b>217,046</b>	<b>528,069</b>	<b>103,936</b>	<b>119,571</b>	<b>206,665</b>	<b>1,678,399</b>
Case Reserves	-	(100,628)	-	(290,775)		-	-	-	(391,403)
<b>Position After Case Reserves</b>	<b>63,065</b>	<b>248,013</b>	<b>91,406</b>	<b>(73,729)</b>	<b>528,069</b>	<b>103,936</b>	<b>119,571</b>	<b>206,665</b>	<b>1,286,996</b>
IBNR Reserves	-	(7,630)	-	(50,548)			-	-	(58,178)
Aggregate Excess Recoverable	-	-	-	-	-	-	-	-	-
<b>Net Current Surplus/(Deficit)</b>	<b>\$63,065</b>	<b>\$240,383</b>	<b>\$91,406</b>	<b>(\$124,277)</b>	<b>\$528,069</b>	<b>\$103,936</b>	<b>\$119,571</b>	<b>\$206,665</b>	<b>\$1,228,818</b>
<b>RECOMMENDED TRANSFERS</b>									-
Valued as of 06/30/19	\$62,729	\$231,790	\$90,920	(\$247,159)	\$525,262	\$103,383	\$118,937	\$205,566	\$1,091,428
<b>NET CHANGE</b>	<b>335</b>	<b>8,594</b>	<b>486</b>	<b>122,882</b>	<b>2,808</b>	<b>553</b>	<b>634</b>	<b>1,099</b>	<b>137,390</b>
Claim Count: 09/30/19 (Open Fund Years)	91	109	42	161					403
Claim Count: 06/30/19 (Open Fund Years)	91	109	42	161					403
<b>Net Change</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>					<b>0</b>

[2015 Property includes 1 catastrophe]

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of September 30, 2019

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Closed Years Contingency Fund**  
**September 30, 2019**

	1991-2014
Earned Contributions & MEL / RCF Dividends	\$82,256,158
Claims Paid (Net of Subrogation)	(30,136,645)
Excess Recoveries	\$252,211
Excess Insurance Premiums Paid	(21,303,602)
Residual Claims Fund Premiums Paid	(5,645,529)
Operating Expenses Paid	(13,829,849)
Total Payments	(70,663,414)
Position After Expenses	11,592,744
Investment Income (per Treasurer)	3,970,718
Transfers	\$0

Return of Surplus	(8,637,127)
MEL Retro Transfer - Regular Contributions	\$0
MEL Retro Transfer - Excess Premiums Paid	\$0
<b>CASH POSITION</b>	<b>\$6,926,335</b>
Case Reserves - Property	(\$2,013)
Position After Case Reserves	6,924,322
IBNR Reserves - Property	\$0
<b>Current Surplus/(Deficit)</b>	<b>\$6,924,322</b>
Open Property Claim Count: 09/30/19	1
Open Property Claim Count: 06/30/19	1
Net Change	0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from  
Actuarial, Claims Administrator & Treasurer reports valued as of September 30, 2019



<b>Burlington County Municipal Joint Insurance Fund</b> <b>Historical Operating Results Summary</b> <b>MEL JIF RETRO Contingency Fund</b> <b>September 30, 2019</b>	
	Fund Year(s) 2016- 2018
MEL Retro Transfer - Contributions	369,924
MEL Retro Transfer - Excess Premiums Paid	0
Position After Expenses	369,924
Investment Income (per Treasurer)	10,591
Transfers	
Return of Surplus	
<b>CASH POSITION</b>	<b>\$380,515</b>
MEL Retro Transfer - Excess Premiums Liability	(369,924)
<b>Current Surplus/(Deficit)</b>	<b>\$10,591</b>
<b>Valued as of 06/30/19</b>	<b>\$8,567</b>
<b>NET CHANGE</b>	<b>\$2,023</b>
Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of September 30, 2019	

**Burlington County Municipal Joint Insurance Fund**  
**Open Years Comparative Operating Results Summary**  
**September 30, 2019**

FUND YEAR 2019	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MELE/JIF/EPL/POL	Operating	Total
CASH POSITION	\$ (112,569)	\$ 329,504	\$ 91,270	\$ 1,095,082	\$ 374,500	\$ -	\$ (24,785)	\$ 243,443	\$ 1,996,444
Net Current Surplus/(Deficit)	\$ (392,712)	\$ (59,610)	\$ (15,658)	\$ (63,428)	\$ 374,500	\$ -	\$ (24,785)	\$ 243,443	\$ 61,749
RECOMMENDED TRANSFERS	\$ 200,000	\$ -	\$ -	\$ -	\$ (200,000)	\$ -	\$ -	\$ -	\$ -
Valued as of 06/30/19	\$ (344,465)	\$ (39,669)	\$ (10,540)	\$ (44,896)	\$ 249,232	\$ -	\$ (176,661)	\$ 253,270	\$ (113,728)
NET CHANGE	\$ (48,247)	\$ (19,941)	\$ (5,118)	\$ (18,532)	\$ 125,268	\$ -	\$ 151,876	\$ (9,827)	\$ 175,478

FUND YEAR 2018	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MELE/JIF/EPL/POL	Operating	Total
CASH POSITION	\$ 43,538	\$ 181,420	\$ 72,653	\$ 572,005	\$ 424,212	\$ -	\$ 40,994	\$ 182,978	\$ 1,517,800
Net Current Surplus/(Deficit)	\$ 39,037	\$ (476,782)	\$ (30,558)	\$ (561,686)	\$ 424,212	\$ -	\$ 40,994	\$ 182,978	\$ (381,805)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 06/30/19	\$ 23,162	\$ (521,479)	\$ (46,797)	\$ (720,498)	\$ 421,424	\$ -	\$ 40,915	\$ 194,211	\$ (609,061)
NET CHANGE	\$ 15,875	\$ 44,697	\$ 16,239	\$ 158,812	\$ 2,787	\$ -	\$ 79	\$ (11,233)	\$ 227,258

FUND YEAR 2017	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MELE/JIF/EPL/POL	Operating	Total
CASH POSITION	\$ 55,565	\$ 373,006	\$ 108,780	\$ 1,275,886	\$ 552,174	\$ 112,002	\$ 179,063	\$ 208,106	\$ 2,864,582
Net Current Surplus/(Deficit)	\$ 48,770	\$ 90,180	\$ 95,944	\$ 701,514	\$ 552,174	\$ 112,002	\$ 179,063	\$ 208,106	\$ 1,987,753
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 06/30/19	\$ 48,108	\$ 88,170	\$ 88,460	\$ 793,178	\$ 549,238	\$ 111,406	\$ 178,113	\$ 208,596	\$ 2,065,270
NET CHANGE	\$ 661	\$ 2,010	\$ 7,484	\$ (91,665)	\$ 2,936	\$ 596	\$ 950	\$ (491)	\$ (77,518)

FUND YEAR 2016	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MELE/JIF/EPL/POL	Operating	Total
CASH POSITION	\$ 82,690	\$ 316,524	\$ 110,933	\$ 931,523	\$ 452,748	\$ 103,751	\$ 227,999	\$ 195,057	\$ 2,421,225
Net Current Surplus/(Deficit)	\$ 82,690	\$ (248,903)	\$ 110,933	\$ 711,615	\$ 452,748	\$ 103,751	\$ 227,999	\$ 195,057	\$ 1,635,890
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 06/30/19	\$ 82,250	\$ (209,979)	\$ 110,343	\$ 722,289	\$ 450,341	\$ 103,200	\$ 226,790	\$ 194,021	\$ 1,679,255
NET CHANGE	\$ 440	\$ (38,924)	\$ 590	\$ (10,674)	\$ 2,407	\$ 552	\$ 1,209	\$ 1,036	\$ (43,365)

Fund Year 2015	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MELE/JIF/EPL/POL	Operating	Total
CASH POSITION	\$ 63,065	\$ 348,641	\$ 91,406	\$ 217,046	\$ 528,089	\$ 103,936	\$ 119,571	\$ 206,665	\$ 1,678,399
Net Current Surplus/(Deficit)	\$ 63,065	\$ 240,383	\$ 91,406	\$ (124,277)	\$ 528,089	\$ 103,936	\$ 119,571	\$ 206,665	\$ 1,228,818
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 06/30/19	\$ 62,729	\$ 231,790	\$ 90,920	\$ (247,159)	\$ 525,262	\$ 103,383	\$ 118,937	\$ 205,566	\$ 1,091,428
NET CHANGE	\$ 335	\$ 8,594	\$ 486	\$ 122,862	\$ 2,808	\$ 553	\$ 634	\$ 1,099	\$ 137,390

### ***FUND YEAR 2020 DRAFT BUDGET***

The attached \$7,532,217 JIF, MEL, EPL/POL/CYBER, and EJIF budget represents a 2.50% increase over last year's combined annualized budget of \$7,348,767. As in years past, individual member assessments will fluctuate above or below the estimated range based on member claims experience as outlined in the JIF *Assessment Allocation Policy*. The 2020 draft JIF Budget of \$4,668,076 represents an increase of 1.30% (\$59,832) over last year's \$4,608,244 annualized budget. Budgeted loss funds increased by \$30,318 (0.92%). Operating Expenses increased \$29,514 (2.24%) over 2019, while the excess premiums, inclusive of the MEL, EPL/POL/CYBER, and EJIF policies, are projected at \$2,864,141 in comparison to \$2,740,523 for 2019, an increase of \$123,618 (4.51%).

### **Revaluation Program**

Beginning with Fund Year 2011, the Finance Committee implemented a program that allows the Fund to lower a good performing member's loss funding budget if they have been a "net giver" to the Fund over the most recent six-year period. The reasons for this review included ever-increasing pressure on the loss fund budget, tighter municipal budgets, and outside competition due to a prolonged *soft* insurance market. This program is thoroughly explained in the attached *Assessment Allocation Policy*. Each year, the Finance Committee reviews renewing members' pricing to make sure their assessment accurately reflects their loss exposure to the Fund. This Revaluation program continued in the development of the 2020 Budget.

### **Retrospective Assessment Program**

In addition, beginning in 2011, the Finance Committee introduced a *Retrospective Assessment Program* that identifies members that are the driving force behind the Loss Funding increases year to year and removes the risk they place on the Fund by placing these members in a min/max loss-funding contract. Again, this program is thoroughly explained in the attached *Assessment Allocation Policy*.

The five members (Delanco Township, Edgewater Park Township, Palmyra Borough, Riverside Township, Westampton Township) in the Retrospective Assessment Program for 2020 received a 7% increase in their minimum loss-funding assessment. The differential between the minimum loss funding increase and the maximum assessment increase (as determined by the Finance Committee) becomes the sole obligation of the member should their claims costs exceed their minimum loss funding assessment.

### ***BUDGET FACTORS***

#### **Loss Funds**

Loss Funds represent money used for the payment of member claims.

Each summer, the Fund Actuary, Actuarial Advantage, reviews member exposures and loss experience and projects the total incurred claims for the Fund Year ahead. Assuming no change in the SIR for Fund Year 2020, the Actuary recommended a 0.9% increase in the overall loss funding budget utilizing anticipated exposure growth of 0% for Auto & General Liability and Workers' Compensation and 4% for Property utilizing the "central" confidence level as utilized historically. Due to the negative performance in the Property line in more recent Fund Years, the Finance Committee opted to utilize the "high" confidence level funding recommendation for the Property line, placing the difference between the "central" and "high" confidence levels in the Loss Fund Contingency Account. The loss funding as provided by the Fund Actuary was reduced by the differential of the Retrospective Contract Min and Contract Max (\$49,020); since the liability is with the members on the Retrospective Program, the remaining members benefit from not having to generate the additional funding. The net impact result is a loss funding increase of 0.92% (\$30,318)



1. **Workers' Compensation** loss funding decreased 1.70% (\$33,235). Over the past several years, the Fund has implemented a number of cost control measures that have helped to stem the increase in workers' compensation claims. Cost control measures include monitoring the number of days it takes each member to report a claim, the use of transitional duty days, and the use of the Fund's managed care EPO. Each of these items is tracked and reported to the membership on a monthly basis. Fund Year 2020 also marks the eighth year that the Fund has invested in a Wellness Program. Numerous national studies indicate that healthy employees are less likely to suffer a workers' compensation claim; and, when they are injured, the injury is less severe and the employee recovers faster. In addition, the Fund has recognized a decrease in its lost time accident frequency over the past several years. This trend is an indication that the Fund's emphasis on safety training and management of claims is paying off; however, the Fund is aware that medical and wage inflation continues to put pressure on the workers' compensation claims costs and the Fund budget.
2. **General Liability** loss funding increased 2.98% (\$13,476). After several years of loss funding reductions in this line item, a minimal increase in funding for the general liability line has been included in the 2020 loss funding budget. It should be noted that the Fund continues to encourage its members to include model indemnification, defense, and hold harmless language in all municipal contracts including inter-local service agreements. Fund members also have access to a TULIP (**Tenant User Liability Insurance Program**) that allows private users of municipal facilities to secure short term, low cost, liability insurance policies over the internet. These policies automatically name the municipality as an *Additional Insured* and provide an added layer of protection to the members. Our claims adjusters are continuing to do a fine job in investigating, settling, and defending liability claims brought against our members. In addition, the Fund's defense attorneys continue to be successful in defending our members in these matters. Finally, it should be noted that the Fund is aware of recent adverse jury decisions against Police Officers and Departments that might have an impact on the Fund's strategy in defending and settling police related claims in the future.
3. **Auto Liability** loss funding, while not a major component of Loss Funds, is decreasing 1.93% (\$2,428). Although accidents involving police and other emergency response vehicles continue to be a major factor driving this line of coverage, the efforts of the Safety Director and Fund members in controlling this risk are resulting in savings. The Safety Director is continuing to monitor losses in this line of coverage and develop additional strategies to help reduce accidents.
4. **Property** loss funding is increasing 2.35% (\$6,280). The Fund continues to recognizing small annual increase in this line of coverage including 2020. In addition, over the past several years, the Fund has seen an increase in the number of property claims exceeding the Fund's SIR, hitting the MEL and excess layer. Recently, the Executive Director's office in conjunction with the Safety Director have embarked on a study to determine the main causes of loss including police related auto accidents and loss of to municipally owned property due to a lack of maintenance.
5. **Loss Fund Contingency** loss funding (\$49,148) is included in the 2020 Budget in recognition of the poor performance in the BURLCO JIF Property line of coverage. The Finance Committee opted to utilize the "high" confidence level funding recommendation for the Property line, placing the difference between the "central" and "high" confidence levels in the Loss Fund Contingency Account.

### Operating Expenses

The operating expense portion of the budget has increased by \$29,514 (2.24%) and is comprised of the costs required to operate the Fund. Increases in professional fees averaged 2.00%; however, the Claims Administration was approved for a 4.0% rate increase resulting in a line item increase of 3.96%, the Right to Know fee was approved at a 21.74% (\$5,601) increase, and the Technology Risk Services Director increased 20.73% (\$9,179). It is noteworthy to point out that the Fund's operating expenses represent approximately



17% of the combined JIF, MEL, and EPL/POL/CYBER budget, which is significantly below the typical 30-40% insurance industry-operating ratio and below the 20% average operating expense ratios for pools nationwide.

It is noteworthy to highlight the allocation of four (4) new Budget line items that were created via Budget Amendment to the 2019 Budget that will affect individual member allocations. During the 2019 Fund Year, the funding for these line items were transferred from the Risk Control Contingency line to create more specific budget line items (Police On-Line Training, Cyber On-Line Employee Training, Technology Risk Management Services, and Technology Risk Services Director). The allocation on a per member basis for Contingency is a proportionate share of Loss Funding; whereas the new line items are a proportionate share of Police Counts, Payroll, and per member, respectively. Right to Know fees were previously allocated as a proportionate share of Payroll; however, per the Safety Director's recommendation, the 2020 fee will be based as a proportionate share of site visits. Lastly, during the 2019 Fund Year, the funding for Safety Training (which was allocated to those members based on their Safety Director Size Category) was rolled into a general Training line item that is allocated based on a proportionate share of payroll. As a result, members will see fluctuation in their operating expenses.

Each year the Finance Committee evaluates the allocation of the Operating Expenses to ensure each member is paying their fair share of these costs. After reviewing the impact of the *Revaluation Program* on some members' share of operating expenses, it was decided that the allocation of the Administrator, Attorney, and Claims Administrator should not be allocated solely based on a proportionate share of Loss Funding. Because the *Revaluation Program* can decrease a member's loss funding allocation, it automatically decreases a member's share of those operating expenses allocated using loss funding. As a result, operating expenses that used to be paid by that member are shifted to the other non-renewing members of the Fund. After reviewing this situation, the Committee unanimously agreed to phase in the process to where a portion of operating expenses for these Fund Professionals are allocated based on a proportionate share of Payroll. For the 2019 Budget, the Committee decided to allocate these line items utilizing 60% Loss Funding and 40% Payroll. For the 2020 Budget, the Committee decided to allocate these line items utilizing 50% Loss Funding and 50% Payroll.

### **MEL**

The JIF participates in the Municipal Excess Liability Joint Insurance Fund to provide catastrophic protection over its local loss fund budget. For 2020, the MEL Budget is projected to increase 0.4% prior to exposure growth. A copy of the proposed 2020 MEL Budget and rate table is enclosed.

Beginning in 2016, the MEL implemented a *Retrospective Program* on all member JIFs in addition to an experience rating process based on the prior ten years MEL experience for WC and Liability claims funding. Although the BURLCO JIF has been a net "giver" to the MEL over the prior ten years, the more recent performance has been trending negatively and the BURLCO JIF's ten year average (56.4%) is nearing the overall MEL average (60.5%) resulting in a 1% experience rating applied to their WC and Liability claims funding. Pursuant to the *MEL Retrospective Program*, each JIF will be invoiced 85% of WC and Liability claims funding while being contractually bound to a maximum assessment (100% to 125%) based on the prior ten years MEL experience. Each JIF will be contractually bound to the Retrospective Program for the respective Fund Year for ten (10) years. Again, as the BURLCO JIF has been a net giver to the MEL over the prior ten years, the maximum obligation for Fund Year 2020 under the Retrospective Program is 100%. The Finance Committee has opted to fully fund this line up at to the 100% maximum obligation.

Overall, the net impact on the MEL Assessment produces a budget increase of \$68,441 (3.62%).

### **EPL/POL/CYBER/VDO**

For Fund Year 2020, the JIF EPL/POL insurer QBE is receiving a 1% statewide premium increase.

Recently, representatives from each MEL affiliated Fund created a Task Force. The goal of the Task Force is to ensure the EPL/POL premium is allocated on a JIF by JIF basis in a fair and equitable manner. The Task Force recognizes that the current structure for allocating JIF premiums was not fair and equitable. As a result,



good performing members in poor performing JIFs were paying more premium than necessary while poor performing members in good performing JIFs were not paying enough premium to cover their exposures. To combat this trend, the Task Force removed the JIF performance factor and created a process that allows each member to be priced individually based upon their exposures and performance. Member premiums are now created by determining a base premium for all members based on their individual exposures (population for POL, and FTE, PTE, Seasonal, and Volunteers for EPL) times applicable rates per the attached rate table. Each individual member will have an experience rating factor per the attached utilizing five years' experience with claims capped at \$400,000 gross incurred, valued as of June 30, 2019. Another experience-rating factor of the Statewide 1% increase is also applied to each member's premium. The JIF total premium is now determined by the sum of the individual member premiums. In an effort to phase in the new allocation process over five (5) years, there are several smoothing factors applied: such as capping individual member decreases, capping overall JIF premium decreases, and preventing poor performing members with an average loss ratio of 75% or higher from having a premium decrease. The net impact of the premium allocation results in a premium increase of 9.75% (\$54,555) for 2020.

Volunteer, Directors and Officers Liability Coverage remains with QBE at expiring rates.

### **CYBER**

Cyber Liability Coverage (a \$834 per member 2019 fee) will remain with XL Insurance with a 25% increase. The Excess Cyber Liability Coverage (a \$414 per member 2019 fee) will remain with Beazley at expiring terms. The 25% increase in the base rate is an indication of the increasing number of cyber liability claims being reported by local governments throughout the State. At the end of 2017, the MEL Cyber Task Force released the MEL Cyber Risk Management Plan. Comprising two tiers, the Plan seeks members' compliance with technology risk standards that if implemented will result in an 80% reduction in the likelihood that the entity will suffer a cyber-related claim. To entice members to come into compliance with the standards, the MEL offered a reimbursement of a portion of the member's \$10,000 deductible should they suffer a cyber-related attack while in compliance with these standards. Unfortunately, many members do not comply with the MEL Cyber Risk Management Plan. As noted earlier, the JIF has added several programs in 2018 & 2019 to assist the members in complying with the Plan.

All of the above factors results in an overall increase of 9.96% or \$56,493 in the EPL/POL/CYBER premium for 2020.

### **E-JIF**

Effective January 1, 2006, the JIF became a member of the Environmental Risk Management Joint Insurance Fund (E-JIF). The E-JIF provides its members with a defined Environmental Liability coverage package along with strong risk management programs and other member services including educational and training seminars. The E-JIF rate for 2020 is decreasing over 2019 with an overall decrease of \$5,033 (2.04%) over 2019. E-JIF assessments are allocated based upon a member's population.

### **FUND YEAR 2020 ASSESSMENT STRATEGY**

Each year the Finance Committee refines the process by which member assessments are determined to make sure that members are paying their equitable share of the overall Fund Budget. Details outlining the process are documented in the *2020 Assessment Allocation Strategy*. The Finance Committee will make its final 2020 assessment allocation recommendation at the November Executive Committee Meeting. In comparison to the 2019 loss funding assessments, the 2020 JIF loss funding assessments range from decreases of -8% for renewing members with a six year average loss ratio below 20%, to an increase of 0.92% for new members (less than three years) with no experience with the BURLCO JIF. Members with a six-year average loss ratios above 135% will receive a 6% increase in their loss funding assessment and members in the Retrospective Program will receive a 7% loss funding increase.

We will ask the Fund to certify the assessments at the December Executive Committee meeting.



### ***MEL/RCF DIVIDENDS***

As members are aware, the MEL will not release a dividend this year. Although the MEL's financial position continues to improve since placing the Public Officials and Employment Practices Liability coverage in the commercial market, the MEL continues to be very conservative in its approach to a possible surplus release.

Due to recent changes in State Law, public entities now have the potential exposure to increased workers compensation cost resulting from fire fighters who meet certain requirements and develop certain types of cancer having compensable claims. In addition, public entities now have the potential exposure to increased liability resulting from sexual abuse and molestation claims. Among other changes, the new State law allows claimants to file claims for incidents previously barred by the statute of limitations, clarifies that public entities are responsible for claims resulting from negligent hiring, and emphasizes that Title 59 immunities cannot be applied in the defense of these claims.

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

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

Specific to the RCF, which currently does not meet the 12.5% surplus floor ratio, the RCF will be issuing an additional assessment based upon deficit Fund Years at the same time they issue invoices for the transfer of the 2015 Fund Year into the RCF. The issuance of the additional assessment will guarantee compliance with the surplus floor requirements, address deficit Fund Years in the RCF, bolster the overall surplus position of the RCF, and free up additional cash to be utilized to fund fire fighter cancer presumption claims.

### ***E-JIF DIVIDENDS***

The E-JIF has proposed to release \$2,000,000 in dividends from Fund Years 1997, 1998, 2007 and 2008. The BURLCO JIF will receive \$42,957 as their proportionate share. The Finance Committee opted to transfer E-JIF member dividends into each member's Aggregate Excess Loss Contingency (A.E.L.C.F) Account. Each member has the option to leave the money in the account to earn investment income, liquidate the funds any time to offset deductibles/co-insurance payments, Retro Liabilities, and/or any reason necessitated by the member. The Committee voted to transfer the \$42,957 into the A.E.L.C.F on a per member basis as a proportionate share for the dividends being released.

### ***JIF DIVIDENDS***

The Finance Committee made a recommendation to release varying amounts of surplus from Fund Years 2006 through 2014. In arriving at the amount of surplus to be released, the Finance Committee continued its practice of examining the financial development of the most current years so as to guarantee future consistent releases of surplus to the membership while providing a cushion against unforeseen events. After examining its current surplus position, the Committee recommended a release of \$750,000, which is the same amount that released last year. In taking this approach, the Committee is confident that the JIF will have a safety cushion against unforeseen events and will be able to release consistent amounts of surplus for years

to come. Following the Finance Committee's recommendation, the Executive Committee authorized the release of JIF surplus at its September 2019 Executive Committee meeting. Members again have the option to take the JIF dividend in the form of a check, have it credited to their Fund Year 2020 JIF/MEL/EPL-POL/E-JIF assessment, apply the funds to the Aggregate Excess Loss Contingency Fund, or apportion the funds to one or more of the available options.

Due to the increase in confidence level for Property loss funding, the reallocation of several operating line items, the reallocation of the EPL/POL premiums as noted above, and the implementation of an experience rate of 1% on the MEL liability and workers compensation loss funding, the Finance Committee opted to release an additional \$150,000 in surplus which will be utilized as a premium credit in the member's first installment invoice. Following the Finance Committee's recommendation, the Executive Committee authorized the release of JIF surplus at its November 2019 Executive Committee meeting.

#### **Risk Management Consultant Fees**

Members of the Fund contract independently with their respective Risk Management Consultant. The fees associated with these services are built into member assessments and the expense is passed through the Fund budget.

#### ***FUND YEAR 2020 BUDGET***

The attached draft budget is being submitted for your review and consideration. A Public Hearing on the Budget will be held at the December 17, 2019 Executive Committee meeting.

File: BURLCO/2020/Budget Development  
BURLCO/2020/Budget

Tab: Budget Message  
Tab: Budget Message



**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**FUND YEAR 2020 BUDGET**  
**\$300K SIR (WC/GL/AL) - \$100K SIR (PR)**

	ANNUALIZED 2019	DRAFT BUDGET 2020	CHANGE \$	CHANGE %
<b>PROPERTY</b>	<b>267,750</b>	<b>274,030</b>	<b>6,280</b>	<b>2.35%</b>
<b>GENERAL LIABILITY</b>	<b>451,926</b>	<b>465,402</b>	<b>13,476</b>	<b>2.98%</b>
<b>AUTO LIABILITY</b>	<b>125,800</b>	<b>123,372</b>	<b>(2,428)</b>	<b>-1.93%</b>
<b>WORKERS' COMPENSATION</b>	<b>1,953,313</b>	<b>1,920,078</b>	<b>(33,235)</b>	<b>-1.70%</b>
<b>DEDUCTIBLE</b>	<b>494,020</b>	<b>491,097</b>	<b>(2,923)</b>	<b>-0.59%</b>
<b>LOSS FUND CONTINGENCY</b>	<b>-</b>	<b>49,148</b>	<b>49,148</b>	<b>100.00%</b>
<b>TOTAL CLAIM LOSS FUNDS</b>	<b>3,292,809</b>	<b>3,323,127</b>	<b>30,318</b>	<b>0.92%</b>
<b>CLAIMS ADMINISTRATION</b>	<b>202,906</b>	<b>210,942</b>	<b>8,036</b>	<b>3.96%</b>
<b>SAFETY PROGRAMS</b>	<b>180,523</b>	<b>187,544</b>	<b>7,021</b>	<b>3.89%</b>
- Optional Safety Budget	51,295	51,295	-	0.00%
- Safety Incentive Program	86,967	86,967	-	0.00%
- <i>Training</i>	<b>42,261</b>	<b>49,282</b>	<b>7,021</b>	<b>16.61%</b>
- Police On-Line Training	7,780	9,200	1,420	18.25%
- Right to Know	25,761	31,362	5,601	21.74%
- Training	8,720	8,720	-	0.00%
<b>PROFESSIONAL SERVICES</b>	<b>293,774</b>	<b>299,648</b>	<b>5,874</b>	<b>2.00%</b>
- Actuary	25,092	25,594	502	2.00%
- Administrative Consultant	27,746	28,301	555	2.00%
- Attorney	70,000	71,400	1,400	2.00%
- Auditor	18,870	19,247	377	2.00%
- Safety Director	133,000	135,659	2,659	2.00%
- Treasurer	11,163	11,386	223	2.00%
- Underwriting Manager	7,903	8,061	158	2.00%
<b>ADMINISTRATION</b>	<b>354,545</b>	<b>361,636</b>	<b>7,091</b>	<b>2.00%</b>
<b>CLAIMS AUDITOR</b>	<b>5,275</b>	<b>5,275</b>	<b>-</b>	<b>0.00%</b>
<b>EPL / CYBER</b>	<b>27,712</b>	<b>27,712</b>	<b>-</b>	<b>100.00%</b>
- Cyber On-Line Employee Training	5,428	5,428	-	0.00%
- EPL/Cyber Incentive Program	13,500	13,500	-	100.00%
- Technology Risk Management Services	8,784	8,784	-	0.00%
<b>PAYROLL AUDITOR</b>	<b>11,006</b>	<b>11,232</b>	<b>226</b>	<b>2.05%</b>
<b>PROPERTY APPRAISER</b>	<b>25,000</b>	<b>25,000</b>	<b>-</b>	<b>0.00%</b>
<b>RISK CONTROL CONTINGENCY</b>	<b>23,663</b>	<b>20,000</b>	<b>(3,663)</b>	<b>-15.48%</b>
<b>TECHNOLOGY RISK SERVICES DIRECTOR</b>	<b>44,281</b>	<b>53,460</b>	<b>9,179</b>	<b>20.73%</b>
<b>WELLNESS/WELLNESS INCENTIVE</b>	<b>60,000</b>	<b>60,000</b>	<b>-</b>	<b>0.00%</b>
<b>CONTINGENCY</b>	<b>30,000</b>	<b>25,000</b>	<b>(5,000)</b>	<b>-16.67%</b>
<b>MISCELLANEOUS</b>	<b>56,750</b>	<b>57,500</b>	<b>750</b>	<b>1.32%</b>
- AGRIP/ PRIMA	12,000	12,000	-	0.00%
- Annual Planning Retreat	6,000	6,500	500	8.33%
- Fidelity Bond (Admin/TPA/Treasurer)	1,200	1,200	-	0.00%
- JIF Website	5,000	5,250	250	5.00%
- Legal Notices	1,800	1,800	-	0.00%
- Meeting Expense/Dinner Meeting	3,000	3,000	-	0.00%
- Office Supplies	2,300	2,300	-	0.00%
- Other	10,000	10,000	-	0.00%
- Performance Bond (TPA)	750	250	(500)	-66.67%
- Postage/Copies/Fax	3,200	3,200	-	0.00%
- Printing	6,000	6,500	500	8.33%
- Record Retention Service	1,000	1,000	-	0.00%
- Recording Secretary	4,500	4,500	-	0.00%
<b>TOTAL EXPENSES</b>	<b>1,315,435</b>	<b>1,344,949</b>	<b>29,514</b>	<b>2.24%</b>
<b>SUB TOTAL JIF BUDGET</b>	<b>4,608,244</b>	<b>4,668,076</b>	<b>59,832</b>	<b>1.30%</b>
<b>MUNICIPAL EXCESS LIABILITY JIF</b>	<b>1,889,163</b>	<b>1,957,604</b>	<b>68,441</b>	<b>3.62%</b>
- MEL Excess WC & Liability	1,422,738	1,422,738	-	0.00%
- <i>MEL Excess Property</i>	<b>466,425</b>	<b>534,866</b>	<b>68,441</b>	<b>14.67%</b>
- Property	456,272	524,713	68,441	15.00%
- Fidelity	10,153	10,153	-	0.00%
<b>EPL/POL/CYBER PREMIUM</b>	<b>567,237</b>	<b>623,730</b>	<b>56,493</b>	<b>9.96%</b>
<b>EPL/POL/CYBER COMMISSION - AJG</b>	<b>18,520</b>	<b>20,349</b>	<b>1,829</b>	<b>9.88%</b>
<b>EPL/POL/CYBER COMMISSION - CONNER STRONG</b>	<b>18,520</b>	<b>20,349</b>	<b>1,829</b>	<b>9.88%</b>
<b>EPL/POL SURCHARGE</b>	<b>189</b>	<b>248</b>	<b>59</b>	<b>31.22%</b>
<b>ENVIRONMENTAL JIF</b>	<b>246,894</b>	<b>241,861</b>	<b>(5,033)</b>	<b>-2.04%</b>
<b>SUB TOTAL PREMIUMS</b>	<b>2,740,523</b>	<b>2,864,141</b>	<b>123,618</b>	<b>4.51%</b>
<b>SUB TOTAL JIF &amp; EXCESS BUDGET</b>	<b>7,348,767</b>	<b>7,532,217</b>	<b>183,450</b>	<b>2.50%</b>
<b>RISK MANAGEMENT CONSULTANTS</b>	<b>248,056</b>	<b>253,855</b>	<b>5,799</b>	<b>2.34%</b>
<b>TOTAL JIF BUDGET</b>	<b>7,596,823</b>	<b>7,786,072</b>	<b>189,249</b>	<b>2.49%</b>

# BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

## ASSESSMENT ALLOCATION STRATEGY

Prepared By:  
Arthur J. Gallagher Risk  
Management Services  
Fund Administrator

Revised: December 2019

## BUDGET DEVELOPMENT

### BUDGET PROCESS

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

In July, all vendors are invited to submit renewal proposals for the coming Fund Year. The Finance Committee reviews these proposals for acceptance, negotiation, and/or other action. The Finance Committee then makes their recommendation regarding contract renewal to the Executive Committee.

### BUDGET COMPONENTS

The budget consists of five (5) major categories that are described below:

A. **Loss Funds** - Portion of budget developed by an actuarial review based upon the JIF's aggregate exposures, claims history, and risk factors. It takes into account all costs associated with the payment of members' claims on an accrual basis. The JIF fully funds losses to "Ultimate" expected payout.

B. **Operating Expenses** - Pays all expenses associated with operating the Fund (fund professionals, meeting expenses, printing expenses, etc.), member benefits (payroll audits, property appraisals, various training programs, etc.), and member reimbursement programs (Wellness, Safety Incentive Program, etc.).

C. **EPL/POL Premiums** – In recognition of the ongoing statewide poor loss experience for members in the Employment Practices Liability line of coverage, in the Fall of 2010, the MEL, who had previously provided this coverage, decided to place this coverage in the commercial market. While the MEL acts as the lead negotiator with the commercial market to provide uniform coverage terms on behalf of the MEL affiliated JIF's, the Fund Administrator will bind the



coverage on behalf of the Fund. The premium for this coverage will be collected as part of each member's assessment and will be paid directly to the commercial insurer by the JIF.

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

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

**F. Stand Alone Policies** – The JIF group purchases Cyber coverage through the commercial market. The premium for this coverage is a per member premium for both the standard and excess policies purchased on behalf of the members. Each member is able to purchase Volunteers, Directors, & Officers (VDO) policies at a per policy premium which varies based upon the policy limits and deductibles chosen by the member.

## **ASSESSMENT ALLOCATION STRATEGY**

Once the JIF budget is developed, a formula for allocating individual members' shares must be developed. For an assessment allocation formula to be successful it must be easily understood, easy to administer, and perceived as fair and equitable by the members. The Finance Committee meets each year and establishes the formula that will be used.

The JIF currently uses a loss ratio methodology to allocate the annual budget. Each member's expiring assessment is adjusted by a set percentage that correlates to a range of loss ratios. Loss ratio is defined as the ratio that loss dollars incurred bears to the member loss fund contributions. During the Fall of 2010, the Fund Administrator and Actuary recommended utilizing a six-year average loss ratio rather than the three-year average loss ratio used in prior years to depict a better overall picture of a member's Loss Ratio performance. The six-year loss ratio (excluding the current year), valued as of June 30<sup>th</sup> of the current year, is used in the formula for determining a member's percentage increase in loss funds for the upcoming year. Members with lower loss ratios will receive a lower percentage increase than members with higher loss ratios. This percentage will vary each year based upon the

percentage increase in the JIF budget. Members with less than three years' experience may receive an increase equivalent to the overall JIF budget increase. An anomaly loss, which is one loss that accounts for more than 50% of a member's total losses for the six-year period would have their proposed assessment dropped by one category. Members with anomaly losses are usually small members and the reduction of a single category does not have an impact on the assessment strategy.

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

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

The following table is indicative of the current strategy:

6 Year Average Loss Ratio				Increase in Loss Funds	Members Affected
RETRO ASSESSMENT PROGRAM				7.00%	5
ABOVE	135%			6.00%	0
BETWEEN	95%	and	135%	4.00%	3
BETWEEN	75%	and	95%	1.00%	2
NEW MEMBERS LESS THAN 3 YEARS				0.92%	0
BETWEEN	45%	and	75%	0.75%	5
BETWEEN	20%	and	45%	0.50%	5
BELOW	20%			0.00%	2
RENEWING MEMBERS WITH LR BETWEEN 45% & 75%				-2.00%	2
RENEWING MEMBERS WITH LR BETWEEN 20% & 45%				-4.00%	1
RENEWING MEMBERS BELOW 20%				-8.00%	2
					27

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

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



## THE EARLY YEARS - EQUALIZATION

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

EXPOSURES - In comparing the JIF's membership data over time, however, it became apparent that some members' exposures were changing at a different rate than others. For example, a growing municipality may have had to build a new municipal building, while another member eliminated their entire police department. The result was that growing members received subsidies at the expense of the other members. This concept is more fully discussed on **pages 10 and 11**.

EXPERIENCE - A review of the members' claims histories also revealed the potential for inequities. One member, for example, may have incurred a relatively low ratio of claims compared to their budgeted assessment while others incurred higher claims ratios. Clearly, the "**Equalization**" strategy offered no inducement to control losses and, in fact, may have rewarded members with poor experience. **Pages 11 and 12** more fully discusses this topic.

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

### 1993 - COMBINED ALLOCATION STRATEGY

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

### 1997 - EXPERIENCE BASED ALLOCATION STRATEGY

In the Fall of 1996, the Finance Committee again examined the relationship between members' assessments and their claims experience. The Committee agreed that the Combined Allocation strategy did not place enough weight upon a members' claims history. The Committee therefore recommended that a more simplified assessment allocation method be adopted in which members' renewal assessments are modified based upon their preceding three full years' claims experience. The Finance Committee recommended that the chart, which appears on **page 12**, be simplified and that members' **overall** three-year claims experience be used in lieu of individual lines of coverage. That is the strategy in effect today.



## 2006 – MODEL OPERATING EXPENSES

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

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

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

In conjunction with this change, the Finance Committee also decide to implement a program that allows the Fund to reduce a good performing member’s loss funding budget if they have been a “net giver” to the Fund over the same six year period. Beginning with the 2011 Fund Year, the Finance Committee examined each member during their Renewing Year to make sure that their assessment accurately reflects their exposure to the Fund. In cases where a good performing member is a net giver to the Fund over the preceding six year period (not inclusive of the current year), the Finance Committee will consider reducing the member’s loss funding assessment to better reflect their exposure to the Fund. The Finance Committee recognizes that



failure to provide financial relief to the good performing members will cause them to become over assessed and an attractive member to a competing Fund. The Fund recognizes that if good members leave the Fund a greater financial burden will be placed on the remaining members. This process continues to repeat itself until all the good members have left the Fund leaving the Fund with only poor performing members resulting in "adverse selection." This program allows for the Fund to remain competitive in the pricing of the good performing members.

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

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

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

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



The *Retrospective Assessment Program* benefits both the good and poor performing members of the Fund. Poor performing members benefit in that they are able to spread potentially large increases in loss funding over a number of years easing a potential burden on their local budget, providing them time to address claims and loss issues, and providing a financial incentive to improve their performance. Good performing members of the Fund also benefit in that they are no longer supplementing the poor performing members since the Actuary reduces the loss funding budget by the total amount between the minimum and maximum obligations of those members in the *Retrospective Assessment Program*. As a result, the assessment allocation strategy for the good performing members is lower than it would be if the poor performing members were included in the strategy.

### **2011 – 2019 - EPL/POL PREMIUM ALLOCATION**

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

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

For the 2013 Fund Year, in an effort to transition to a process that emphasized recent claims experience, the Finance Committee decided to allocate fifty percent (50%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining fifty percent (50%) allocated based on the member's six year loss experience for these lines of coverage. For the 2014 Fund Year, the Finance Committee allocated twenty-five percent (25%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining seventy-five percent (75%) allocated based on the member's six year loss experience. For the 2015 Fund Year, the Finance Committee fully transitioned to an allocation based on the member's five year loss experience.

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

### **2012 – EXCESS PROPERTY PREMIUM ALLOCATION**

The Finance Committee undertook an in depth analysis of the allocation of Excess Property Premiums. Excess Property Premiums have been included in the JIF Loss

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

### **2013 – EXCESS PREMIUM ALLOCATION**

Beginning in 2013, the MEL implemented several changes to how excess premiums are calculated. Population is used by the MEL as the basis for the allocation of Liability premiums. Beginning in 2013, the MEL phased in changes in population from the 2000 census to the 2010 census data over a three year period (1/3 each year for 3 years). The BURLCO JIF members experienced an increase in population of 5.54% which had an impact on member assessments. Also, beginning in 2013, the MEL began experience rating member JIFs based upon the JIF's performance over the prior five years at the MEL level. As the BURLCO JIF has been a net giver to the MEL over the prior five years, the JIF will see a reduction in their MEL Assessment prior to the impact of the 2014 rate changes. The implementation of an experience factor is subject to review on an annual basis.

### **2016 – 2020 - EXCESS PREMIUM ALLOCATION**

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

### **2020 – EPL/POL/Land Use Premium Allocation**

In the Fall of 2019, an EPL/POL Task Force was created at the MEL level consisting of Executive Directors of the MEL affiliated JIFs. As noted for Fund Years 2011-2019, the MEL affiliated JIFs premiums were increased or decreased based on the JIF's



performance in the MEL program. The goal of the Task Force is to ensure the EPL/POL premium is allocated on a JIF by JIF basis in a fair and equitable manner. The Task Force recognizes that the current structure for allocating JIF premiums was not fair and equitable. As a result, good performing members in poor performing JIFs were paying more premium than necessary while poor performing members in good performing JIFs were not paying enough premium to cover their exposures. To combat this trend, the Task Force removed the JIF performance factor and created a process that allows each member to be priced individually based upon their exposures and performance. Member premiums are now created by determining a base premium for all members based on their individual exposures (population for POL, and FTE, PTE, Seasonal, and Volunteers for EPL) times applicable rates per the attached rate table. Each individual member will have an experience rating factor per the attached utilizing five years' experience with claims capped at \$400,000 gross incurred, valued as of June 30, 2019. Another experience-rating factor of the Statewide 1% increase is also applied to each member's premium. The JIF total premium is determined by the sum of the individual member premiums. In an effort to phase in the new allocation process over five (5) years, there are several smoothing factors applied: such as capping individual member decreases, capping overall JIF premium decreases, and preventing poor performing members with an average loss ratio of 75% or higher from having a premium decrease.

### **EXPOSURE ALLOCATION STRATEGY**

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

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

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

The JIF self-insures four areas of risk:

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

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

## **PROPERTY**

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

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

## **LIABILITY**

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

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

## **AUTOMOBILE**

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

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

## **WORKERS' COMPENSATION**

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

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



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

### **EXPERIENCE RATING**

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

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

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

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

### **OPERATING EXPENSE ALLOCATION**

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

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

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

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

### **Risk Management Consulting Fees**

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

### **CAP STRATEGY**

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

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



**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**  
**2020 BUDGET FOR RATE DEVELOPMENT**  
**MUNICIPALITIES ONLY - CURRENT DATA**

		<b>A</b>	<b>B</b>	<b>B-A</b>	<b>B-A</b>
		<b>BUDGET</b>	<b>BUDGET</b>		
<b>APPROPRIATIONS</b>		<b>2019 RATES</b>	<b>2020 RATES</b>	<b>\$</b>	<b>%</b>
<b>I. CLAIMS AND EXCESS INSURANCE PREMIUMS</b>		<b>MUNIS ONLY</b>	<b>MUNIS ONLY</b>	<b>CHANGE</b>	<b>CHANGE</b>
<b>CLAIMS</b>					
Excess Liability:					
1	To 500K	2,108,206	2,188,309	80,103	3.8%
2	1.5MIL Ex 500K	4,616,782	4,773,773	156,991	3.4%
3	Excess WC	7,012,946	6,023,624	(989,322)	-14.1%
4	Excess Property Claims	2,779,016	2,954,909	175,893	6.3%
5	POL/EPL Land Use	1,039,794	1,039,794	-	0.0%
6	Aggregate Excess LFC	14,070	13,920	(150)	-1.1%
7	JIF Faithful Performance Bond	195,348	195,348	-	0.0%
8	Surety Bond	293,501	293,501	-	0.0%
9	Sub Total	18,059,663	17,483,178	(576,485)	-3.2%
10	<b>PREMIUMS</b>				
11	3MIL ex 2MIL	3,118,259	3,118,259	0	0.0%
12	Optional Excess Liability	2,190,181	2,190,181	-	0.0%
13	Optional Excess POL/EPL	599,692	599,692	-	0.0%
14	Excess WC	2,692,150	2,442,003	(250,147)	-9.3%
15	Excess Property	7,949,983	9,023,602	1,073,619	13.5%
16	Boiler and Machinery	665,825	-	(665,825)	-100.0%
17	Loss Fund Contingency	1,167,809	1,564,954	397,145	34.0%
18	Sub Total	18,383,899	18,938,691	554,792	3.0%
19	Total Claims & Premiums	36,443,562	36,421,869	(21,693)	-0.1%
20					
21	<b>II. EXPENSES</b>				
22	Claims Adjustment	1,051,044	1,072,065	21,021	2.0%
23	Property Adjustment	169,793	173,189	3,396	2.0%
24	Administration	1,199,776	1,223,772	23,996	2.0%
25	Loss Fund Management	135,607	138,319	2,712	2.0%
26	Actuary	51,118	52,140	1,022	2.0%
27	Attorney	46,005	46,925	920	2.0%
28	Deputy Attorney	1,535	1,566	31	2.0%
29	Attorney-OPRA	17,319	17,665	346	2.0%
30	Auditor	29,316	29,902	586	2.0%
31	Treasurer	25,919	26,437	518	2.0%
32	Underwriting Manager	539,595	550,387	10,792	2.0%
33	Reinsurance Manager	311,594	317,826	6,232	2.0%
34	Safety and Education Committee	202,124	206,166	4,042	2.0%
35	Computer Services	143,585	146,457	2,872	2.0%
36	Legislative Committee	27,476	28,026	550	2.0%
37	Internal Audit Committee	60,193	61,397	1,204	2.0%
38	Strategic Planning Committee	30,097	30,699	602	2.0%
39	Coverage Committee	39,866	40,663	797	2.0%
40	Communications Committee	123,890	126,368	2,478	2.0%
41	Misc Expense	66,561	66,561	-	0.0%
42	Subtotal	4,272,413	4,356,531	84,118	2.0%
43					
44	MEL Safety Institute	965,134	1,051,986	86,852	9.0%
45	Total Appropriations	41,681,109	41,830,386	149,277	0.4%



# MEL RATE TABLES

Budget Line	RATING BASE (1) Rate per capita (2010 Census) (2) Rate per employee (3) Rate per \$100 payroll (4) Rate per \$100 value	2019 as Certified	2019 actual (Premiums)	2019 Minimums	2020	2020 Minimums			Discounts/ Surcharges
							CHANGE \$	CHANGE%	
JIF Attachment To 500K									
0 EX 500K	(1)	-			-		-	-	10%
100K EX 400K	(1)	0.1887			0.19591		0.0072	3.8%	10%
150K EX 350K	(1)	0.3837			0.39829		0.0146	3.8%	10%
200K EX 300K	(1)	0.5843			0.59571		0.0214	3.8%	10%
250K EX 250K	(1)	0.7449			0.77393		0.0291	3.9%	10%
300K EX 200K	(1)	1.0383			1.07942		0.0412	4.0%	10%
1.5MIL EX 500K	(1)	0.9061			0.93687		0.0308	3.4%	10%
1.25MIL EX 750K	(1)	0.5461			0.55871		0.0126	2.3%	10%
1MIL EX 1MIL	(1)	0.3134			0.35337		0.0399	12.7%	10%
S - 477	% of base premium				6%				
Fire Fighters Cancer Presumption									
Career (7711)					841				
Non-Career (7711B)					85				
Loss Fund Contingency	(1)	0.2472			0.331200		0.0841	34.0%	
3MIL ex 2MIL	(1)	0.6838	0.8547	\$918	0.683800	\$1,150	-	0.0%	10%
MEL XS GL Co-Insurance	(1)	0.1709			0.170900		-	0.0%	
POLEPL Land Use	(1)	0.219095			0.219095		-	0.0%	
Optional Excess Liability	(1)								
2 MIL EX 5 MIL		0.1650	0.1601		0.1650		-	0.0%	10%
5 MIL EX 5 MIL		0.3327	0.3228		0.3327		-	0.0%	10%
10 MIL EX 5 MIL		0.4977	0.4829	\$761	0.4977	\$761	-	0.0%	10%
15 MIL EX 5 MIL		0.5890	0.5714	\$1,267	0.5890	\$1,267	-	0.0%	10%
Shared Aggregate (Requires 15 Optional)	% of base premium	30%			30%		-	0.0%	
Optional Excess POL/EPL	(1)								
1MIL EX 2MIL		0.0365	0.0456	\$455	0.0365	\$376.00	-	0.0%	
2MIL EX 2MIL		0.0604	0.0756	681.91	0.0604	\$562.00	-	0.0%	
3MIL EX 2MIL		0.0777	0.0972	907.89	0.0777	\$749.00	-	0.0%	
4MIL EX 2MIL		0.0917	0.1147	1,136.25	0.0917	\$937.00	-	0.0%	
8MIL EX 2MIL		0.1835	0.2293	3,772.88	0.1835	\$3,109.00	-	0.0%	
MEL Opt XS POL/EPL Co-Insurance	(1)								
1MIL EX 2MIL		0.0091			0.0091	\$94.00	-	0.0%	
2MIL EX 2MIL		0.0151			0.0151	\$141.00	-	0.0%	
3MIL EX 2MIL		0.0194			0.0194	\$188.00	-	0.0%	
4MIL EX 2MIL		0.0229			0.0229	\$235.00	-	0.0%	
8MIL EX 2MIL		0.0459			0.0459	\$778.00	-	0.0%	
CLAIMS : Excess WC	(3)								
JIF Attachment to									
1800K EX 200K		0.004359			0.003750		(0.0006)	-14.0%	
1750K EX 250K		0.003760			0.003233		(0.0005)	-14.0%	
1,700K x 300K		0.003119			0.002679		(0.0004)	-14.1%	
1650K EX 350K		0.002748			0.002359		(0.0004)	-14.2%	
1600Kx400		0.002538			0.002177		(0.0004)	-14.2%	
1550Kx450		0.002259			0.001937		(0.0003)	-14.3%	
1500k EX 500k		0.001956			0.001676		(0.0003)	-14.3%	
1400k EX 600k		0.001012			0.000876		(0.0001)	-13.4%	
1250k EX 750k		0.001170			0.001001		(0.0002)	-14.4%	
750k EX 1250k		0.000435			0.000396		(0.0000)	-9.0%	
PREMIUMS : Excess WC	(3)	0.000945	0.085687		0.000857		(0.0001)	-9.3%	
CLAIMS : Excess Property Claims	(4)								
JIF Attachment to									
MEL Retention Option (1=500K, 2=750K, 3=1MIL)					1				
Property 150K EX 100K		0.0176			0.0186		0.0010	5.6%	
Property 100K EX 150K		0.0081			0.0086		0.0005	6.6%	
Property 50K EX 200K		0.0031			0.0033		0.0002	5.9%	
Property 250K EX 250K		0.0069			0.0074		0.0005	6.9%	
PREMIUMS : Excess Property	(4)								
Excess Property		0.0642	0.06940		0.0729		0.0087	13.5%	
Excess Flood - \$25m x \$50 m		0.0030	0.00300		0.0035		0.0005	15.0%	
Excess Flood - \$25m x \$75m		0.0019	0.00190		0.0022		0.0003	15.0%	
Boiler and Machinery		0.0058			-		(0.0058)	-100.0%	
Faithful Performance Bond	(2)	6.3405			6.3405		-	0.0%	
EXPENSES		0.1150			0.1150		-	0.0%	
MEL Safety Institute		29.67			32.34		2.6700	9.0%	

## 2020 EPL/POL/LU Rates Experience Rating Factors

Population Rate	EPL Rates
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Municipal			
-	1.0800	Other FT	204.1000
10,001	1.0530	Other PT/Seas.	142.8700
15,001	1.0004	Police	714.35
20,001	0.9003		
30,001	0.7653		
40,001	0.6122		
50,001	0.4592		

Loss Ratio Modifiers	
LR Range	Rate Change

Member	
0%	0%
20%	0%
30%	1%
40%	2%
50%	4%
60%	6%
70%	8%
80%	10%
90%	12%
100%	15%
120%	25%
150%	50%
200%	100%
300%	200%

<p align="center"><b>BURLCO JIF - 2020 Budget Assessment Certification</b></p>
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Bass River Township	61,679
Beverly City	204,938
Bordentown City	314,213
Bordentown Township	405,421
Chesterfield Township	154,798
Delanco Township	154,984
Delran Township	581,853
Edgewater Park Township	239,167
Fieldsboro Borough	28,920
Florence Township	407,359
Hainesport Township	121,329
Lumberton Township	325,208
Mansfield Township	263,637
Medford Township	799,327
Mount Laurel Township	1,038,281
North Hanover Township	170,263
Palmyra Borough	290,723
Pemberton Borough	112,172
Pemberton Township	915,882
Riverside Township	257,008
Shamong Township	79,356
Southampton Township	187,302
Springfield Township	100,176
Tabernacle Township	130,203
Westampton Township	328,756
Woodland Township	70,860
Wrightstown Borough	42,256
27	7,786,072

**RESOLUTION NO. 2019 -**

**RESOLUTION OF THE EXECUTIVE COMMITTEE  
OF THE BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
AUTHORIZING REFUND OF CLOSED YEAR ACCOUNTS (2007-2014) SURPLUS**

**WHEREAS**, N.J.A.C. 11:15-2.21 provides that a municipal joint insurance fund may seek approval from the Commissioner of Banking and Insurance for a refund of excess monies from any fund year upon compliance with certain requirements; and

**WHEREAS**, the Burlington County Municipal Joint Insurance Fund, hereinafter referred to as "FUND" has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations and the financial integrity of the FUND; and

**WHEREAS**, the Executive Committee of the FUND has determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

**NOW, THEREFORE, BE IT RESOLVED** by the Executive Committee of the FUND, as follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund that has been completed for not less than twenty-four months. Based upon this requirement, and the closure of Fund years **2007 through 2014**, surplus monies in Closed Year Accounts are eligible for refunds at the discretion of the FUND, the Department of Banking and Insurance and the Department of Community Affairs.
2. The Executive Committee has balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. Because the reserve figures and the IBNR figures utilized by the FUND's actuary are conservative, and because the Department of Banking and Insurance and the state regulations require a thirty-five percent margin of error, and since the Fund transferred its liabilities to the Residual Claims Fund, it is the conclusion of the Executive Committee that **\$150,000** representing closed years surplus can be refunded at this time.
3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Departments of Banking and Insurance and Community Affairs for the approval of the refunds in the amounts set forth above.



4. This authorization is based upon the Fund's annual certified audit as of December 31, 2018. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.
5. Upon receipt of written documentation of approval or acquiescence of these refunds from the Departments of Banking and Insurance and Community Affairs, the FUND's Executive Director is authorized to apply the appropriate share of the aforementioned refunds due to each member municipality, for the years from which the surplus is being released, in the same ratio as said municipalities were assessed for the years from which the surplus is being released, as a credit against the members' 2020 assessment billing.

**BURLINGTON COUNTY  
MUNICIPAL JOINT INSURANCE FUND**

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Meghan Jack, Fund Chair

ATTEST:

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Glenn McMahon, Fund Secretary

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Date

**RESOLUTION 2019-**

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
TO TRANSFER TO  
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

**WHEREAS**, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

**WHEREAS**, the Executive Committee of the **Burlington County Municipal Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interests of the member local units and joined the Residual Claims Fund in 1995.

**NOW, THEREFORE, BE IT RESOLVED** that the Executive Committee of the **Burlington County Municipal Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks:

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>JIF Member Fund S.I.R.</u>
2015	WC/GL/AL	\$300,000

**BE IT FURTHER RESOLVED** that the actual transfer of liabilities and premium to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 12/31/19  
Less Net Claim Payments from 01/01/20 to the date of closure

Net claim Payments are defined as claim payments, less voids, refunds and recoveries. All voids, refunds, and recoveries received after the date of closure for the closed fund years shall be paid to the Municipal Excess Liability Residual Claims Fund as well.

This resolution was duly adopted by the Burlington County Municipal Joint  
Insurance Fund at a public meeting held on November 26, 2019.

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

CHAIRPERSON

SECRETARY



**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**TRANSFER OF FUNDS**  
**RESOLUTION NO. 2019-**

WHEREAS, the Burlington County Municipal Joint Insurance Fund is duly constituted as a Municipal Joint Insurance Fund pursuant to N.J.S.A. 40A:10 et seq; and

WHEREAS, the Fund's cash analysis as of September 30, 2019 indicates the need for interfund transfers as follows:

Amount	From	To
\$200,000	2019 Deductible	2019 Property

WHEREAS, there are sufficient funds in the above accounts to effect said transfers;

NOW, THEREFORE BE IT RESOLVED, that the Executive Committee of the Burlington County Municipal Joint Insurance Fund does hereby transfer the sums set forth above.

Pursuant to N.J.A.C. 11:5-2.13, a copy of this Resolution shall be forthwith sent to the Departments of Banking and Insurance and Community Affairs affording them thirty (30) days in which to object to the aforementioned transfer. If no objection is received in writing within said thirty (30) day period, the Administrator and Treasurer shall affect said transfer. The Executive Committee shall, prior to making a said transfer, complete the certification below.

\_\_\_\_\_  
Chairperson

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Date

ROLL CALL

VOTE \_\_\_\_ Yes \_\_\_\_ No \_\_\_\_ Abstain

A copy of this Resolution was sent to the Department of Banking and Insurance and the Department of Community Affairs on the \_\_\_\_\_ day of \_\_\_\_\_, 2019.

As of the \_\_\_\_ day of \_\_\_\_\_, 2019, no objection has been received.

As of the \_\_\_\_ day of \_\_\_\_\_, 2019, written approval was received.

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



## ***NOMINATING COMMITTEE MEETING MINUTES***

***November 7, 2019 at 3:00pm***

***via conference call***

A meeting of the Nominating Committee of the Burlington County Municipal Joint Insurance Fund was held on Thursday, November 7, 2019 at 3:00pm via conference call.

Those in attendance were

Paul Keller, **Springfield Township**, *Past Fund Chair*  
Jeffrey Hatcher, **Delran Township**, *Rep. Finance Committee*  
Brandon Umba, **Lumberton Township**, *Rep. Strategic Planning Committee*  
Mary Picariello, **Fieldsboro Borough**, *Rep. Safety Committee*  
Kathy Burger, **Medford Township**, *Rep. Coverage Committee*  
Paul J. Miola, CPCU, ARM, Deputy Executive Director, **Gallagher**  
Paul A. Forlenza, MGA, Executive Director, **Gallagher**  
Sheila Ortiz, Account Rep, **Gallagher**

Those not in attendance were:

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

**The meeting was called into order at 3:04 pm.**

### **I. Nominating Committee Meeting Minutes of October 31, 2018**

Mr. Forlenza directed the Committee to the minutes of the October 31, 2018 meeting located in the *Appendix* of the agenda packet. He explained that the minutes provide a narrative of the process that the Committee followed last year in developing the 2019 Executive Committee slate.

### **II. Nominating Committee Charter, Adopted April 15, 2008**

Mr. Forlenza directed the Committee to a copy of the Committee Charter contained in the agenda packet. He explained that the Charter outlines the makeup of the Committee and the process that the Fund follows in developing a slate of candidates for the Executive Committee.

Mr. Forlenza indicated that if the Committee has any suggested changes to the Charter to contact the Executive Director's Office following today's meeting.

#### **A. Selection of a Committee Chair**

Mr. Forlenza indicated that the Charter requires that the Committee select a Chairperson. The main responsibility of the Chair will be to present the minutes from today's meeting and the recommended Executive Committee Slate to the membership at the November Executive Committee meeting. In addition, the Committee Chair will be asked to reach out to the individuals nominating for the 2020 Slate to make sure they are interested in

serving. Brandon Umba volunteered to take the position of Nominating Committee Chair.

### **III. Executive Committee Election Process**

#### **A. Timetable**

Mr. Forlenza directed the Committee to the Executive Committee Election process timeline that was included in the agenda packet. Mr. Forlenza indicated that normally, a draft Nomination Slate is presented to the membership at the November Executive Committee meeting. The election of the 2020 Executive Committee members and Alternates will be held at the January 21, 2020 Reorganization meeting.

#### **B. Development of a Nomination Slate**

Mr. Forlenza referred the Committee to the Succession Plan Chart located in the Agenda Packet. The chart displayed the current members and alternate members of the Executive Committee.

Mr. Forlenza then explained that several years ago, the Fund began a process of nominating the same individual to sit as the Fund Chair for two (2) consecutive years. At the end of the second year, the Chair steps down and the Secretary moves up to the position of Fund Chair, then all other Executive Committee Members move up one spot. This process helps build the knowledge base of members that will eventually move up to the position of Chair. Mr. Forlenza noted that Ms. Jack is just completing her first year as Fund Chair; therefore, if the Committee is comfortable continuing with the change every two years, Meghan Jack would be eligible to continue to sit as Fund Chair, and Glenn McMahon will continue as Fund Secretary for 2020. He then asked the Committee if they are comfortable with this process.

The Committee agreed to keep Meghan Jack as Fund Chair and Glenn McMahon as Fund Secretary in 2020. Mr. Forlenza then asked the Committee members for their recommendation and/or suggestions for the remainder of the 2020 Executive Committee nomination slate. Following a discussion, the Committee agreed to keep the Executive Committee members and Alternates the same they were in 2019.

The Committee recommended the following Nomination Slate for 2020:

Chair: Meghan Jack, **Riverside Township**  
Secretary: Glenn McMahon, **Chesterfield Township**  
Executive Committee Members:

John Gural, <b>Palmyra Borough</b>	(#1)
Richard Wolbert, <b>Beverly City</b>	(#2)
Doug Cramer, <b>Tabernacle Township</b>	(#3)
James Ingling, <b>Wrightstown Borough</b>	(#4)
Jerry Mascia, <b>Mount Laurel Township</b>	(#5)

Executive Committee Alternates:

Mike Templeton, <b>Delanco Township</b>	(#1)
Paula Kosko, <b>Hainesport Township</b>	(#2)

Grace Archer, <b>Bordentown City</b>	(#3)
Mike Theokas, <b>Bordentown Township</b>	(#4)
Amanda Somes, <b>Bass River Township</b>	(#5)
Dave Matchett, <b>Shamong Township</b>	(#6)
Vacancy	(#7)

Mr. Forlenza stated that once the meeting minutes are complete, Ms. Ortiz will forward them to Mr. Umba to review and ask that he report on the Committee's recommendations at the November 26, 2019 Executive Committee Meeting.

Mr. Umba stated that he would contact the "draft" slate of candidates for the 2020 Executive Committee and Alternates to be sure they are comfortable taking on the positions for which they have been nominated.

*(Attached is the Draft Slate of the 2020 Executive Committee & Alternates.)*

There being no further business, the meeting was adjourned at 3:11 pm.

File: BURLCO/2019/Nominating Committee  
BURLCO/Nominating Committee

Tab: 11/07/2019  
Tab: 11/07/2019

## **2020 NOMINATION SLATE**

Chair: **Meghan Jack**, Riverside Township  
Secretary: **Glenn McMahon**, Chesterfield Township

Executive Committee: **John Gural**, Palmyra Borough  
**Rich Wolbert**, Beverly City  
**Douglas Cramer**, Tabernacle Township  
**James Ingling**, Wrightstown Borough  
**Jerry Mascia**, Mount Laurel Township

Alternates: #1 **Mike Templeton**, Delanco Township  
#2 **Paula Kosko**, Hainesport Township  
#3 **Grace Archer**, Bordentown City  
#4 **Mike Theokas**, Bordentown Township  
#5 **Amanda Somes**, Bass River Township  
#6 **David Matchett**, Shamong Township  
#7 **Vacancy**

# ***BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND***

RESOLUTION 2019-\_\_\_\_\_

APPOINTING MEGHAN JACK AS THE FUND'S REPRESENTATIVE  
TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND AND THE NEW  
JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND AND  
DAVID MATCHETT AS THE FUND'S REPRESENTATIVE TO THE RESIDUAL  
CLAIMS JOINT INSURANCE FUND AND AS THE ALTERNATE REPRESENTATIVE TO  
THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND AND THE NEW  
JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND  
FOR THE 2020 FUND YEAR

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

**Whereas**, the Burlington County Municipal Joint Insurance Fund is a member of the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund and the New Jersey Municipal Environmental Risk Management Fund; and

**Whereas**, as a member of each of these Funds, the Burlington County Municipal Joint Insurance Fund actively participates in the meetings and operations of each of these Funds through the appointment of a representative to each Fund; and

**Whereas**, the appointment of the representative to each of these Fund's is at the discretion of the Chair of the Burlington County Municipal Joint Insurance Fund; and

**Whereas**, Meghan Jack, Fund Commissioner from the Township of Riverside, has served as the Burlington County Municipal Joint Insurance Fund's Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund during the 2019 Fund Year; and

**Whereas**, David Matchett, Fund Commissioner from the Township of Shamong, has served as the Burlington County Municipal Joint Insurance Fund's Representative to the Residual Claims Joint Insurance Fund during the 2019 Fund Year; and

**Whereas**, David Matchett, Fund Commissioner from the Township of Shamong, has served as the Burlington County Municipal Joint Insurance Fund's Alternate Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund during the 2019 Fund Year; and

**Whereas**, the Fund Chair has determined that it is in the best interest of the Burlington County Municipal Joint Insurance Fund to reappoint Ms. Jack as the Fund's Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund; and reappoint Mr. Matchett as the Fund's Representative to the Residual Claims Joint Insurance Fund and as the Fund's Alternate Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund for the 2018 Fund Year.

**Now, Therefore, be it Resolved** by the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund that Meghan Jack, Fund Commissioner from the Township of Riverside, is hereby reappointed as the Burlington County Municipal Joint Insurance Fund's Representative to the Municipal



Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund for the 2020 Fund Year; and

**Be it Further Resolved** that David Matchett, Fund Commissioner from the Township of Shamong, is hereby reappointed as the Burlington County Municipal Joint Insurance Fund's Representative to the Residual Claims Joint Insurance Fund and as the Alternate Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund for the 2020 Fund Year; and

**Be it Further Resolved** that each of these appointments shall be effective January 1, 2020; and

**Be it Further Resolved** that a fully executed copy of this resolution be forwarded to the Municipal Excess Liability Joint Insurance Fund, Residual Claims Joint Insurance Fund and the New Jersey Environmental Risk Management Fund

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on November 26, 2019.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

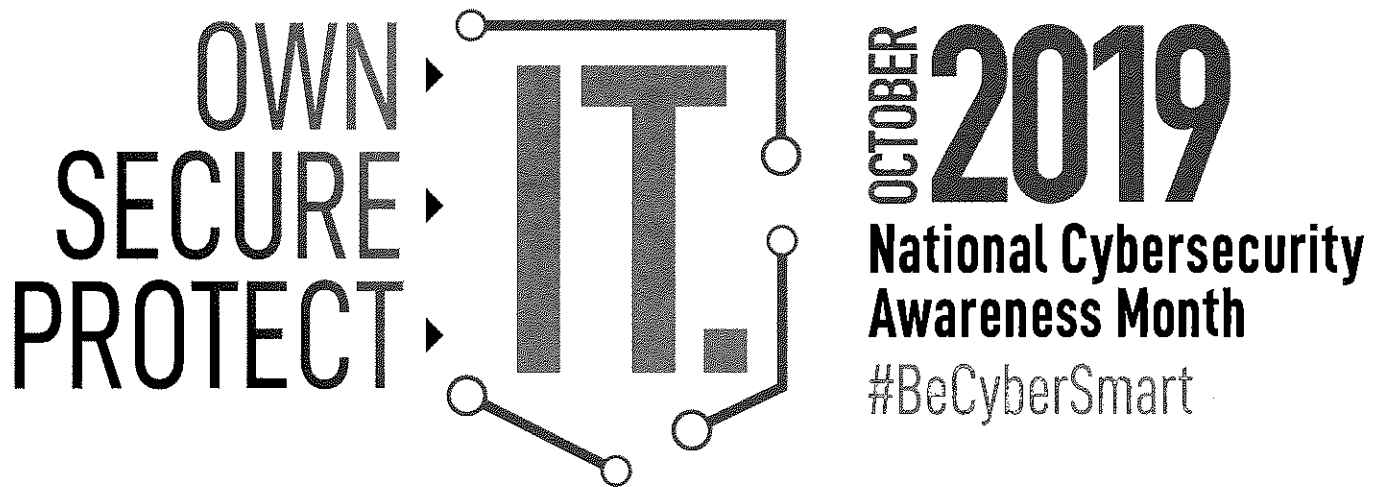
Attest: \_\_\_\_\_  
SECRETARY

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

# MEL CYBER TASK FORCE UPDATE

## 2019 Cybersecurity Awareness Month

This October is the 16<sup>th</sup> anniversary National Cybersecurity Awareness Month, created and supported by the US Department of Homeland Security and the National Cyber Security Alliance. The overall goal is simply to promote better cybersecurity practices amongst the citizens and throughout organizations. 2019's specific theme is entitled "Own IT. Secure IT. Protect IT."



### Own IT.

- ✓ Never click and tell: staying safe on social media
- ✓ Update privacy settings
- ✓ Keep tabs on your apps: best practice for device applications

### Secure IT.

- ✓ Shake up your passphrase protocol: create strong, unique passphrases
- ✓ Double your login protection: turn on multi-factor authentication
- ✓ Shop safe online
- ✓ Play hard to get with strangers: how to spot and avoid phish

### Protect IT.

- ✓ If you connect, you must protect: updating to the latest security software, web browser and operating systems
- ✓ Stay protected while connected: Wi-Fi safety
- ✓ If you collect it, protect it: keeping customer/consumer data and information safe

Visit the National Cyber Security Alliance's website for more details: <https://staysafeonline.org/ncsam/>

For details, contact the MEL Underwriting  
Manager or your local JIF Executive Director



# MEL CYBER TASK FORCE UPDATE

## **\*\* Important Security News \*\***

### **Windows 7 – End of Life**

Microsoft will be ending support for its Windows 7 operating system on January 14, 2020. Aside from the lack of technical support and updates, of most important is the **end of any security updates or fixes**. Security patching is a critical cyber risk management step and a required part of the MEL Cyber Compliance program. Please review the message from Microsoft: <https://www.microsoft.com/en-us/windows/windows-7-end-of-life-support-information>

### **Social Engineering Holiday Scams**

Should you click on that UPS email even though you didn't order anything? Should you click on that pop-up ad? With the holiday season upon us, social engineering spikes, and these are just a few of the questions you should be asking yourself to stay safe online. Check out the guide from Stop.Think.Connect:

<https://www.stopthinkconnect.org/resources/preview/cyber-safe-holiday-shopping-resource>

### **NJ Municipalities Publication**

The MEL JIF and Rutgers' Bloustein Local were featured in the recent publication of NJ Municipalities, both discussing local government cyber risk. The MEL article discusses the current state of cyber risk and addresses the cybersecurity solutions we promote, and the Bloustein article dovetails it with a guide to better technology management. Find both articles here: <http://go.rutgers.edu/qyhxidl4>

### **US Utilities Targeted**

There have been multiple imminent warnings from federal agencies of cyberattacks against US Utilities. In early 2019, although we did not see many downstream effects as citizens, it was confirmed state-sponsored actors infiltrated major US Utilities. And this event is only one of many in the past year. Aside from MEL material, review the information and solutions provided by these other agencies: ICS-CERT (<https://www.us-cert.gov/ics>), Water ISAC (<https://www.waterisac.org/>), and Electric ISAC (<https://www.nerc.com/pa/CI/ESISAC/Pages/default.aspx>).

### **Security for your IoT (Internet of Things) Devices**

Keep your home or office secure with a camera doorbell that you can watch on your phone from anywhere in the world. Ask your connected speaker to play your favorite song. There are tons of useful and fun devices like these in the marketplace, expected to spike to over 20 Billion by 2020. While they add convenience, safety and entertainment into our lives, they can present major cybersecurity challenges if not managed properly. Your IT manager can help with advanced security for these devices, but here are three basics anyone can do at work or at home, provided by Stay Safe Online: <https://staysafeonline.org/wp-content/uploads/2017/09/Internet-of-Things-Infographic.pdf>

For details, contact the MEL Underwriting  
Manager or your local JIF Executive Director

