



AGENDA PACKET



Tuesday, December 17, 2019 at 3:30 PM

**Ramblewood Country Club
Mt. Laurel, NJ**

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
Ramblewood Country Club
Mt. Laurel, NJ
Tuesday, December 17, 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 Alternates (*if necessary*)
- V. Motion to 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 **November 26, 2019** Meeting Minutes.....Pages 1-16
 - B. Adoption of the **November 26, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 17-47
 - A. Lost Time Accident Frequency.....Pages 21-22
 - B. Certificates of Insurance.....Pages 23-26
 - C. Financial Fast Track Report.....Page 27
 - D. Regulatory Filing Checklists.....Pages 28-29
 - E. 2018 Safety Incentive Program Awards.....Page 30
 - F. 2019 Optional Safety Budget.....Page 31
 - G. 2019 Wellness Incentive.....Page 32
 - H. EPL/Cyber Risk Management Budget.....Page 33
 - I. EPL Compliance StatusPage 34
 - J. MEL Cyber Risk Management Plan Compliance Status.....Page 35
 - K. Statutory Bond Status.....Page 36
 - L. Skateboard Park Approval Status.....Page 37
 - M. Capehart & Scatchard Updates.....Pages 38-41
 - N. Employee Cyber Hygiene Training – MediaPro
 - O. Elected Officials Seminar - Invite/RSVP.....Pages 42-43
 - P. 2020 RMC Resolutions & Agreements
 - Q. Land Use Training
 - R. 2020 Committee Volunteers.....Pages 44-47
 - S. Inclement Weather Policy

T.	Website	
U.	New Member Activity	
VIII.	Solicitor's Report	
A.	Closed Cases.....	Pages 48-49
B.	MEL Helpline and Contact List.....	Pages 50-51
IX.	Safety Director's Report	
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A.	Lessons Learned from Losses	Page 62
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B.	Corner Connection	Pages 64-68
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D.	PPO Savings & Penetration Report.....	Pages 78-79
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XIII.	Technology Risk Services	
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C.	Fund Status	
D.	Disbursements	
E.	December Bill List.....	Pages 132-133
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XV.	Committee Reports	
A.	New Member Review Committee Meeting – November 26, 2019.....	Pages 134-137
B.	Finance Committee Report	
	1. 2020 Budget Public Hearing – Motion to Open Public Hearing – All in Favor	
	2. 2020 Budget Public Hearing – Motion to Close Public Hearing – All in Favor	
	3. 2020 Budget Adoption – Motion to Adopt – Roll call	Page 138

4. 2020 Assessment Allocation Strategy - **Motion to Adopt – Roll Call**Pages 139-154
5. 2020 Assessment Certification - **Motion to Adopt – Roll Call**.....Page 155
6. Resolution 2019- ____Authorizing the Fund Treasurer to Transfer \$238,530 from the FY 2019 MEL Liability & Workers Compensation Budget line Item and \$2,821 from the MEL Excess Property Line Item to the MEL Retrospective Account – **Motion – Roll Call**.....Pages 156-157
- C. Safety Committee Meeting Report – December 17, 2019.....Verbal
- D. 2020 Executive Committee Nomination Slate.....Page 158

XVI. MEL/RCF/E-JIF Reports

Nothing to Report

XVII. Miscellaneous Business

- A. Motion to Authorize the Executive Director’s Office to bind EPL/POL Coverage with QBE Insurance for the 2020 Fund Year – **Motion – All in Favor**
- B. Motion to Authorize the Executive Director’s Office to bind Volunteers Directors & Officers Coverage with QBE Insurance for the 2020 Fund Year – **Motion – All in Favor**
- C. Motion to Authorize the Executive Director’s Office to bind Cyber Liability Coverage with XL Insurance for the 2020 Fund Year – **Motion – All in Favor**

<p style="text-align: center;">The 2020 Reorganizational meeting will be held on Tuesday, January 21, 2020 At 3:30 PM at Hainesport Municipal Building, Hainesport, NJ</p>

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
November 26, 2019**

OPEN SESSION MINUTES

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, November 26, 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

Rich Wolbert, **Beverly City**
Rich Wright, *Alternate*, **Bordentown City**
Mike Theokas **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Robert Hess, *Representative*, **Edgewater Park Twp**
Tom Sahol, *Alternate*, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**
John Gural, **Palmyra Borough**
Debbie Vallari, *Alternate*, **Pemberton Borough**
Daniel Hornickel, **Pemberton Township**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Amanda Somes, **Bass River Twp.**
Jeffrey Hatcher, **Delran Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Jerry Mascia, **Mt. Laurel Twp**
Mary Picariello, **North Hanover Twp.**
Doug Cramer, **Tabernacle Twp.**
Patrice Hansell, **Fieldsboro Borough**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

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*
Lou Romero, Technology Risk Services Director, *Secure Data Consulting Services*
Ed Cooney, Fund Underwriter, *ConnerStrong*

Also present were the following Risk Management Consultant agencies:

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

Absent Risk Management Consultant agencies:

CBIZ Benefits & Insurance Services

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

CONDUCT OF MONTHLY MEETING

Motion by Mr. Gural, seconded by Mr. McMahon 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 October 15, 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. Wolbert seconded by Mr. Gural, to approve the Open & Closed session meeting minutes of the October 15, 2019 meeting as presented.

The Closed Session minutes of the October 15, 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 October 15, 2019 meeting were collected at this time.

EXECUTIVE DIRECTOR'S REPORT

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

He noted the Loss Ratio Snapshots as of 9/30/19 for the MEL, JIF and EPL were a handout at everyone's seat this evening.

Certificates of Insurance – Mr. Miola 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. Miola 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. Miola 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. Miola 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. Miola 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. Miola noted Mr. Romero will discuss more on this in his report.

Statutory Bond Status– Mr. Miola 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. Any questions on the status of an application or a about a bond listed on the report should be directed to Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

Elected Officials Seminar Save the Dates – Mr. Miola 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. The total credit is limited to 5% of a member's 2020 MEL Assessment. Invitations/RSVP's for the sessions were e-mailed to all Municipal Clerks and Fund Commissioners 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, West Deptford
March 24, 2020 - Merighi's Savoy Inn, Vineland

Mr. Miola noted the MEL was discussing NOT holding an online course for this seminar this year; however, that has since changed, and they will now be holding an online course. Please check the MEL website for information.

Certificate of Insurance Guidelines – Mr. Miola noted 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.

2020 RMC Resolutions & Agreements – Mr. Miola stated 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. 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.

Land Use Training – Mr. Miola noted last month everyone received 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. He stated some certifications have already been received. If you have any questions, please reach out to his office.

New Member Activity – Mr. Miola noted earlier they held a New Member Review Committee Meeting with representatives from New Hanover for consideration to join the JIF effective January 1, 2020. He stated more information would be presented during the committee meeting report.

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

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there were two (2) closed case(s) since the last meeting.

MEL EPL Helpline & Authorized Contact List – Mr. DeWeese reminded the Committee about the MEL EPL Helpline and asked the members to please review the list of authorized contacts for the *MEL Employment Practices Helpline*. Mr. DeWeese stated of the three attorneys, he is receiving the most calls by far, and hopes that the conversations are preventing claims. 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 individuals permitted to access this service.

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 October 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, and phone number: 856-552-4900.

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

- *Leaf Collection Safety*
- *CDL Clearinghouse Open for Registrations*

- *Police Vehicles – Purchasing and Deploying*

MSI Class Listing – Mr. Saville referenced the list of MSI Classes that are available in November, December, and January 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.

Mr. Saville reported in regards to Police One Training, there are 19 members actively taking courses with 804 courses taken through November 21.

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 November which discussed Maintaining Records. He then emphasized:

- Proper maintenance of records is important
- Coverage can be denied if proper records are not obtained
- Maintaining electronic records in a manner consistent with current technology is important.
- Make sure physical records are stored properly and away from potential flood, mold, and other perils.

Mr. Roselli then presented an example of a claim where proper maintained records would have assisted in a contribution to a settlement.

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

WELLNESS DIRECTOR'S REPORT

As Ms. Schiffer was not present at this meeting, Chair Jack mentioned her report is included in the agenda packet.

MANAGED HEALTH CARE REPORT

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

Lost Time v. Medical Only Cases

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

	<i>October</i>	<i>YTD</i>
<i>Lost Time</i>	2	18
<i>Medical Only</i>	9	119
<i>Report Only</i>	7	58
<i>Total Intakes</i>	18	195
<i>Report Only % of Total</i>	38.9%	29.7%
<i>Medical Only/Lost Time Ratio</i>	82:18	87:13
<i>Average Days to Report</i>	.6	2.8

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report:

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	2,290
<i>Transitional Duty Days Worked</i>	1,350
<i>% of Transitional Duty Days Worked</i>	59.0%
<i>Transitional Duty Days Not Accommodated</i>	940
<i>% of Transitional Duty Days Not Accommodated</i>	41.0%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>October</i>
<i>Bill Count</i>	176
<i>Original Provider Charges</i>	\$570,507
<i>Re-priced Bill Amount</i>	\$110,201
<i>Savings</i>	\$460,306
<i>% of Savings</i>	80.7%
<i>Participating Provider Penetration Rate - Bill Count</i>	93.2%
<i>Participating Provider Penetration Rate – Provider Charges</i>	97.2%
<i>EPO Provider Penetration Rate - Bill Count</i>	98.6%
<i>EPO Provider Penetration Rate – Provider</i>	99.9%

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero reported that during October: 654 phishing emails were sent to members, with only 8 being clicked. This is 1.2% 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 stated that in regards to the Media Pro Cyber Training twenty-two (22) municipalities are 100% compliant and five (5) are 80-99% compliant. If you are currently not compliant you will be hearing from him. He reiterated that going into 2020 each town will have a \$10,000 deductible IF they are compliant with BOTH the Tier 1 & Tier 2 standards. If you are not in compliance, members could be subject to a \$25,000-\$100,000 deductible. Mr. Romero stated he has sent emails out to all members with a complete, easy to follow packet to make compliance as simple as it can be.

Mr. Romero emphasized the importance of a good back up system and employee training. He referenced two recent computer system hacks: once entity had trained their employees of what to do in case of a hack. They also had a great back up system. Once they realized they were being attacked they took the appropriate action and were down for 3.5 hours. Another entity, who did

not have a good back up system and minimal training, will be down for 3 weeks. It is important nowadays to have good systems and employee training.

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. Umba stated he is still not getting the reports, and Mr. Romero stated he would look into this for him.

Mr. Templeton asked if fillable forms on the JIF website are secure. Neither Mr. Romero nor Mr. Miola were sure about this, and Mr. Miola stated he would look into how secure the fillable forms on the website are.

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 **October 2019**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski reports are valued as of October 31, 2019.

Investment Interest

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.

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	\$8,528.16	\$135,033.93
Overpayment Reimbursements	\$1,125.00	
Salvage Receipts	\$.00	
FY 2019 Premium Assessments	59,750.00	

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

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

Cash Activity for the Period

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.

Loss Run Payment Register – October 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 \$233,769.59. The claim detail shows 279 claim payments issued.

Bill List – October 2019

For the Executive Committee's consideration, Mr. Tontarski presented the November 2019 Bill List in the amount of \$633,565.93 which was included in the agenda packet.

Chair Jack entertained a motion to approve the October 2019 Loss Run Payment Register and approve the November 2019 Bill List in the amount of \$633,565.93 as presented

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

Motion by Mr. Wolbert, seconded by Mr. Ingling, to approve the *October 2019 Loss Run Payment Register and approve the November 2019 Bill List in the amount of \$633,565.93* as presented.

ROLL CALL	Yeas	
		Rich Wolbert, Beverly City
		Rich Wright, <i>Alternate</i> , Bordentown City
		Mike Theokas Bordentown Twp.
		Glenn McMahon, Chesterfield Twp.
		Mike Templeton, Delanco Twp.
		Tom Sahol, <i>Alternate</i> , Florence Twp.
		Paula Kosko, Hainesport Twp.
		Brandon Umba, Lumberton Twp.
		Kathy Burger, Medford Twp.
		John Gural, Palmyra Borough
		Debbie Vallari, <i>Alternate</i> , Pemberton Borough
		Daniel Hornickel, Pemberton Township
		Meghan Jack, Riverside Twp.
		David Matchett, Shamong
		J. Paul Keller, Springfield Twp.
		Steve Ent, Westampton Twp.
		James Ingling, Wrightstown Borough

Nays: None

Motion carried by unanimous vote.

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

COMMITTEE REPORTS

Strategic Planning Committee Meeting Minutes – October 15, 2019

Ms. Burger stated that the Committee met on October 15, 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 – November 1, 2019

Mr. Miola stated that the Committee met on November 1, 2019 and a copy of the meeting minutes were included in the agenda packet and highlighted the following items:

He stated the Committee reviewed the Interim Financial Summary and referenced that reports in the agenda as well.

He noted for all Fund Years 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.

Mr. Miola stated also discussed was the need for an Intrafund transfer of \$200,000 from 2019 Deductible to 2019 Property as there is a deficit in the property line and this is something we are seeing across the state, and there will be a Resolution on that later this evening.

He noted that discussed were Retrospective Candidates Bordentown City who has completed their obligation and Bordentown Township, who participated in 2016 and 2017 and now show very low loss ratios, so there is no concern with either of those towns, and there are no members on the retro program for 2018 and 2019.

The Draft Budget was reviewed and will be up for Introduction later on in this meeting, as well as the Draft premiums for the EPL/POL Liability coverage. This year the insurance company wants to move us to more of a straight rating system based on number of employees by department and they will be phasing this in over a 5 year period, and will be modified based on your individual claims experience.

Next the Committee talked about phasing in the Operating Expense Model over the course of 2 years and how that may affect the individual member assessments.

Also discussed was the additional release of surplus to help offset some of these phase-ins that will be coming due to increases in the EPL/POL Liability coverage; the MEL Retro Program and noted there is sufficient money in the budget to pay and potential issues that may come our way; the Draft Budget for the Individual Claims Fund was reviewed along with a recommendation from our Auditor as to the amount of our Fidelity Bond and Qual-Lynx Fidelity Bond and we have sufficient amounts for both.

Lastly, Mr. Miola stated again that the Committee reviewed the 2020 Budget and it is set to be introduced this evening along with the 2020 Assessment Certification, and the 2020 Assessment Allocation Strategy, all of which are also included in the agenda packet. He noted that the public hearing for the Budget will be held at the December Executive Committee meeting on December 18, 2019.

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

Chair Jack entertained a Motion to introduce the 2020 Budget as presented.

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

Motion by Mr. Gural, seconded by Mr. Ingling, to introduce the 2020 Budget as presented.

Chair Jack asked for a roll call of the Executive Committee only:

ROLL CALL	Yeas	Rich Wolbert, Beverly City
		John Gural, Palmyra Borough
		Glenn McMahon, Chesterfield Twp.
		Meghan Jack, Riverside Twp.
		James Ingling, Wrightstown Borough

Nays: None

Motion carried by unanimous vote.

Chair Jack entertained a Motion to introduce the 2020 Assessment Allocation Strategy as presented.

Motion by Mr. Wolbert, seconded by Mr. Ingling, to introduce the 2020 Assessment Allocation Strategy as presented.

Chair Jack asked for a roll call of the Executive Committee only:

ROLL CALL *Yeas* Rich Wolbert, **Beverly City**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield Twp.**
Meghan Jack, **Riverside Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Motion carried by unanimous vote.

Chair Jack entertained a Motion to introduce the 2020 Assessment Certification as presented.

Motion by Mr. McMahon, seconded by Mr. Gural, to introduce the 2020 Assessment Certification as presented.

Chair Jack asked for a roll call of the Executive Committee only:

ROLL CALL *Yeas* Rich Wolbert, **Beverly City**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield Twp.**
Meghan Jack, **Riverside Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Motion carried by unanimous vote.

Resolution 2019-40 – Authorizing a Refund of \$150,000 from Closed Year Accounts 2007-2014 Surplus

Motion by Mr. McMahon, seconded by Mr. Ingling to a refund of \$150,000 from Closed Year accounts 2007-2014 Surplus, as presented.

ROLL CALL *Yeas* Rich Wolbert, **Beverly City**
Rich Wright, *Alternate*, **Bordentown City**
Mike Theokas **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Tom Sahol, *Alternate*, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**
John Gural, **Palmyra Borough**
Debbie Vallari, *Alternate*, **Pemberton Borough**
Daniel Hornickel, **Pemberton Township**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**

J. Paul Keller, **Springfield Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Motion carried by unanimous vote.

Resolution 2019-41 – Authorizing a Transfer of the 2015 Fund Year to the MEL Residual Claims Fund

Motion by Mr. McMahon, seconded by Mr. Ingling to authorize a transfer of the 2015 Fund Year to the MEL Residual Claims Fund, as presented.

ROLL CALL	Yeas	Rich Wolbert, Beverly City Rich Wright, <i>Alternate</i> , Bordentown City Mike Theokas Bordentown Twp. Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Tom Sahol, <i>Alternate</i> , Florence Twp. Paula Kosko, Hainesport Twp. Brandon Umba, Lumberton Twp. Kathy Burger, Medford Twp. John Gural, Palmyra Borough Debbie Vallari, <i>Alternate</i> , Pemberton Borough Daniel Hornickel, Pemberton Township Meghan Jack, Riverside Twp. David Matchett, Shamong J. Paul Keller, Springfield Twp. Steve Ent, Westampton Twp. James Ingling, Wrightstown Borough
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Nays: None

Motion carried by unanimous vote.

Resolution 2019-42 - Authorizing the Transfer of Funds from the 2019 Deductible Account to the 2019 Property Account.

Motion by Mr. Wolbert, seconded by Mr. Ingling to authorize the transfer of funds from the 2019 Deductible account to the 2019 Property account, as presented.

ROLL CALL	Yeas	Rich Wolbert, Beverly City Rich Wright, <i>Alternate</i> , Bordentown City Mike Theokas Bordentown Twp. Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Tom Sahol, <i>Alternate</i> , Florence Twp. Paula Kosko, Hainesport Twp. Brandon Umba, Lumberton Twp. Kathy Burger, Medford Twp. John Gural, Palmyra Borough Debbie Vallari, <i>Alternate</i> , Pemberton Borough Daniel Hornickel, Pemberton Township Meghan Jack, Riverside Twp. David Matchett, Shamong J. Paul Keller, Springfield Twp.
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Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Motion carried by unanimous vote.

Nominating Committee Meeting Minutes – November 7, 2019

Mr. Umba stated the Committee met on November 7, 2019 via conference call and a copy of the minutes were included in the agenda packet.

He also referenced the 2020 Draft Slate in the agenda packet. Mr. Umba stated, that after speaking with everyone, it was requested of Mr. Templeton to move him to Alternate #6, and move everyone up one spot, thus the 2020 Draft Slate would now be presented as:

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 **Paula Kosko**, Hainesport Township
#2 **Grace Archer**, Bordentown City
#3 **Mike Theokas**, Bordentown Township
#4 **Amanda Somes**, Bass River Township
#5 **David Matchett**, Shamong Township
#6 **Mike Templeton**, Delanco Township
#7 **Vacant**

Mr. Umba asked the Committee if they were ok with this change, and the Committee agreed.

New Member Review Committee – November 26, 2019

Mr. Miola stated the New Member Review Committee met earlier today to discuss New Hanover's application to the JIF, effective January 1, 2020.

He noted the Committee discussed New Hanover's Special Exposures which included Chemical Spraying, Fairs and Carnivals, and a Volunteer Fire Company.

Also discussed were 5.5 years of Loss History that included a 2014 claim where an emergency response vehicle was hit by OV resulting in a \$25,935 auto physical damage claims and a \$47,994 workers compensation claim.

Currently New Hanover is covered by Travelers with a yearly estimated premium of \$99,030. The total annual JIF Assessment, including RMC fee's, would be \$121,311.

Mr. Miola stated optional coverages and costs were discussed with New Hanover as well.

Lastly, the Safety Directors Report was reviewed with no major issues. It was noted New Hanover does not currently have a formal safety program, though the clerk attends all required training and the Police Chief is eager to participate in the Police Ad-Hoc meetings. There is evidence of strong management commitment to changing the safety culture and the Township is eager to receive guidance from the JIF to enhance their safety efforts.

Mr. Miola stated due to similar exposures and similar loss patterns as other BURLCOJIF members over the past 5 years, it is recommended that the Townships supplication for membership is approved.

Mr. Miola asked for a Motion to approve the membership of the Township of New Hanover into the BURLCOJIF and certify an annual assessment of \$121,311 subject to approval from the State Department of Banking and Insurance and the Department of Community Affairs. Coverage to be effective upon acceptance by the Township of New Hanover and execution by them for the appropriate instruments within 30 days as furnished to them by the Fund.

Motion by Mr. Gural, seconded by Mr. McMahon to approve membership to New Hanover Township into the BURLCOJIF effective January 1, 2020. All in favor. Motion carried by unanimous vote.

MEL/RCF/EJIF REPORTS

Chair Jack referenced the MEL/RCF/EJIF Representative Resolution included in the agenda, naming her as the BURLCO JIF Representative to the MEL and EJIF, and naming Mr. Matchett as the BURLCO JIF Representative to the RCF for 2020.

Chair Jack then asked for a motion in regards to Resolution 2019-43.

Resolution 2019-43 – Appointing the 2020 MEL/RCF/EJIF Representatives

Motion by Mr. McMahon seconded by Mr. Ingling, to adopt Resolution 2019-43, Appointing Meghan Jack as the Fund's Representative to the Municipal Excess Liability Joint Insurance Fund, David Matchett as the Fund's Representative to the Residual Claims Joint Insurance Fund and Meghan Jack as the Fund's Representative to the Environmental Risk Management Fund for the 2020 Fund Year as presented.

ROLL CALL	Yeas	Rich Wolbert, Beverly City
		Rich Wright, <i>Alternate</i> , Bordentown City
		Mike Theokas Bordentown Twp.
		Glenn McMahon, Chesterfield Twp.
		Mike Templeton, Delanco Twp.
		Tom Sahol, <i>Alternate</i> , Florence Twp.
		Paula Kosko, Hainesport Twp.
		Brandon Umba, Lumberton Twp.
		Kathy Burger, Medford Twp.
		John Gural, Palmyra Borough
		Debbie Vallari, <i>Alternate</i> , Pemberton Borough
		Daniel Hornickel, Pemberton Township
		Meghan Jack, Riverside Twp.
		David Matchett, Shamong
		J. Paul Keller, Springfield Twp.
		Steve Ent, Westampton Twp.
		James Ingling, Wrightstown Borough

Nays: None

Motion carried by unanimous vote.

2020 RENEWAL UPDATE – Ed Cooney

Mr. Cooney, Underwriting Manager with Conner Strong updated members on the 2020 Renewal.

Mr. Cooney stated the MEL Budget has been passed and we are in great shape due to all the efforts everyone puts in to help reduce claims and costs.

He began by stating that the Property Insurance market has become increasingly difficult over the past three years due to all of the storms and related catastrophes worldwide. Insureds with excellent claims history are seeing rate increases of 30% and more. Our insurance partners recognize the strong safety efforts of our members and our long term relationships. This coupled with our mass buying power has allowed us to stay ahead of the tightening insurance market.

- Our Primary Property Insurance program increased by about 5%.
- The Casualty Excess premium remained flat
- Workers Comp renewal is flat.
- EPL/POL is being tweaked as discussed earlier in the meeting based on your individual exposures and loss performance.
- Cyber has paid out over \$3 million in losses and only collected \$1 in premiums over past two years, so this year, everyone will be receiving a 25% increase across the board. He noted that the premiums are pretty low to start with so the dollar impact is not substantial.
- Also in regards to Cyber there will be higher deductibles in place: Everyone will receive a \$25,000 deductible, but the MEL will still be offering its reimbursement program for compliance with the MEL Cyber Risk Management Program. Finalized details on the deductibles will be available shortly. He went on to say that the Cyber Risk Control Plan we have in place is working, we just need to be sure that all the members in the MEL adopt that. Currently approximately 50% of members state that they are in compliance but we need to work on having all members actively adopt and participate in the program.
- A memo went out to the RMC's in regards to things to watch for in 2020 including Vacant Properties and Statutory bonds to be sure we are compliant for next year, in addition to a few other general reminders.

Mr. Cooney made reference to the MEL Cyber Task Force Newsletter included in the agenda packet. He stated these Newsletters go out about every quarter, and he highlighted the following articles:

- Windows 7 is coming to an end of life (end of security updates and fixes), so if you have not updated to Windows 10 yet, you will want to do that prior to January 2020
- Social Engineering Holiday Scams – UPS scam emails are heavy this time of year, so be careful of these types of emails.
- NJ Municipalities Publication – the MEL and Rutgers Bloustein were featured in the NJ Municipalities magazine discussing the current state of cyber risk and addressing the cybersecurity solutions we promote
- US Utilities Targeted – there have been multiple imminent warnings from federal agencies of cyberattacks against US Utilities and what you should know
- Security for your Internet of Things Devices – That Alexa device, or that RING doorbell are major cybersecurity challenges if not managed properly. Your IT manager can assist you with this, but there are basics everyone should know.

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

MISCELLANEOUS BUSINESS

Next Meeting

Chair Jack noted that the next meeting of the BURLCO JIF will take place on **Tuesday, December 17, 2019 at 3:30 PM** at the Ramblewood Country Club, Mt. Laurel, NJ

PUBLIC COMMENT

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

EXECUTIVE SESSION MEETING – Resolution #2019-44

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. McMahon, seconded by Mr. Ingling, to Adopt **Resolution #2019-44**. 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.

<i>Workers Compensation</i>	<i>General Liability</i>	<i>Property</i>
<i>001253132</i>	<i>201915666</i>	<i>2020186654</i>
<i>2019153387</i>	<i>2018121289</i>	
	<i>001237862</i>	

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

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

ROLL CALL **Yeas** Rich Wolbert, **Beverly City**
Rich Wright, *Alternate*, **Bordentown City**
Mike Theokas **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**

Tom Sahol, *Alternate*, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Kathy Burger, **Medford Twp.**
John Gural, **Palmyra Borough**
Debbie Vallari, *Alternate*, **Pemberton Borough**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Nays: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were zero (0) abandonment of Subrogation claim(s) presented in Closed Session.

MOTION TO ADJOURN

Chair Jack entertained a motion to adjourn the November 26, 2019 meeting of the BURLCO JIF.

Motion by Mr. McMahon, seconded by Mr. Wolbert, to adjourn the November 26, 2019 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:56 PM.

Kris Kristie,
Recording Secretary for

Glenn McMahon,
Fund Secretary



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: December 17, 2019
Re: **Executive Director's Report**

.....

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

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

B. Certificates of Insurance (pgs.23-26)

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

C. Financial Fast Track Report (pg. 27)

The Financial Fast Track Report as of October 31, 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 October 31, 2019 was **\$10,850,288.**

D. Regulatory Filing Checklists (pgs.28-29)

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. 30)

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 was November 30, 2019. All encumbered funds have to be claimed by February 1, 2020.**

F. 2019 Optional Safety Budget (pg. 31)

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 was November 30, 2019. All encumbered funds have to be claimed by February 1, 2020.**

G. 2019 Wellness Incentive Program Allowance (pg. 32)

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 was November 30, 2019. All encumbered funds have to be claimed by February 1, 2020.**

H. EPL/Cyber Risk Management Budget (pg. 33)

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 was November 30, 2019. All encumbered funds must be claimed by February 1, 2020.**

I. Employment Practices Liability Compliance – (pg. 34)

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. 35)

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 or ecooney@connerstrong.com.

K. Statutory Bond Status (pg. 36)

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 about a bond listed on the report should be directed to Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

L. Skateboard Park Approval Status (pg. 37)

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. 38-41)

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. 42-43)

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 sign-in sheets from December 5, 2019 seminar are posted on the JIF website. The remaining trainings have been scheduled on the following dates

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

February 6, 2020 - Auletto Caterers, Deptford

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

P. 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.

Q. Land Use Training

At the October 15th 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.

R. 2020 Committee Volunteers (pgs. 44-47)

On or about December 5, 2019, *Committee Volunteer Request Forms* were e-mailed to all Fund Commissioners and Risk Management Consultants. All those who received the form were asked to reply by December 16, 2019. The 2020 Committee Chairs will be meeting in early January via conference call to determine the membership of the Standing Committees. Please be sure to return this form as soon as possible. If you have any questions, please contact Sheila Ortiz at 856-446-9137.

S. 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. 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). In addition, members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting.

T. Website (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.

U. New Member Activity

A New Member Review Committee Meeting was held on November 26, 2019 to review New Hanover Townships 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 October 31, 2019									
		# CLAIMS	Y. T.D.	2019	2018	2017			TOTAL
		** FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	* 10/31/2019	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		1.85
3	78 Edgewater Park Township	0	0	0.00	4.35	2.27	3 Edgewater Park Towns		2.32
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		0.32
6	82 Mansfield Township	0	0	0.00	0.98	1.00	6 Mansfield Township		0.70
7	83 Medford Township	0	0	0.00	0.00	0.74	7 Medford Township		0.26
8	84 Riverside Township	0	0	0.00	5.00	0.00	8 Riverside Township		1.69
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		0.39
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	601 North Hanover Township	0	0	0.00	1.32	0.00	14 North Hanover Townsh		0.52
15	636 Wrightstown Borough	0	0	0.00	0.00	0.00	15 Wrightstown Borough		0.00
16	651 Woodland Township	0	0	0.00	0.00	0.00	16 Woodland Township		0.00
17	679 Fieldsboro Borough	0	0	0.00	0.00	0.00	17 Fieldsboro Borough		0.00
18	576 Mount Laurel Township	0	2	0.97	2.63	1.80	18 Mount Laurel Townshp		1.87
19	77 Delran Township	0	1	1.13	2.87	1.00	19 Delran Township		1.70
20	79 Florence Township	0	1	1.15	1.91	1.00	20 Florence Township		1.37
21	589 Bordentown City	0	1	1.24	0.00	1.65	21 Bordentown City		0.93
22	373 Southampton Township	0	1	1.41	2.55	1.15	22 Southampton Townshi		1.69
23	650 Palmyra Borough	0	1	1.45	2.67	2.78	23 Palmyra Borough		2.31
24	532 Westampton Township	0	2	1.82	2.00	0.00	24 Westampton Township		1.26
25	642 Pemberton Borough	0	1	2.79	0.00	0.00	25 Pemberton Borough		0.82
26	600 Bordentown Township	2	2	2.84	0.00	1.36	26 Bordentown Township		1.39
27	208 Pemberton Township	0	5	3.07	5.17	3.53	27 Pemberton Township		3.96
Totals:		2	17	0.94	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		October 30, 2018		2.14					

2019 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS				
		October 31, 2019		
	2019	2018	2017	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2019 - 2017
Burlington County Municipa	0.94	1.69	1.19	1.30
Suburban Essex	1.14	2.09	1.92	1.74
Gloucester, Salem, Cumbe	1.15	1.88	2.05	1.72
Bergen County	1.15	1.43	1.47	1.36
Central New Jersey	1.18	1.46	1.63	1.43
NJ Public Housing Authority	1.31	2.11	1.97	1.82
Morris County	1.34	1.64	1.28	1.42
South Bergen County	1.34	2.17	1.87	1.82
Monmouth County	1.35	1.22	1.49	1.35
Professional Municipal Man	1.50	2.37	2.04	2.00
Ocean County	1.60	2.20	2.08	1.98
Suburban Municipal	1.61	1.69	1.22	1.50
NJ Utility Authorities	1.75	2.12	1.84	1.91
Camden County	1.97	3.74	2.61	2.80
Atlantic County Municipal J	2.07	2.23	1.92	2.07
AVERAGE	1.43	2.00	1.77	1.75
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 10/22/2019 To 11/22/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Republic First Bank dba Republic I - Township of Hainesport	Bank ISAOA ATIMA 50 S. 16th St. Suite 2400 Philadelphia, PA 19102	Certificate Holder and Hainesport Fire Company is Additional Insured on the above-referenced Commercial General Liability and Automobile Liability Policies and Republic First Bank dba Republic Bank ISAOA ATIMA is Mortgagee/Loss Payee on the Property Policy if required by written contract as respect to roof loan for 106 Broad St., Hainesport, NJ 08036.	10/24/2019 #2296574	GL AU EX WC OTH
H - RCC Properties LLC I - Township of Pemberton	75-77 Grove Street Paterson, NJ 07503	The Certificate Holder and RCC Fabricators, Inc., 2035 Route 206, Southampton, NJ 08088 are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for training by Pemberton Twp Fire Department	10/28/2019 #2296837	GL AU EX WC
H - PSE&G I - Township of Mansfield	24 Brown Ave Springfield, NJ 07081	Evidence of insurance with respects to Christmas Light Decorations for 35 utility poles, wattage of 120 per pole. Dates: November 22, 2019 to January 10, 2020.	10/28/2019 #2297265	GL AU EX WC
H - Burlington County I - Borough of Palmyra	Board of Chosen Freeholders 49 Rancocas Rd. Mt Holly, NJ 08060	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 Shared Services Agreement for the County to perform various work and repair for the Borough	10/29/2019 #2297280	GL AU EX WC
H - Burlington County I - Township of Woodland	PO Box 6000 Mt. Holly, NJ 08060	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 shared services agreement allowing them to perform various jobs(ex tree trimming).	11/3/2019 #2318218	GL AU EX WC
H - Board of Chosen Freeholders for I - Township of Chesterfield	The County of Burlington PO Box 6000 Mt Holly, NJ 08060	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 work they are performing in a Shared Services Agreement with Chesterfield Township.	11/4/2019 #2319015	GL AU EX WC
H - Burlington County Board of I - Township of Shamong	Chosen Freeholders ATTN: Insurance & Risk Mgmt Div 49 Rancocas Rd;P.O. Box 6000 Southampton, NJ 08060	Burlington County Board of Chosen Freeholders 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 Pinelands Memorial Park Cemetery on Willow Grove Road	11/5/2019 #2320199	GL AU EX WC OTH

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 10/22/2019 To 11/22/2019

		from November 9 2019 to November 10 2019.		
H - Jesco Inc. I - Township of Tabernacle	1799 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 the rental of John Deere 524 LX Wheel Loader serial# 1DW524LHAJ693429 value \$155,000 from 11/6/2019 through 11/22/2019.	11/6/2019 #2320389	GL AU EX WC OTH
H - Burlington County Board of I - Township of Riverside	Chosen Freeholders 49 Rancocas Road PO Box 6000 Westampton, NJ 08060	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 Snow Plowing Contract with Burlington County	11/9/2019 #2322931	GL AU EX WC
H - COUNTY OF BURLINGTON I - Borough of Pemberton	BOARD OF CHOSEN FREEHOLDERS 49 RANOCAS ROAD, ROOM 225 PO BOX 6000 MT HOLLY, NJ 08060	RE: SHARED SERVICES AGREEMENT Evidence of Insurance.	11/9/2019 #2322941	GL AU EX WC OTH
H - DELANGE LANDEN FINANCIAL SERVICE I - Township of Mount Laurel	1111 OLD EAGLE SCHOOL ROAD Wayne, PA 19087	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to IMAGEPROGRAF TM 00 MFT T36 COPIER.	11/9/2019 #2322942	GL AU EX WC OTH
H - BOARD OF CHOSEN FREEHOLDERS I - City of Bordentown	COUNTY OF BURLINGTON 49 RANOCAS ROAD, ROOM 225 PO BOX 6000 MT. HOLLY, NJ 08060	RE: SHARED SERVICES AGREEMENT Evidence of Insurance with respect to Shared Service Agreement	11/11/2019 #2322967	GL AU EX WC
H - DELANGE LANDEN FINANCIAL SERVICE I - Township of Mount Laurel	1111 OLD EAGLE SCHOOL ROAD Wayne, PA 19087	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to IMAGEPROGRAF TM 00 MFT T36 COPIER. Contents Value: \$15,000	11/11/2019 #2322970	GL AU EX WC OTH
H - RCC Fabricators I - Township of Lumberton	2035 US Rt. 206 Southampton, NJ 08088	RE: use of facility for Fire Department training evolution 11/12/19-12/31/19. Evidence of Insurance with respect to use of facility for Fire Department training evolution 11/12/19 - 12/31/19.	11/12/2019 #2327489	GL AU EX WC OTH

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 10/22/2019 To 11/22/2019

H - Southampton Township I - Township of Lumberton	5 Retreat Road Southampton, NJ 08088	RE: use of facility for Fire Department training evolution 11/12/19-12/31/19. Evidence of Insurance with respect to use of facility for Fire Department training evolution 11/12/19 - 12/31/19.	11/12/2019 #2327490	GL AU EX WC OTH
H - PSE&G I - Township of Southampton	Mail Code 6B, 80 Park Plaza Newark, NJ 07101	RE: Vincentown Village during 2019 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 poles to hang holiday decorations in Vincentown Village during 2019	11/13/2019 #2329640	GL AU EX WC
H - Board of Chosen Freeholders I - Township of Delanco	County of Burlington 49 Rancocas Road, Room 225 PO Box 6000 Mt. Holly, NJ 08060	RE: Shared Service Agreement Evidence of Insurance with respect to Shared Service Agreement.	11/14/2019 #2329749	GL AU EX WC
H - Burlington County Board of I - City of Beverly	Chosen Freeholders 49 Rancocas Road Eastampton, NJ 08060	RE: Shared Services agreement for the County to perform certain work/repairs for the City of Beverly. Evidence of Insurance for Burlington County Board of Chosen Freeholders, the Certificate Holder as respects to Shared Services agreement for the County to perform certain work/repairs for the City of Beverly.	11/19/2019 #2333862	GL AU EX WC
H - Mount Holly Township I - Township of Westampton	Public School District 331 Levis Drive Eastampton, NJ 08060	RE: Use of the gyms at Gertrude C Folwell School & Brainerd School by RV Youth Travel Basketball 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 the gyms at Gertrude C. Folwell School - 455 Hedding-Jacksonville Rd., Mt. Holly, NJ 08060 and Brainerd School - 100 Wollner Dr., Mt. Holly, NJ 08060 by the RV Youth Travel Basketball League for practices.	11/19/2019 #2333868	GL AU EX WC
H - Church of the Holy Eucharist I - Township of Tabernacle	520 Medford Lakes Road Tabernacle, NJ 08088	RE: Use of their parking lot for the tree lighting ceremony on Friday, December 6, 2019 Evidence of insurance as respects to use of their parking lot for the tree lighting ceremony on Friday, December 6, 2019.	11/19/2019 #2333884	GL AU EX WC
H - Burlington County I - Township of Delran	49 Rancocas Road Mount Holly, NJ 08060	RE: Delran Winterfest 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 Township	11/20/2019 #2334190	GL AU EX WC OTH

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 10/22/2019 To 11/22/2019

		of Delran Holding a Delran Winterfest at the location of the Municipal Building at 900 Chester Avenue, Delran NJ. and will be utilizing a portion of the County Road Chester Avenue for pedestrian traffic requiring the road to be closed.		
H - County of Burlington I - Township of Hainesport	49 Rancocas Rd. Mount Holly, NJ 08060	RE: Evidence of Insurance Hainesport Fire Company training activities at the Burlington County Fire Academy.	11/20/2019 #2334193	GL AU EX WC

BURLINGTON COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF October 31, 2019

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	632,445	6,325,054	112,685,645	119,010,699
2. CLAIM EXPENSES				
Paid Claims	224,116	1,910,455	43,058,861	44,967,303
Case Reserves	(32,024)	520,778	2,826,095	3,348,886
IBNR	178,593	718,172	2,025,554	2,743,726
Recoveries	-	-	-	-
TOTAL CLAIMS	370,686	3,149,405	47,910,511	51,059,915
3. EXPENSES				
Excess Premiums	233,763	2,108,140	30,618,041	32,726,180
Administrative	103,116	1,058,289	18,934,619	19,992,908
TOTAL EXPENSES	336,879	3,166,429	49,552,660	52,719,088
4. UNDERWRITING PROFIT (1-2-3)	(75,119)	9,221	15,222,475	15,231,695
5. INVESTMENT INCOME	37,583	407,294	3,996,278	4,403,571
6. DIVIDEND INCOME	0	0	601,498	601,498
7. STATUTORY PROFIT (4+5+6)	(37,537)	416,514	19,820,250	20,236,764
8. DIVIDEND	0	750,000	8,636,476	9,386,476
9. STATUTORY SURPLUS (7-8)	(37,537)	(333,486)	11,183,774	10,850,288

SURPLUS (DEFICITS) BY FUND YEAR

Closed	13,368	(585,994)	6,775,997	6,190,003
MEL JIF Retro	714	7,659	3,646	11,305
2015	(73,566)	169,629	985,624	1,155,253
2016	4,543	(274,865)	1,915,297	1,640,432
2017	5,376	(25,548)	2,018,616	1,993,068
2018	2,930	104,184	(515,406)	(411,222)
2019	9,098	271,449		271,449
TOTAL SURPLUS (DEFICITS)	(37,537)	(333,486)	11,183,774	10,850,288
TOTAL CASH				19,365,439

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	(2,313)	36,105,072	36,102,759
FUND YEAR 2015				
Paid Claims	17,965	64,714	2,611,649	2,676,364
Case Reserves	58,751	(161,328)	611,481	450,153
IBNR	0	(37,634)	95,812	58,178
Recoveries	0	0	0	0
TOTAL FY 2015 CLAIMS	76,716	(134,248)	3,318,942	3,184,695
FUND YEAR 2016				
Paid Claims	26,985	142,148	1,759,504	1,901,651
Case Reserves	(33,037)	211,344	409,812	621,156
IBNR	6,052	(25,856)	163,049	137,193
Recoveries	0	0	0	0
TOTAL FY 2016 CLAIMS	0	327,635	2,332,365	2,660,000
FUND YEAR 2017				
Paid Claims	63,382	234,043	1,096,581	1,330,624
Case Reserves	760	106,155	589,867	696,022
IBNR	(64,143)	(254,174)	371,598	117,424
Recoveries	0	0	0	0
TOTAL FY 2017 CLAIMS	(0)	86,024	2,058,046	2,144,070
FUND YEAR 2018				
Paid Claims	20,505	663,544	1,486,055	2,149,599
Case Reserves	(77,745)	(396,685)	1,214,935	818,249
IBNR	57,240	(334,244)	1,395,095	1,060,851
Recoveries	0	0	0	0
TOTAL FY 2018 CLAIMS	(0)	(67,385)	4,096,085	4,028,700
FUND YEAR 2019				
Paid Claims	95,279	806,306		806,306
Case Reserves	19,247	763,306		763,306
IBNR	179,444	1,370,080		1,370,080
Recoveries	0	0		0
TOTAL FY 2019 CLAIMS	293,970	2,939,692		2,939,692
COMBINED TOTAL CLAIMS	370,686	3,149,405	47,910,511	51,059,915

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 November

ITEM	FILING STATUS
Meeting Minutes	12/18/19
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	12/2/19
Surplus Distribution (refunds/dividends)	12/2/19
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

ITEM	FILING STATUS
Ethics Filings (<i>Notification to FC's and Prof's</i>)	4/3/19
Renewal Resolutions and Indemnity & Trust Agreements	12/9/19
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

Professionals	Contract	Gen Ins	Fidelity	E&O	Surety
Actuary – Actuarial Advantage	X	8/7/20	N/A	7/16/20	N/A
Administrative Consultant -PERMA	X	12/10/19	N/A	12/10/19	N/A
Administrator - AJG	X	10/1/20	5/1/20	9/1/20	N/A
Asset Manager -Wilmington Trust	X	10/1/20	JIF	10/1/20	N/A
Banking – M & T	X	N/A	10/1/20	N/A	N/A
Attorney - DeWeese	X	9/1/20	N/A	9/1/20	N/A
Auditor - Bowman	X	8/1/20	N/A	N/A	N/A
Claims Administrator - Qual-Lynx	X	7/1/20	5/1/20	10/1/20	12/31/18
Managed Care - QualCare	X	7/1/20	N/A	10/1/20	N/A
Database Management - Origami	X		NA		NA
Payroll Auditor - Bowman	X	8/1/20	N/A	8/1/20	N/A
Property Appraiser - AssetWorks	X	9/27/20	N/A	9/27/20	N/A
Safety Director - JA Montgomery	X	12/10/19	N/A	12/10/19	N/A
Underwriting Manager -Conner Strong	X	12/10/19	N/A	12/10/19	N/A
Technology Risk Services – Lou Romero	X	3/1/20	N/A	3/1/20	N/A
Treasurer – Tom Tontarski	X	N/A	5/1/20	N/A	JIF
Recording Secretary – Kris Kristie	X	N/A	N/A	N/A	N/A
Website – Joyce Media	X	N/A	N/A	N/A	N/A
Wellness Director – 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	11/25/19	NA
Bordentown Twp	2,525.00							100.00					2,425.00		2,525.00	0.00		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												2,775.00		2,775.00	0.00		NA
Edgewater	1,975.00														0.00	1,975.00	11/29/19	
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				1,315.31		2,725.00	0.00		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												1,479.08		1,479.08	1,170.92	11/18/19	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	\$7,994.39	\$0.00	\$58,209.08	\$9,615.92		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												995.00		995.00	0.00	10/29/19
Beverly Ctiy	1,595.00											799.37			799.37	795.63	11/29/19
Bordertown City	1,595.00												1,541.59		1,541.59	53.41	11/25/19
Bordertown Twp.	2,660.00												2,660.00		2,660.00	0.00	
Chesterfield	995.00												995.00		995.00	0.00	
Delanco	1,595.00														0.00	1,595.00	11/19/19
Delran	2,660.00											1,782.50	877.50		2,660.00	0.00	
Edgewater Park	1,595.00												1,595.00		1,595.00	0.00	
Fieldsboro	750.00												278.22		278.22	471.78	11/25/19
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												1,595.00		1,595.00	0.00	
Medford	4,645.00														0.00	4,645.00	11/26/19
Mount Laurel	4,645.00									4,645.00					4,645.00	0.00	
North Hanover	1,595.00									997.61			597.39		1,595.00	0.00	
Palmyra	1,595.00												1,595.00		1,595.00	0.00	10/25/19
Pemberton Boro	995.00												234.82		234.82	760.18	11/21/19
Pemberton Twp.	4,645.00							4,645.00							4,645.00	0.00	
Riverside	2,660.00								897.77				976.69		1,874.46	785.54	11/27/19
Shamong	995.00											993.94			993.94	1.06	
Southampton	1,595.00												1,595.00		1,595.00	0.00	
Springfield	995.00								995.00						995.00	0.00	
Tabernacle	995.00												995.00		995.00	0.00	
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	\$16,531.21	\$0.00	41,192.40	10,102.60	

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	11/29/19
Bordentown City	750.00												204.43		204.43	545.57	11/25/19
Bordentown Twp.	1,000.00			479.40			113.90	364.56					42.14		1,000.00	0.00	
Chesterfield	500.00												500.00		500.00	0.00	11/27/19
Delanco	750.00								265.25						265.25	484.75	11/19/19
Delran	1,000.00												580.00		580.00	420.00	11/25/19
Edgewater Park	750.00					210.00	231.30				95.88				537.18	212.82	11/29/19
Fieldsboro	500.00												285.68		285.68	214.32	11/25/19
Florence	1,000.00														0.00	1,000.00	10/25/19
Hainesport	500.00												500.00		500.00	0.00	
Lumberton	1,000.00							69.00	150.00						219.00	781.00	10/25/19
Mansfield	750.00												750.00		750.00	0.00	
Medford	1,500.00														0.00	1,500.00	11/26/19
Mount Laurel	1,500.00										365.00		400.00		765.00	735.00	11/12/19
North Hanover	750.00								195.95				554.05		750.00	0.00	
Palmyra	750.00														0.00	750.00	10/25/19
Pemberton Boro	500.00												251.43		251.43	248.57	11/13/19
Pemberton Twp.	1,500.00												1,500.00		1,500.00	0.00	
Riverside	1,000.00								928.18						928.18	71.82	11/27/19
Shamong	500.00									247.28			251.99		499.27	0.73	11/13/19
Southampton	750.00												661.28		661.28	88.72	11/26/19
Springfield	500.00											500.00			500.00	0.00	
Tabernacle	500.00												150.00		150.00	350.00	11/18/19
Westampton	750.00												120.00		120.00	630.00	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	\$6,751.00	\$0.00	11,070.76	10,179.24	

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		500.00	-	10/29/2019
Beverly	500.00														-	500.00	11/29/2019
Bordentown City	500.00														-	500.00	11/25/2019
Bordentown Twp.	500.00														-	500.00	11/14/2019
Chesterfield	500.00														-	500.00	11/27/2019
Delanco	500.00											500.00			500.00	-	
Delran	500.00												500.00		500.00	-	
Edgewater Park	500.00												500.00		500.00	-	11/25/2019
Fieldsboro	500.00														-	500.00	
Florence	500.00											500.00			500.00	-	
Hainesport	500.00														-	500.00	11/12/2019
Lumberton	500.00											500.00			500.00	-	
Mansfield	500.00												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		500.00	-	
Palmyra	500.00														-	500.00	11/29/2019
Pemberton Boro	500.00														-	500.00	11/21/2019
Pemberton Twp.	500.00												500.00		500.00	-	
Riverside	500.00								500.00						500.00	-	
Shamong	500.00											500.00			500.00	-	
Southampton	500.00												500.00		500.00	-	
Springfield	500.00											500.00			500.00	-	
Tabernacle	500.00														-	500.00	11/18/2019
Westampton	500.00														-	500.00	11/6/2019
Woodland	500.00														-	500.00	10/09/19
Wrightstown	500.00														-	500.00	
Total By Line	\$13,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$0.00	\$500.00	\$500.00	\$0.00	\$2,500.00	\$3,500.00	\$0.00	\$7,500.00	\$6,000.00	

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 :		December 2, 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	t 2Mil/20% of 1st
* Member does NOT participate in EPL coverage						

MEL Cyber Risk Compliance Report

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	Approved	Approved
BURLCO	Delran Township	Approved	Approved
BURLCO	Edgewater Park Township	Approved	Approved
BURLCO	Fieldsboro Borough		
BURLCO	Florence Township	Approved	Denied
BURLCO	Hainesport Township		
BURLCO	Lumberton Township	Approved	Approved
BURLCO	Mansfield Township	Approved	Denied
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	Approved	Approved
BURLCO	Tabernacle Township	Approved	Approved
BURLCO	Westampton Township		
BURLCO	Woodland Township	Approved	Approved
BURLCO	Wrightstown Borough		

MEL STSTUTORY BONDS as of 12/2/19

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

Member Municipality	Stage	Status	Notes
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: 12/9/2019

A Capehart Scatchard Blog

Notice to Carriers, TPAs and Joint Insurance Funds: Requirements of New Supplemental Benefits Law For Dependents of Public Safety Workers

John H. Geaney November 14, 2019 Benefits 0 Comments

Effective June 17, 2019, N.J.S.A 34:15-95.6 became law in New Jersey. This law applies to dependents of public safety workers, who are defined as officers of a paid, partially-paid, or volunteer fire or police department, force, company or district, including the State Police or a first aid or rescue squad. The purpose of this law is to increase dependency benefits for those who received awards after December 31, 1979. The statute calls these benefits "supplemental benefits" not COLA benefits.

The statute does not require the supplemental payments to be retroactive to the time of the original award. Rather the Act is prospective. Beginning on January 1, 2020, and in each fiscal year thereafter, the dependent of a public safety worker will begin receiving supplemental benefits. There is a formula outlined below which attempts to create a parallel percentage between the rate of benefits and the max rate in effect at the time of the award with the current max rate. Bear in mind that before 2004, one dependent received only 50% of the decedent's wages, not the current 70%.

b. The base amount of the weekly supplemental benefits to be paid pursuant to this section during each fiscal year shall be calculated in a manner so that when it is added to the workers' compensation weekly death benefits initially awarded, the sum of the initial award and the base weekly supplemental benefits shall bear the same percentage relationship to the maximum workers' compensation death benefit rate for the current fiscal year that the dependent's initial weekly death benefits bore to the maximum workers' compensation death benefit rate in effect at the time of the death;

This supplemental benefit is designed to be paid by the Second Injury Fund, not by the employer, carrier or TPA. This law affects public employers of all kinds. The most challenging aspect of the law pertains to notice because there may be dependents potentially eligible for supplemental benefits living in many states. They are not likely to know about this law change. Therefore the statute provides as follows:

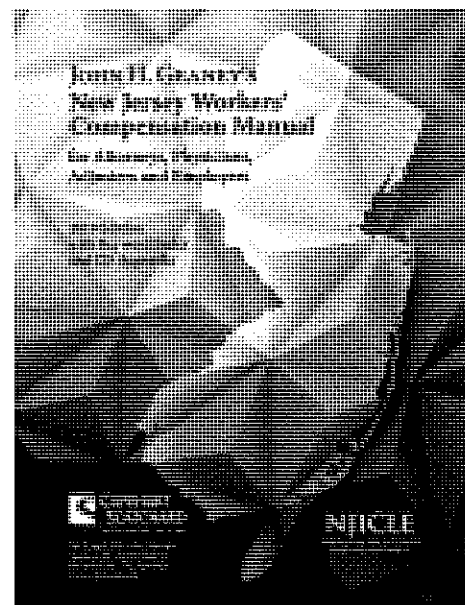
d. An insurance carrier or self-insured employer responsible for the payment of workers' compensation death benefits to a dependent shall notify the Division of Workers' Compensation of the need to have the Second Injury Fund make supplemental benefit payments to the dependent pursuant to this section not later than the 60th day after the date on which it is determined that the payment of supplemental benefits is required pursuant to this section. If the insurance carrier or self-insured employer fails to notify the division and that failure results in the payment of an incorrect amount of benefits, the liability for the payment of the supplemental benefits shall be transferred from the

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Second Injury Fund to the employer until the time at which the insurance carrier or self-insured employer provides the required notice.

Thanks to attorney Steve Cohen, Davis Saperstein & Salomon, P.C., for calling to our attention various issues surrounding this law, including practical problems in providing notice. Carriers and third party administrators must find a way to identify dependency cases that are currently being paid and that fit the time periods in this Act. Mr. Cohen also points out that in section b above, the statute refers to "death benefits initially awarded." It is unclear whether this provision applies to cases where the carrier or third party administrator voluntarily accepted the case and started making dependency payments without the case ever going through the Division of Workers' Compensation. In those situations, there would not even be an award. Carriers, third party administrators and Joint Insurance Funds generally should consult counsel for advice in complying with this law and its notice provisions.

This new law does **not** apply to those who are entitled to receive special adjustment benefits pursuant to N.J.S.A. 34:15-95.4. In addition, it should be noted that there may be a reduction of benefits by an amount equal to the dependent's benefits payable under the Federal Old-Age, Survivors' and Disability Insurance Act, excluding disability benefits paid under that act.

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Tags: COLA, Supplemental Benefits

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.

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 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

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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
New Jersey Workers' Compensation Act
Occupational Occupational stress Permanency
Awards permanency benefits Permanent Partial
Disability PIP premises rule
Reasonable Accommodation
reasonable accommodation Reopener
Section 20 statute of limitations subrogation
subrogation rights Supplemental Benefits
Temporary Disability
Benefits The Second Injury Fund

A Capehart Scatchard Blog

Does An Employer Owe Temporary Disability Benefits When An Injured Worker Returns To A Second Job But Is Unable To Return To The Injury-Connected Job?

John H. Geaney November 21, 2019 Benefits 0 Comments

Few scenarios generate more questions from clients than whether a carrier or third party administrator in New Jersey can cut off temporary disability benefits when an employee engages in part-time employment while receiving temporary disability benefits for the job-connected injury. This is a much bigger issue than it was 30 years ago precisely because so many New Jersey employees have more than one job. Consider a situation where the carrier starts to pay temporary disability benefits to an injured worker but finds out a few weeks later that the worker has continued to work in his or her part-time job without losing any time from that second job. Should temporary disability benefits be stopped?

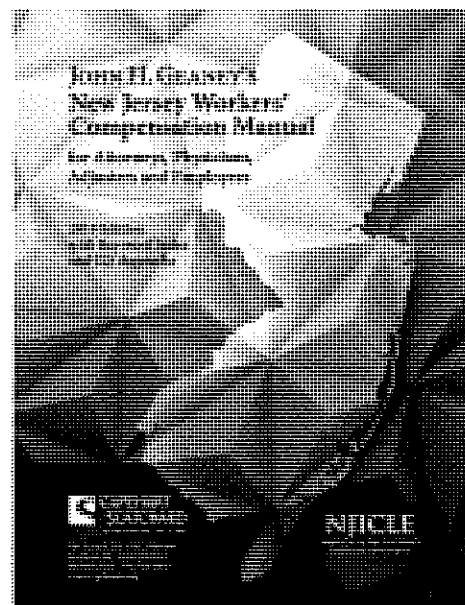
We begin the answer with the language in the statute under N.J.S.A. 34:15-38, which states that temporary disability benefits must be paid for days or fractions of days that the employee is unable to work. Such benefits end when *"the employee is able to resume work and continue permanently thereafter."* Note that the statute does not say "resume work at the injury-connected job." It simply says "resume work." The argument that many workers' compensation professionals make is that if an employee returns to work anywhere, temporary disability benefits should cease.

There are no helpful reported cases on the meaning of "resume work." Not getting paid may be a factor according to a reported appellate division case entitled, **Tobin v. All Shore All Star Gymnastics**, 378 N.J. Super. 495 (App. Div. 2005). In that case the petitioner, the owner of the company, suffered work injuries leading to the receipt of temporary disability benefits. She was released by her treating doctor to do light duty work but she said that she could not use her shoulder. She used to do physical work at the gym which she owned, and said that there was no light duty work for her. However, she admitted that she was in fact supervising operations at the gym without pay. She was able to do this because it did not involve use of her injured shoulder. The carrier stopped temporary disability benefits.

The Judge of Compensation found that temporary disability benefits should not have been stopped solely because petitioner could supervise activities at the gym. The Appellate Division affirmed the ruling in favor of petitioner, noting that the ability to do light or intermittent work is not inconsistent with the receipt of temporary disability benefits. One key fact in this case, however, was that petitioner was **not** being paid. That makes this case distinguishable from the question posed in this blog.

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Let us next consider the unreported case of ***Morris v. Township of Washington***, No. A-2374-99T2 (App. Div. January 16, 2001). In that case, the holding was that an injured employee in receipt of temporary disability benefits could do some occasional part-time realtor work while recovering from his work injuries without losing his temporary disability benefits. This case is much more on point to our question, but it is unreported and therefore not precedential. The emphasis in this case was on occasional work being done by a part-time realtor, who did actually receive commissions from that work.

As in all legal situations, the facts are always crucial. If the injured worker who is out of work is only making phone calls in the morning to call in substitute teachers for his part-time job, most if not all judges would be likely to find that temporary disability benefits should still continue. Other judges may focus on the number of hours involved in the part-time job or the physicality of the part-time job. If the part-time job is physically demanding for a person who is out of work and receiving temporary disability benefits, that information would likely lead to cessation of benefits. In cases like this, it is wise to send the information about the part-time job to the treating doctor for his or her consideration. This information could bear on whether the employee has reached maximal medical improvement.

One other factor that should be mentioned is whether the injured employee has denied working part-time only to be later found to be doing part-time work while receiving temporary disability benefits. This fact pattern moves the case more to a more powerful argument of fraud or deliberate misrepresentation. Adjusters and treating doctors should ask at the outset if the employee does have a part-time job and if the employee is performing that work during the treatment phase of the case. Counsel for petitioners often point out that their clients are not aware that they are doing anything wrong by continuing in their part-time employment, particularly if the work is not physical.

The best argument for employers is that temporary disability benefits should not be available for someone who is found to be working a substantial number of hours in a part-time or near full-time second job. Frankly, it is an unsettled area of law. When the right case reaches the appellate division or Supreme Court, greater guidance will emerge for practitioners. Most employers and adjusters are very practical in responding to this situation. They realize that doing a few hours of week of a non-physical nature will not be viewed the same by the judge as working 20 or 30 hours per week in a second job while receiving temporary disability benefits.

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Tags: Temporary Disability Benefits

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.

Section 20 Settlement Versus Order

Approving Settlement

15,934 views | posted on June 12, 2015

Answers to Common Questions Regarding Partial Permanent Disability Awards in New Jersey

15,725 views | posted on March 28, 2016

Can an Employer Fire an Injured Employee on Light Duty and Then Stop Paying Temporary Disability Benefits?

5,755 views | posted on January 27, 2016

When Should an Employer Order a Fitness-For-Duty or Functional Capacity Exam?

5,055 views | posted on May 15, 2016

Employer Is Entitled to Reimbursement of Lien Even If Comp Case Is Ultimately Found Not Compensable

4,220 views | posted on October 21, 2013

Categories:

ADA Awards Benefits
Claims Compensability
Controlling Costs Counsel Fees
Court Rulings EEOC FMLA
Key Defenses Medicare Other
Policy Settlements Testimony
Uncategorized Workers'
Comp Basics

Topics:

Accidental Disability Pension ADA
Appellate Division casual
employment Causation claims COLA Counsel
Fees Dependency Benefits dependency
claim 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
New Jersey Workers' Compensation Act
Occupational occupational stress Permanency
Awards permanency benefits Permanent Partial
Disability PIP premises rule
Reasonable Accommodation
reasonable accomodation Reopener
Section 20 statute of limitations subrogation
subrogation rights Supplemental Benefits
Temporary Disability
Benefits The Second Injury Fund



South Jersey Communities Securing Their Future
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



TO: Fund Commissioners
FROM: Sheila Ortiz, Account Representative
DATE: December 5, 2019
RE: **2020 Committee Volunteers – Fund Commissioners**

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2020.

Choices are as follows:

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

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

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

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

Please complete the attached response form and return it to my attention at the Fund Administrators office by **December 16, 2019**. Responses can be sent via e-mail at Sheila_Ortiz@riskprogramadministrators.com.

cc: Risk Management Distribution (PF, KK)

File: BURLCO/General/Committee Membership

Tab: 2020



Committee Participation – Fund Commissioner 2020 Fund Year

Please indicate which committee(s) you would like to serve on for the 2020 Fund Year.

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

Name: _____

Municipality/Organization _____

COMMITTEES	CHOICE
Finance	
Coverage	
Safety	
Strategic Planning	

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

Please return this form by **December 16, 2019** to:

Sheila Ortiz
Account Representative
BURLCO JIF
E-mail: Sheila_Ortiz@riskprogramadministrators.com



TO: Risk Management Consultants
FROM: Sheila Ortiz, Account Representative
DATE: December 5, 2019
RE: **2020 Committee Volunteers – RMC**

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. All Risk Management Consultants are welcome to participate on the Committees listed below. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2020.

Choices are as follows:

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

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

Please complete the attached response form and return it to my attention at the Fund Administrators office by **December 16, 2019**. Responses can be sent via e-mail at Sheila_Ortiz@riskprogramadministrators.com

cc: Risk Management Distribution (PF, KK)
File: BURLCO/General/Committee Membership

Tab: 2020



Committee Participation – RMC 2020 Fund Year

Please indicate which committee(s) you would like to serve on for the 2020 Fund Year. Please indicate your first choice with a “1”, second choice with a “2”.

Name: _____

Organization: _____

COMMITTEES	CHOICE
Coverage	
Safety	

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

Please return this form by December 16, 2019 to:

Sheila Ortiz
Account Representative
BURLCO JIF
E-mail: Sheila_Ortiz@riskprogramadministrators.com

BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND

DECEMBER 2019
CLOSED CASES

1.) **Bocchieri & Goods v. City of Bordentown**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Ocean County Complaint arising from an incident which occurred on October 28, 2017. The Plaintiff, Margaret Bocchieri, alleged that she was lawfully on the property of the Defendant, Jersey Creative LLC t/a Mimosa Goods, LLC, located at 117 Farnsworth Avenue, in the City of Bordentown, when she was caused to trip and fall as a result of an alleged dangerous condition, specifically, a defective condition of the sidewalk which was allegedly cracked, broken and/or uneven (issue regarding the cause of the condition being as a result of tree roots-Shade Tree Committee). The Plaintiff alleged that she sustained injuries to her head, right shoulder (rotator cuff tear with a surgical recommendation), elbow and index finger which required stitches to her head, elbow and index finger. as a result of the incident. The Plaintiff filed her initial Complaint on March 20, 2018 which did not name the insured as a Defendant. The Defendant/Third Party Plaintiff, Mimosa Goods, subsequently filed a Third Party Complaint naming the City of Bordentown on October 25, 2018. The Defendant/Third Party Plaintiff alleged that the City of Bordentown was negligent in allowing the dangerous condition of the pavement to exist, and therefore, the Defendant/Third Party Plaintiff asserted that City of Bordentown was a joint tortfeasor in the action. On October 30, 2018, the Plaintiff filed a First Amended Complaint adding the City of Bordentown as a direct Defendant. The case was assigned to Douglas Heinold, Esquire on November 6, 2018. Defense Counsel accepted the Assignment and he filed our Answer with the Court on November 29, 2018. In addition, the pending Motion to Change Venue from the Superior Court of New Jersey, Ocean County, to the Superior Court of NJ, Burlington County, was granted on November 30, 2018. Defense Counsel continued with Discovery in the matter and he reviewed voluminous medical records to determine the nature of Plaintiff's injuries and permanency. Plaintiff's Counsel filed an initial Motion to Extend the April 11, 2019 Discovery End Date which was granted. Plaintiff's Counsel subsequently filed a Motion to Extend the July 10, 2019 Discovery End Date which was granted. A Case Management Order was subsequently entered by Judge Harrington on August 8, 2019 extending all discovery deadlines. Through Depositions of all parties and all paper Discovery exchanged, Defense Counsel was not provided with any documentation that would indicate that the City had actual notice of the sidewalk condition; and therefore, Defense Counsel filed our Motion for Summary Judgment on August 29, 2019. Oral Argument was conducted on Defense Counsel's Motion on October 11, 2019 and Defense Counsel's Motion was ultimately denied. The parties proceeded to an Arbitration Hearing on November 7, 2019 and the Arbitrators found liability against all parties. In addition, the Arbitrators found that the NJ Tort Claims Act injury threshold was met. The Arbitrators found 33.3% liability against the

Plaintiff; 20% liability against the insured; 23.3% liability against the Co-Defendant, Peacock Inn; and 23.3% liability against the Co-Defendant, Jersey Creative, and awarded the Plaintiff damages in the amount of \$75,000.00 (net \$50,000.00 [\$15,000.00 as to insured]). The Plaintiff filed a Trial de Novo and a Settlement Conference was scheduled for December 2, 2019, with a Trial to commence on December 16, 2019. The parties were ultimately able to negotiate the settlement of this matter at the in-person Settlement Conference conducted before Judge Harrington for a lump sum payment to the Plaintiff in the amount of \$72,000.00 with a \$24,000.00 contribution from the insured.

2.) Dan v. Borough of Palmyra-This matter involved the pre-suit assignment of Defense Counsel arising from an incident which occurred on November 4, 2017. The Plaintiff, Chong Lee Dan, alleged that members of the Borough of Palmyra Police Department effectuated a motor vehicle stop of the Plaintiff's vehicle and that the Officers issued several traffic citations to the Plaintiff. The Plaintiff further alleged that his motor vehicle was subsequently towed by the Palmyra Police Department as a result of the traffic citations, and that he sustained monetary damages and violations of his civil rights. The Plaintiff further alleged that the Borough of Palmyra was negligent in its duty to properly train and supervise the members of the Borough of Palmyra Police Department. The case was assigned to Betsy G. Ramos, Esquire on April 25, 2018 and she was instructed to investigate the incident and perform any work necessary to properly prepare the defense of this matter. It was anticipated that a Complaint would be filed; however, the Statute of Limitations expired on November 4, 2019. It does not appear that a formal Complaint has been filed and therefore, Defense Counsel has closed her file.



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

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: December 9, 2019

Service Team:

Keith Hummel Associate Director Public Sector Risk Control khummel@jamontgomery.com 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 jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092
Danielle Sanders Administrative Assistant dsanders@jamontgomery.com Office: 856-552-6898 Fax: 856-552-6899		Robert Garish Consultant rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719

NOVEMBER ACTIVITIES

LOSS CONTROL SURVEYS

- Township of Bass River – Conducted a Loss Control Survey on November 4
- City of Bordentown – Conducted a Loss Control Survey on November 11
- Township of Medford Police Dept. – Conducted a Loss Control Survey on November 4
- Township of Mount Laurel Police Dept. – Conducted a Loss Control Survey on November 20
- Borough of Palmyra Police Dept. – Conducted a Loss Control Survey on November 5
- Township of Shamong – Conducted a Loss Control Survey on November 14
- Township of Shamong – Conducted a Loss Control Survey on November 20
- Township of Southampton – Conducted a Loss Control Survey on November 22
- Township of Springfield – Conducted a Loss Control Survey on November 25
- Borough of Wrightstown – Conducted a Loss Control Survey on November 21

JIF MEETINGS ATTENDED

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

MEL MEDIA LIBRARY

The following members used the MEL Media Library during November. Please note the new e-mail address: 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 November

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 November. 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.

- November 1 - NEW Message from the Safety Director – Blackhawk Gun Holster Recall
- November 6 - New Bulletin – Minimum Age for Fire & EMS Drivers
- November 7 - NEW Bulletin – Best Practices for Youth Coaches
- November 19 - NEW Bulletin on NJ Domestic Violence Act for Public Employers

UPCOMING EVENTS

- Executive Safety Meeting – December 17
- Claims Meeting – December 17
- Fund Commissioner Meeting – December 17

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 December of 2019 and January and February of 2020. ***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 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.

DATE	LOCATION	TOPIC	TIME
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
1/6/20	Borough of Lindenwold #1	BBP	7:30 - 8:30 am
1/6/20	Borough of Lindenwold #1	Fire Safety	8:45 - 9:45 am
1/6/20	Borough of Lindenwold #1	Fire Extinguisher	10:00 - 11:00 am
1/6/20	Borough of Lindenwold #1	Hearing Conservation	11:15 - 12:15 pm
1/7/20	Township of Barnegat #1	Heavy Equipment Safety	9:00 - 12:00 pm
1/7/20	City of Cape May #1	CEVO-Fire	8:30 - 12:30 pm
1/8/20	Pennsauken SA #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
1/8/20	Pennsauken SA #3	BBP	10:45 - 11:45 am
1/8/20	Borough of Woodstown #1	DDC-6	8:30 - 3:00 pm w/lunch brk
1/9/20	Township of Jackson	CDL-Drivers Safety Regulations	8:30 - 10:30 am
1/9/20	Township of Jackson	HazCom w/GHS	10:45 - 12:15 pm
1/9/20	City of Burlington #2	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
1/10/20	Township of Wall	Fast Track to Safety-2020	8:30 - 12:30 pm
1/10/20	Township of Upper Deerfield	Seasonal (Autumn/Winter) PW Operations	8:30 - 11:30 am
1/13/20	Township of Middletown #6	Sanitation/Recycling Safety	8:00 - 10:00 am
1/13/20	Township of Middletown #6	Accident Investigation	10:30 - 12:30 pm
1/13/20	Borough of Lindenwold #1	HazMat Awareness w/HazCom GHS	7:30 - 10:30 am
1/14/20	Township of Long Beach #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
1/14/20	Deptford Township MUA	Ladder Safety/Walking Surfaces	7:30 - 9:30 am
1/14/20	City of Cape May #3	Office Safety	8:30 - 10:30 am
1/14/20	City of Cape May #3	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
1/15/20	Borough of Eatontown #2	Heavy Equipment Safety	8:00 - 11:00 am
1/15/20	Pennsauken SA #3	Back Safety/Material Handling	8:30 - 9:30 am
1/15/20	Pennsauken SA #3	Fire Safety	9:45 - 10:45 am
1/15/20	Pennsauken SA #3	Fire Extinguisher	11:00 - 12:00 pm
1/15/20	Borough of Woodstown #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
1/16/20	Township of Medford #2	LOTO	8:00 - 10:00 am
1/16/20	Township of Medford #2	Snow Plow/Snow Removal Safety	10:30 - 12:30 pm
1/17/20	Borough of Belmar	Forklift Operator Train-the- Trainer	8:30 - 3:00 pm w/lunch brk
1/17/20	Borough of Berlin	Flagger/Work Zone Safety	8:30 - 12:30 pm
1/17/20	Township of Carneys Point #1	Accident Investigation	8:30 - 10:30 am

DATE	LOCATION	TOPIC	TIME
1/21/20	Brick Township MUA #2	CMVO	8:30 - 12:30 pm
1/22/20	Township of Marlboro #3	DDC-6	8:30 - 3:00 pm w/lunch brk
1/22/20	Township of Washington (Gloucester)	Dealing with Difficult People	8:30 - 10:30 am
1/22/20	Township of Washington (Gloucester)	LOTO	11:00 - 1:00 pm
1/22/20	City of Ventnor	Excavation/Trenching/Shoring	9:30 - 1:30 pm
1/23/20	South Monmouth Regional SA	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
1/23/20	South Monmouth Regional SA	Shop & Tool Safety	10:45 - 11:45 am
1/24/20	Borough of Deal #3	Flagger/Work Zone Safety	7:30 - 11:30 am
1/24/20	Borough of Berlin	Fast Track to Safety-2020	8:30 - 12:30 pm
1/24/20	Township of Upper Deerfield	LOTO	8:30 - 10:30 am
1/24/20	Township of Upper Deerfield	Shop & Tool Safety	10:45 - 11:45 am
1/27/20	Township of Stafford	PPE	8:30 - 10:30 am
1/27/20	Township of Stafford	BBP	10:45 - 11:45 am
1/27/20	Borough of Lindenwold #1	Heavy Equipment Safety	7:30 - 10:30 am
1/28/20	Borough of Atlantic Highlands #1	CSE-Permit Required w/Equipment Demo	8:30 - 12:30 pm
1/28/20	Township of Pemberton	Flagger/Work Zone Safety	8:30 - 12:30 pm
1/28/20	City of Cape May #4	Snow Plow/Snow Removal	8:30 - 10:30 am
1/28/20	City of Cape May #4	Shop & Tool Safety	10:45 - 11:45 am
1/29/20	Borough of Eatontown #2	Dealing with Difficult People	8:00 - 10:00 am
1/29/20	Borough of Eatontown #2	Back Safety/Material Handling	10:15 - 11:15 am
1/29/20	Pennsauken SA #3	PPE	8:30 - 10:30 am
1/29/20	Pennsauken SA #3	Hearing Conservation	10:45 - 11:45 am
1/30/20	Township of Pennsville #1	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
1/30/20	Township of Pennsville #1	Shop & Tool Safety	10:15 - 11:15 am
1/31/20	Township of Little Egg Harbor #1	LOTO	8:00 - 10:00 am
1/31/20	Township of Little Egg Harbor #1	Hearing Conservation	10:15 - 11:15 am
1/31/20	Township of Bordentown	CDL-Drivers Safety Regulations	9:00 - 11:00 am
1/31/20	Township of Bordentown	LOTO	12:00 - 2:00 pm
2/3/20	Borough of Lindenwold #1	Dealing with Difficult People	7:30 - 9:30 am
2/4/20	Borough of Lavallette #1	Fast Track to Safety-2020	9:00 - 1:00 pm
2/4/20	Township of Gloucester	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
2/4/20	Borough of Woodstown #1	Employee Conduct/Violence Prevention	8:30 - 10:00 am
2/4/20	Borough of Woodstown #1	Hearing Conservation	10:15 - 11:15 am
2/5/20	Township of Jackson	Forklift Operator Train-the- Trainer	8:30 - 3:00 pm w/lunch brk
2/5/20	Borough of Eatontown #2	Fire Extinguisher	8:00 - 9:00 am
2/5/20	Borough of Eatontown #2	Hearing Conservation	9:15 - 10:15 am
2/5/20	Township of Burlington #3	Fire Safety	8:00 - 9:00 am
2/5/20	Township of Burlington #3	Fire Extinguisher	9:15 - 10:15 am
2/5/20	Borough of Avalon #4	Playground Safety Inspections	8:30 - 10:30 am
2/5/20	Borough of Avalon #4	Driving Safety Awareness	10:45 - 12:15 pm
2/6/20	Borough of Beach Haven #2	Hoists/Cranes/Rigging Safety	8:00 - 10:00 am
2/6/20	Borough of Beach Haven #2	Sanitation/Recycling Safety	10:30 - 12:30 pm

DATE	LOCATION	TOPIC	TIME
2/6/20	Deptford Township MUA	HazMat Awareness w/HazCom GHS	7:30 - 10:30 am
2/6/20	City of Cape May #3	Office Safety	8:30 - 10:30 am
2/6/20	City of Cape May #3	Employee Conduct/Violence Prevention	10:45 - 12:15 pm
2/7/20	Township of Middletown #6	Safety Coordinators Skills Training	9:00 - 1:00 pm
2/7/20	Borough of Somerdale	BBP	8:00 - 9:00 am
2/7/20	Borough of Somerdale	Fire Safety	9:15 - 10:15 am
2/7/20	Borough of Somerdale	Fire Extinguisher	10:30 - 11:30 am
2/10/20	Township of Stafford	Dealing with Difficult People	9:00 - 11:00 am
2/10/20	Township of Pemberton	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
2/10/20	Township of Pemberton	Ladder Safety/Walking-Working Surfaces	10:30 - 12:30 pm
2/10/20	Township of Hamilton #3	Jetter/Vacuum Safety	8:30 - 10:30 am
2/10/20	Township of Hamilton #3	Hearing Conservation	10:45 - 11:45 am
2/11/20	Ocean County College #8	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
2/11/20	Township of Brick #1	PPE	12:30 - 2:30 pm
2/11/20	City of Camden	Flagger/Work Zone Safety	8:00 - 12:00 pm
2/11/20	Borough of Avalon #4	DDC-6	8:30 - 3:00 pm w/lunch brk
2/12/20	Borough of Eatontown #2	CSE-Permit Required w/Equipment Demo	8:00 - 12:00 pm
2/12/20	Borough of Runnemede #1	CMVO	8:00 - 12:00 pm
2/12/20	Borough of Woodstown #1	Fast Track to Safety-2020	8:30 - 12:30 pm
2/13/20	Township of Long Beach #1	Fall Protection Awareness	8:30 - 10:30 am
2/13/20	Township of Long Beach #1	Shop & Tool Safety	10:45 - 11:45 am
2/14/20	Borough of Belmar	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
2/14/20	Borough of Belmar	Dealing with Difficult People	10:45 - 12:45 pm
2/14/20	Borough of Berlin	CSE-Permit Required w/Equipment Demo	8:30 - 12:30 pm
2/14/20	Township of Upper Deerfield	Dealing with Difficult People	8:30 - 10:30 am
2/19/20	Ocean County College #8	DDC-6	8:30 - 3:00 pm w/lunch brk
2/20/20	Township of Freehold	BBP	8:30 - 9:30 am
2/20/20	Township of Freehold	Back Safety/Material Handling	9:45 - 10:45 am
2/20/20	Township of Freehold	Shop & Tool Safety	11:00 - 12:00 pm
2/20/20	Township of Winslow	Excavation/Trenching/Shoring	7:30 - 11:30 am
2/20/20	Township of Pennsville #1	Jetter/Vacuum Safety	8:00 - 10:00 am
2/20/20	Township of Pennsville #1	Back Safety/Material Handling	10:15 - 11:15 am
2/21/20	Township of Lacey #6	Flagger/Work Zone Safety	8:30 - 12:30 pm
2/21/20	Borough of Somerdale	LOTO	8:00 - 10:00 am
2/21/20	Township of Cherry Hill #4	CDL-Drivers Safety Regulations	12:00 - 2:00 pm
2/24/20	Township of Middletown #5	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
2/24/20	City of Millville #3	CDL-Supervisors Reasonable Suspicion	9:00 - 11:00 am

DATE	LOCATION	TOPIC	TIME
2/25/20	Township of Brick #1	HazCom w/GHS	12:30 - 2:00 pm
2/25/20	Township of Brick #1	BBP	2:00 - 3:00 pm
2/25/20	Township of Delran	CDL-Drivers Safety Regulations	8:30 - 10:30 am
2/25/20	Borough of Woodstown #1	LOTO	8:30 - 10:30 am
2/25/20	Borough of Woodstown #1	Fire Extinguisher	10:45 - 11:45 am
2/26/20	Borough of Deal #3	Sanitation/Recycling Safety	7:30 - 9:30 am
2/26/20	Borough of Deal #3	Asbestos, Lead, Silica Overview	9:45 - 10:45 am
2/26/20	Township of Florence	Fall Protection Awareness	8:00 - 10:00 am
2/26/20	Township of Florence	Employee Conduct/Violence Prevention	10:15 - 11:45 am
2/27/20	Township of Long Beach #1	Landscape Safety	8:30 - 11:30 am
2/27/20	City of Cape May #4	Fast Track to Safety-2020	8:30 - 12:30 pm
2/28/20	Borough of Point Pleasant	Ladder Safety/Walking-Working Surfaces	8:00 - 10:00 am
2/28/20	Borough of Point Pleasant	Fire Safety	10:15 - 11:15 am
2/28/20	Borough of Point Pleasant	Fire Extinguisher	11:30 - 12:30 pm
2/28/20	Township of Bordentown	Fast Track to Safety-2020	9:00 - 1:00 pm

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		CRP - Certified Recycling Professional Classroom CEU	
GEN - General Secondary Duties		OFF - Office Admin/General Duties	



November 2019

New Jersey's Domestic Violence for Public Employers

In January of 2018, the New Jersey Legislature enacted the Domestic Violence Policy Act for Public Employers. The law directed the Civil Service Commission (NJCSC) to develop a uniform domestic violence policy and requires all public employers to adopt a written policy concerning the reporting and handling of domestic violence, regardless of whether or not the employer is subject to Civil Service.

On October 15, 2019 the NJCSC issued its uniform domestic violence policy. The policy is posted on the MEL website at <https://njmel.org/wp-content/uploads/2019/11/Domestic-Violence-Policy-for-Public-Employers.doc>. Employers may modify the uniform policy, however, the employer must provide the same or higher level of protection and service to their employees as set forth in the model policy. If an employer modifies the NJCSC uniform policy, the employer must submit their policy for review and approval of the NJCSC.

Key provisions of the uniform domestic violence policy include:

- All employees must be covered under the policy, including full and part time employees, seasonal employees, interns, volunteers and temporary employees at any workplace location.
- Each public employer must designate a Human Resource / Personnel Officer (HRO) who will be the primary contact within the organization for employees involved in a domestic violence situation. The law specifies a secondary HRO must also be identified for times when the primary HRO is not available.
- Employees must be made aware of the employer's Domestic Violence Policy and how to report an incident involving themselves or a co-worker. Employees must know their situation will be handled with the utmost in confidentiality and sensitivity.
- An HRO must respond immediately to a request for assistance and provide a safe and confidential location for an employee to describe their concern and request assistance from the employer.
- The State defined a very specific course of action should a HRO become aware of a potential or actual domestic violence case involving an employee.
- The HRO will work closely with local police, if needed, and the department leaders, and administrators to implement any needed safeguards, accommodations, or counseling for the worker and other affected employees.
- The HRO should be prepared to guide the affected employee through the provisions and protections of the N.J. Security and Financial Empowerment Act (NJ SAFE).

The law requires the HRO to be trained. The Safety Director anticipates further guidance on training requirements will be released by the NJ Department of Community Affairs or the NJCSC. New information will be posted on the MEL website.

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.



November 2019

Minimum Age for Fire / EMS Drivers

Ambulance and fire apparatus crashes are the second leading cause of injuries for emergency responders. Driver error plays a major role in many of these incidents. Properly selecting and training drivers can have a significant impact on the lives of the crews, the reputation of the agency, and the bottom line of the municipality or district.

While establishing a minimum age is a convenient manner to begin training as an emergency vehicle operator, we believe a minimum level of experience is a better measure of when a member is ready to begin driver training. It takes experience to learn to position a fire pumper or ladder truck at a fire, or an ambulance at an EMS call. Consider the many factors that must be evaluated in seconds as a pumper or ladder truck approaches a bread-and-butter structure fire:

- Hydrant location or tanker supply and laying in hose
- Overhead obstructions
- Curb, street, driveway conditions
- Best access to structure
- Room for later arriving vehicles, and many more

The same types of considerations affect arriving ambulances. Where will paramedics position? Is there an exit route as later arriving units assemble? Traffic hazards? Smoke hazards? And more...

Experience also provides lessons to driver candidates on human tendencies such as 'adrenalin rush', 'wake-effect', and 'siren hypnosis'. Witnessing these effects in ourselves and others, and learning to recognize and control them, is a critical component in the maturing process of driver candidates.

For these reasons the **Safety Director's office strongly supports driver candidates have a minimum of three years driving experience and three years of EMS / firefighting experience. We also recommend at least one year experience with the fire or EMS agency, to become familiar with specifics of the local roads and operations.**

This is just the beginning, however. Agency leaders must ensure driver candidates are carefully evaluated for driving skills, operational knowledge, and behind-the-wheel behaviors for emotional maturity. The evaluation of drivers should be a detailed and well-documented process.

Agency trainers must be aware to properly prepare the candidate before the evaluation. Trainers must be watchful of the candidate's skill, demeanor, and knowledge of driving large vehicles under extremely stressful conditions. This takes time.

Safety Consultants are available to assist emergency agencies in or strengthening training programs. The MEL, on their website, provides a model Vehicle Driving Policy for consideration. The model policy includes training best practices and forms. View the policy at <https://njmel.org/wp-content/uploads/2019/11/FD-Vehicle-Driving.docx>

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November 2019

Best Risk Control Practices for Volunteer Youth Coaches

Youth sport programs such as Little League, Pop Warner, and Babe Ruth are an exciting way to build civic pride, family togetherness, sportsmanship, and athletic and cognitive abilities. Many municipalities either directly operate these youth sports programs through their Recreation Departments or indirectly sponsor the leagues, by offering the use of their parks and other facilities. To make this happen, volunteer adult coaches must dedicate their time, and expertise. This Bulletin will provide best practices to protect the children, coaches, and the town.

In 1986, New Jersey became the first state in the nation to enact legislation to protect volunteer athletic coaches, managers, and officials from lawsuits. Often referred to as the “Little League Law”, 2A:62A-6 et. seq. extends partial civil immunity to volunteers who have attended a program” that meets the *Minimum Standards for Volunteer Coaches Safety Orientation and Training Skills* (N.J.A.C. 5:52). One such program is offered in conjunction with Rutgers Youth Sports Research Council and the N.J. Recreation and Parks Association. The Rutgers SAFETY Clinic includes training in the psychological aspects of coaching, general coaching principles, proper training and conditioning of young athletes, and first aid considerations of coaching.

The Safety Director strongly encourages towns that directly operate or indirectly sponsor youth athletics, require all coaches take this course or an approved equivalent class as a condition to use their fields, courts, facilities, or buildings.

In 2018, New Jersey extended the statute of limitations for child abuse and neglect cases substantially, thus placing local officials and employees at a far greater risk. *Under New Jersey Law, an official may be held liable for the abuse or neglect of a child if he or she fails to implement appropriate safeguards to protect the child while the minor has been entrusted to the care of the organization.* A valid cause of action can be filed by an alleged victim well after the official has left office. It is, therefore, critically important for officials to establish and monitor policies and procedures designed to safeguard minors entrusted to the care of the public entity. The Safety Director encourages all public entities that have contact with minors to adopt a written program and annually meet with all supervisors and adult volunteer leaders of youth programs to review the provisions of the program. In addition, the following “best practices” should be implemented as quickly as possible:

1. All prospective employees and volunteers must pass a complete background check, which includes fingerprint identification, checking Megan’s Law registration for New Jersey and other states the individual has previously resided, a credit check, a motor vehicle record check, and a personal and professional references. Negative or questionable results must be reviewed BEFORE the applicant be permitted to work with minors.
2. Prospective employees and volunteers must complete the training program developed by the organization BEFORE the applicant be permitted to work with minors.
3. Complete background checks and training must be conducted on an annual basis.

A comprehensive model is under development and will be posted on the MEL website. Notices will be widely distributed when it is finalized and available. Organizations that use adult employees or volunteers in their programs with minor children should start planning to implement all the provisions now.

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LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER

DECEMBER 2019

COMORBIDITIES



What is a comorbidity?

- In medicine, it is the presence of one or more additional conditions occurring at the same time as the primary condition.
- Some examples are; nicotine addiction, high cholesterol, diabetes and obesity.
- Comorbidities are associated with worse health and treatment outcomes, more complex medical management and increased healthcare costs.
- Inevitably, comorbidities lead to a more expensive claims experience for the municipality and a more problematic and painful existence for the employee.
- Take advantage of all of the Wellness programs offered to drive your claims costs down.
- We are now tracking comorbidities in our claims system so that we will be able to help pinpoint areas where these conditions affect claims the most.

EXAMPLE: Claimant slipped and fell on black ice in the parking lot of the Public Works building. He suffered back and neck injuries as a result. Conservative treatment with physical therapy and pain medications failed and a 3 level cervical fusion was deemed necessary and performed. The surgeon believes the fusion did not heal properly due to the claimant's use of nicotine which caused a restricted blood supply and directly impacts the body's ability to form a solid union. The surgery will have to be performed a second time. The cost of the second surgery including several nights in the hospital and post operative care will approach \$200,000. Permanency awarded this claimant will increase as well as a result of the second 3 level fusion surgery. The claim will rise well into the MEL layer and has increased a minimum of \$300,000 in total costs as a result of the claimant's smoking.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
WELLNESS DIRECTOR'S REPORT

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Debby Schiffer, JIF Wellness Director
DATE: December 17, 2019 at Mt. Laurel
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

DECEMBER ACTIVITY & PLANNED EVENTS

Thank you for all those municipalities who promoted Gratitude in the month of November!

Bordentown Twp. – offering chair massages after holiday lunch
Edgewater Park – planning to have information on the “benefits of bringing your lunch to work” in Jan and buying employees a nice lunch container.
Florence – Year-long weight challenge ends this month
Lumberton – Dec. Presentation on *healthy snacks and office exercises*. Chair massages at their holiday lunch
Mt. Laurel – Smoothie demonstration and tasting from local Smoothie King
Pemberton Borough – planning a smoothie demonstration in Jan with ShopRite
Pemberton Twp – hosted a “Friendsgiving” potluck lunch; have already developed a monthly theme for 2020 and will complement each theme with an educational event/presentation/challenge
Riverside – planning to host the BP screening program offer through Wegman’s for Jan
Tabernacle – Dec. Presentation scheduled on *portion distortion and serving sizes*
Woodland – offering chair massages

I will be reaching out to all of you to set up a time to meet regarding 2020 Wellness. Some of you have already met with me or have indicated the best time to reach you in the first month of the New Year. **Let's** focus on how we can bring wellness to your employees throughout the year so that their health and overall well-being will be in the forefront of their minds. **Let's** create a clear 2020 vision where wellness becomes part of the everyday culture and guides employees to making wellness a lifestyle!

December Wellness Connection Newsletter

December...the last month of the year and decade! Time flies and I'm sure this is going to be a challenging time to focus on yourself. That is why I wanted to take a moment to remind you that with this time of year, holiday stress, **pushing to "get it all done", and increased chances of colds and flu, it's a critical time to make sure you are** taking care of yourself FIRST! This month's **Wellness Corner Connection** focuses on *Holiday Tips* to help you manage stress and stay healthy! Things to keep in mind now:

- Remember to try and eat healthy most of the week (think 80/20)
- Try to get in at least 10 minutes of exercise most if not every day (stretching and yoga count!)
- Take just 5 minutes to sit quietly and focus on your breath (I know you are worth at least 3 minutes...it will help!).
- Get 7 hours of sleep.
- Drink plenty of water.
- Gargle (even if just with warm water) every time you brush your teeth (it can help reduce chances of getting a cold or sore throat)
- And don't forget...Reflect on all the things you are grateful for this day, this month, this year, this decade, this life!

The **Exercises of the Month** includes a HIIT (High intensity interval training) workout for the aerobic and muscle building benefits then a stretching/yoga pose routine to calm the body and the mind. Both help to increase physical and mental health as well as build a strong immune system to deal with stress and fight off winter colds!





Wellness Corner Connection



Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

'Tis the Season...To Be Stressed?

Not necessarily. For many, the holidays are that time of the year when you feel even more stressed than you usually do. Shopping, limited finances, gift demands, family interactions, loneliness and several other factors all go into making this time of year unique. For some, this stress can cause them to turn to food to cope. Add to this the actual physical demands that the holidays place on the heart (increased rate of heart attacks) and the stress of this time of year is clearly not something to take lightly. But it doesn't have to be that way. Here are some simple, yet often ignored, ways to help decrease your holiday stress. See what might work for you.

Simple Holiday Quiz:

1.) True or False: Eating with family and friends causes you to eat more.

2.) Start with this appetizer before a big holiday meal to consume fewer calories overall:

- A. Soup
- B. Salad
- C. A glass of beer
- D. Anything on a tiny cracker.

3.) Which is the healthiest cup of holiday cheer?

- A. Mulled wine
- B. Champagne
- C. Eggnog

Answer Key on page 3.

True Meaning of the Holiday

"The best and most beautiful things in the world cannot be seen or even touched. They must be felt with the heart." (Helen Keller)

IT IS NOT HAPPY PEOPLE WHO ARE THANKFUL. IT IS THANKFUL PEOPLE WHO ARE HAPPY.

What are you thankful for?

Exercise: Remember that mental stress can be relieved through physical exercise. But we hear so much about what we should do: how many minutes per day, how many times per week, etc. Yet so many of us find an excuse to avoid doing something because it's not fun or "I don't have time". Find something that YOU enjoy doing and will stick with. What do you enjoy that requires movement? A brisk walk in the park, taking a fun exercise class with friends, chopping wood, playing catch with your grandkids, walking your dog? Physical exercise is anything that enhances or maintains physical fitness and overall health and wellness. It strengthens your muscles, especially your heart and helps to manage your weight. It also helps to keep your immune system elevated to help ward off colds and flu. Best of all...it helps to reduce stress!

Eat healthfully: ...At least most of the time. Proper nutrition promotes health, well-being and rejuvenation. It gives you the nourishment you need for energy, for a strong immune system and can even improve cognitive function. Ultimately, eating healthy enhances your resilience to stress.

Enjoy natural sunlight: Winter is tough on those of us who need sunlight. It can be depressing being stuck inside. But if you can plan a brisk walk during your day, it can be a mood enhancer. No time? Then stand in front of a window and let the warm rays fall upon your face while you take deep breaths in and out.

Set some ground rules: Knowing that this is a time of rich and tempting foods, set ground rules about eating such as only eat while seated at the table, no food after 8pm, no second helpings, no "saving up calories" for that one meal. Know the difference between real hunger and stress eating! And don't feel pressured by Aunt Minnie to have more...politely decline, praising her cooking and would love just to enjoy the conversations.

Be good to yourself: Have a list of motivational sayings that inspire and strengthen your resolve. Use affirmations daily to help you feel good about yourself and your mission to stay healthy and enjoy the holidays with minimal stress! Show a little self compassion! You got this!

Relax: Give yourself at least 5-10 minutes each day for peace and quiet, a time to be reflective, meditate, or simply unwind. If you have small children, ask someone to watch them while you take a short break. Or simply escaping to a quiet room for a few deep breaths could re-energize and empower you. You deserve it!

Music: Listen to music that you love. If the holiday music gets monotonous, take a break and listen to something that energizes you. Why not put on a set of headphones while shopping especially if you've heard one too many "Chestnuts roasting on an open fire."

Don't deprive yourself: Enjoying the foods you love is important because if you deprive yourself of them, it could lead to binge eating. The key is planning to eat a small portion of the desired food, eat it slowly and savor every bite.

Resources: Psychology Today and WebMD

Give Yourself the Gift of Self-Care This Holiday

A very important component to stress management is self-care. In my opinion, self-care IS stress management. Think about it...hitting the gym a few times a week won't sustain stress reduction if all you're fueling with is junk or processed foods. Managing stress starts with giving your body and mind the attention it needs to stay healthy, focused and strong!

Where do you start? According to an article in *PsychoCentral*, there are three golden rules:

1. Stick to the basics (good nutrition, regular exercise, sufficient sleep, hydration)
2. It needs to be actively planned rather than "letting it just happen". It's a choice only you can make.
3. Be aware of what you currently do, why you do it and how it feels. Now determine what it is that needs to change to help you become the best version of yourself.
4. **BONUS:** This one is my add on. Don't wait until New Year's Resolution Time rolls around. Chances are it will only last a month. Do it now and stick with it for a lifetime!



SOCIAL SELF-CARE

Our relationships with others play a vital role in our overall well-being. Making time for friends and cultivating relationships could be a challenge; however, socialization is such an important component to stress management and resiliency it's worth devoting time in your schedule for this. Ask yourself: Are you getting enough face-to-face time with your friends? And what are you doing to nurture your relationships with friends and family? Take the time to think about this. If you need more interaction, make the time!

SPIRITUAL SELF-CARE

This does not mean religion. It's simply a connection to your true self and purpose in life. It's about nurturing your spirit however you can to develop a deeper sense of meaning, understanding, and link to the universe or higher power (whatever that is for you). Whether it's through meditation, attending religious services or praying, spiritual self-care impacts your entire being. Take time just to be! Sit quietly, reflect on what is important to you, connect with your purpose!



PHYSICAL SELF-CARE

There is a direct connection between your body and your mind. So when you take care of your body through regular exercise, fueling it with healthy food choices, and getting adequate sleep, you also think more clearly and feel better overall! Be sure to keep up with annual wellness visits with your doctor, take necessary medications, and practice focusing on the positive not the negative in your life.



EMOTIONAL SELF-CARE

How are your coping skills when it comes to dealing with uncomfortable emotions such as anger, anxiety, and sadness? Emotional self-care can include activities that help you acknowledge and express your feelings in a healthy and safe way on a regular basis. It's important to talk to someone if you are struggling with your emotions. Find activities that help you feel recharged and alive! Don't let things build up inside.



Do you take care of your-self?" Most people would say yes. But what if you were asked "How?"

What is self-care? Activities we do deliberately in order to address our mental, emotional and physical well-being. What isn't self-care? It is not something we force ourselves to do, or something we don't enjoy.

Self-care is something that refuels us. It's the key to living a balanced life. It's the key to managing stress!

MENTAL SELF-CARE

Your thoughts will greatly influence your psychological well-being as well as your overall health. Mental self-care includes things that keep your mind sharp like puzzles or learning something new. Maybe reading (or listening) to a book or watching an inspiring movie (or TedTalks, etc.) will fill you with new ways of viewing your life and motivate you to thrive rather than just survive! Ask yourself: Are you making enough time for activities that stimulate your mind? And are you being proactive and engaging in activities that keep you mentally healthy?



MAKE A PLAN

Everyone's self-care plan will look a little different. We're all unique as are the areas needing improvement. Where do you need to focus? Do you need more mental stimulation? Do you need to focus more on your physical health? Or do you need to get out with friends more and have some fun? Identify one area you would like to start with. What do you want to happen? Set up some small goals and behavior changes that will help you get there. And along with self-care comes self-compassion. Be kind to yourself as you incorporate changes. It won't be easy or quick but it will definitely be worth it!

<https://www.verywellmind.com/>

What Does a Day of Fruit & Veggies Look Like?

We all know we should be eating more fruits and veggies—but many of us fall short on the daily recommended amount. For most adults that's 2 cups of fruit and 2.5 to 3 cups of vegetables (it's recommended that men get a little more veggies). Only 14 percent of adults are getting the recommended amount of vegetables and only 18 percent get enough fruit. That's really low, especially when you think about how good they are for you. Produce is loaded with fiber, vitamins, minerals and antioxidants. A typical response I have gotten is that there is "there is no way I can eat that many in a day". You would be surprised at how quickly and easily you can meet this healthy goal. Here are a few ways you can get the recommended daily amount of fruits and vegetables (2 cups of fruit, 2 1/2 cups of vegetables). I am a very visual person so I found this to be very helpful! I hope you find it to be the same.



- 1 small apple (2.5" diameter)
- ½ cup dried fruit (raisins, prunes, apricots)
- 1 cup broccoli, cooked
- 2 cups raw leafy greens + ½ cup cherry tomatoes



- 1 cup diced watermelon
- 1 large peach
- 1 cup baby carrots (about 12 baby carrots)
- 1 cup black beans
- ½ cup shredded cabbage



- 1 cup pineapple
- 1 medium pear
- 1 cup cucumber
- 1 cup red peppers
- 1 large stalk of celery



- 8 large strawberries
- 1 cup diced plums (about 2 large plums)
- 1 cup green beans
- 1 cup diced onions
- 1/2 cup diced potato



- 1 medium (4" diameter) grapefruit
- 1 large banana
- 1 large baked sweet potato
- 1 cup Brussels sprouts
- 1 small green pepper



- 1 cup frozen mixed berries
- 1 cup grapes
- 1 cup spaghetti squash
- 1 small raw whole tomato
- 2 cups raw kale

- 1 cup diced cantaloupe
- 1 cup blueberries
- 2 cups salad greens
- 1 cup chopped cucumber
- ½ small ear corn

So what do you think? Doable? And think of all the combinations you can make. They look beautiful right? Just think how great they are for your overall health!! Bon Appetite!

Here are a few things to keep in mind as you celebrate the holidays:

1. Do not skip meals in order to "save room" for your holiday dinner. Your metabolism will slow down; you will be ravenous and will eat way more than you should and probably of the wrong stuff too.
2. Eat what you want but control your portions. Try to fill your plate with more fruits and veggies to start. Survey the entire buffet line before filling up your plate and pick 2 or 3 things you must have.
3. Don't stand or sit around the food table while you chat. You may mindlessly pick at the food even though you are not hungry.
4. Downsize your plate. Put your fork down between each bite. Chew slowly and taste/savor your food.
5. Don't forget to keep exercise as part of your routine! It's a great stress reliever and will help burn off some of those extra calories!
6. If you are determined to indulge, make sure to drink a glass of water between every adult beverage.

Many folks go into the holidays thinking "all bets are off" after all, this is the holiday and you are going to indulge, right? Well you can enjoy your holiday favorites and still keep on track to overall health and weight management. Don't rely on those New Year Resolutions...they typically don't work. Think lifetime! And enjoy!



Answer #1: TRUE. A study by Pennsylvania State University [found](#) that when people ate among friends or family, they consumed about 50 percent more than if they were alone or among strangers. One theory? Drinking and watching others indulge lowers your resolve, while conversation prolongs the meal and distracts us from being aware of how much we're eating. **Tip:** Be mindful, eat slowly, put your fork down often.

Answer #2: A. Soup. A study conducted by Baylor College of Medicine in Houston found that people who consumed a bowl of hot soup before meals ate less, lost more weight, and kept it off longer...provided you don't choose cream-based soups all the time!

Answer #3: B. Choose champagne for a holiday toast that'll go a little easier on your health than the others. Egnog is loaded with cream, fat, and calories -- and that's before it's spiked.

Fuel Yourself Against Colds

The best way to prevent and fight off colds is to keep your level of stress low and under control. But there are also foods that you can eat which will strengthen your immune system so you can fight off colds quicker if you should be faced with symptoms! Several nutrients are essential for a healthy immune system. They include iron, zinc and vitamin C.

If you want to build up your immune system to protect you from colds or at least fight hard for you if you should get one, make sure you incorporate many of the following foods which are fortified with vitamins that are perfect in doing just that.



Blueberries: these tiny blue wonder “bombs” have the highest levels of disease-fighting antioxidants of all commonly consumed fruit. They are loaded with flavonoids that act like an antihistamine and anti-inflammatory, and may actually protect against heart disease and cancer to boot!! If you can’t find fresh, go for frozen.

Garlic: Adding more than just flavor, this pungent clove contains a sulfuric compound with powerful antioxidants.



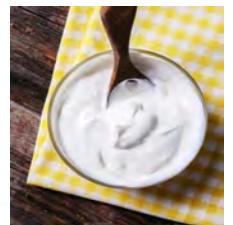
Broccoli: Loaded with vitamin C, broccoli plays a huge role in a healthy immune response. One cup contains more vitamin C than an orange! PLUS, it’s rich in calcium and packed with fiber!

Salmon: Rich in omega-3 fat, salmon not only helps to reduce the risk of heart disease but it encourages the production and movement of lymphocyte cells, which help to boost immune response. It’s also rich in vitamin D, which can play a big role in healthy immune function.



Sweet Potatoes: This starchy root vegetable is loaded with beta-carotene. Our bodies convert this into vitamin A which is an essential nutrient for maintaining a strong immune system, plus hair and skin health! Vitamin A keeps the mucous membranes, that line the throat and nose, healthy and functioning properly.

Yogurt: Yogurt contains live and active cultures that replenish our immune system with healthy bacteria. One cup can provide nearly 20% of the adult daily requirement for zinc. Be sure to read the labels as many brands are **extremely** high in sugar!



Also...



Get adequate sleep



Drink plenty of water

MUSHROOM BOK CHOY SOUP

I have made this soup several times and it's not only super easy, it's delicious! A great immune building, vitamin-packed, heart-warming dish for anytime!

The 3 main ingredients in this soup are Shiitake Mushrooms, Portobello Mushrooms, and fresh Chinese Bok Choy – readily available in most supermarkets.

Shiitakes

Shiitake Mushrooms are an edible mushroom native to East Asia. Because of their health benefits, they have been mentioned in books for thousands of years and are considered to be *medicinal mushrooms* in traditional herbal medicine.

They are packed with B vitamins and have the power to fight cancer cells, cardiovascular disease and infections. Plus, they also have antiviral, antibacterial and antifungal properties, help to control blood sugar, and reduce inflammation within the body.

Portobello

These mushrooms have quickly risen to be the primary “*meat replacer*” in my home. Not only do they have a meat-like taste and texture, but they are also a good source of plant-based protein. Low in saturated fat and cholesterol and high in fiber, Portobello mushrooms are an excellent source of copper, which your body needs to produce red blood cells and carry oxygen through your body.

And, a single Portobello contains more potassium than a banana – 630 mg per serving – which is great for helping to control blood pressure.



Bok Choy

First of all, here's a fun fact: The name “bok choy” originated from the Chinese word for “soup spoon” because of the shape of its leaves.

Cultivated in China for centuries, bok choy is a deep, green leafy vegetable that resembles Romaine lettuce on top and celery on the bottom, and is closely related to cabbage. Not only is it tasty to eat, it has also played a huge role in traditional Chinese Medicine due to its many health benefits.

Fresh Bok Choy provides an *insanely high* level of vitamin A and C per serving. A one-cup serving provides 140 percent of your RDA of vitamin A and over 75 percent of vitamin C—and as we now know...both are immune building, cold-fighting components! Then, of course, there are the antioxidants, an impressive number of phytonutrients, and an abundance of minerals like iron, calcium, manganese and folate....

This simple little cabbage can benefit almost every system in the body. Put them all together with a little vegetable-based broth and you have a super-healthy soup, that also happens to taste amazing.

INGREDIENTS



- 1 medium onion, diced (*about 1 cup*)
- 1/2 lb shiitake mushrooms, sliced
- 1/2 lb Portobello mushrooms, destemmed & sliced
- 2 medium bok choy, cleaned and chopped
- 4 cups low sodium vegetable broth
- 2 Tbs low sodium soy sauce
- salt and pepper to taste
- 1 Tbs white miso (*optional but recommended*)

INSTRUCTIONS

1. Dice the onion and add it to a large soup pan over med-low heat. You can add a tablespoon of water or veg broth to prevent sticking.
2. While the onion is cooking, clean and destem the mushrooms and slice them into thin pieces. Add them to the pan and continue to simmer over med-low heat.
3. Add 2 tablespoons of low sodium soy sauce, occasionally stirring
4. Cut 1/2" to 1" off the end of each Bok Choy plant and rinse them thoroughly. Then slice the leaves into bite-sized pieces and add to the soup pan.
5. Add 4 cups (1 qt carton) low sodium vegetable broth and increase heat to high.
6. Once soup begins to boil, reduce heat to low and cover.
7. Simmer soup for 15-20 minutes, stirring occasionally
8. Season with salt, pepper, and 1 tablespoon of white miso before serving. Stir well to ensure the miso dissolves into the soup.
9. Garnish with toasted sesame seeds and chopped green onion if desired.



Author: Brand New Vegan

⌚ Prep Time: 15 min ⌚ Cook Time: 15 min

⌚ Total Time: 30 minutes ■ Category: Soup

🍳 Method: Stovetop

🇻🇨 Cuisine: Asian, Vegan

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Wishing everyone a healthy and safe holiday season!!!







HIIT Holiday Workout




Do the first set of exercises for 1 minute each. Rest 30 seconds, then do each exercise in the set again for 30 seconds. Rest 30 seconds, then move onto the next set. Finish with 2 minutes of stretching, for a total of 30 minutes.

 *Set 1* - Squats + Mountain Climbers

 *Set 2* - Alternating Backwards Lunges + Oblique Plank Twists

 *Set 3* - Lateral Jumps + Push Ups



 *Set 4* - Jumping Jacks + Plank Hold

 *Set 5* - Alternating Curtsy Lunges + Sit Ups

 *Set 6* - Plank Jacks + Bicycle Crunches

 *Set 7* - Jump Squats



+ Burpees



Foodie Loves Fitness

If you are new to exercising at high intensity or have any injuries, please consult your doctor before attempting any of these moves. Always work to YOUR fitness level and listen to your body! This is just meant to give you some ideas on things you can do to help reduce holiday stress not increase it!



Holiday Survival Guide

Find a healthy balance

The golden rule! Follow the 80/20 rule – eating healthy 80% of the time but also allowing some room for treats (20%) on the weekends! When it comes to tailgates and holiday parties, try to limit your alcoholic beverages. Not only is alcohol empty calories but it also tempts you into eating more.

Exercise

Make sure you keep to your existing regimen of working out. If you tend to slack off during the holidays due to the demands, plan to do 10 minutes before work, 10 minutes at lunch and 10 minutes after dinner. Wear a step counter and aim for 10,000 steps in a day. If you can't get to 10,000, try to at least add 500 more steps today than you did yesterday. Always give yourself a measurable goal and just do your best to reach it! Try to get your workout in early. By doing this, if something comes up after work or in life, you won't have to feel guilty about skipping your sweat session. If you aren't a morning person, you can even try to squeeze in a workout on your lunch break. After all, a short workout is better than no workout at all!

Drink a lot of water

If you have plans to go out with friends on a Saturday night, don't neglect getting in a lot of water so you don't feel so sluggish the next day! If you're out drinking, try to have one drink and a water in between the next!

Get lots of sleep

Whenever you think of the holidays, you may immediately think about cold and flu season — the worst! Getting 8 hours of sleep can usually help keep you from getting sick! And if that is not possible for you, then try to get enough sleep so you feel rested upon waking.

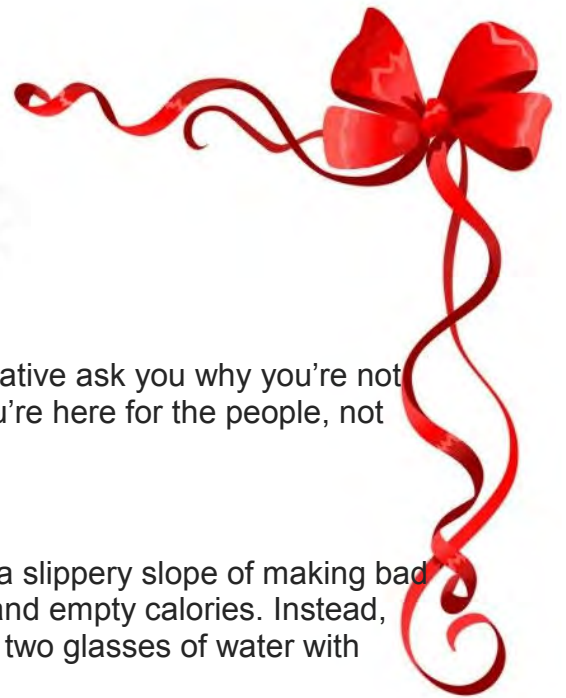
Bring healthier snacks or treats to parties

Start your holiday meal with smart food choices. Beginning with soup, fresh veggies or a salad and avoiding appetizers filled with refined flour and other unhealthy choices, can prevent cravings. Volunteering to bring something to every gathering you attend guarantees there's a healthy choice.

Whether it be a veggie tray or fruit with a yogurt dip, there's always a healthier option! Next time you tailgate or attend a party, try vegetables with guacamole and fruit skewers with a yogurt and nut butter dip! Simple but delicious.

Debby Schiffer, Targeting Wellness in the Workplace, JIF Wellness Director
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Holiday Survival Guide



Respond to pushers politely

Occasionally, you might have a food pusher, friend or relative ask you why you're not indulging at a party. When this happens, simply reply you're here for the people, not the food. No one argues or feels insulted.

Avoid or limit alcohol

Alcohol reduces your inhibitions and can lead you down a slippery slope of making bad choices. Most types of alcohol are also filled with sugar and empty calories. Instead, bring or ask for sparkling water with lemon or lime. Drink two glasses of water with lemon before a meal.

Practice mindfulness

Take five deep breaths before your meal and chew every bite slowly. Really focus on the flavors, colors and smells of your food. Try to put your fork down between bites, and breathe through your nose while you eat. Express gratitude with others before your meal. Halfway through your meal, try putting your fork down and taking a pause. Take three deep breaths and assess your hunger on scale of 1 to 10. Ask yourself how much more you need to feel satisfied yet energized and comfortable.

Stay active and people-focused rather than entirely dwelling on food

Plan an activity to look forward to after the meal like a group walk, visiting with other friends or family, a group game/puzzle or playing with younger family members. Offering to clean up and lend a hand to your host helps prevent overeating or reaching for dessert.

Find an accountability partner or join a challenge

There are also so many different challenges that you can hop on to keep you on track, like a 7 day no sugar challenge or even water challenges to make sure you're staying hydrated! You can even start a challenge yourself with a group of your friends or co-workers!

Show some self-compassion

Lastly, don't beat yourself up. If you do happen to slip up, leave guilt behind. Guilt is a toxic emotion that creates more damage. When things get out of control (which they do), simply make a gentle U-turn. If you indulge a little, that's fine. Did you enjoy the process? How did you react to the food that you ate? Pay attention and move on by making refocusing and getting back to the foods and activities that make you feel great.


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Benefits of Yoga...It Just Takes Practice!

Yoga is an ancient and complex practice, rooted in Indian philosophy. It began as a spiritual practice but has become popular as a way of promoting physical and mental well-being. What a great way to help manage holiday stress.

Research suggests that yoga may:

- ♥ Help improve general wellness by relieving stress, supporting good health habits, and improving mental/emotional health, sleep, and balance
- ♥ Relieve low-back pain and neck pain
- ♥ Relieve menopause symptoms
- ♥ Help people manage anxiety or depressive symptoms associated with difficult life situations (but yoga has not been shown to help manage anxiety disorders, clinical depression, or posttraumatic stress disorder [PTSD])
- ♥ Help people quit smoking
- ♥ Help people who are overweight or obese lose weight
- ♥ Help people with chronic diseases manage their symptoms and improve their quality of life.



And you don't
have to be
flexible to try it.

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Resource: <https://nccih.nih.gov/health/yoga/introduction.htm>

better sleep

DAREBEE YOGA WORKOUT

© darebee.com



20sec hero pose



20sec child's pose



20sec upward dog



20sec camel pose



20sec butterfly fold



20sec supine twist



20sec bridge



20sec knee-to-chest



20sec corpse pose



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

Intake	November-19	November-18	2019 November YTD	2018 November YTD
# of New Claims Reported	14	13	203	206
# of Report Only	3	2	60	59
% Report Only	21.4%	15.4%	29.6%	28.6%
# of Medical Only	10	10	124	109
# of Lost Time	1	1	60	38
Medical Only to Lost Time Ratio	91:09	91:09	87:13	74:26
Average # of Days to Report a Claim	4.8	3.2	2.2	2.7

Nurse Case Management	November-19	November-18
# of Cases Assigned to Case Management	19	19
# of Cases >90 days	15	13

Savings	November-19	November-18	2019 November YTD	2018 November YTD
Bill Count	95	122	1592	1558
Provider Charges	\$253,771	\$452,290	\$2,310,607	\$2,464,254
Repriced Amount	\$68,281	\$147,300	\$766,190	\$960,025
Savings \$	\$185,489	\$304,990	\$1,544,417	\$1,504,229
% Savings	73.1%	67.4%	66.8%	61.0%

Participating Provider Penetration Rate	November-19	November-18	2019 November YTD	2018 November YTD
Bill Count	93.7%	96.7%	94.8%	93.6%
Provider Charges	98.1%	98.6%	96.1%	96.1%

Exclusive Provider Panel Penetration Rate	November-19	November-18	2019 November YTD	2018 November YTD
Bill Count	97.6%	93.5%	97.5%	89.3%
Provider Charges	85.6%	98.7%	96.6%	94.1%

Transitional Duty Summary		2019 November YTD	2018 November YTD
% of Transitional Duty Days Worked		58.4%	43.1%
% of Transitional Duty Days Not Accommodated		41.6%	56.9%



Burlington County Municipal JIF
Average Days To Report By JIF Member
1/1/2019 - 11/30/2019

	# Of Claims Reported	Average Days Report To TPA	Average Days Report To Insured
BASS RIVER TOWNSHIP	1	0.0	0.0
BORDENTOWN CITY	5	3.4	0.6
BORDENTOWN TOWNSHIP	7	0.4	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	2	34.5	0.0
FLORENCE TOWNSHIP	4	0.8	0.0
HAINESPORT TOWNSHIP	2	1.0	0.0
LUMBERTON TOWNSHIP	9	2.1	0.4
MANSFIELD TOWNSHIP	6	1.8	0.0
MEDFORD TOWNSHIP	14	1.4	0.0
MOUNT LAUREL TOWNSHIP	38	1.6	0.3
NORTH HANOVER TOWNSHIP	3	1.0	0.0
PALMYRA BOROUGH	8	0.3	0.1
PEMBERTON BOROUGH	5	10.6	0.0
PEMBERTON TOWNSHIP	46	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	21	3.9	0.2
Grand Total	203	2.2	0.2



**Burlington County Municipal JIF
Transitional Duty Summary By JIF Member
1/1/2019 - 11/30/2019**

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated
MANSFIELD TOWNSHIP	62	62	100.0%	0	0.0%
MEDFORD TOWNSHIP	7	7	100.0%	0	0.0%
BASS RIVER TOWNSHIP	17	17	100.0%	0	0.0%
BORDENTOWN CITY	130	126	96.9%	4	3.1%
DELRAN TOWNSHIP	320	299	93.4%	21	6.6%
PALMYRA BOROUGH	130	112	86.2%	18	13.8%
DELANCO TOWNSHIP	55	46	83.6%	9	16.4%
MOUNT LAUREL TOWNSHIP	203	156	76.8%	47	23.2%
RIVERSIDE TOWNSHIP	125	93	74.4%	32	25.6%
EDGEWATER PARK TOWNSHIP	269	180	66.9%	89	33.1%
BORDENTOWN TOWNSHIP	171	102	59.6%	69	40.4%
PEMBERTON TOWNSHIP	429	108	25.2%	321	74.8%
WESTAMPTON TOWNSHIP	378	82	21.7%	296	78.3%
FLORENCE TOWNSHIP	104	12	11.5%	92	88.5%
Grand Total	2400	1402	58.4%	998	41.6%



**Burlington County Municipal JIF
Transitional Duty Summary By Occupation
1/1/2019 - 11/30/2019**

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated
Animal Control	23	23	100.0%	0	0.0%
Assistant Supervisor	12	12	100.0%	0	0.0%
Asst Superintendent of PW	73	0	0.0%	73	100.0%
Building Maintenance Worker	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%
DPW Laborer	6	0	0.0%	6	100.0%
Equipment Operator	296	50	16.9%	246	83.1%
Fire Fighter	38	0	0.0%	38	100.0%
Firefighter/EMT	12	0	0.0%	12	100.0%
FIRST AID/RESCUE-PAID	10	10	100.0%	0	0.0%
Foreman	17	17	100.0%	0	0.0%
Heavy Equipment Laborer	7	7	100.0%	0	0.0%
Heavy Truck Driver	5	0	0.0%	5	100.0%
Laborer	563	356	63.2%	207	36.8%
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	674	437	64.8%	237	35.2%
Police Recruit	12	12	100.0%	0	0.0%
Police Sergeant	172	152	88.4%	20	11.6%
Senior Public Works Repairer	19	0	0.0%	19	100.0%
Streets & Roads Supervisor	7	7	100.0%	0	0.0%
Super Mechanic/ CDL	7	0	0.0%	7	100.0%
Supervisor of Public Works	54	50	92.6%	4	7.4%
Truck Driver	20	9	45.0%	11	55.0%
Grand Total	2400	1402	58.4%	998	41.6%



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	89	\$248,920	\$65,025	\$183,895	73.9%
Ambulatory Surgical Center	1	\$146,633	\$35,486	\$111,147	75.8%
Physical Therapy	39	\$45,387	\$5,393	\$39,994	88.1%
Physical Medicine & Rehabilitation	4	\$22,280	\$5,044	\$17,236	77.4%
Hospital	4	\$10,894	\$7,444	\$3,450	31.7%
MRI/Radiology	3	\$7,875	\$1,455	\$6,420	81.5%
Durable Medical Equipment	3	\$5,180	\$3,894	\$1,285	24.8%
Orthopedics	11	\$2,698	\$1,470	\$1,228	45.5%
Urgent Care Center	10	\$2,575	\$1,609	\$966	37.5%
Occ Med/Primary Care	7	\$1,682	\$1,031	\$651	38.7%
Inpatient Rehabilitation	2	\$1,574	\$1,499	\$75	4.7%
Medical Transportation	1	\$1,418	\$502	\$916	64.6%
Other	3	\$426	\$80	\$346	81.3%
Neurology/Neurosurgery	1	\$300	\$119	\$181	60.3%
Out Of Network	6	\$4,851	\$3,256	\$1,594	32.9%
Anesthesiology	2	\$2,800	\$1,868	\$932	33.3%
Other	2	\$1,260	\$1,251	\$9	0.7%
Emergency Medicine	1	\$731	\$77	\$654	89.4%
MRI/Radiology	1	\$60	\$60	\$0	0.0%
Grand Total	95	\$253,771	\$68,281	\$185,489	73.1%

Participating Provider Penetration Rate

Bill Count	93.7%
Provider Charges	98.1%

Exclusive Provider Penetration Rate

Bill Count	97.6%
Provider Charges	85.6%



**Burlington County Municipal JIF
PPO Savings And Penetration Report
1/1/2019 - 11/30/2019**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	1510	\$2,221,022	\$696,346	\$1,524,676	68.6%
Hospital	88	\$504,294	\$224,487	\$279,806	55.5%
Ambulatory Surgical Center	22	\$453,628	\$123,550	\$330,078	72.8%
Neurology/Neurosurgery	63	\$339,741	\$66,836	\$272,905	80.3%
Physical Therapy	728	\$297,812	\$70,793	\$227,019	76.2%
Orthopedics	153	\$278,081	\$81,659	\$196,423	70.6%
Physical Medicine & Rehabilitation	29	\$127,393	\$21,968	\$105,425	82.8%
MRI/Radiology	61	\$55,955	\$20,331	\$35,624	63.7%
Urgent Care Center	131	\$31,838	\$18,769	\$13,069	41.0%
Anesthesiology	12	\$29,142	\$13,780	\$15,361	52.7%
Occ Med/Primary Care	87	\$27,796	\$15,327	\$12,469	44.9%
Emergency Medicine	22	\$26,437	\$7,315	\$19,122	72.3%
Durable Medical Equipment	11	\$19,249	\$14,925	\$4,324	22.5%
Physicians Fees	64	\$16,713	\$8,168	\$8,545	51.1%
Inpatient Rehabilitation	10	\$4,840	\$3,949	\$891	18.4%
Medical Transportation	8	\$3,498	\$1,994	\$1,504	43.0%
Behavioral Health	6	\$2,410	\$1,025	\$1,385	57.5%
Other	15	\$2,196	\$1,471	\$725	33.0%
Out Of Network	82	\$89,585	\$69,845	\$19,741	22.0%
Anesthesiology	20	\$30,850	\$26,851	\$3,999	13.0%
Emergency Medicine	23	\$21,911	\$20,004	\$1,907	8.7%
Durable Medical Equipment	11	\$16,611	\$12,329	\$4,282	25.8%
Physicians Fees	3	\$11,268	\$1,865	\$9,403	83.4%
Other	12	\$6,480	\$6,443	\$37	0.6%
MRI/Radiology	9	\$1,352	\$1,352	\$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%
Grand Total	1592	\$2,310,607	\$766,190	\$1,544,417	66.8%

Participating Provider Penetration Rate

Bill Count	94.8%
Provider Charges	96.1%

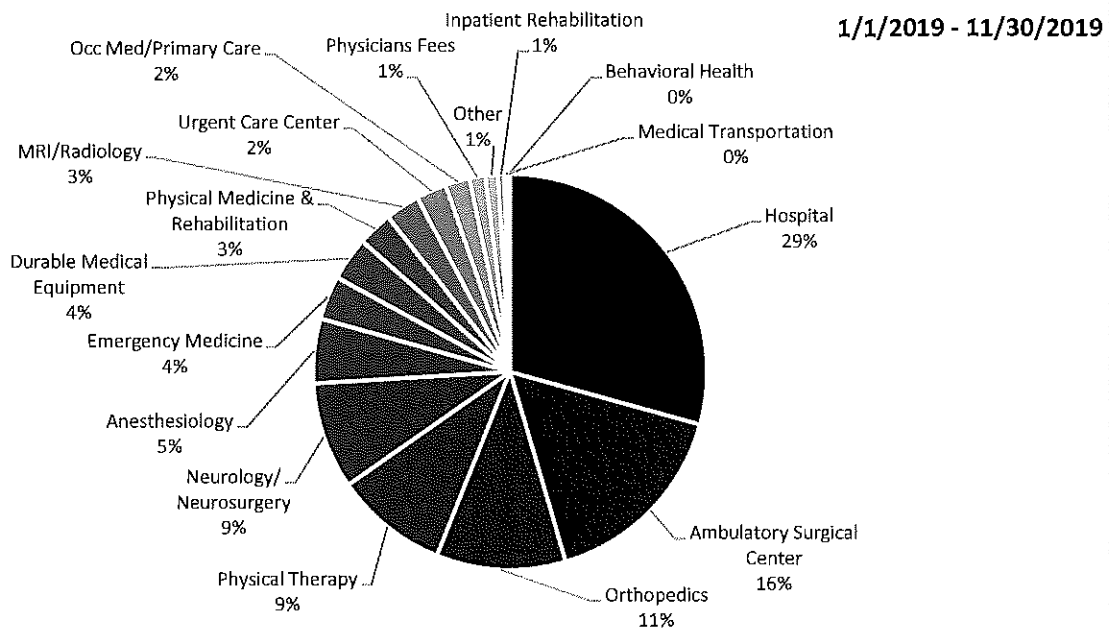
Exclusive Provider Penetration Rate

Bill Count	97.5%
Provider Charges	96.6%



**Burlington County Municipal JIF
Paid Provider By Specialty
1/1/2019 - 11/30/2019**

	Repriced Amount
Hospital	\$224,487
Ambulatory Surgical Center	\$123,550
Orthopedics	\$81,659
Physical Therapy	\$71,039
Neurology/Neurosurgery	\$66,836
Anesthesiology	\$40,631
Emergency Medicine	\$27,320
Durable Medical Equipment	\$27,253
Physical Medicine & Rehabilitation	\$21,968
MRI/Radiology	\$21,683
Urgent Care Center	\$19,024
Occ Med/Primary Care	\$15,327
Physicians Fees	\$10,033
Other	\$7,914
Inpatient Rehabilitation	\$3,949
Medical Transportation	\$1,994
Behavioral Health	\$1,525





**Burlington County Municipal JIF
Top 5 Providers By Specialty
1/1/2019 - 11/30/2019**

	Bill Count	Repriced Amount
Hospital	74	\$210,221
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY	25	\$90,814
VIRTUA WEST JERSEY HEALTH, INC.	23	\$77,578
OUR LADY OF LOURDES MEDICAL CENTER	16	\$23,737
ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL	8	\$10,356
CAPITAL HEALTH SYSTEM, INC	2	\$7,737
Ambulatory Surgical Center	17	\$108,475
FELLOWSHIP SURGICAL CENTER, LLC	10	\$49,790
MEMORIAL AMBULATORY SURGERY CENTER	2	\$18,169
ADVANCED SURGICAL INSTITUTE	2	\$16,581
PREMIER ORTHO ASSOC SURGERY CENTER	1	\$12,758
PREMIER SURGICAL CENTER, LLC	2	\$11,178
Orthopedics	109	\$70,967
PREMIER ORTHOPAEDIC ASSOC OF SNJ	40	\$31,671
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST	49	\$25,664
COASTAL SPINE, PC.	2	\$7,370
VIRTUA MEDICAL GROUP	11	\$3,698
THE FOOT & ANKLE GROUP PC	7	\$2,564
Neurology/Neurosurgery	63	\$66,836
COASTAL SPINE, PC.	19	\$38,771
TARIQ S. SIDDIQI, MD	34	\$26,028
NEUROSURGICAL AND SPINE SPECIALIST	10	\$2,038
Physical Therapy	722	\$65,307
STRIVE PHYSICAL THERAPY	348	\$35,135
NOVACARE REHABILITATION	109	\$9,953
IVY REHAB NETWORK INC	106	\$9,105
REHAB EXCELLENCE CENTER, LLC	131	\$8,496
HAMILTON PHYSICAL THERAPY SVCS, LLC	28	\$2,618
Anesthesiology	30	\$40,185
LOURDES ANESTHESIA ASSOC PA	20	\$26,851
RANCOAS ANESTHESIOLOGY PA	5	\$8,446
NEW JERSEY ANESTHESIA ASSOCIATES	2	\$2,342
MORRIS ANESTHESIA GROUP PA	2	\$1,993
WEST JERSEY ANESTHESIA ASSOCIATES, PA	1	\$552
Emergency Medicine	44	\$27,305
EMERGENCY PHYSICIAN ASSOC OF SOUTH JERSEY	13	\$10,031
HAMILTON SQUARE EMERGENCY	8	\$5,905
EMERGENCY PHYSICIANS OF NEW JERSEY P A	16	\$5,221
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY,	5	\$4,013
EMERGENCY MEDICAL ASSOCIATES CHS LLC	2	\$2,135

	Bill Count	Repriced Amount
Durable Medical Equipment	21	\$27,195
HOME CARE CONNECT LLC	8	\$13,880
AFFECTRIX LLC	9	\$9,394
FUSION HEALTHCARE SOLUTIONS	2	\$2,934
MD5 MEDICAL DEVICE SPECIALTY INC	1	\$705
BONEL MEDICAL EQUIPMENT	1	\$282
Physical Medicine & Rehabilitation	29	\$21,968
COASTAL SPINE, PC.	27	\$21,210
PAIN CONTROL ASSOCIATES PC	2	\$759
MRI/Radiology	70	\$21,683
ONE CALL CARE DIAGNOSTICS	42	\$19,818
LOURDES IMAGING ASSOC, PA	9	\$1,352
RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	11	\$323
SOUTH JERSEY RADIOLOGY ASSOCIATES PA	5	\$134
RADIOLOGY AFFILIATES OF CENTRAL NEW JERSEY PC	3	\$56
Urgent Care Center	125	\$17,811
CENTRAL JERSEY URGENT CARE	44	\$6,880
VIRTUA EXPRESS	46	\$5,458
MEDEXPRESS URGENT CARE NEW JERSEY	15	\$2,400
VIRTUA MEDICAL GROUP	17	\$2,283
ATLANTICARE URGENT CARE	3	\$789
Occ Med/Primary Care	86	\$15,277
CONCENTRA MEDICAL CENTERS	38	\$9,078
RWJUH OCCUPATIONAL HEALTH	30	\$3,534
WORKNET OCCUPATIONAL MEDICINE	10	\$1,590
VIRTUA MEDICAL GROUP	7	\$971
ATLANTICARE PHYSICIAN GROUP, PA	1	\$103
Physicians Fees	60	\$9,230
VIRTUA MEDICAL GROUP	22	\$3,404
DEBORAH HEART & LUNG PHYSICIAN	29	\$2,921
CAROLYN MALECKA CNP	1	\$1,597
LOURDES CARDIOLOGY SERVICES, PC	6	\$923
SAI INPATIENT RESOURCES LLC	2	\$385
Behavioral Health	7	\$1,525
WORKERS COMP PSYCH NET	6	\$1,025
MATTHEW J PITERA MD PA	1	\$500



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
ACM, BURLCO, TRICO, ACCASBO, BCIP, GCSSD, VINELAND												
Stephanie Dionisio	55	61	61	56	47	34	4	1	1	0	0	
Sharon Maurer	61	59	60	66	74	75	68	61	58	57	58	
Kelly Roth	53	58	60	69	70	72	0	0	0	0	0	
Cristina Pondevida	0	0	0	0	0	6	31	40	44	49	53	
Virgen Conley	13	13	13	13	13	13	12	8	8	8	4	
Mirielle Accilien	0	0	25	20	13	12	10	8	0	0	0	
Bettie Leavitt	0	0	5	5	5	5	3	2	0	0	0	
Eva Taganile	0	0	9	8	6	6	5	4	1	0	0	
Sandra Barber	0	0	10	7	5	5	2	2	1	1	1	
Nina Muir	0	0	0	0	0	0	51	41	51	54	55	
Maureen Steelman	0	0	0	0	0	0	28	39	44	54	54	
Maria Lent	53	59	0	0	0	0	0	0	0	0	0	
Russel Bayer	20	1	1	0	0	0	0	0	0	0	0	
Total	255	251	244	244	233	228	214	206	208	223	225	0

Cyber Risk Management Monthly Executive Report

December 4, 2019



Media Pro Training

JIF	Team Name	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	Medford Township	113	113	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	Beverly City	12	10	83

23 Municipalities are 100% complete.

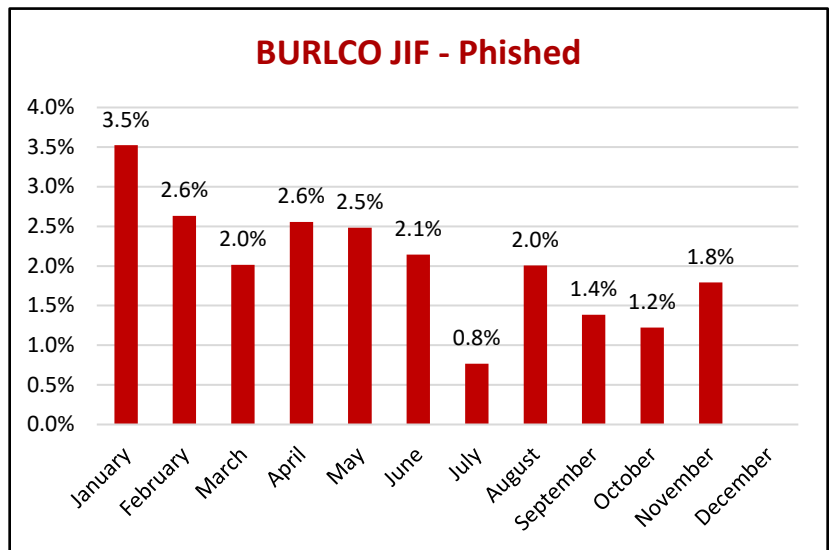
2 Municipality are 90-99% complete

2 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	614	11	1.8%
December			

Year to Date Avg 2.0%



Phishing by Municipality

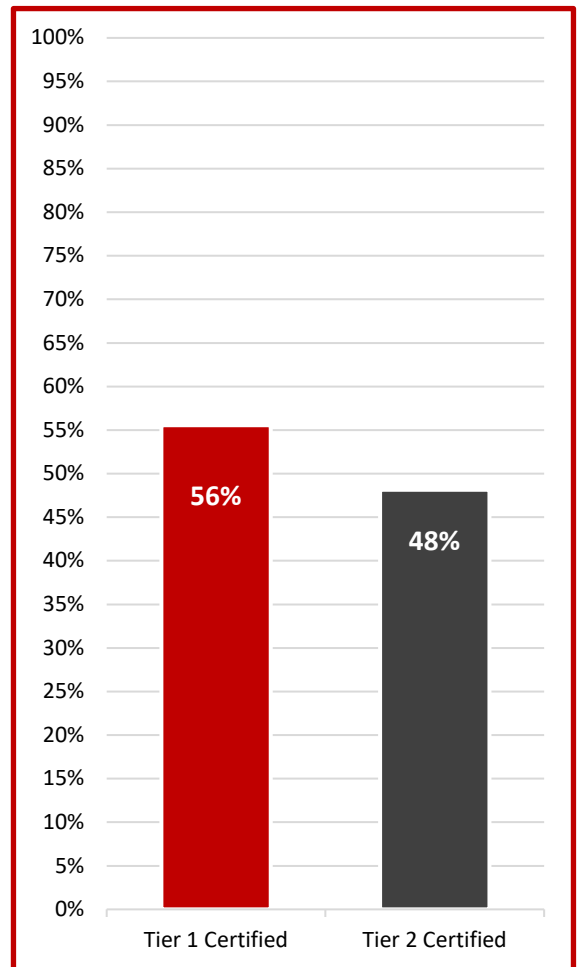
Municipality	# of Emails	# of Clicked	% of Clicked
Mansfield Twp	48	5	10.4%
Palmyra Borough	43	3	7.0%
Delanco Twp	17	1	5.9%
Medford Twp	129	2	1.6%
Mount Laurel Twp	67	0	0.0%
Westampton Twp	54	0	0.0%
Delran Twp	42	0	0.0%
Pemberton Twp	40	0	0.0%
Florence Twp	31	0	0.0%
Lumberton Twp	17	0	0.0%
Edgewater Park Twp.	15	0	0.0%
Southampton Twp	15	0	0.0%
Beverly City	12	0	0.0%
Bordentown Twp	12	0	0.0%
Tabernacle Twp	11	0	0.0%
Chesterfield Twp	7	0	0.0%
Hainesport Twp	7	0	0.0%
North Hanover Twp	7	0	0.0%
Springfield Twp	7	0	0.0%
Shamong Twp	6	0	0.0%
Woodland Twp	6	0	0.0%
Bordentown City	4	0	0.0%

Fieldsboro Borough	4	0	0.0%
Pumberton Borough	4	0	0.0%
Wrightstown Borough	4	0	0.0%
Bass River Twp	3	0	0.0%
Riverside Twp	2	0	0.0%

Grand Total 11 614 1.8%

MEL's Cyber Risk Management

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	11/22/2019	11/22/2019
Delran Township	10/14/2019	11/26/2019
Edgewater Park Township	10/4/2019	10/4/2019
Fieldsboro Borough		
Florence Township	10/14/2019	
Hainesport Township		
Lumberton Township	11/12/2019	11/12/2019
Mansfield Township	11/15/2019	12/5/2019
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	11/1/2019	11/1/2019
Riverside Township		
Shamong Township	10/21/2019	10/21/2019
Southampton Township		
Springfield Township	11/22/2019	11/22/2019
Tabernacle Township	11/8/2019	11/8/2019
Westampton Township		
Woodland Township	11/26/2019	11/26/2019
Wrightstown Borough		



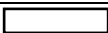



Total # of Municipalities	27	
Tier 1 Certified	15	56%
Tier 2 Certified	13	48%

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:

AJG-Burlington - Monthly Summary Report

JIF	Municipality	Severity	Contact Name	Contact Email	Last Scan/Email
Burlington	Bass River Township	2.6	Amanda Somes	bassriverclerk@comcast.net	2019-11-17 14:51:29
Burlington	Bordentown City	0.0	Grace Archer	btownch@cityofbordentown.com	2019-11-05 14:15:12
Burlington	Bordentown Township	2.6	Michael Theokas	m.theokas@bordentowntwp.org	2019-11-21 14:15:07
Burlington	Chesterfield Township	5.0	Glenn McMahon	glenn@chesterfieldtwp.com	2019-11-06 14:15:12
Burlington	Delanco Township	2.6	Mike Templeton	42mtempy55@gmail.com	2019-11-21 14:15:06
Burlington	Delran Township	10.0	Jeffrey Hatcher	jhatcher@delrantownship.org	2019-11-15 04:06:20
Burlington	Edgewater Park Township	2.6	Tom Pullion	tpullion@edgewaterpark-nj.com	2019-10-22 16:15:47
Burlington	Florence Township	2.6	Richard Brook	rbrook@florence-nj.gov	2019-10-22 16:15:45
Burlington	Hainesport Township	5.0	Paula Kosko	pkosko@hainesporttownship.com	2019-10-23 14:15:35
Burlington	Lumberton Township	7.5	Brandon Umba	bumba@lumbertontwp.com	2019-10-23 14:15:35
Burlington	Mansfield Township	10.0	Michael Fitzpatrick	administrator@mansfieldtwp-nj.com	2019-11-08 14:15:13
Burlington	Medford Township	5.0	Kathy Burger	kburger@medfordtownship.com	2019-10-24 14:15:37
Burlington	Mount Laurel Township	4.8	Jerry Mascia	jmascia@mountlaurel.com	2019-10-24 14:15:37
Burlington	North Hanover Township	4.8	Mary Picariello	clerk@northhanovertwp.com	2019-11-09 14:10:13
Burlington	Palmyra Borough	2.6	John Gural	jgural@boroughofpalmyra.com	2019-10-25 14:15:15
Burlington	Pemberton Borough	0.0	Donna Mull	dmull@pemberton.comcastbiz.net	2019-10-25 14:15:15
Burlington	Pemberton Township	0.0	Dennis Gonzalez	dgonzalez@pemberton-twp.com	2019-11-09 14:10:12
Burlington	Riverside Township	0.0	Meghan Jack	mjack@riversidetwp.org	2019-10-25 14:15:15
Burlington	Shamong Township	5.0	David Matchett	dmatchett@aol.com	2019-10-25 14:15:15
Burlington	Southampton Township	2.6	Kathleen Hoffman	khoffman@southamptonnj.org	2019-11-15 04:06:20
Burlington	Springfield Township	0.0	Paul Keller	mgr@springfieldtownshipnj.org	2019-11-15 04:06:20
Burlington	Tabernacle Township	5.0	Douglas Cramer	dcramer@townshipofatabernacle-nj.gov	2019-10-26 14:15:15
Burlington	Westampton Township	6.8	Steve Ent	ent@wtpd.us	2019-11-18 14:15:13
Burlington	Wrightstown Borough	0.0	James Ingling	wrightstownfirebureau@comcast.net	2019-10-10 14:15:22

Sample of Monthly Detail Report



SAMPLE - Monthly Report

Issue	CVSS	Risk	Hosts
GNU Bash Environment Variable Handling Shell Remote Command Execution Vulnerability	10.0	High	50.239.106.115:443/tcp
OpenSSH Denial of Service And User Enumeration Vulnerabilities (Windows)	7.8	High	73.198.60.103:222/tcp
OpenSSH Multiple Vulnerabilities Jan17 (Windows)	7.5	High	73.198.60.103:222/tcp
Deprecated SSH-1 Protocol Detection	7.5	High	73.198.60.103:222/tcp
OpenSSH X11 Forwarding Security Bypass Vulnerability (Windows)	7.5	High	73.198.60.103:222/tcp
SSL/TLS: OpenSSL CCS Man in the Middle Security Bypass Vulnerability	6.8	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp
SSL/TLS: Report Vulnerable Cipher Suites for HTTPS	5.0	Medium	50.239.106.115:8080/tcp 50.239.106.115:443/tcp 73.198.60.103:8080/tcp
OpenSSH 'sftp-server' Security Bypass Vulnerability (Windows)	5.0	Medium	73.198.60.103:222/tcp
OpenSSH User Enumeration Vulnerability-Aug18 (Windows)	5.0	Medium	73.198.60.103:222/tcp
SSL/TLS: Report Weak Cipher Suites	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
jQuery < 1.9.0 XSS Vulnerability	4.3	Medium	50.239.106.115:15672/tcp
SSL/TLS: SSLv3 Protocol CBC Cipher Suites Information Disclosure Vulnerability (POODLE)	4.3	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp
SSL/TLS: Deprecated SSLv2 and SSLv3 Protocol Detection	4.3	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp
SSH Weak Encryption Algorithms Supported	4.3	Medium	50.239.106.115:5022/tcp 73.198.60.103:222/tcp
Apache HTTP Server 'httpOnly' Cookie Information Disclosure Vulnerability	4.3	Medium	50.239.106.115:443/tcp
SSL/TLS: Certificate Signed Using A Weak Signature Algorithm	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
SSL/TLS: Diffie-Hellman Key Exchange Insufficient DH Group Strength Vulnerability	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 | 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: Be thankful... no one else has your O365 login credentials

If you're looking for something to say you are thankful for around the dinner table this year and want to buck the trend of, "family, friends, health, and wealth" -- be thankful your login credentials for key systems like Office 365 are still only known by you... assuming that is actually the case, of course.

Recently we jumped in to help an organization after O365 admin level credentials were stolen. It took almost 9 months to clean up the mess left by the intruder. They got in from a simple phishing email like the one I received the other day.

The HTML attachment in the email I received is not poisoned, but it takes you to a landing page that asks for your O365 login credentials to access a new voicemail. I know because I clicked on it... wait, what?!?!?!?!?

Yes, in my haste to clear my inbox I clicked on an attachment without really looking at it. The email looks like other ones I receive with legitimate voicemail messages. Fortunately for me, I realized my error immediately and sent the page to my network admin, who confirmed that visiting the URL was not harmful. As long as I did not hand over any credentials (which I did not), all is fine.

I live in the "security world" every day and I made a potentially extremely costly mistake. I know what I'll say I'm thankful for this year. Do you?

Want to avoid doing real work for another 5 minutes?

[Higher Education Faces a New Information Security Compliance Check](#)

December 7, 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 November 30, 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 \$ 30,999.97. This generated an average annual yield of 1.94%. However, after including an unrealized net gain of \$ 8,950.80 in the asset portfolio, the yield is adjusted to 1.38% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized loss of \$9,448.21 as it relates to current market value of \$ 16,097,160.71 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,190,799.00.

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 \$ 85.72 w/YTD Total \$ 135,119.65 (detailed in my report)
Salvage Receipts \$ 3,200.00
Overpayment Reimbursements \$ 112.80

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 \$ 197,862.89. The claims detail shows 221 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$200. Interest Allocated)

Delran Township	\$30,764.00
Chesterfield Township	\$ 1,098.00
Bordentown City	\$53,621.00
Bordentown Township	\$28,256.00
Westampton Township	\$10,279.00

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 \$ 19,365,439.06 to a closing balance of \$ 19,066,998.85 showing a decrease in the fund of \$ 298,440.21. 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 FREDA	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
11/7	MANSFIELD TWP.	2018106877	ALEXANDER CASTLE	WC	2017	16.78	
11/11	BEVERLY CITY	1245135	KENYATTA KELLY	WC	2016	68.94	
TOTAL-NOV						85.72	
TOTAL-YTD							135,119.65

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

	<u>September</u>	<u>October</u>	<u>November</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	19,781,846.14	19,579,044.48	19,365,439.16	
RECEIPTS:				
Interest Income (Cash)	8,621.66	33,206.95	17,213.33	353,480.46
Premium Assessment Receipts	101,550.01	59,750.00	0.00	6,891,978.99
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:				
Fund Year 2019	400.00	0.00	3,200.00	47,712.84
Fund Year 2018	6,558.34	215.00	0.00	37,324.92
Fund Year 2017	12.01	8,290.16	16.78	15,149.65
Fund Year 2016	254.84	0.00	68.94	688.39
Fund Year 2015	0.00	1,148.00	0.00	50,539.00
Closed Fund Year	100.00	0.00	0.00	300.00
Total Subrogation, Salvage & Reimb.Receipts	7,325.19	9,653.16	3,285.72	151,714.80
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	2,538.00	0.00	0.00	2,538.00
TOTAL RECEIPTS:	120,034.86	102,610.11	20,499.05	7,399,712.25
DISBURSEMENTS:				
Net Claim Payments:				
Fund Year 2019	141,318.43	95,279.34	86,652.18	937,471.11
Fund Year 2018	51,856.10	20,719.55	49,265.85	750,134.88
Fund Year 2017	6,540.10	71,672.48	42,334.24	291,509.88
Fund Year 2016	30,701.54	26,984.97	11,881.85	154,648.87
Fund Year 2015	6,070.53	19,113.25	-4,496.66	110,756.61
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	236,486.70	233,769.59	185,637.46	2,244,521.35
Exp.& Admin Bill List Payments:				
Exp. & Cont. Charges FY 2020	0.00	0.00	809.00	809.00
Exp. & Cont. Charges FY 2019	86,349.82	82,445.84	93,981.31	1,194,690.28
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	0.00	0.00	916.49	129,803.64
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	0.00	0.00	0.00	1,938.00
Closed Fund Year	0.00	0.00	37,595.00	520,488.23
Total Bill List Payments	86,349.82	82,445.84	133,301.80	3,975,024.67
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	322,836.52	316,215.43	318,939.26	6,220,355.02
Closing Balance for the Period:	19,579,044.48	19,365,439.16	19,066,998.95	
Account Net Cash Change During the Period:				
Operating Account	-205,324.09	-241,687.48	-303,675.21	2,013,828.58
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	0.00	7,522.46	-7,755.02	-4,083.30
Asset Management Account	2,522.43	20,559.70	12,990.02	-830,388.05
Claims Imprest Account	0.00	0.00	0.00	0.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
Total Change in Account Net Cash:	-202,801.66	-213,605.32	-298,440.21	1,179,357.23
Proof:	0.00	0.00	0.00	

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

CURRENT MONTH November

CURRENT FUND YEAR 2019

	Description: Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	
	ID Number: INVEST. ACCT.	ASSET MGR.	OPERATING ACC	CLAIMS ACCOU	ADMIN. EXPENSE		0
Maturity (Yrs)		0	0	0	0	0	0
Purchase Yield:		0	0	0	0	0	0
TOTAL for All							
Accts & instruments							
Opening Cash & Investment Balance	\$19,365,438.68	7965.86	16084170.69	3172302.13	100000	1000	0
Opening Interest Accrual Balance	\$88,802.48	0	88802.48	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$27,021.61	\$0.00	\$27,021.61	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$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
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$3,978.36	\$0.00	\$0.00	\$3,978.36	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$22,185.80	\$0.00	\$22,185.80	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	(\$8,950.80)	\$0.00	(\$8,950.80)	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$22,049.17	\$0.00	\$18,070.81	\$3,978.36	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$2,330,205.60	\$1,000,000.00	\$999,755.02	\$11,398.52	\$185,750.26	\$133,301.80	\$0.00
10 (Withdrawals - Sales)	(\$2,645,859.14)	(\$1,007,755.02)	(\$1,000,000.00)	(\$319,052.06)	(\$185,750.26)	(\$133,301.80)	\$0.00
Ending Cash & Investment Balance	\$19,066,998.50	\$210.84	\$16,097,160.71	\$2,868,626.95	\$100,000.00	\$1,000.00	\$0.00
Ending Interest Accrual Balance	\$93,638.29	\$0.00	\$93,638.29	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$129,911.98	\$0.00	\$0.00	\$0.00	\$20,289.55	\$109,622.43	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$19,196,910.48	\$210.84	\$16,097,160.71	\$2,868,626.95	\$120,289.55	\$110,622.43	\$0.00
Annualized Rate of Return This Month	1.38%	0.00%	1.35%	1.58%	0.00%	0.00%	

Investment Income Allocation

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2019	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$151.33	\$1,818.72	\$617.76	\$0.00	\$0.00	\$1,422.68	\$1,308.00	\$5,318.50
	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	\$22.28	\$267.77	\$90.95	\$0.00	\$0.00	\$209.46	\$192.58	\$783.04
	6 Interest Paid - Term Instr.s	\$8.08	\$2.53	\$90.96	\$1,178.29	\$371.39	\$0.00	\$1.39	\$715.56	\$967.68	\$3,335.88
	7 Unrealized Gain (Loss)	\$0.00	\$0.00	(\$50.13)	(\$602.44)	(\$204.63)	\$0.00	\$0.00	(\$471.26)	(\$433.27)	(\$1,761.73)
	8 Net Investment Income	\$0.00	\$0.00	\$123.49	\$1,484.04	\$504.08	\$0.00	\$0.00	\$1,160.89	\$1,067.31	\$4,339.81
	9 Interest Accrued - Net Change	(\$8.08)	(\$2.53)	\$60.37	\$640.43	\$246.37	\$0.00	(\$1.39)	\$707.13	\$340.33	\$1,982.62
	Ending Cash & Investment Balance	(\$114,412.36)	(\$205,900.58)	\$96,192.50	\$1,282,068.67	\$451,613.84	\$0.00	(\$21,890.94)	\$1,039,907.94	\$861,602.46	\$3,389,181.53
	Ending Interest Accrual Balance	\$24.25	\$7.60	\$424.47	\$5,356.74	\$1,732.94	\$0.00	\$4.17	\$3,571.27	\$4,213.63	\$15,335.07

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2018	Opening Cash & Investment Balance	(\$6,467.77)	206,818.81	72,451.71	549,582.42	\$22,782.68	0.00	168.55	14,637.73	170,257.79	\$1,480,231.92
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$0.00	\$283.07	\$99.16	\$752.20	\$715.52	\$0.00	\$0.23	\$20.03	\$233.03	\$2,103.26
	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	\$41.68	\$14.60	\$110.75	\$105.35	\$0.00	\$0.03	\$2.95	\$34.31	\$309.66
	6 Interest Paid - Term Instr.s	\$1.30	\$259.25	\$84.36	\$747.10	\$602.91	\$0.00	\$0.05	\$41.84	\$237.22	\$1,974.02
	7 Unrealized Gain (Loss)	\$0.00	(\$93.77)	(\$32.85)	(\$249.16)	(\$237.01)	\$0.00	(\$0.08)	(\$6.64)	(\$77.19)	(\$696.70)
	8 Net Investment Income	\$0.00	\$230.98	\$80.92	\$613.79	\$583.86	\$0.00	\$0.19	\$16.35	\$190.15	\$1,716.22
	9 Interest Accrued - Net Change	(\$1.30)	\$23.82	\$14.80	\$5.11	\$112.61	\$0.00	\$0.18	(\$21.80)	(\$4.19)	\$129.23
	Ending Cash & Investment Balance	(\$56,466.47)	\$202,984.81	\$71,358.36	\$506,125.87	\$523,253.92	\$0.00	\$168.56	\$14,675.88	\$169,535.64	\$1,431,636.57
	Ending Interest Accrual Balance	\$3.90	\$1,061.50	\$352.47	\$2,995.50	\$2,525.87	\$0.00	\$0.38	\$145.66	\$945.32	\$8,030.60

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2017	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$86.99	\$497.06	\$148.48	\$1,655.97	\$753.68	\$152.88	\$0.02	\$243.95	\$284.23	\$3,823.26
	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	\$12.81	\$73.18	\$21.86	\$243.81	\$110.96	\$22.51	\$0.00	\$35.92	\$41.85	\$562.89
	6 Interest Paid - Term Instr.s	\$63.91	\$442.46	\$125.35	\$1,485.29	\$636.30	\$129.07	\$0.01	\$205.95	\$241.31	\$3,329.64
	7 Unrealized Gain (Loss)	(\$28.82)	(\$164.65)	(\$49.18)	(\$548.53)	(\$249.65)	(\$50.64)	(\$0.01)	(\$80.81)	(\$94.15)	(\$1,266.44)
	8 Net Investment Income	\$70.98	\$405.59	\$121.16	\$1,351.25	\$614.99	\$124.74	\$0.01	\$199.06	\$231.93	\$3,119.72
	9 Interest Accrued - Net Change	\$23.08	\$54.60	\$23.13	\$170.69	\$117.39	\$23.81	\$0.00	\$38.00	\$42.93	\$493.62
	Ending Cash & Investment Balance	\$62,606.95	\$361,895.51	\$108,580.38	\$1,171,385.54	\$551,160.99	\$111,796.62	\$11.73	\$178,398.60	\$207,859.03	\$2,753,695.35
	Ending Interest Accrual Balance	\$278.90	\$1,825.62	\$524.87	\$6,115.80	\$2,664.27	\$540.42	\$0.05	\$862.35	\$1,008.81	\$13,821.09

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2016	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$112.87	\$400.48	\$151.42	\$1,266.62	\$617.97	\$141.61	\$0.08	\$310.33	\$265.96	\$3,267.35
	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	\$16.62	\$58.96	\$22.29	\$186.48	\$90.98	\$20.85	\$0.01	\$45.69	\$39.16	\$481.05
	6 Interest Paid - Term Instr.s	\$95.29	\$388.21	\$127.83	\$1,099.78	\$521.72	\$119.56	\$0.07	\$262.00	\$224.54	\$2,838.99
	7 Unrealized Gain (Loss)	(\$37.39)	(\$132.66)	(\$50.16)	(\$419.56)	(\$204.70)	(\$46.91)	(\$0.03)	(\$102.80)	(\$88.10)	(\$1,082.30)
	8 Net Investment Income	\$92.10	\$326.78	\$123.55	\$1,033.54	\$504.26	\$115.56	\$0.06	\$253.23	\$217.02	\$2,666.10
	9 Interest Accrued - Net Change	\$17.58	\$12.27	\$23.58	\$166.84	\$96.25	\$22.06	\$0.01	\$48.34	\$41.42	\$428.36
	Ending Cash & Investment Balance	\$82,538.47	\$284,546.57	\$110,729.61	\$922,852.77	\$451,917.35	\$103,561.22	\$56.60	\$226,944.38	\$194,495.86	\$2,377,642.83
	Ending Interest Accrual Balance	\$398.98	\$1,566.14	\$535.26	\$4,568.89	\$2,184.53	\$500.61	\$0.27	\$1,097.03	\$940.18	\$11,791.90

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2015	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$86.08	\$470.80	\$124.76	\$277.39	\$720.79	\$141.87	\$0.00	\$162.63	\$282.09	\$2,266.41
	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	\$12.67	\$69.32	\$18.37	\$40.84	\$106.12	\$20.89	\$0.00	\$23.94	\$41.53	\$333.68
	6 Interest Paid - Term Instr.s	\$72.67	\$410.51	\$105.33	\$226.08	\$608.08	\$119.77	\$0.00	\$137.30	\$238.60	\$1,918.34
	7 Unrealized Gain (Loss)	(\$28.51)	(\$155.95)	(\$41.33)	(\$91.88)	(\$238.76)	(\$46.99)	(\$0.00)	(\$53.87)	(\$93.44)	(\$750.74)
	8 Net Investment Income	\$70.24	\$384.17	\$101.80	\$226.35	\$588.15	\$115.76	\$0.00	\$132.70	\$230.18	\$1,849.35
	9 Interest Accrued - Net Change	\$13.41	\$60.29	\$19.43	\$51.31	\$112.71	\$22.10	\$0.00	\$25.33	\$43.49	\$348.07
	Ending Cash & Investment Balance	\$62,949.18	\$344,257.97	\$91,238.20	\$207,391.55	\$527,102.02	\$103,745.00	\$0.80	\$118,930.17	\$206,289.03	\$1,661,903.92
	Ending Interest Accrual Balance	\$304.29	\$1,703.44	\$441.04	\$956.23	\$2,546.64	\$501.50	\$0.00	\$574.90	\$998.52	\$8,026.55

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
Closed	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest Cost	\$215.88	\$108.08	\$92.40	\$2,425.07	\$1,537.75	\$213.15	\$0.00	\$601.58	\$4,529.50	\$9,723.42
	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	\$31.78	\$15.91	\$13.60	\$357.04	\$226.40	\$31.38	\$0.00	\$88.57	\$666.87	\$1,431.57
	6 Interest Paid - Term Instr.s	\$182.14	\$94.35	\$78.01	\$2,047.33	\$1,298.24	\$179.96	\$0.00	\$507.88	\$3,968.82	\$8,356.73
	7 Unrealized Gain (Loss)	(\$71.51)	(\$35.80)	(\$30.61)	(\$803.30)	(\$509.37)	(\$70.61)	\$0.00	(\$199.27)	(\$1,500.38)	(\$3,220.84)
	8 Net Investment Income	\$176.15	\$88.19	\$75.40	\$1,978.82	\$1,254.78	\$173.93	\$0.00	\$490.88	\$3,695.99	\$7,934.14
	9 Interest Accrued - Net Change	\$33.73	\$13.74	\$14.39	\$377.75	\$239.51	\$33.20	\$0.00	\$93.70	\$560.67	\$1,366.69
	Ending Cash & Investment Balance	\$157,868.35	\$79,042.04	\$67,570.05	\$1,773,430.50	\$1,124,541.52	\$155,877.62	(\$79.04)	\$439,930.09	\$3,274,922.26	\$7,073,103.39
	Ending Interest Accrual Balance	\$762.80	\$391.37	\$326.63	\$8,572.52	\$5,435.95	\$753.50	(\$0.01)	\$2,126.59	\$16,446.58	\$34,815.93

Accounts Included

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

November 01, 2019 - November 30, 2019

Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$16,172,973.17
Net of Contributions & Withdrawals	-\$244.98
Net Investment Change	\$18,070.81
Closing Market Value w/Accrued Income	\$16,190,799.00

Your Relationship Team

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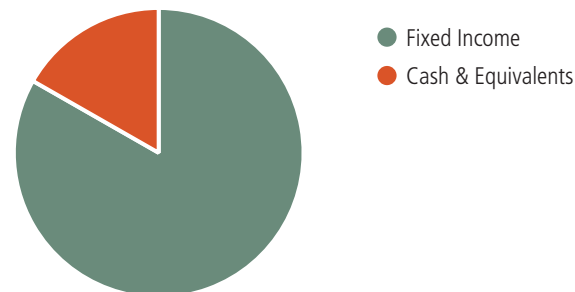
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Please see Glossary for descriptions of key fields depicted in this statement.

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$13,401,767.58	83.26%
Cash & Equivalents	2,695,393.13	16.74
TOTAL	\$16,097,160.71	100%



Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$13,401,767.58	\$79,802.73	\$13,481,570.31	\$189,018.75	1.41%
Cash & Equivalents	2,695,393.13	13,835.56	2,709,228.69	33,428.20	1.97
TOTAL	\$16,097,160.71	\$93,638.29	\$16,190,799.00	\$222,446.95	1.47%

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
Opening Market Value	\$16,084,170.69	\$16,927,548.76
Accrued Income	88,802.48	17,775.87
Opening Market Value w/Accrued Income	\$16,172,973.17	\$16,945,324.63
Contributions		
Cash Receipts	1,007,755.02	9,627,669.24
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	\$1,007,755.02	\$9,627,669.24
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-1,008,000.00	-10,775,398.76
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Withdrawals	-\$1,008,000.00	-\$10,775,398.76
Net Contributions & Withdrawals	-\$244.98	-\$1,147,729.52
Closing Market Value	16,097,160.71	16,097,160.71
Accrued Income	93,638.29	93,638.29
Closing Market Value w/Accrued Income	\$16,190,799.00	\$16,190,799.00
Net Investment Change	\$18,070.81	\$393,203.89
Net Investment Change Detail		
	Current Period	Year-to-Date
Net Investment Change	\$18,070.81	\$393,203.89
Income Earned		
Dividends	-	-
Net Interest	14,490.49	162,108.81
Other Income	-	-
Change in Accrual	4,835.81	75,862.42
Total Income Earned	\$19,326.30	\$237,971.23
Market Appreciation	-\$1,255.49	\$155,232.66

Relationship Summary *(continued)*

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

November 01, 2019 - November 30, 2019

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	-	-
Interest	18,562.50	170,003.00
Other Income	-	-
Total Taxable	\$18,562.50	\$170,003.00
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	\$18,562.50	\$170,003.00

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
Short Term		
Gain	-	-
Loss	-	-
Total Short Term	-	-
Long Term		
Gain	7,695.31	14,531.24
Loss	-	-
Total Long Term	\$7,695.31	\$14,531.24
TOTAL GAIN/LOSS	\$7,695.31	\$14,531.24

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
Opening Balance	-	-
Receipts		
Cash Receipts	1,007,755.02	9,627,669.24
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	981,437.50	10,441,833.25
Net Interest	14,490.49	162,108.81
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	\$2,003,683.01	\$20,231,611.30
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-1,008,000.00	-10,775,398.76
Other Fees	-	-
Purchases	-995,683.01	-9,456,212.54
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Disbursements	-\$2,003,683.01	-\$20,231,611.30
TOTAL CLOSING BALANCE	-	-
Net Total Payables and Receivables	1,000,000.00	
NET OF CASH BALANCE	\$1,000,000.00	

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
■ Fixed Income						
U.S. Taxable Fixed Income	83.26%	\$13,401,767.58	\$13,392,319.37	\$9,448.21	\$79,802.73	\$13,481,570.31
Total Fixed Income	83.26%	\$13,401,767.58	\$13,392,319.37	\$9,448.21	\$79,802.73	\$13,481,570.31
■ Cash & Equivalents						
Taxable	16.74	2,695,393.13	2,695,393.13	-	13,835.56	2,709,228.69
Total Cash & Equivalents	16.74%	\$2,695,393.13	\$2,695,393.13	-	\$13,835.56	\$2,709,228.69
TOTAL ASSETS	100%	\$16,097,160.71	\$16,087,712.50	\$9,448.21	\$93,638.29	\$16,190,799.00

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

November 01, 2019 - November 30, 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 (%)
U.S. Taxable Fixed Income										
U.S. Treasury Bonds										
UNITED STATES TREASURY NOTES DTD 11/30/2012 1.000% 11/30/2019 CUSIP: 912828UB4 Moody's: AAA	-	-	-	-	-	\$5,000.00	-	-	-	-
UNITED STATES TREASURY NOTES DTD 05/31/2013 1.375% 05/31/2020 CUSIP: 912828VF4 Moody's: AAA	1,000,000	99.852	998,520.00	998,359.37	160.63	6,912.57	13,750.00	0.50	1.68	6.20
UNITED STATES TREASURY NOTES DTD 10/31/2015 1.375% 10/31/2020 CUSIP: 912828L99 Moody's: AAA	998,000	99.707	995,075.86	991,255.70	3,820.16	1,168.67	13,722.50	0.92	1.70	6.18
UNITED STATES TREASURY NOTES DTD 02/15/2018 2.250% 02/15/2021 CUSIP: 9128283X6 Moody's: AAA	699,000	100.648	703,529.52	697,580.16	5,949.36	4,615.68	15,727.50	1.19	1.70	4.37
UNITED STATES TREASURY NOTES DTD 06/30/2019 1.625% 06/30/2021 CUSIP: 9128287A2 Moody's: AAA	699,000	99.934	698,538.66	698,645.04	-106.38	4,753.39	11,358.75	1.56	1.69	4.34
UNITED STATES TREASURY NOTES DTD 09/30/2016 1.125% 09/30/2021 CUSIP: 912828T34 Moody's: AAA	1,020,000	99.055	1,010,361.00	1,010,796.09	-435.09	1,943.85	11,475.00	1.81	1.67	6.28

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

November 01, 2019 - November 30, 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 (%)
UNITED STATES TREASURY NOTES DTD 01/31/2015 1.500% 01/31/2022 CUSIP: 912828H86 Moody's: AAA	999,000	\$99.746	\$996,462.54	\$995,683.01	\$779.53	\$5,008.57	\$14,985.00	2.13	1.64%	6.19%
Total U.S. Treasury Bonds			\$5,402,487.58	\$5,392,319.37	\$10,168.21	\$29,402.73	\$81,018.75	1.35	1.68%	33.56%
U.S. Government Agency Bonds										
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	99.991	7,999,280.00	8,000,000.00	-720.00	50,400.00	108,000.00	0.04	1.49	49.69
Total U.S. Government Agency Bonds			\$7,999,280.00	\$8,000,000.00	-\$720.00	\$50,400.00	\$108,000.00	0.04	1.49%	49.70%
Total U.S. Taxable Fixed Income			\$13,401,767.58	\$13,392,319.37	\$9,448.21	\$79,802.73	\$189,018.75	0.57	1.57%	83.26%
TOTAL FIXED INCOME			\$13,401,767.58	\$13,392,319.37	\$9,448.21	\$79,802.73	\$189,018.75	0.57	1.57%	83.26%

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 (%)
Taxable										
U.S. Treasury Bills										
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	-	\$13,835.56	\$33,428.20	0.33	1.94%	10.53%
Total U.S. Treasury Bills			\$1,695,393.13	\$1,695,393.13	-	\$13,835.56	\$33,428.20	0.33	1.94%	10.53%

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

November 01, 2019 - November 30, 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 (%)
Payables & Receivables										
CASH RECEIVABLE FOR MATURITY OF 0.0000 UNITS OF U.S. TREASURY NOTES 1.000% 11/30/19 PAYABLE ON 12/02/19	1,000,000	\$1.00	\$1,000,000.00	\$1,000,000.00	-	-	-	-	-	6.21%
Total Payables & Receivables			\$1,000,000.00	\$1,000,000.00	-	-	-	-	-	6.21%
Total Taxable			\$2,695,393.13	\$2,695,393.13	-	\$13,835.56	\$33,428.20	0.33	1.94%	16.74%
TOTAL CASH & EQUIVALENTS			\$2,695,393.13	\$2,695,393.13	-	\$13,835.56	\$33,428.20	0.33	1.94%	16.74%
<hr/>										
Grand Total			\$16,097,160.71	\$16,087,712.50	\$9,448.21	\$93,638.29	\$222,446.95			100%
Accrued Income			\$93,638.29							
<hr/>										
Grand Total Market Value w/ Accrued Income			\$16,190,799.00							

Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
OPENING BALANCE				-	-
11/07/2019 11/07/2019	Maturities	MATURED 1000000 PAR VALUE OF U.S. TREASURY BILLS 11/07/19 AT 100 TRADE DATE 2019-11-07 SETTLEMENT DATE 2019-11-07	1,000,000	\$981,437.50	-
11/07/2019	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY BILLS 11/07/19 ON 1000000 PAR VALUE DUE 2019-11-07	-	18,562.50	-
11/07/2019	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-1,000,000.00	-
11/08/2019	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	999,755.02	-
11/08/2019 11/08/2019	Purchases	PURCHASED 999000 PAR VALUE OF U.S. TREASURY NOTES 1.500% 1/31/22 AT 99.668 TRADE DATE 2019-11-08 SETTLEMENT DATE 2019-11-08	999,000	-995,683.01	-
11/08/2019	Interest	PAID ACCRUED INTEREST ON PURCHASE OF U.S. TREASURY NOTES 1.500% 1/31/22	-	-4,072.01	-
11/22/2019	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	8,000.00	-
11/22/2019	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF Transfer to Investors Bank Burlington County Muni JIF INVESTORS BANK 1000398255	-	-8,000.00	-
11/30/2019 11/30/2019*	Maturities	MATURED 1000000 PAR VALUE OF U.S. TREASURY NOTES 1.000% 11/30/19 AT 100 TRADE DATE 2019-11-30 SETTLEMENT DATE 2019-11-30 \$1,000,000.00 CASH RECEIVABLE	1,000,000	-	-
CLOSING BALANCE				-	-

* indicates a pending transaction.

Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

November 01, 2019 - November 30, 2019

Realized Gain / Loss Detail

Transaction Description	Disposition Date	Quantity	Cost	Proceeds	Short Term Gain/Loss	Long Term Gain/Loss	Realized Gain/Loss
MATURED 1000000 PAR VALUE OF U.S. TREASURY NOTES 1.000% 11/30/19 AT 100 TRADE DATE 2019-11-30 SETTLEMENT DATE 2019-11-30 \$1,000,000.00 CASH RECEIVABLE	* 11/30/2019	1,000,000	\$992,304.69	\$1,000,000.00	-	\$7,695.31	\$7,695.31
NET REALIZED GAIN/LOSS			\$992,304.69	\$1,000,000.00	-	\$7,695.31	\$7,695.31

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.

* indicates a pending transaction.

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.

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, 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)

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.

Statement Disclosures *(continued)***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 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.

Investments: • Are NOT FDIC-Insured • Have NO Bank Guarantee • May Lose Value
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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)*

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.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED**

Current Fund Year: 2019 Month Ending: November										
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	217,159.63	1,079,655.80	560,797.67	5,988,222.24	3,626,464.38	474,551.64	(21,733.75)	2,017,424.65	5,422,896.80	19,365,439.06
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	3,200.00	0.00	0.00	85.72	0.00	0.00	0.00	0.00	0.00	3,285.72
Invest Pymnts	331.05	1,273.53	470.60	5,275.66	3,125.26	428.82	1.46	1,362.41	4,944.54	17,213.33
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	331.05	1,273.53	470.60	5,275.66	3,125.26	428.82	1.46	1,362.41	4,944.54	17,213.33
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,531.05	1,273.53	470.60	5,361.38	3,125.26	428.82	1.46	1,362.41	4,944.54	20,499.05
EXPENSES										
Claims Transfers	25,606.56	14,103.01	15,599.17	130,328.72	0.00	0.00	0.00	0.00	0.00	185,637.46
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132,492.80	132,492.80
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	809.00	809.00
TOTAL	25,606.56	14,103.01	15,599.17	130,328.72	0.00	0.00	0.00	0.00	133,301.80	318,939.26
END BALANCE	195,084.12	1,066,826.32	545,669.10	5,863,254.90	3,629,589.64	474,980.46	(21,732.29)	2,018,787.06	5,294,539.54	19,066,998.85

Report Month: November				Balance Differences	
Opening Balances:	Opening Balances are equal			\$0.00	
Imprest Transfers:	Imprest Totals are equal			\$0.00	
Investment Balances:	Investment Payment Balances are equal			\$0.00	
	Investment Adjustment Balances are equal			\$0.00	
Ending Balances:	Ending Balances are equal			\$0.00	
Accrual Balances:	Accrual Balances are equal			\$0.00	
Claims Transaction Status:					
Allocation variance 1:	Daily xactions add to monthly totals			0.00	
Allocation variance 2:	Monthly transactions and allocation totals are equal			0.00	
Allocation variance 3:	Treasurer/TPA net payments NOT e	Max/Min	3,082,239.46	/	(0.00)
Pre-existing variance:	Prior period unreconciled variance e	Max/Min	3,082,239.46	/	(0.00)

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2019								
Month Ending:		November								
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	3,200.00	0.00	0.00	0.00						3,200.00
Invest Pymnts	8.08	2.53	63.12	843.62	257.71	0.00	1.39	453.76	726.98	2,357.19
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	8.08	2.53	63.12	843.62	257.71	0.00	1.39	453.76	726.98	2,357.19
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,208.08	2.53	63.12	843.62	257.71	0.00	1.39	453.76	726.98	5,557.19
EXPENSES										
Claims Transfers	24,606.56	22.50	14,439.71	47,583.41	0.00	0.00	0.00	0.00	0.00	86,652.18
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93,981.31	93,981.31
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	809.00	809.00
TOTAL	24,606.56	22.50	14,439.71	47,583.41	0.00	0.00	0.00	0.00	94,790.31	181,442.49
END BALANCE	(114,412.36)	(205,900.58)	96,192.50	1,282,068.67	451,613.84	0.00	(21,890.94)	1,039,907.94	861,602.46	3,389,181.53

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2018									
Month Ending:	November									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	1.30	207.16	66.11	608.68	471.24	0.00	0.01	38.15	194.34	1,586.99
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1.30	207.16	66.11	608.68	471.24	0.00	0.01	38.15	194.34	1,586.99
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1.30	207.16	66.11	608.68	471.24	0.00	0.01	38.15	194.34	1,586.99
EXPENSES										
Claims Transfers	0.00	4,041.16	1,159.46	44,065.23	0.00	0.00	0.00	0.00	0.00	49,265.85
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	916.49	916.49
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	4,041.16	1,159.46	44,065.23	0.00	0.00	0.00	0.00	916.49	50,182.34
END BALANCE	(56,466.47)	202,984.81	71,358.36	506,125.87	523,253.92	0.00	168.56	14,675.88	169,535.64	1,431,636.57

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2017								
Month Ending:	November									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	16.78						16.78
Invest Pymnts	47.90	350.99	98.03	1,180.56	497.60	100.93	0.01	161.06	189.00	2,626.08
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	47.90	350.99	98.03	1,180.56	497.60	100.93	0.01	161.06	189.00	2,626.08
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	47.90	350.99	98.03	1,197.34	497.60	100.93	0.01	161.06	189.00	2,642.86
EXPENSES										
Claims Transfers	1,000.00	1,619.85	0.00	39,714.39	0.00	0.00	0.00	0.00	0.00	42,334.24
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	1,000.00	1,619.85	0.00	39,714.39	0.00	0.00	0.00	0.00	0.00	42,334.24
END BALANCE	62,606.95	361,895.51	108,580.38	1,171,385.54	551,160.99	111,796.62	11.73	178,398.60	207,859.03	2,753,695.35

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR		2016								
Month Ending:	November									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	68.94						68.94
Invest Pymnts	74.52	314.51	99.97	866.70	408.00	93.50	0.05	204.89	175.60	2,237.74
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	74.52	314.51	99.97	866.70	408.00	93.50	0.05	204.89	175.60	2,237.74
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	74.52	314.51	99.97	935.64	408.00	93.50	0.05	204.89	175.60	2,306.68
EXPENSES										
Claims Transfers	0.00	8,370.00	0.00	3,511.85	0.00	0.00	0.00	0.00	0.00	11,881.85
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	8,370.00	0.00	3,511.85	0.00	0.00	0.00	0.00	0.00	11,881.85
END BALANCE	82,538.47	284,546.57	110,729.61	922,852.77	451,917.35	103,561.22	56.60	226,944.38	194,495.86	2,377,642.83

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	2015									
Month Ending:	November									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	56.83	323.88	82.37	175.03	475.44	93.66	0.00	107.37	186.69	1,501.27
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	56.83	323.88	82.37	175.03	475.44	93.66	0.00	107.37	186.69	1,501.27
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	56.83	323.88	82.37	175.03	475.44	93.66	0.00	107.37	186.69	1,501.27
EXPENSES										
Claims Transfers	0.00	49.50	0.00	(4,546.16)	0.00	0.00	0.00	0.00	0.00	(4,496.66)
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	49.50	0.00	(4,546.16)	0.00	0.00	0.00	0.00	0.00	(4,496.66)
END BALANCE	62,949.18	344,257.97	91,238.20	207,391.55	527,102.02	103,745.00	0.80	118,930.17	206,289.03	1,661,903.92

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	Closed									
Month Ending:	November									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN 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
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	142.42	74.46	61.00	1,601.07	1,015.27	140.73	0.00	397.18	3,135.32	6,567.45
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	142.42	74.46	61.00	1,601.07	1,015.27	140.73	0.00	397.18	3,135.32	6,567.45
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	142.42	74.46	61.00	1,601.07	1,015.27	140.73	0.00	397.18	3,135.32	6,567.45
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	37,595.00	37,595.00
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	37,595.00	37,595.00
END BALANCE	157,868.35	79,042.04	67,570.05	1,773,430.50	1,124,541.52	155,877.62	(79.04)	439,930.09	3,274,922.26	7,073,103.39

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

Month
Current Fund Year

November
2019

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid November	Monthly Recoveries November	Calc. Net Paid Thru November	TPA Net Paid Thru November	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2019	Prop	337,483.39	24,606.56	3,200.00	358,889.95	358,889.95	0.00	0.00	0.00
	Liab	12,153.70	22.50	0.00	12,176.20	12,176.20	0.00	0.00	0.00
	Auto	4,857.39	14,439.71	0.00	19,297.10	19,297.10	0.00	0.00	0.00
	WC	451,811.61	47,583.41	0.00	499,395.02	499,395.02	0.00	0.00	0.00
	Total	806,306.09	86,652.18	3,200.00	889,758.27	889,758.27	0.00	0.00	0.00
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	4,041.16	0.00	278,310.32	278,310.32	0.00	0.00	(0.00)
	Auto	55,821.29	1,159.46	0.00	56,980.75	56,980.75	(0.00)	(0.00)	0.00
	WC	1,491,312.64	44,065.23	0.00	1,535,377.87	1,535,377.87	0.00	0.00	(0.00)
	Total	2,149,599.49	49,265.85	0.00	2,198,865.34	2,198,865.34	0.00	0.00	(0.00)
2017	Prop	195,312.78	1,000.00	0.00	196,312.78	196,312.78	0.00	0.00	0.00
	Liab	121,966.03	1,619.85	0.00	123,585.88	123,585.88	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	994,682.57	39,714.39	16.78	1,034,380.18	1,034,380.18	(0.00)	(0.00)	(0.00)
	Total	1,330,623.66	42,334.24	16.78	1,372,941.12	1,372,941.12	(0.00)	(0.00)	(0.00)
2016	Prop	315,203.78	0.00	0.00	315,203.78	315,203.78	0.00	0.00	0.00
	Liab	236,387.87	8,370.00	0.00	244,757.87	244,757.87	(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	1,336,991.38	3,511.85	68.94	1,340,434.29	1,340,434.29	(0.00)	(0.00)	0.00
	Total	1,901,651.25	11,881.85	68.94	1,913,464.16	1,913,464.16	(0.00)	(0.00)	0.00
2015	Prop	289,250.62	0.00	0.00	289,250.62	289,250.62	0.00	0.00	0.00
	Liab	190,230.81	49.50	0.00	190,280.31	190,280.31	(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	2,157,289.75	(4,546.16)	0.00	2,152,743.59	2,152,743.59	0.00	0.00	0.00
	Total	2,676,363.56	(4,496.66)	0.00	2,671,866.90	2,671,866.90	(0.00)	(0.00)	0.00
TOTAL		8,864,544.05	185,637.46	3,285.72	9,046,895.79	9,046,895.79	(0.00)	0.00	(0.00)



BURLINGTON COUNTY J.I.F. BURLINGTON CTY JIF I Account Check Register

Processed Date: 11/01/2019 - 11/30/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
14247	11/04/2019	L-LEGAL WC	36615	Kostrub, Richard	CAPEHART & SCATCHARD PA	2019153387:	09/21/2018	\$472.50
						14247 Total:		\$472.50
14248	11/04/2019	E-APPRAISERS PR	36615	Wesstampton Twp	LEO PETETTI LLC	2020182619:	09/03/2019	\$55.00
						14248 Total:		\$55.00
14249	11/04/2019	E-ALLOCATED MED	36615	Kostrub, Richard	QTC COMMERCIAL SERVICES LLC	2019153387:	09/21/2018	\$895.00
						14249 Total:		\$895.00
14250	11/04/2019	I-TEMPORARY TOTAL	36615	Wheelock, Craig	BORDENTOWN TOWNSHIP	2020185549:	10/01/2019	\$791.36
						14250 Total:		\$791.36
14251	11/04/2019	I-TEMPORARY TOTAL	36615	Baker, Edward	PEMBERTON TOWNSHIP	2019176278:	06/11/2019	\$1,726.66
						14251 Total:		\$1,726.66
14252	11/04/2019	I-TEMPORARY TOTAL	36615	Tantum, Gregory	MOUNT LAUREL TOWNSHIP	2020187376:	10/18/2019	\$1,447.29
						14252 Total:		\$1,447.29
14253	11/04/2019	I-TEMPORARY TOTAL	36615	Tantum, Gregory	MOUNT LAUREL TOWNSHIP	2020187376:	10/18/2019	\$394.71
						14253 Total:		\$394.71
14254	11/04/2019	M-MISC MED(WC) & PD	36615	Lutz, James	James Lutz	2020179991:	07/26/2019	\$9,025.90
						14254 Total:		\$9,025.90
14255	11/04/2019	I-TEMPORARY TOTAL	36615	BREINER, WILLIAM	WILLIAM BREINER	2018143484:	05/21/2018	\$1,806.00
						14255 Total:		\$1,806.00
14256	11/04/2019	I-INDEMNITY AL BI	36615	Gerges, Manal	Manal Gerges	2019159715:	11/28/2018	\$1,159.46
						14256 Total:		\$1,159.46
14257	11/04/2019	I-TEMPORARY TOTAL	36615	Reiss, Christina	Christina Reiss	2019165703:	02/11/2019	\$1,842.00
						14257 Total:		\$1,842.00

**BURLINGTON COUNTY J.I.F.
BURLINGTON CTY JIF I Account
Check Register**

Processed Date: 11/01/2019 - 11/30/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
14258	11/04/2019	I-PERMANENT PARTIAL	36615	YOUNG, BRIAN	BRIAN YOUNG	001247013:	02/19/2016	\$1,026.24
						14258 Total:		\$1,026.24
14259	11/04/2019	M-MISC MED(WC) & PD	36615	Wesstampton Twp	WESTAMPTON TOWNSHIP	2020182619:	09/03/2019	\$1,227.97
						14259 Total:		\$1,227.97
14260	11/04/2019	M-PHYSICIAN FEES	36616	Baker, Edward	COASTAL SPINE, PC.	2019176278:	06/11/2019	\$250.04
						14260 Total:		\$250.04
14261	11/04/2019	Combined M-	36616	Combined Reiss, Christina	STRIVE PHYSICAL THERAPY AND	2019165703:	02/11/2019	\$225.00
						14261 Total:		\$225.00
14262	11/04/2019	M-DME/PROSTHETICS	36616	WILLHOUSE, DYLLON	MDS MEDICAL DEVICE SPECIALTY INC	2018121619:	12/29/2017	\$704.92
						14262 Total:		\$704.92
14263	11/04/2019	M-ACUTE CARE	36616	Mann, Joshua	VIRTUA WEST JERSEY HEALTH, INC.	2019167491:	03/03/2019	\$1,273.30
						14263 Total:		\$1,273.30
14264	11/04/2019	M-PHYSICIAN FEES	36616	BREINER, WILLIAM	LOURDES ANESTHESIA ASSOC PA	2018143484:	05/21/2018	\$1,005.90
						14264 Total:		\$1,005.90
14265	11/04/2019	Combined M-ORTHO/NEURO M-ORTHO/NEURO	36616	Combined Lackraj, Jesse Mclean, Michael	BURLINGTON COUNTY ORTHOPAEDIC	2020181208:	06/06/2019	\$95.00
						2020182885:	08/30/2019	\$95.00
						14265 Total:		\$190.00
14266	11/04/2019	M-OTHER PROVIDER	36616	Decharleroy, Gregory	BIO-REFERENCE LABORATORIES INC	2019174744:	05/26/2019	\$496.72
						14266 Total:		\$496.72
14267	11/04/2019	M-MRI	36616	Wheelock, Craig	ONE CALL CARE DIAGNOSTICS	2020185549:	10/01/2019	\$485.00
						14267 Total:		\$485.00
14268	11/04/2019	M-ORTHO/NEURO	36616	Wheelock, Craig	ROTHMAN ORTHOPAEDICS	2020185549:	10/01/2019	\$135.47



BURLINGTON COUNTY J.I.F.
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Processed Date: 11/01/2019 - 11/30/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
						14268 Total:		\$135.47
14269	11/04/2019	Combined	36616	Combined	REHAB EXCELLENCE CENTER, LLC			
		M-		Baker, Edward		2019176278:	06/11/2019	\$189.00
		M-		Gardner, Joshua		2020182837:	09/05/2019	\$189.00
						14269 Total:		\$378.00
14270	11/04/2019	Combined	36616	Combined	NovaCare Rehabilitation			
		M-		Lackraj, Jesse		2020181208:	06/06/2019	\$186.00
		M-		McLean, Michael		2020182885:	08/30/2019	\$279.00
						14270 Total:		\$465.00
14271	11/04/2019	Combined	36616	Combined	MEDEXPRESS URGENT CARE NEW			
		M-URGENT CARE		Evans, William		2020184885:	09/24/2019	\$320.00
						14271 Total:		\$320.00
14272	11/04/2019	Combined	36616	Combined	CENTRAL JERSEY URGENT CARE			
		M-URGENT CARE		Adams, Vicky		2020182172:	08/22/2019	\$160.00
		M-URGENT CARE		Evangelista, Jesus		2019174763:	05/26/2019	\$160.00
						14272 Total:		\$320.00
14273	11/04/2019	M-	36616	Silk, Jason	HAMILTON PHYSICAL THERAPY SVCS,			
						2020178113:	07/07/2019	\$125.00
						14273 Total:		\$125.00
14274	11/04/2019	M-URGENT CARE	36616	Casmer, Dylan	ATLANTICARE URGENT CARE			
						2020183069:	09/08/2019	\$263.00
						14274 Total:		\$263.00
14275	11/04/2019	M-DME/PROSTHETICS	36616	Baker, Edward	HOME CARE CONNECT LLC			
						2019176278:	06/11/2019	\$3,142.86
						14275 Total:		\$3,142.86
14276	11/04/2019	Combined	36616	Combined	AVIA PARTNERS INC			
		M-PHARMACY		Amoroso, Anthony		2020180457:	06/22/2019	\$69.75
		M-PHARMACY		BREINER, WILLIAM		2018143484:	05/21/2018	\$110.72
		M-PHARMACY		MCGUIGAN, MARK		001232500:	06/24/2015	\$63.89
						14276 Total:		\$244.36
14277	11/04/2019	Combined	36617	Combined	QUALCARE INC			
		M-MEDICAL		Allison, Clifford		2020188714:	10/31/2019	\$501.00
		M-MEDICAL		Everett, James		2020188677:	10/31/2019	\$501.00



BURLINGTON COUNTY J.I.F. BURLINGTON CTY JIF I Account Check Register

Processed Date: 11/01/2019 - 11/30/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
		M-MEDICAL		Herring, Shawn		2020187851:	10/23/2019	\$501.00
		M-MEDICAL		Perkins, Christopher		2020188218:	10/25/2019	\$501.00
						14277 Total:		\$2,004.00
14278	11/11/2019	L-LEGAL GL	36802	EL-MUJADDID, ELAEMER	PARKER MCCAY			
						2018145140:	04/18/2018	\$4,029.91
						14278 Total:		\$4,029.91
14279	11/11/2019	E-MISC ALL OTHER GL	36802	FRANKLIN, ROBERT	ARCHER & GREINER PC			
						001256269:	05/28/2016	\$8,370.00
						14279 Total:		\$8,370.00
14280	11/11/2019	E-MISC ALL OTHER WC	36802	Wheelock, Craig	I C U INVESTIGATIONS INC			
						2020185549:	10/01/2019	\$126.10
						14280 Total:		\$126.10
14281	11/11/2019	L-LEGAL GL	36802	REED, WILLIAM	MARSHALL DENNEHEY WARNER			
						001229173:	02/03/2015	\$49.50
						14281 Total:		\$49.50
14282	11/11/2019	E-APPRAISERS PR	36802	Springfield Twp	CLIFF GRAY APPRAISAL SERVICE			
						2020187207:	10/15/2019	\$110.00
						14282 Total:		\$110.00
14283	11/11/2019	Combined	36802	Combined	THE LAW OFFICE OF STAN R			
		I-CLAIMANT LEGAL EXP		HERKOPEREC, MARK		2018128624:	03/15/2018	\$9,774.00
						14283 Total:		\$9,774.00
14284	11/11/2019	Combined	36802	Combined	PIETRAS SARACINO SMITH & MEEK			
		L-LEGAL WC		HERKOPEREC, MARK		2018128624:	03/15/2018	\$1,378.00
		L-LEGAL WC		LEFFERTS, KEVIN		2018107338:	07/10/2017	\$299.00
		L-LEGAL WC		Roun, Howard		2019166742:	02/25/2019	\$851.50
						14284 Total:		\$2,528.50
14285	11/11/2019	I-TEMPORARY TOTAL	36802	Brienza, Kaitlin	BORDENTOWN TOWNSHIP			
						2020187021:	10/16/2019	\$1,182.18
						14285 Total:		\$1,182.18
14286	11/11/2019	M-MISC MED(WC) & PD	36802	Springfield Twp.	SPRINGFIELD TOWNSHIP			
						2019173721:	05/07/2019	\$18,270.12
						14286 Total:		\$18,270.12
14287	11/11/2019	M-MISC MED(WC) & PD	36802	Springfield Twp	SPRINGFIELD TOWNSHIP			



BURLINGTON COUNTY J.I.F.
BURLINGTON CTY JIF I Account
Check Register

Processed Date: 11/01/2019 - 11/30/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
14288	11/11/2019	M-MISC MED(WC) & PD	36802	CHESTERFIELD TWP	CHESTERFIELD TOWNSHIP	2020187207:	10/15/2019	\$2,898.23
						14287 Total:		\$2,898.23
						2017105222:	06/09/2017	\$1,000.00
14289	11/11/2019	M-MISC MED(WC) & PD	36802	Pemberton Twp	PEMBERTON TOWNSHIP	14288 Total:		\$1,000.00
						2020187494:	09/24/2019	\$423.66
14290	11/11/2019	I-TEMPORARY TOTAL	36802	WILLHOUSE, DYLLON	DELANCO TOWNSHIP	14289 Total:		\$423.66
						2018121619:	12/29/2017	\$1,792.00
14291	11/11/2019	I-PERMANENT PARTIAL	36802	YOUNG, BRIAN	BRIAN YOUNG	14290 Total:		\$1,792.00
						001247013:	02/19/2016	\$512.52
14292	11/11/2019	I-PERMANENT PARTIAL	36802	HERKOPEREC, MARK	MARK HERKOPEREC	14291 Total:		\$512.52
						2018128624:	03/15/2018	\$15,502.00
14293	11/11/2019	I-TEMPORARY TOTAL	36802	Roberts, William	William Roberts	14292 Total:		\$15,502.00
						2020179427:	07/19/2019	\$1,842.00
14294	11/11/2019	M-MISC MED(WC) & PD	36802	Chamberlain, Deitra	Deitra Chamberlain	14293 Total:		\$1,842.00
						2019176807:	06/17/2019	\$500.00
14295	11/11/2019	I-PERMANENT PARTIAL	36802	SCHALLUS, ANTHONY	ANTHONY SCHALLUS	14294 Total:		\$500.00
						2018124978:	02/05/2018	\$964.00
14296	11/11/2019	I-PERMANENT PARTIAL	36802	GUDONIS, DAVID	DAVID GUDONIS	14295 Total:		\$964.00
						2018130588:	04/07/2018	\$1,098.40
14297	11/11/2019	Combined	36803	Combined	STRIVE PHYSICAL THERAPY AND	14296 Total:		\$1,098.40
						M- M-	PETRONI, TERRY Reiss, Christina	2019176050: 2019165703:
						14297 Total:		\$240.00



BURLINGTON COUNTY J.I.F. BURLINGTON CTY JIF I Account Check Register

Processed Date: 11/01/2019 - 11/30/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
14298	11/11/2019	M-ORTHO/NEURO	36803	Reiss, Christina	PREMIER ORTHOPEDIC OF SOUTH	2019165703:	02/11/2019	\$69.76
						14298 Total:		\$69.76
14299	11/11/2019	Combined M-ORTHO/NEURO	36803	Combined BRUZZESE, GIANCARLO	THE ORTHOPEDIC INSTITUTE OF NJ	001253132:	06/26/2016	\$301.64
						14299 Total:		\$301.64
14300	11/11/2019	M-OCCUPATIONAL	36803	Wheelock, Craig	RWJUHH OCCUPATIONAL HEALTH	2020185549:	10/01/2019	\$172.43
						14300 Total:		\$172.43
14301	11/11/2019	Combined M-MRI M-MRI	36803	Combined Baker, Edward BRUZZESE, GIANCARLO	ONE CALL CARE DIAGNOSTICS	2019176278:	06/11/2019	\$485.00
						001253132:	06/26/2016	\$485.00
						14301 Total:		\$970.00
14302	11/11/2019	M-ORTHO/NEURO	36803	Gardner, Joshua	ROTHMAN ORTHOPAEDICS	2020182837:	09/05/2019	\$135.47
						14302 Total:		\$135.47
14303	11/11/2019	Combined M-PHYSICIAN FEES M-PHYSICIAN FEES	36803	Combined Hofmann, Ryan Hofstein, Joshua	VIRTUA MEDICAL GROUP	2020185596:	09/30/2019	\$84.20
						2020186580:	10/10/2019	\$126.96
						14303 Total:		\$211.16
14304	11/11/2019	M-ORTHO/NEURO	36803	Lefferts, Kevin	PREMIER ORTHOPAEDIC	2019163514:	01/18/2019	\$88.09
						14304 Total:		\$88.09
14305	11/11/2019	M-OCCUPATIONAL	36803	Giardinelli, Rocco	WORKNET OCCUPATIONAL MEDICINE	2020187658:	10/21/2019	\$214.82
						14305 Total:		\$214.82
14306	11/11/2019	M-OTHER PROVIDER	36803	MCGUIGAN, MARK	QUEST DIAGNOSTICS	001232500:	06/24/2015	\$48.75
						14306 Total:		\$48.75
14307	11/11/2019	M-URGENT CARE	36803	Decharleroy, Gregory	CENTRAL JERSEY URGENT CARE	2019174744:	05/26/2019	\$160.00
						14307 Total:		\$160.00
14308	11/11/2019	M-DIAGNOSTICS	36803	Tenney, Daniel	LOURDES IMAGING ASSOC, PA			



BURLINGTON COUNTY J.I.F. BURLINGTON CTY JIF I Account Check Register

Processed Date: 11/01/2019 - 11/30/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
						2019169880:	03/23/2019	\$60.00
						14308 Total:		\$60.00
14309	11/11/2019	M-OTHER PROVIDER	36803	Hodson, Morris	MANSFIELD TOWNSHIP AMBULANCE			
						2020180181:	07/31/2019	\$754.00
						14309 Total:		\$754.00
14310	11/11/2019	Combined	36804	Combined	QUALCARE INC			
		M-MEDICAL		Sopko, Jacob		2020189112:	11/04/2019	\$501.00
		M-MEDICAL		Wood, David		2020189151:	11/05/2019	\$501.00
						14310 Total:		\$1,002.00
14311	11/18/2019	L-LEGAL AL	36977	Jackson, Kayla	PARKER MCCAY			
						2020181471:	05/07/2019	\$4,902.56
						14311 Total:		\$4,902.56
14312	11/18/2019	Combined	36977	Combined	AVIA PARTNERS, INC.			
		M-PHARMACY		BREINER, WILLIAM		2018143484:	05/21/2018	\$25.03
						14312 Total:		\$25.03
14313	11/18/2019	Combined	36977	Combined	ATLANTIC SECURITY INT'L			
		E-SUBROGATION		CANE, STEWART		2019147335:	07/07/2018	\$126.50
		E-INDEP ADJUSTOR		Ettinger, Robert		2019155779:	10/16/2018	\$126.50
		E-INDEP ADJUSTOR		Reiss, Christina		2019165703:	02/11/2019	\$225.00
						14313 Total:		\$478.00
14314	11/18/2019	E-ALLOCATED MED	36977	DELAGARZA, PETER	EXAMWORKS INC			
						001245810:	02/01/2016	\$1,145.00
						14314 Total:		\$1,145.00
14315	11/18/2019	Combined	36977	Combined	JENNIFER KELLY PHD LLC			
		M-PHYSICIAN FEES		Bozoski, Chad		2020179631:	07/19/2019	\$175.00
		M-PHYSICIAN FEES		HALE, GREGORY		001221727:	01/16/2015	\$175.00
		M-PHYSICIAN FEES		Roberts, William		2020179427:	07/19/2019	\$175.00
						14315 Total:		\$525.00
14316	11/18/2019	Combined	36977	Combined	THE DEWEESE LAW FIRM			
		E-SUBROGATION		LAFFAN, JOHN		2018146395:	06/23/2018	\$150.00
		E-SUBROGATION		MATTHEWS, DANIEL		001243852:	12/19/2015	\$7,267.58
						14316 Total:		\$7,417.58
14317	11/18/2019	Combined	36977	Combined	AFFANATO MARUT LLC			



BURLINGTON COUNTY J.I.F.
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Processed Date: 11/01/2019 - 11/30/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
		L-LEGAL WC		Baker, Edward		2019176278:	06/11/2019	\$430.00
		L-LEGAL WC		BREINER, WILLIAM		2018143484:	05/21/2018	\$314.00
		L-LEGAL WC		DOHANIC, DYLAN		2018143403:	05/15/2018	\$227.50
						14317 Total:		\$971.50
14318	11/18/2019	L-LEGAL WC	36977	Santiago, Wilmar	PIETRAS SARACINO SMITH & MEEK			
						2019154157:	09/29/2018	\$559.00
						14318 Total:		\$559.00
14319	11/18/2019	M-MISC MED(WC) & PD	36977	Springfield Twp.	SPRINGFIELD TOWNSHIP			
						2019173721:	05/07/2019	\$247.11
						14319 Total:		\$247.11
14320	11/18/2019	I-TEMPORARY TOTAL	36977	Wheelock, Craig	BORDENTOWN TOWNSHIP			
						2020185549:	10/01/2019	\$791.36
						14320 Total:		\$791.36
14321	11/18/2019	I-TEMPORARY TOTAL	36977	Baker, Edward	PEMBERTON TOWNSHIP			
						2019176278:	06/11/2019	\$1,726.66
						14321 Total:		\$1,726.66
14322	11/18/2019	I-TEMPORARY TOTAL	36977	Reiss, Christina	Christina Reiss			
						2019165703:	02/11/2019	\$1,842.00
						14322 Total:		\$1,842.00
14323	11/18/2019	I-TEMPORARY TOTAL	36977	Tantum, Gregory	MOUNT LAUREL TOWNSHIP			
						2020187376:	10/18/2019	\$1,842.00
						14323 Total:		\$1,842.00
14324	11/18/2019	M-MISC MED(WC) & PD	36977	Riverside Twp	RIVERSIDE TOWNSHIP			
						2020187020:	10/13/2019	\$1,374.47
						14324 Total:		\$1,374.47
14325	11/18/2019	Combined	36978	Combined	COASTAL SPINE, PC.			
		M-PHYSICIAN FEES		BREINER, WILLIAM		2018143484:	05/21/2018	\$4,667.81
		M-PHYSICIAN FEES		DOHANIC, DYLAN		2018143403:	05/15/2018	\$126.12
						14325 Total:		\$4,793.93
14326	11/18/2019	M-	36978	Reiss, Christina	STRIVE PHYSICAL THERAPY AND			
						2019165703:	02/11/2019	\$80.00
						14326 Total:		\$80.00
14327	11/18/2019	M-PHYSICIAN FEES	36978	DOHANIC, DYLAN	LOURDES ANESTHESIA ASSOC PA			



BURLINGTON COUNTY J.I.F. BURLINGTON CTY JIF I Account Check Register

Processed Date: 11/01/2019 - 11/30/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
						2018143403:	05/15/2018	\$862.20
						14327 Total:		\$862.20
14328	11/18/2019	M-	36978	WILLHOUSE, DYLLON	REHAB EXCELLENCE CENTER, LLC			
						2018121619:	12/29/2017	\$63.00
						14328 Total:		\$63.00
14329	11/18/2019	Combined	36978	Combined	NovaCare Rehabilitation			
		M-		DOHANIC, DYLAN		2018143403:	05/15/2018	\$93.00
		M-		Lackraj, Jesse		2020181208:	06/06/2019	\$465.00
		M-		Mclean, Michael		2020182885:	08/30/2019	\$279.00
						14329 Total:		\$837.00
14330	11/18/2019	M-AMBULATORY	36978	WILLHOUSE, DYLLON	FELLOWSHIP SURGICALCENTER, LLC			
						2018121619:	12/29/2017	\$35,486.00
						14330 Total:		\$35,486.00
14331	11/18/2019	M-PHYSICIAN FEES	36978	Tantum, Gregory	VIRTUA MEDICAL GROUP			
						2020187376:	10/18/2019	\$174.42
						14331 Total:		\$174.42
14332	11/18/2019	M-OCCUPATIONAL	36978	Giardinelli, Rocco	WORKNET OCCUPATIONAL MEDICINE			
						2020187658:	10/21/2019	\$139.04
						14332 Total:		\$139.04
14333	11/18/2019	M-OTHER PROVIDER	36978	Lugo, Lynette	QUEST DIAGNOSTICS			
						2019150875:	08/22/2018	\$10.90
						14333 Total:		\$10.90
14334	11/18/2019	M-DME/PROSTHETICS	36978	Lackraj, Jesse	HOME CARE CONNECT LLC			
						2020181208:	06/06/2019	\$46.61
						14334 Total:		\$46.61
14335	11/18/2019	Combined	36979	Combined	QUALCARE INC			
		M-MEDICAL		Joy, Michael		2020189575:	11/12/2019	\$501.00
		M-MEDICAL		McGuinness, James		2020189577:	11/12/2019	\$501.00
		M-MEDICAL		Ondusko, George		2020189571:	11/12/2019	\$501.00
		M-MEDICAL		Rowbottom, Joshua		2020189533:	11/11/2019	\$501.00
						14335 Total:		\$2,004.00
14336	11/25/2019	L-LEGAL WC	37197	Silk, Jason	CAPEHART & SCATCHARD PA			
						2020178113:	07/07/2019	\$310.50



BURLINGTON COUNTY J.I.F. BURLINGTON CTY JIF I Account Check Register

Processed Date: 11/01/2019 - 11/30/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
						14336 Total:		\$310.50
14337	11/25/2019	L-LEGAL GL	37197	Bowman, Vance	PARKER MCCAY	2019165721:	02/11/2017	\$1,394.85
						14337 Total:		\$1,394.85
14338	11/25/2019	E-MISC ALL OTHER GL	37197	BOCCHIERI, MARGARET	CENTRAL PHYSICIANS & SURGEONS	2018121289:	10/28/2017	\$225.00
						14338 Total:		\$225.00
14339	11/25/2019	M-PHYSICIAN FEES	37197	Roberts, William	MATTHEW J PITERA MD PA	2020179427:	07/19/2019	\$500.00
						14339 Total:		\$500.00
14340	11/25/2019	L-LEGAL WC	37197	DIPALMA, DONNA	AFFANATO MARUT LLC	001250034:	04/20/2016	\$143.00
						14340 Total:		\$143.00
14341	11/25/2019	M-PHARMACY	37197	Hofmann, Ryan	STONERIVER PHARMACY SOLUTIONS	2020185596:	09/30/2019	\$38.44
						14341 Total:		\$38.44
14342	11/25/2019	E-MISC LEGAL	37197	HUTCHINSON, DARREN	JERSEY SHORE REPORTING LLC	2018139163:	05/04/2018	\$90.00
						14342 Total:		\$90.00
14343	11/25/2019	I-TEMPORARY TOTAL	37197	BREINER, WILLIAM	WILLIAM BREINER	2018143484:	05/21/2018	\$1,806.00
						14343 Total:		\$1,806.00
14344	11/25/2019	I-PERMANENT PARTIAL	37197	DIPERI, AARON	AARON DIPERI	2017100711:	04/22/2017	\$1,056.28
						14344 Total:		\$1,056.28
14345	11/25/2019	I-TEMPORARY TOTAL	37197	Roberts, William	William Roberts	2020179427:	07/19/2019	\$1,842.00
						14345 Total:		\$1,842.00
14346	11/25/2019	Combined	37198	Combined	QUAL-LYNX			
		E-MISC ALL OTHER WC		Allison III, Clifford		2020185126:	09/26/2019	\$4.25
		E-MISC ALL OTHER WC		Bell, Brian		2020184676:	09/19/2019	\$4.25
		E-MISC ALL OTHER WC		Butler, Edward		2020182470:	08/30/2019	\$4.25
		E-MISC ALL OTHER WC		Casmer, Dylan		2020183069:	09/08/2019	\$4.25

BURLINGTON COUNTY J.I.F. BURLINGTON CTY JIF I Account Check Register

Processed Date: 11/01/2019 - 11/30/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
		E-MISC ALL OTHER WC		Evans, William		2020184885:	09/24/2019	\$4.25
		E-MISC ALL OTHER WC		Gardner, Joshua		2020182837:	09/05/2019	\$4.25
		E-MISC ALL OTHER WC		Hamlin, Daniel		2020184975:	09/24/2019	\$4.25
		E-MISC ALL OTHER WC		Hunt, Tiffany		2020182640:	09/03/2019	\$4.25
		E-MISC ALL OTHER WC		Jones, Kent		2020182360:	08/28/2019	\$4.25
		E-MISC ALL OTHER WC		Marcantonio, Robert		2020185278:	09/27/2019	\$4.25
		E-MISC ALL OTHER WC		Mclean, Michael		2020182885:	08/30/2019	\$4.25
		E-MISC ALL OTHER WC		Mclean, Michael		2020183274:	09/07/2019	\$4.25
		E-MISC ALL OTHER WC		Morrotto, Christopher		2020182675:	09/03/2019	\$4.25
		E-MISC ALL OTHER WC		Sabo, Jamie		2020183472:	09/09/2019	\$4.25
		E-MISC ALL OTHER WC		Schallus, Anthony		2020183229:	09/08/2019	\$4.25
		E-MISC ALL OTHER WC		Snook, John		2020182794:	09/04/2019	\$4.25
		E-MISC ALL OTHER WC		Washick, David		2020182643:	09/03/2019	\$4.25
		E-MISC ALL OTHER WC		Whitman, Timothy		2020182792:	08/26/2019	\$4.25
						14346 Total:		\$76.50
14347	11/25/2019	M-OCCUPATIONAL	37198	EDMONDS, EDWARD	ATLANTICARE URGENT CARE &			
						2018119837:	11/17/2017	\$102.77
						14347 Total:		\$102.77
14348	11/25/2019	M-	37198	WILLHOUSE, DYLLON	STRIVE PHYSICAL THERAPY AND			
						2018121619:	12/29/2017	\$80.00
						14348 Total:		\$80.00
14349	11/25/2019	M-ACUTE CARE	37198	Sabo, Jamie	VIRTUA WEST JERSEY HEALTH, INC.			
						2020183472:	09/09/2019	\$1,214.50
						14349 Total:		\$1,214.50
14350	11/25/2019	Combined M-OCCUPATIONAL	37198	Combined Snook, John	RWJUHH OCCUPATIONAL HEALTH			
						2020186961:	10/12/2019	\$402.21
						14350 Total:		\$402.21
14351	11/25/2019	Combined M-ORTHO/NEURO M-ORTHO/NEURO	37198	Combined Gardner, Joshua Lackraj, Jesse	BURLINGTON COUNTY ORTHOPAEDIC			
						2020182837:	09/05/2019	\$95.00
						2020181208:	06/06/2019	\$95.00
						14351 Total:		\$190.00
14352	11/25/2019	M-ORTHO/NEURO	37198	EDMONDS, EDWARD	TARIQ S. SIDDIQI, MD			
						2018119837:	11/17/2017	\$119.17



BURLINGTON COUNTY J.I.F.
BURLINGTON CTY JIF I Account
Check Register

Processed Date: 11/01/2019 - 11/30/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
						14352 Total:		\$119.17
14353	11/25/2019	M-ACUTE CARE	37198	Sabo, Jamie	CAPITAL HEALTH SYSTEM, INC	2020183472:	09/09/2019	\$4,774.00
						14353 Total:		\$4,774.00
14354	11/25/2019	M-PHYSICIAN FEES	37198	CANE, STEWART	EMERGENCY PHYSICIAN,	2019147335:	07/07/2018	\$77.23
						14354 Total:		\$77.23
14355	11/25/2019	M-ACUTE CARE	37198	Giardinelli, Rocco	OUR LADY OF LOURDES MEDICAL	2020187658:	10/21/2019	\$182.00
						14355 Total:		\$182.00
14356	11/25/2019	Combined M- M-	37198	Combined Baker, Edward Gardner, Joshua	REHAB EXCELLENCE CENTER, LLC	2019176278:	06/11/2019	\$378.00
						2020182837:	09/05/2019	\$126.00
						14356 Total:		\$504.00
14357	11/25/2019	Combined M-ACUTE CARE	37198	Combined Wassenar, Daniel	DEBORAH HEART AND LUNG CENTER	2019162282:	01/07/2019	\$2,210.00
						14357 Total:		\$2,210.00
14358	11/25/2019	Combined M-	37198	Combined Lackraj, Jesse	NovaCare Rehabilitation	2020181208:	06/06/2019	\$186.00
						14358 Total:		\$186.00
14359	11/25/2019	M-OTHER PROVIDER	37198	Ettinger, Robert	QUEST DIAGNOSTICS	2019155779:	10/16/2018	\$19.92
						14359 Total:		\$19.92
14360	11/25/2019	M-URGENT CARE	37198	Adams, Vicky	CENTRAL JERSEY URGENT CARE	2020182172:	08/22/2019	\$160.00
						14360 Total:		\$160.00
14361	11/25/2019	M-OTHER PROVIDER	37198	BREINER, WILLIAM	COMP X MEDICAL MANAGEMENT	2018143484:	05/21/2018	\$502.00
						14361 Total:		\$502.00
14362	11/25/2019	M-SNF/SUBACUTE	37198	BREINER, WILLIAM	POWERBACK REHABILITATION	2018143484:	05/21/2018	\$1,275.00
						14362 Total:		\$1,275.00
14363	11/25/2019	Combined	37198	Combined	ISO SERVICES, INC.			



BURLINGTON COUNTY J.I.F.
BURLINGTON CTY JIF I Account
Check Register

Processed Date: 11/01/2019 - 11/30/2019

Check Number	Check Date	Transaction Type	Payment Run	Claimant Name	Payee	Claim Number	DOL	Payment Amount Check Amount
		E-MISC ALL OTHER WC		Bell, Brian		2020184676:	09/19/2019	\$11.25
		E-MISC ALL OTHER GL		Bey, Rashad		2020184517:	08/17/2019	\$11.25
		E-MISC ALL OTHER WC		Butler, Edward		2020182470:	08/30/2019	\$11.25
		E-MISC ALL OTHER WC		Casmer, Dylan		2020183069:	09/08/2019	\$11.25
		E-MISC ALL OTHER AL		Caterina, Sophia		2020182315:	06/05/2019	\$11.25
		E-MISC ALL OTHER GL		EL-MUJADDID, ELAEMER		2018145140:	04/18/2018	\$11.25
		E-MISC ALL OTHER WC		Gardner, Joshua		2020182837:	09/05/2019	\$11.25
		E-MISC ALL OTHER GL		Gisinger, Christine		2020182323:	06/10/2019	\$11.25
		E-MISC ALL OTHER WC		Herring, Shawn		2020182299:	08/28/2019	\$11.25
		E-MISC ALL OTHER WC		Hunt, Tiffany		2020182640:	09/03/2019	\$11.25
		E-MISC ALL OTHER WC		MCGUIGAN, MARK		001232500:	06/24/2015	\$11.25
		E-MISC ALL OTHER WC		McClean, Michael		2020182885:	08/30/2019	\$11.25
		E-MISC ALL OTHER WC		McClean, Michael		2020183274:	09/07/2019	\$11.25
		E-MISC ALL OTHER WC		Morrotto, Christopher		2020182675:	09/03/2019	\$11.25
		E-MISC ALL OTHER WC		Sabo, Jamie		2020183472:	09/09/2019	\$11.25
		E-MISC ALL OTHER WC		Schallus, Anthony		2020183229:	09/08/2019	\$11.25
		E-MISC ALL OTHER WC		Snook, John		2020182794:	09/04/2019	\$11.25
		E-MISC ALL OTHER WC		STEPHENSON, CHRISTOPHER		001250033:	04/21/2016	\$11.25
		E-MISC ALL OTHER WC		Washick, David		2020182643:	09/03/2019	\$11.25
		E-MISC ALL OTHER WC		Whitman, Timothy		2020182792:	08/26/2019	\$11.25
		E-MISC ALL OTHER WC		WILLHOUSE, DYLLON		2018121619:	12/29/2017	\$11.25
						14363 Total:		\$236.25
14364	11/25/2019	M-MEDICAL	37199	Hood, Brian	QUALCARE INC			
						2020190361:	11/19/2019	\$501.00
						14364 Total:		\$501.00
Total for BURLINGTON CTY JIF I								\$197,862.89
		Number of Check:	118	First Check Number:	14247			
		Number Of Payments:	221	Last Check Number:	14364			
		Expense Payments:	19,224.43					
		Legal Payments:	15,361.82					
		Loss Payments:	163,276.64					

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - DECEMBER 2019

	Payee	FY 2019	FY 2018	JIF Appropriation	Description
1	Arthur J. Gallagher Risk Management Services, Inc.	29,664.00		Prof Services/Administration	Dec 2019 Fee
2	Arthur J. Gallagher Risk Management Services, Inc.	120.37		Misc/Postage/Copies/Faxes	Nov 2019 postage/copies expenses
3	Arthur J. Gallagher Risk Management Services, Inc.	114.60		Misc/Meeting Expense/Dinner Mtg	Gift to location for hosting-Pd on DP amex
4	The DeWeese Law Firm, P.C.	5,837.00		Prof Services/Attorney	Dec 2019 Fees
5	Qual-Lynx	16,744.00		Prof Services/Claims Admin.	Dec 2019 Fees
6	Joyce Media	375.00		Misc/JIF Website	Dec 2019 Fees
7	Kris Kristie	375.00		Misc/Recording Secretary	Dec 2019 Fees
8	J. A. Montgomery Risk Control Services	10,946.00		Prof Services/Safety Director	Dec 2019 Fees
9	Pivot Point Security	732.00		EPL/CYBER/Technology Risk Management Service	Dec 2019 Fees
10	Secure Data Consulting Services, LLC	3,708.00		Prof Services/Technology Risk Serv Dir	Dec 2019 Fees
11	Tom Tontarski	933.00		Prof Services/Treasurer	Dec 2019 Fees
12	Conner Strong & Buckelew	654.00		Prof Services/Underwriting Mgr	Dec 2019 Fees
13	Debby Schiffer	2,494.00		Wellness Program	Dec 2019 Fees
14	MEL JIF	268,350.89		MEL	MEL 2019 WC & Excess Liability -4th installment
15	MEL JIF	1,641.00		Faithful Performance/Fidelity Bond	MEL 2019 Fidelity Bond - 4th installment
16	MEL JIF	114,257.00		Property Claims and Premium	MEL 2019 Property claims & prem. -4th installment
17	ARC Reprographics	192.50		Misc/Printing	Inv#276491 EO 12/5 handouts
18	Courier Post	117.52		Misc/Legal Notices	December Budget Hearing & Location change
19	Courier Times	64.62		Misc/Legal Notices	December Budget Hearing
20	Iron Mountain	75.20		Misc/Record Retention Service	Inv#CDLM114 Storage 12/1-31/19; Service 10/31/19-11/25/19
21	MediaPro Holdings, LLC	5,428.00		EPL/CYBER/Cyber On-Line Employee Training	Inv#01588 cyber security; 9/1/19-8/31/20
22	O'Connors America Bar & Grille	972.00		Training/Training	12/5/19 EO training F/ B/G (split)
23	Armando Riccio LLC	188.00		Training/Training	12/5/19 EO training - presenter (split)
24	Bass River Township	500.00		EPL/CYBER/EPL/Cyber Incentive Program	Back up storage
25	Bass River Township	995.00		Optional Safety Budget	Hi Vis shirts, steel toe shoes, training classes, resp fitness
26	City of Bordentown	1,541.59		Optional Safety Budget	F/B for training classes, safety equipment
27	City of Bordentown	204.43		Wellness Program	Healthy living/skin/sun seminars, speaker on age
28	Bordentown Township	2,660.00		Optional Safety Budget	Safety items
29	Bordentown Township		2,425.00	Safety Incentive Program	Safety items
30	Bordentown Township	42.14		Wellness Program	wellness meeting
31	Township of Chesterfield	500.00		Wellness Program	Lunch and learns
32	Township of Chesterfield	995.00		Optional Safety Budget	Safety Equipment

33	Township of Delran		1,902.01	Safety Incentive Program	Safety Equipment
34	Township of Delran		872.99	Safety Incentive Program	Safety Equipment
35	Township of Delran	877.50		Optional Safety Budget	Police hands free headset
36	Township of Delran	500.00		EPL/CYBER/EPL/Cyber Incentive Program	Button lock for server room
37	Township of Delran	580.00		Wellness Program	Healthy lunch
38	Edgewater Park Township	500.00		EPL/CYBER/EPL/Cyber Incentive Program	Back up storage
39	Edgewater Park Township	1,595.00		Optional Safety Budget	Safety items
40	Borough of Fieldsboro	285.68		Wellness Program	Healthy snacks, fitbit prize, gatorade
41	Borough of Fieldsboro	278.22		Optional Safety Budget	Steel toe shoes, glasses
42	Hainesport Township	500.00		Wellness Program	healthy snacks, sitting disease presentation, stability cushion, gc prizes
43	Mansfield Township	500.00		EPL/CYBER/EPL/Cyber Incentive Program	Antivirus
44	Mansfield Township	1,595.00		Optional Safety Budget	AED package, sanitizing municipality due to contamination
45	Mansfield Township	750.00		Wellness Program	Fruit baskets
46	Mt Laurel Township	400.00		Wellness Program	Smoothies
47	North Hanover Township	500.00		EPL/CYBER/EPL/Cyber Incentive Program	Antivirus subscript and cyber upgrades
48	North Hanover Township	597.39		Optional Safety Budget	Fire safety gloves
49	North Hanover Township	554.05		Wellness Program	Hot/cold tumblers for water
50	Borough of Palmyra	1,595.00		Optional Safety Budget	Classes for instructor to assist with training employees in gym
51	Pemberton Borough	234.82		Optional Safety Budget	Fire alarms, gloves, disp gloves, jackets, supplies
52	Pemberton Borough	251.43		Wellness Program	chair massage, healthy lunch items
53	Township of Pemberton	500.00		EPL/CYBER/EPL/Cyber Incentive Program	Back up storage
54	Township of Pemberton	1,500.00		Wellness Program	Therapist and soothing candles
55	Riverside Township		1,315.31	Safety Incentive Program	AEDs
56	Riverside Township	976.69		Optional Safety Budget	AEDs
57	Shamong Township	251.99		Wellness Program	Jackets for exercise club
58	Southampton Township	500.00		EPL/CYBER/EPL/Cyber Incentive Program	JIF risk assessment
59	Southampton Township	1,595.00		Optional Safety Budget	Safety items
60	Southampton Township	661.28		Wellness Program	Chair massages, speakers, salads
61	Tabernacle Township		1,479.08	Safety Incentive Program	Employee lunch, shoes, barriers
62	Tabernacle Township	995.00		Optional Safety Budget	Barriers
63	Tabernacle Township	150.00		Wellness Program	Stress mgmt workshop
64	Westampton Township	120.00		Wellness Program	Chair massages
	TOTAL	\$490,765.91	\$7,994.39		

JIF Bill List Total	\$498,760.30
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***New Member Review Committee Meeting Minutes
November 26, 2019 @ 2:30 PM
Hainesport Municipal Building, Hainesport, NJ***

A meeting of the Burlington County Municipal Joint Insurance Fund's New Member Review Committee was held on November 26, 2019 at 2:30 PM at the Hainesport Municipal Building, Hainesport, NJ. Those in attendance were:

Kathy Burger, Chair, Strategic Planning, **Medford Township**
Helen Goodwin, **RMC, Hardenbergh Insurance**
Chris Chiaro, **RMC, Hardenbergh Insurance**
Adel Gianaris, Deputy Clerk, **New Hanover Township**
Sgt. Kyle Tuliano, Police Department, **New Hanover Township**
Terry Henry, **CFO, New Hanover Township**
Paul J. Miola, CPCU, ARM, Deputy Executive Director, **AJG Risk Mgt. Services, Inc.**
Sheila Ortiz, *Account Representative*, **AJG Risk Mgt. Services, Inc.**

Those unable to attend were:

Rich Brook, Chair, Coverage Committee, **Florence Township**
Jeff Hatcher, Chair, Finance Committee, **Delran Township**
Doug Cramer, Acting Chair, Safety Committee, **Tabernacle Township**
Paul A. Forlenza, MGA, *Executive Director*, **AJG Risk Mgt. Services, Inc.**

I. New Hanover Township Application

Mr. Miola welcomed the Committee to the meeting and asked everyone to introduce themselves and their positions. Mr. Miola then directed the Committee to the New Member Review worksheet prepared for today's meeting.

Mr. Miola stated that North Hanover Township submitted an application to the Fund for coverage effective January 1, 2020. He then reviewed with the Committee the New Member Review worksheet for the Township highlighting the municipal budget, property values, and number employees and volunteers.

II. Special Exposures

Mr. Miola reviewed the Townships Special Exposures noting the special exposures include Chemical Spraying, Fair/Carnivals and a Volunteer Fire Company.

III. Underwriting Information

Mr. Miola then reviewed with the Committee the Township's current insurance coverage and premiums noting that the Township is currently covered by Travelers Insurance. The Township's current premium for their insurance program is \$99,030.

IV. Loss History

Mr. Miola then reviewed the Township's loss history and explained that he received five and half (5.5) years of detailed loss runs from Travelers Insurance Company. Mr. Miola noted that during the five and half-year period the Township had an average annual loss of \$16,191. He mentioned that the average includes a 2014 claim where an emergency response vehicle was hit by OV resulting in a \$25,935 auto physical damage claim and a \$47,994 workers compensation claim.

Mr. Miola noted that there were no General Liability, Police Professional and Property Claims.

V. 2020 Assessment Recommendation

Mr. Miola reviewed the proposed 2020 assessment that was received from the Actuary to cover potential claims for the Township; noting \$35,071 in loss funding and operating expenses of \$24,841 for a total JIF assessment of \$59,912. Mr. Miola then highlighted the MEL assessment of \$26,753; the Excess Property Premium of \$5,053; the E-JIF assessment of \$7,154; the EPL/POL Premium inclusive of Cyber, of \$14,160 and Risk Management Consultant fee of \$7,279 (based upon a 6% fee) for a total annual assessment of \$121,311.

Mr. Miola asked if there were any questions. There being none, Mr. Miola noted that the total annualized assessment of \$121,311 did not include the Statutory Bond coverage of \$1 million of coverage with a \$1,000 deductible per claim, for an additional \$633 annually. Mr. Miola also reviewed higher limit coverage options for the MEL Liability Optional Excess, EPL/POL Optional Excess and the Fire Company – Directors & Officers Liability. He commented that their RMC can assist with purchasing additional coverage should the Township join the JIF.

VI. Safety Director's Report

Mr. Miola noted that the loss control survey completed by the Safety Director's office was complimentary of the Township's overall facilities; however, noted some housekeeping issues that need to be addressed. He noted that a few sidewalks need repair in several areas around the building, and noted a fuel tank that raises some concern, as the containment system is compromised and rusted. The Police Department is under renovation with new counters in the processing areas. They further indicated that the Township's administrative offices appear to be well maintained. Although the Township does not have a formal safety program, the Clerk attends required training and efforts are made to assist the municipality's public works employee. The Police receive training through various venues designed for the Police. The Chief is eager to participate in the Police Ad Hoc Committee meeting. There is evidence of strong management commitment to changing the safety culture, and the Township appears eager to receive JIF guidance to enhance the municipality's safety efforts. It is anticipated, should the Township join the Fund, that three (3) visits will be scheduled in the first year in implementing an effective Safety Program. Ms. Gianaris commented that she is pleased that the Safety Director will handle the *Right to Know* program.

Some more specific observations by the Safety Directors office included:

- The Fire Department's new electrical panels are labeled for Arc-Flash; but do not have the voltage levels on the outer cabinet. The kitchen has a stove that is not used due to an inadequate Ansul System. The turnout gear is stored neatly; however, some of the gear appeared to not have been cleaned adequately. They also have a bottle filling station with a blast cabinet; however, the log was not available for inspection. Overall, the Fire Department areas were neat and well maintained.
- The Senior/Community Center exterior areas of the building are in very good condition and the roof was replaced approximately two-years ago.

- The Old Schoolhouse is not used and is vacant; it is a one-room building with what may be the original cedar shake roof. The sidewalk leading to the Schoolhouse was constructed from pavers. Several pavers have lifted, which could become a trip hazard.
- The Department of Public Works Yard is set back off the main road and is not secured during non-business hours.
- DPW facilities includes exterior parking areas, a recycling collection center, and two buildings. The first building contains a small workshop and vehicle bay for the mower and utility vehicles used for landscaping and maintenance. Including a workbench that is fairly organized; however, the bench grinder was missing the tool rest and one of the guards.
- DPW facilities had no signage to require safety glasses or face shields while operating the tools. Overall, the DPW is well maintained and housekeeping procedures are satisfactory.
- Nash Park is a fairly large area that contains two baseball fields, two separate playgrounds, a walking trail, and tennis courts; which appear to be well maintained. However, there is a damaged fence on the field close to the playground where it appears as though a tree fell.
- A grant is pending to replace the surface material with rubberized mulch to the playground in Nash Park.
- The Mansion is a former home of General E.S. Godfrey; a historic building and several rooms are decorated and open at Christmas time. The areas are not open to the public are in poor condition with peeling paint and damaged ceilings. Caution should be taken to ensure that any areas with loose paint be cleared for lead before any used is allowed. Overall, the exterior of the building is in fair condition for a structure of this age.
- The Cobbler Shop on the same property as the Godfrey Mansion is also vacant; however, it is not used and remains only for historical value. It is empty except for several pieces of old cobbler equipment.

Further minor improvements and maintenance issues and details are noted in the attached report.

Mr. Miola then asked the Committee members if they had any specific questions about the Loss Control Survey. Being none, he continued.

VII. Executive Directors Report

Mr. Miola stated that the Township's application and supporting information were complete from an underwriting standpoint.

The Township operates under a Mayor/Council form of government. The current population of New Hanover Township is approximately 7,941. The Township covers 22.4 square miles and controls two miles of roads; the Township is rural in nature. The town does not hold fireworks display; however supports three community events during the year for Easter, Christmas, and a Summer Social Picnic.

Mr. Miola mentioned that the Township has no public water or sewer system. The Fire Department is solely operated by 11 volunteers that respond to approximately 25 calls per year. EMS Services are provided through a shared service with the New Egypt Emergency Squad.

As noted in the Safety Director's report, there are a number of maintenance issues that need to be addressed in a timely manner.

Due to similar exposures to other BURLCO JIF members, and similar loss patterns to other JIF members over the past five years, we are recommending that the Township's application for membership be approved.

Mr. Miola asked if anyone had any additional questions. Hearing no additional questions, Mr. Miola stated that the Executive Director's office recommends extending an offer of membership to North Hanover Township effective January 1, 2020 at a total Annual Assessment of \$121,311. The Committee Agreed.

Ms. Goodwin, RMC commented that the Township's current renewal premium came in at approximately \$105,000 without cyber or pollution coverage. She stated that she will conduct a full comparison between Travelers Insurance vs. the JIF's Annual Assessment. Ms. Goodwin also stated that she will ask the Township's current Insurer to provide a quote to include Cyber and estimated Pollution coverage. Ms. Gianaris commented that Cyber coverage is important, as there was a recent cyber-attack to a school. Therefore, she does not want that to occur in the Township. Ms. Burger stated that her municipality had a ransom attack and it was very costly.

Ms. Burger asked the Township if the governing body discussed joining the JIF. Ms. Gianaris commented that the governing body is fully on-board to join the JIF should the numbers be competitive. She stated that the Mayor was unable to attend today's meeting due to an emergency.

Mr. Chiaro with Hardenbergh commented that he and Ms. Goodwin attended a meeting with the Mayor, a few Council members including Mr. Forlenza to discuss the logistics of the JIF.

Ms. Burger commented that membership in the JIF provides access to other Fund Commissioners and helps to build relationships. Other Fund Commissioners are always willing to assist another member. Mr. Miola commented that the JIF has a Cyber Technology Director that will work with your IT department to ensure your systems are secure.

Mr. Miola explained that additional Funds are available to the members; those are SIP, OSB, EPL/Cyber and Wellness Funds. Ms. Goodwin commented that the Township would be a small member and they would receive approximately \$6,000 in additional Funds.

Mr. Miola asked if the Committee if they had any additional questions regarding the Township's application. Hearing no additional questions, Mr. Miola stated that the Executive's Director's office recommends extending an offer of membership to New Hanover Township effective January 1, 2020 at a total Annual Assessment of \$121,311. The Committee Agreed.

There being no further business, the meeting concluded at 3:15 PM

File:	BURLCO/2016/New Member Review Committee	Tab	11/26/2019
	BURLCO/GEN/New Member Review Committee	Tab:	New Hanover Township
	BURLCO/Apps/New Hanover Township	Tab:	New Member Review

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 %
PROPERTY	267,750	274,030	6,280	2.35%
GENERAL LIABILITY	451,926	465,402	13,476	2.98%
AUTO LIABILITY	125,800	123,372	(2,428)	-1.93%
WORKERS' COMPENSATION	1,953,313	1,920,078	(33,235)	-1.70%
DEDUCTIBLE	494,020	491,097	(2,923)	-0.59%
LOSS FUND CONTINGENCY	-	49,148	49,148	100.00%
TOTAL CLAIM LOSS FUNDS	3,292,809	3,323,127	30,318	0.92%
CLAIMS ADMINISTRATION	202,906	210,942	8,036	3.96%
SAFETY PROGRAMS	180,523	187,544	7,021	3.89%
- Optional Safety Budget	51,295	51,295	-	0.00%
- Safety Incentive Program	86,967	86,967	-	0.00%
- <i>Training</i>	42,261	49,282	7,021	16.61%
- 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%
PROFESSIONAL SERVICES	293,774	299,648	5,874	2.00%
- 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%
ADMINISTRATION	354,545	361,636	7,091	2.00%
CLAIMS AUDITOR	5,275	5,275	-	0.00%
EPL / CYBER	27,712	27,712	-	100.00%
- 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%
PAYROLL AUDITOR	11,006	11,232	226	2.05%
PROPERTY APPRAISER	25,000	25,000	-	0.00%
RISK CONTROL CONTINGENCY	23,663	20,000	(3,663)	-15.48%
TECHNOLOGY RISK SERVICES DIRECTOR	44,281	53,460	9,179	20.73%
WELLNESS/WELLNESS INCENTIVE	60,000	60,000	-	0.00%
CONTINGENCY	30,000	25,000	(5,000)	-16.67%
MISCELLANEOUS	56,750	57,500	750	1.32%
- 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%
TOTAL EXPENSES	1,315,435	1,344,949	29,514	2.24%
SUB TOTAL JIF BUDGET	4,608,244	4,668,076	59,832	1.30%
MUNICIPAL EXCESS LIABILITY JIF	1,889,163	1,957,604	68,441	3.62%
- MEL Excess WC & Liability	1,422,738	1,422,738	-	0.00%
- <i>MEL Excess Property</i>	466,425	534,866	68,441	14.67%
- Property	456,272	524,713	68,441	15.00%
- Fidelity	10,153	10,153	-	0.00%
EPL/POL/CYBER PREMIUM	567,237	623,730	56,493	9.96%
EPL/POL/CYBER COMMISSION - AJG	18,520	20,349	1,829	9.88%
EPL/POL/CYBER COMMISSION - CONNER STRONG	18,520	20,349	1,829	9.88%
EPL/POL SURCHARGE	189	248	59	31.22%
ENVIRONMENTAL JIF	246,894	241,861	(5,033)	-2.04%
SUB TOTAL PREMIUMS	2,740,523	2,864,141	123,618	4.51%
SUB TOTAL JIF & EXCESS BUDGET	7,348,767	7,532,217	183,450	2.50%
RISK MANAGEMENT CONSULTANTS	248,056	253,855	5,799	2.34%
TOTAL JIF BUDGET	7,596,823	7,786,072	189,249	2.49%

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 30th of the current year, is used in the formula for determining a member's percentage increase in loss funds for the upcoming year. Members with lower loss ratios will receive a lower percentage increase than members with higher loss ratios. This percentage will vary each year based upon the

percentage increase in the JIF budget. Members with less than three years' experience may receive an increase equivalent to the overall JIF budget increase. An anomaly loss, which is one loss that accounts for more than 50% of a member's total losses for the six-year period would have their proposed assessment dropped by one category. Members with anomaly losses are usually small members and the reduction of a single category does not have an impact on the assessment strategy.

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

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

		A	B	B-A	B-A
		BUDGET	BUDGET		
APPROPRIATIONS		2019 RATES	2020 RATES	\$	%
I. CLAIMS AND EXCESS INSURANCE PREMIUMS		MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
CLAIMS					
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	PREMIUMS				
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	II. EXPENSES				
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	CHANGE \$	CHANGE%	Discounts/ Surcharges
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)	0.5643			0.58571		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	5.8%	
Property 100K EX 150K		0.0081			0.0088		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					(0.0059)	-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	
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">BURLCO JIF - 2020 Budget Assessment Certification</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

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2019-___**

**RESOLUTION AUTHORIZING THE FUND TREASURER TO TRANSFER \$238,530 FROM THE
FUND YEAR 2019 MEL LIABILITY & WORKERS' COMPENSATION BUDGET LINE ITEM
AND \$2,821 FROM THE MEL EXCESS PROPERTY LINE ITEM TO THE MUNICIPAL EXCESS
LIABILITY JOINT INSURANCE FUND RETROSPECTIVE ACCOUNT**

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

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

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

WHEREAS, the MEL JIF implemented a Retrospective Program in which the FUND is participating; and

WHEREAS, participation in the MEL JIF Retrospective Program requires the FUND to pay the NJ MEL 85% of the 2019 excess workers' compensation and liability loss funding and 100% of all excess premiums for workers compensation, liability and property coverage; and

WHEREAS, pursuant to the terms of the MEL JIF Retrospective Program, the FUND paid the MEL JIF \$1,647,812 (inclusive of Elected Officials credits) in Fund Year 2019 which represents 85% of the FUND's obligation to the MEL JIF for excess workers' compensation and liability loss funding and all excess premiums for Fund Year 2019; and

WHEREAS, the FUND is obligated to pay the MEL JIF up to a maximum of \$1,735,106 in workers' compensation and liability loss funding and excess premiums should at any point over the next 10 years the MEL JIF pay more than the initial \$1,647,812 paid in Fund Year 2019 for claims occurring in Fund Year 2019; and

WHEREAS, the difference between what has been paid to the MEL JIF in excess loss funding for workers' compensation and liability claims in Fund Year 2019 (\$1,647,812); and the FUND's potential obligation to the MEL JIF for Fund Year 2019 (\$1,735,106); is \$87,294; and

WHEREAS, , in developing the Fund Year 2019 Budget, the FUND budgeted an additional \$151,236 more than the FUND's maximum obligation for excess workers' compensation and liability loss funding and an additional \$2,821 in excess property premium allowing the FUND the ability to transfer an additional \$154,057 to the Municipal Excess Liability Joint Insurance Fund Retrospective Account; and

WHEREAS, since the FUND transfers its liabilities for open FUND claims inclusive of established reserves on those claims and IBNR to the Residual Claims Fund Joint Insurance Fund 48 months following the close of the Fund Year with the balance of cash being transferred to the FUND's Closed Years Account, the creation of the Municipal Excess Liability Joint Insurance Fund Retrospective Account to hold the potential additional funding due to the NJ MEL pursuant to the MEL JIF Retrospective Program will allow the FUND to set aside these funds should they need to be paid to the MEL JIF; and

WHEREAS, it is in the FUND's best interest to transfer \$241,351 from the Fund Year 2019 Budget into the Municipal Excess Liability Joint Insurance Fund Retrospective Account to guarantee that

these funds will be available to pay any obligations pursuant to the MEL JIF Retrospective Program, account for these funds on a member-by-member basis, and to insure for their proper accounting.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that the FUND Treasurer is hereby authorized to transfer \$238,530 from the Fund Year 2019 MEL Workers' Compensation and Liability Budget line item and \$2,821 from the MEL Excess Property line item to the Municipal Excess Liability Joint Insurance Fund Retrospective Account;; and

BE IT FURTHER RESOLVED, that the FUND Treasurer is hereby directed to make this transfer prior to the end of the Fund Year 2019 fiscal year; and

BE IT FURTHER RESOLVED, the FUND Treasurer, FUND Auditor, and Administrative Consultant are hereby directed to account for these funds in accordance with accepted accounting practices for Joint Insurance Funds; and

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

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on December 17, 2019.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Glenn McMahon, Secretary

By: _____
Meghan Jack, Chairperson

Date: _____

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 **Paula Kosko**, Hainesport Township
- #2 **Grace Archer**, Bordentown City
- #3 **Mike Theokas**, Bordentown Township
- #4 **Amanda Somes**, Bass River Township
- #5 **David Matchett**, Shamong Township
- #6 **Mike Templeton**, Delanco Township
- #7 Vacant