

## AGENDA PACKET



Boom!

Tuesday, March 17, 2020 at **3:30 PM**

Hainesport Municipal Building  
Hainesport, NJ

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

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**Hainesport Municipal Building**  
**Hainesport, NJ**  
**Tuesday, March 17, 2020 – 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 **February 18, 2020** Meeting Minutes.....Pages 1-14
  - B. Adoption of the **February 18, 2020** 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 15-49
  - A. Lost Time Accident Frequency.....Handout
  - B. Certificates of Insurance.....Pages 19-22
  - C. Financial Fast Track Report.....Page 23
  - D. Regulatory Filing Checklists.....Pages 24-25
  - E. 2019 Safety Incentive Program Awards.....Handout
  - F. 2020 Optional Safety Budget.....Page 26
  - G. 2020 Wellness Incentive.....Page 27
  - H. EPL/Cyber Risk Management Budget.....Page 28
  - I. EPL Compliance Status .....Page 29
  - J. Member EPL & SAM Risk Management Program.....Pages 30-31
  - K. Statutory Bond Status.....Page 32
  - L. Skateboard Park Approval Status.....Page 33
  - M. Capehart & Scatchard Updates.....Pages 34-39
  - N. Elected Officials Training – Invite.....Pages 40-41
  - O. Police Command Staff Training - Invite.....Pages 42-43
  - P. Managerial & Supervisory Training – Invite.....Pages 44-46
  - Q. AGRiP/PRIMA 2020 Conferences
  - R. Land Use Training Certification.....Page 47
  - S. Payroll Audits

T.	Property Appraisals	
U.	Police Accreditation Announcement.....	Pages 48-49
V.	Annual Planning Retreat - Invite	
W.	New Fund Commissioner Orientation	
X.	Website	
Y.	New Member Activity	
VIII.	Solicitor's Report	
A.	Closed Cases.....	Pages 50-51
B.	MEL Helpline and Contact List.....	Page 52-53
IX.	Safety Director's Report	
A.	Activity Report .....	Pages 54-61
B.	Police One Training.....	Update
C.	MSI Bulletin: Service Animals in the Workplace.....	Page 62
D.	MSI Bulletin: Mark Out Safety.....	Page 63
X.	Claims Administrator's Report	
A.	Lessons Learned from Losses .....	Page 64
XI.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 65-66
B.	Targeting Wellness Newsletter .....	Pages 67-72
C.	Recipe Crossword.....	Pages 73-74
D.	March Madness Challenge.....	Page 75
E.	Protecting Your Body Against Covid-19.....	Pages 76-77
XII.	Managed Health Care Report	
A.	Summary Report.....	Page 78
B.	Average Number of Days to Report a Claim.....	Page 79
C.	Transitional Duty Reports.....	Page 80
D.	PPO Savings & Penetration Report.....	Pages 81-82
E.	Top 10 Provider/Paid Provider by Specialty.....	Page 83
F.	Nurse Case Management Report.....	Page 84
XIII.	Technology Risk Services	
A.	Report.....	Pages 85-94
B.	Pivot Point Newsletters.....	Page 95
C.	MEL Cyber Risk Management Plan Compliance Status.....	Page 96
XIV.	Treasurer's Report as of January 31, 2020 .....	Pages 97-133
A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	March Bill List.....	Pages 134-135
	Motion to approve the Payment Register & Bill List– <b>Motion – Roll Call</b>	

XV. Committee Reports

Finance Committee Report

A. 2020 Budget Amendment

1. Public Hearing

a. 2020 Budget Amendment Public Hearing – **Motion to Open – All in Favor**

b. 2020 Budget Amendment Public Hearing – **Motion to Close – All in Favor**

2. 2020 Amended Budget Adoption – **Motion to Adopt – Roll Call**.....Page 136

3. 2020 Amended Assessment Certification Adoption – **Motion to Adopt – Roll Call**.....Page 137

B. Strategic Planning Committee Meeting Minutes – February 18, 2020.....Pages 138-142

1. Motion to Authorize the Executive Directors office to re-advertise the date of the June 16th Executive Committee Meeting to Tuesday, June 23rd, 2020 -

**Motion – All In Favor**

C. Safety Committee Meeting - March 17, 2020.....Verbal

XVI. MEL/RCF/E-JIF Reports

A. MEL Leadership Skills Training for Supervisors.....Page 143

XVII. Miscellaneous Business

<p><b>The next meeting will be held on Tuesday, April 21, 2020 at 3:30 PM at Café Madison, Riverside, NJ</b></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 2020- \_\_\_\_\_ 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  
February 18, 2020**

***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, February 18, 2020 at 3:30 PM, prevailing time. Chair Jack, **Riverside**, presiding. The meeting was called to order at 3:30 PM.

***FLAG SALUTE***

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

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

***ROLL CALL***

Amanda Somes, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Jeff Elsasser, *Alternate*, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
Erin Provanzano, **Delanco Twp.**  
Jeffrey Hatcher, **Delran Twp.**  
Patrice Hansell, **Fieldsboro Borough**  
Rich Brook, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Brandon Umba, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Chris Ridings, *Alternate*, **Mt. Laurel Twp.**  
Kyle Tuliano, **New Hanover Twp.**  
Mary Picariello, **North Hanover Twp.**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong**  
J. Paul Keller, **Springfield Twp.**  
Doug Cramer, **Tabernacle Twp.**  
Craig Farnsworth, *Alternate*, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Tom Pullion, **Edgewater Park Twp**  
John Gural, **Palmyra Borough**  
Dona Mull, **Pemberton Borough**  
Daniel Hornickel, **Pemberton Township**  
Kathy Hoffman, **Southampton Twp.**  
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

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

Also present were the following Risk Management Consultant agencies:

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

Absent Risk Management Consultant agencies:

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

### ***OATHS OF OFFICE***

*Oaths of Office* was administered by Mr. DeWeese, Fund Solicitor, to Amanda Somes, Bass River and Grace Archer, Bordentown Township, Alternate Executive Committee Members, and Rich Wolbert, Beverly, Executive Committee Member, for the 2020 Fund Year. Mr. DeWeese congratulated them on their election.

The *Oaths of Office* was signed and presented to the Fund Solicitor.

### ***CONDUCT OF MONTHLY MEETING***

Motion by Mr. Cramer, 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 open & closed session meeting minutes of the January 21, 2020 meeting of the Fund, as found in the agenda packet and handed out, for approval.

Chair Jack noted an amendment to the January 21, 2020 minutes to include Erin Provanzano, Fund Commissioner, Delanco Township, as present for the 2020 Roll Call and Voting.

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

Motion by Mr. McMahon seconded by Mr. Ingling, to approve the Open & Closed session meeting minutes of the January 21, 2020 meeting as amended. All In Favor. Abstained by Mr. Wolbert. Motion carried by majority vote.

The Closed Session minutes of the January 21, 2020 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 January 21, 2020 meeting were collected at this time.

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

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

He noted the Loss Ratio Snapshots valued as of 12/31/19 for the MEL, JIF and EPL were a handout at everyone's seat this evening.

***Lost Time Accident Frequency Report*** – Mr. Forlenza referenced this report, noting 2019 was a great year for the BURLCO JIF as they hold the lowest LTAF of all MEL affiliated JIFs in the State.

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

***2019 Safety Incentive Program Awards*** – Mr. Forlenza noted a letter describing how to collect your 2019 Safety Incentive Awards money will be emailed to all members after the Safety Breakfast. He reminded the members that the deadline to claim or encumber these funds is November 30, 2020. All encumbered funds have to be claimed by February 1, 2021.

***2020 Optional Safety Budget*** - Mr. Forlenza noted a consolidated announcement letter including instructions on how to collect your 2020 Optional Safety Budget allowance will be emailed out to all members this week. If you have any questions on how to collect your 2020 Optional Safety Budget allowance, please contact his office. He noted the deadline to claim or encumber these funds is November 30, 2020. All encumbered funds have to be claimed by February 1, 2021.

***2020 Wellness Incentive Program Allowance*** – Mr. Forlenza noted a consolidated announcement letter including instructions on how to collect your 2020 Wellness Incentive Program allowance will be emailed out to all members this week. If you have any questions on how to collect your 2020 Wellness Incentive Program allowance, please contact his office. He noted the deadline to claim or encumber these funds is November 30, 2020. All encumbered funds have to be claimed by February 1, 2021.

***2020 EPL/Cyber Allowance*** - Mr. Forlenza noted a consolidated announcement letter including instructions on how to collect your 2020 EPL/Cyber allowance will be emailed out to all members this week. If you have any questions on how to collect your 2020 EPL/Cyber allowance, please contact his office. He noted the deadline to claim or encumber these funds is November 30, 2020. All encumbered funds have to be claimed by February 1, 2021.

***Statutory Bond Status***– Mr. Forlenza referenced a report in the agenda of the latest listing of Statutory Bonds issued by the MEL for JIF members is included for your review. This list should be reviewed for accuracy, and remember the coverage is for the individual, not the position. Any questions on the status of an application or 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. Forlenza stated there is only one more training date left to qualify for the MEL to 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. The sign-in sheets from December 5, 2019, January 29, 2020 and February 6, 2020 seminars are posted on the JIF website. Please be sure to review them, and verify those who say they attended, signed in. The remaining training has been scheduled on the following date:

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

***Police Command Staff Training*** – Mr. Forlenza noted Risk Management Training for Police Personnel has been scheduled. Attendance at this training by Police Command Staff is required for compliance with the MEL's 2021/2022 EPL Plan of Risk Management. Invitations for the sessions were e-mailed to all Municipal Clerks and Fund Commissioners on January 8, 2020. There will be two (2) identical sessions each day: a morning session 9:00 am – 11:30 am, and an afternoon session 1:00 pm – 3:30 pm. The sign-ins sheets from the February 5, 2020 trainings are posted on the JIF websites. Please be sure to review them, and verify those who say they attended, signed in. The remaining training dates are scheduled as follows:

April 1, 2020 – Auletto Caterers, Deptford  
September 22, 2020 – O'Connors, Eastampton  
October 15, 2020 - Merighi's Savoy Inn, Vineland

***Managerial & Supervisory Training*** – Mr. Forlenza stated one of the requirements of the MEL's 2020/2021 EPL Plan of Risk Management is the training of all member managers & supervisors. Four training sessions have been scheduled in conjunction with the TRICO and ACMJIFs. A *Save the Date* for the sessions was e-mailed to all Municipal Clerks, RMC's, and Fund Commissioners on February 7, 2020. A formal invitation will be emailed to all members in early March. There will be two (2) identical sessions each day: a morning session 9:00 am – 11:30 am, and an afternoon session 1:00 pm – 3:30 pm. The trainings have been scheduled on the following dates:

Tuesday, April 7, 2020 – Wildwood Convention Center  
Wednesday, June 24, 2020 – O'Connors, Eastampton  
Thursday, September 24, 2020 – Auletto Caterers, Deptford  
Tuesday, September 29, 2020 – Merighi's Savoy Inn, Vineland

***AGRiP/PRIMA 2020 Conferences*** – Mr. Forlenza noted this year BURLCO JIF members will be eligible to attend two AGRIP Conferences and the Annual PRIMA Conference. The 2020 Budget includes funding for four (4) attendees in total. Those Fund Commissioners who have first priority for attendance at these conferences received information on the Conferences from our office in mid-December and mid-January. There is currently no one signed up for AGRiP, and one person signed up for PRIMA. If anyone has any interest in attending, please contact the Executive Directors office.

***Safety Breakfast Kickoff/Safety and Claims Coordinator Roundtable*** – Mr. Forlenza reported the Fund is scheduled to hold its Annual Safety Breakfast on March 5, 2020 at Old York Country Club in Chesterfield, beginning at 8:30 AM. An invitation was emailed to all Safety Coordinators, Claims Coordinators, Fund Commissioners, Clerks, and Risk Management Consultants on or about February 10, 2020. Also, immediately following the Safety Breakfast, the JIF will be sponsoring a Safety Coordinator & Claims Coordinator Roundtable at the same venue. The Wellness Coordinators are also invited to attend.

***Land Use Training Certification*** – Mr. Forlenza noted on or about October 11<sup>th</sup>, a supply of Land Use Liability Training Booklets were mailed 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. Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that this training has been completed. Mr. Forlenza reminded everyone that the training is specific to the board member not the municipality. If you have any questions, please do not hesitate to contact Ed Cooney, Fund Underwriter at 973-659-6424 or



[ecooney@connerstrong.com](mailto:ecooney@connerstrong.com) and should you need additional training materials, please contact the Executive Directors office.

***Payroll Audits*** – Mr. Forlenza noted that earlier today a letter was e-mailed to all Municipal Clerks, with a copy to Fund Commissioners, advising that Bowman & Company will be performing workers' compensation exposure verification audits of members' 2019 payrolls. These payroll figures will serve as the basis for your 2021 workers compensation excess premiums. Attached to the e-mail was a spreadsheet that included employee counts by payroll classification as reported during last year's payroll audit. As employee counts have a tendency to be the most time consuming part of the payroll audit process, members were asked to review and update this spreadsheet upon receipt. Members are asked to send the required payroll data to the auditors for processing via Bowman's secure portal. Details on how the data can be sent were included in the February 14, 2020 correspondence. Once the information is processed, the auditor will contact each town to discuss the results of the audit and clarify any questions. Members who still have questions following the audit can contact a representative from Bowman to set up a mutually convenient date and time to meet and discuss the audit results.

***Property Appraisals*** – Mr. Forlenza noted on or about February 14, 2020, each member and their RMC's received a notification from our office asking that they review and update their property schedule located in the Origami Exposure Data Management System. Once a member responds, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSETWORKS. Those that are not receiving a physical inspection in 2020 will have their building & contents values trended accordingly. All members are asked to complete the review and update process no later than March 20, 2020.

***Police Accreditation Announcement*** – Mr. Forlenza stated on or about February 6, 2020, an email with an attached memorandum regarding reimbursement for the Police Accreditation Program Fees was sent to all Fund Commissioners and RMC's. It was requested that if the town or city had an operating Police Department, to please forward to the Police Chief. If you have any questions regarding the Reimbursement, please contact Denise Plavchak at 856-446-9131

***Annual Planning Retreat – Save the Date*** – Mr. Forlenza noted the Fund will be holding its Annual Planning Retreat on April 21, 2020 beginning at 8:30 AM. It was discussed at the Strategic Planning meeting earlier today to secure Ramblewood for that date. He noted his office with work with Ramblewood to work out some logistics, and should that not be possible, we will hold the Retreat at Café Madison in Riverside. Following the Retreat will be the Executive Committee Meeting beginning at 3:30 PM. A *Save the Date* was emailed out to all Fund Commissioners, Alternate Fund Commissioners, and RMC's on February 10, 2020. An invitation and the RSVP Form will be emailed out early March.

***New Fund Commissioner Orientation*** – Mr. Forlenza stated we are looking to hold a New Fund Commissioner Orientation on May 19, 2020 prior to the Executive Committee Meeting. Mr. Forlenza stated that his office is considering holding the session as a webinar which may be a bit more convenient for some. He noted his office will be sending out an email to see how many members are interested in attending and we will work through the logistics at that time, once we see how many interested members we have.

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

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

***Closed Cases*** – Mr. DeWeese reported that there were three (3) closed case(s) since the last meeting and he reviewed them with the members.

***MEL EPL Helpline & Authorized Contact List*** – Mr. DeWeese noted that last week he attended the Quarterly meeting with Summit Risk and Conner Strong to discuss the MEL Helpline and stated it was a good meeting. Mr. DeWeese reminded 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 believes 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.

Lastly, Mr. DeWeese noted Governor Murphy recently signed into law changes to the Workers Compensation Statue in regards to injuries to claimant's hands and feet. The bill provides modest increases in the awards for the loss of function of fingers, and more significant increases for serious hand and foot injurie which exceed 25% permanent partial disability. He noted as a result of this new bill, the JIF can expect increases in comp claims for hand and foot injuries.

In addition, the new law increases the amount paid by the employer from \$3,500 to \$5,000 in case of the death of a person from any cause other than Occupational Disease during the period of payments of temporary total disability. Also, it was clarified that the amputation bonus is not subject to reimbursement for subrogation under Section 40 of the Statute and it is payable even when there is a total disability award. Mr. DeWeese noted, again, these changes will most likely increase the costs of these specific claims.

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 three (3) members utilized the Library in January and asked that it please be utilized. If a copy of the video library titles is needed, you can find it at the MEL or JIF website. He also pointed out there is a new email address: [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com), and phone number: 856-552-4900.

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

- *Checking Driving History for CDL Operators & Annual program review*
- *MVR Checks for non-CDL drivers*
- *PEOSH Record Keeping*

It was noted that Qual-Lynx can provide a report of the 300 and 300 A PEOSH Records if you need it.

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

Mr. Saville noted if anyone missed the DER Training, and would have liked to attend, there is another class on March 16 in Hainesport.

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 February which discussed *Entering and Exiting Vehicles Properly and Safely*. He then highlighted the following:

- Maintain 3 points of contact at all times until seated or on the ground
- Wear proper footwear with sturdy, non-slip soles
- Face the vehicle when getting in or out
- Do not jump down from the vehicle, use all the steps.
- Only grip fixed object: not the wheel or the door
- Wear gloves to help keep a proper hold

He then presented examples of claims resulting from employees not following the three points of contact rules.

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

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

Ms. Schiffer noted she has reached out to everyone and most have responded with meeting dates, or have already met to plan for 2020 Wellness. She noted if you have not met with her yet, but have planned some Wellness activities, please contact her.

Ms. Schiffer noted some of the highlights from the meetings she has already had include:

- Trivia Challenges
- Garden boxes for spring planting
- Designated Wellness Boards
- Yoga demonstrations
- Recipe exchanges
- Creating a Quiet Room or revamping an existing break room
- Chari massages
- Booked Atlantic Medical Imaging Mammography van
- Employee Picnic with activities

She also noted some new resources include:

- Simplex – meeting in February to review services offered
- Miracle Ear – offer onsite hearing tests at no cost
- Mt. Laurel Hearing – also may be another option

Ms. Schiffer referenced her Targeting Wellness newsletter which focuses on Heart Health and Heart Disease. She also noted a flyer on Signs of a Heart Attack and the differences in Men v. Woman.

Ms. Schiffer referenced her “Intention Calendar” which offers a suggested focus each day throughout the month, and the Exercise of the month which focuses on both beginning and advanced exercises for the Treadmill.

Lastly, Ms. Schiffer noted the program NJ WELL promotes and rewards actively employed SHBP/SEHBP members and covered spouses/partners for participating and completing various activities in the NJ Well Program. She noted if you earn 80 points, you can receive a \$250 reward card.

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

### ***MANAGED HEALTH CARE REPORT***

Ms. Beatty reviewed the Managed Care Report for January 2020.

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

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

	<b><i>January</i></b>	<b><i>YTD</i></b>
<i>Lost Time</i>	<i>1</i>	<i>1</i>
<i>Medical Only</i>	<i>11</i>	<i>11</i>
<i>Report Only</i>	<i>8</i>	<i>8</i>
<i>Total Intakes</i>	<i>20</i>	<i>20</i>
<i>Report Only % of Total</i>	<i>40.0%</i>	<i>40.0%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>92:08</i>	<i>92:08</i>
<i>Average Days to Report</i>	<i>.4</i>	<i>.4</i>

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

Ms. Beatty presented the Transitional Duty Report:

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	<i>219</i>
<i>Transitional Duty Days Worked</i>	<i>74</i>
<i>% of Transitional Duty Days Worked</i>	<i>34.0%</i>
<i>\$ Saved by Accommodating</i>	<i>\$7,074</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>145</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>66.0%</i>
<i>Cost of Days Not Accommodated</i>	<i>\$14,477</i>

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

Ms. Beatty presented the PPO Penetration Report:

<b><i>PPO Penetration Rate</i></b>	<b><i>January</i></b>
<i>Bill Count</i>	<i>128</i>
<i>Original Provider Charges</i>	<i>\$347,510</i>
<i>Re-priced Bill Amount</i>	<i>\$50,341</i>
<i>Savings</i>	<i>\$297,169</i>
<i>% of Savings</i>	<i>86%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>98%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>100%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>97%</i>
<i>EPO Provider Penetration Rate – Provider</i>	<i>98%</i>

Ms. Beatty then directed the members to the Transitional Duty Report where she highlighted that her report will now include the financial impact of accommodating and/or not accommodating Transitional Duty. Her report this month depicted 2019 Year End figures and noted there were 2,569 Transitional Duty days available, of which 1,493 were utilized. This saved the BURLCOJIF \$151,838; however, the nonuse of transitional duty days cost \$120,441. The Committee felt this was a good report to present.

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

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

Mr. Romero reported that during January 633 phishing emails were sent to members, with 34 being clicked. This is 5.4% of the emails which is the highest percentage to date. 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 seventeen (17) municipalities are 100% compliant and eight (8) are 80-99% compliant. He noted these numbers have gone down probably due to new employees not being trained. If you are currently not compliant you will be hearing from him. He reiterated that in 2020 each town will have a \$25,000 deductible for a cyber related claim; however, if the member is in compliance with BOTH the Tier 1 & Tier 2 standards at the time of the incident, that member may qualify for a reimbursement of up to \$22,500 of that 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. There are still 7 towns remaining that are not approved for either Tier 1 or Tier 2, and currently 2 towns that are only Tier 1 compliant. Mr. Romero noted he will continue to work with these towns to assist in any way he can to get them compliant.

Mr. Romero referenced the monthly Pivot Point Newsletter included in the agenda packet which depicted a very successful scam known as the Amazon Prime Scan. This particular scam involves potential victims receiving an automated call telling them someone has signed up for Amazon Prime on their account. They are told to press 1 on their phone keypad to cancel, at which point they are transferred to the scammer, who collects their credit card details. Mr. Romero noted the lesson to be learned from this is to never give out your credit card information over the phone.

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 **January 2020**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski reports are valued as of January 2020.

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

Interest received or accrued for the reporting period totaled \$22,779.51. This generated an average annual yield of 1.44%. However, after including an unrealized net gain of \$15,663.32 in the asset portfolio, the yield is adjusted to 2.42% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized gain of \$31,016.42 as it relates to current market value of \$16,109,606.75 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,155,791.04.

The Fund's asset portfolio with Wilmington/Trust consists of 5 obligations with maturities greater than one year and 4 obligations with maturities less than one year.

### Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$183.80	\$183.80
Salvage Receipts	\$2,235.00	
Overpayment Reimbursements	\$936.50	
FY 2020 Premium Assessments	\$1,742,694.00	

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

Delran Township	\$30,838.00
Chesterfield Township	\$1,100.00
Bordentown City	\$85,415.00
Bordentown Township	\$59,020.00
Westampton	\$10,304.00

### Cash Activity for the Period

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$18,370,180.99 to a closing balance of \$19,718,958.27 showing an increase in the Fund of \$1,348,777.28.

### Loss Run Payment Register – January 2020

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 \$205,967.97. The claim detail shows 306 claim payments issued.

### Bill List – February 2020

For the Executive Committee's consideration, Mr. Tontarski presented the February Bill List in the amount of \$973,982.87 and the RMC Bill List (1<sup>st</sup> Installment) in the amount of \$122,988.00 which was included in the agenda packet.

Chair Jack entertained a motion to approve the January 2020 Loss Run Payment Register and approve the February 2020 Bill List in the amount of \$973,982.87 and the RMC Bill List in the amount of \$122,988.00 as presented

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

Motion by Mr. Wolbert, seconded by Mr. McMahon, to approve the *January 2020 Loss Run Payment Register and approve the February 2020 Bill List and the RMC Bill* as presented.

**ROLL CALL**    *Yeas*

Amanda Somes, **Bass River Twp.**  
 Rich Wolbert, **Beverly City**  
 Grace Archer, **Bordentown City**  
 Jeff Elsasser, *Alternate*, **Bordentown Twp.**  
 Glenn McMahon, **Chesterfield Twp.**  
 Erin Provanzano, **Delanco Twp.**  
 Jeffrey Hatcher, **Delran Twp.**  
 Patrice Hansell, **Fieldsboro Borough**  
 Rich Brook, **Florence Twp.**  
 Paula Kosko, **Hainesport Twp.**  
 Brandon Umphrey, **Lumberton Twp.**

Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Chris Ridings, *Alternate*, **Mt. Laurel Twp.**  
Kyle Tuliano, **New Hanover Twp.**  
Mary Picariello, **North Hanover Twp.**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong**  
J. Paul Keller, **Springfield Twp.**  
Doug Cramer, **Tabernacle Twp.**  
Craig Farnsworth, *Alternate*, **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***

Nothing to report

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

Nothing to report

### ***MISCELLANEOUS BUSINESS***

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

Chair Jack noted that the next meeting of the BURLCO JIF will take place on **Tuesday, March 17, 2020 at 3:30 PM** at Hainesport Municipal Building, Hainesport, NJ

### ***PUBLIC COMMENT***

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

Chair Jack opened the meeting to the public for comment.

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

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

### ***EXECUTIVE SESSION MEETING – Resolution #2020-18***

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. Wolbert, seconded by Mr. McMahon, to Adopt ***Resolution #2020-18***.

**ROLL CALL**    *Yeas*    Amanda Somes, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Jeff Elsasser, *Alternate*, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
Erin Provanzano, **Delanco Twp.**  
Jeffrey Hatcher, **Delran Twp.**  
Patrice Hansell, **Fieldsboro Borough**

Rich Brook, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Brandon Umba, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Chris Ridings, *Alternate*, **Mt. Laurel Twp.**  
Kyle Tuliano, **New Hanover Twp.**  
Mary Picariello, **North Hanover Twp.**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong**  
J. Paul Keller, **Springfield Twp.**  
Doug Cramer, **Tabernacle Twp.**  
Craig Farnsworth, *Alternate*, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:* None

Motion carried by unanimous vote.

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. Ingling, to reopen the public portion of the meeting.  
All in favor. Motion carried.

#### ***APPROVAL OF CLAIMS PAYMENTS***

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

<b><i>Workers Compensation</i></b>	<b><i>Property</i></b>
<i>MLT-2020179427</i>	<i>20201884998</i>
<i>001258164</i>	
<i>001252073</i>	

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

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

**ROLL CALL**    *Yeas*    Amanda Somes, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Jeff Elsasser, *Alternate*, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
Erin Provanzano, **Delanco Twp.**  
Jeffrey Hatcher, **Delran Twp.**  
Patrice Hansell, **Fieldsboro Borough**  
Rich Brook, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Brandon Umba, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**



Chris Ridings, *Alternate*, **Mt. Laurel Twp.**  
Kyle Tuliano, **New Hanover Twp.**  
Mary Picariello, **North Hanover Twp.**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong**  
J. Paul Keller, **Springfield Twp.**  
Doug Cramer, **Tabernacle Twp.**  
Craig Farnsworth, *Alternate*, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:* None

Motion carried by unanimous vote.

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

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

*MLT-2020179427*

Motion by Mr. McMahon, seconded by Mr. Wolbert, to abandon subrogation on the claim presented:

**ROLL CALL**    *Yeas*    Amanda Somes, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Jeff Elsasser, *Alternate*, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
Erin Provanzano, **Delanco Twp.**  
Jeffrey Hatcher, **Delran Twp.**  
Patrice Hansell, **Fieldsboro Borough**  
Rich Brook, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Brandon Umba, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Chris Ridings, *Alternate*, **Mt. Laurel Twp.**  
Kyle Tuliano, **New Hanover Twp.**  
Mary Picariello, **North Hanover Twp.**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong**  
J. Paul Keller, **Springfield Twp.**  
Doug Cramer, **Tabernacle Twp.**  
Craig Farnsworth, *Alternate*, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

*Nays:* None

Motion carried by unanimous vote.

***MOTION TO ADJOURN***

Chair Jack entertained a motion to adjourn the February 18, 2020 meeting of the BURLCO JIF.

Motion by Mr. McMahon, seconded by Mr. Ingling, to adjourn the February 18, 2020 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:26 PM.

---

Kris Kristie,  
*Recording Secretary for*

---

Glenn McMahon,  
*Fund Secretary*



To: Fund Commissioners  
From: Paul A. Forlenza, MGA, RMC, Executive Director  
Date: March 17 , 2020  
Re: **Executive Director's Report**

.....

**A. Lost Time Accident Frequency Report – Handout**

The January 2020 Lost Time Accident Frequency Summary and the Statewide Recap for January 2020 are a handout for your review.

**B. Certificates of Insurance (pgs. 19-22)**

A summary of the Certificates of Insurance issued during February 2020 are attached for your review.

**C. Financial Fast Track Report (pg. 23)**

The Financial Fast Track Report as of January 31, 2020 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 January 31, 2020 was **\$10,872,785**

**D. Regulatory Filing Checklists (pgs. 24-25)**

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. 2019 Safety Incentive Program Awards - Handout**

An announcement letter including instructions on how to collect your 2019 Safety Incentive Program Awards was emailed to all members on or about March 13, 2020. A report detailing the reward amounts for each member is a handout. If you have any questions on how to collect your 2019 Safety Incentive Program Awards, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2020. All encumbered funds have to be claimed by February 1, 2021.**

**F. 2020 Optional Safety Budget (pg. 26)**

A consolidated announcement letter including instructions on how to collect your 2020 Optional Safety Budget allowance was emailed to all members the week of February 17, 2020. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2020 Optional Safety Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2020. All encumbered funds have to be claimed by February 1, 2021.**

**G. 2020 Wellness Incentive Program Allowance (pg. 27)**

A consolidated announcement letter including instructions on how to collect your 2020 Wellness Incentive Program Budget allowance was emailed to all members the week of February 17, 2020. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2020 Wellness Incentive Program Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds was November 30, 2020. All encumbered funds have to be claimed by February 1, 2021.**

**H. EPL/Cyber Risk Management Budget (pg. 28)**

A consolidated announcement letter including instructions on how to collect your 2020 EPL/Cyber Risk Management Budget allowance was emailed to all members the week of February 17, 2020. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2020 EPL/Cyber Risk Management Budget allowance, please contact our office. **Please note that the deadline for claiming or encumbering these funds was November 30, 2020. All encumbered funds must be claimed by February 1, 2021.**

**I. Employment Practices Liability Compliance – (pg. 29)**

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. Member EPL & SAM Risk Management Program (pgs. 30-31)**

Included is a copy of a February 27, 2020 memorandum from the Executive Director's Office that outlines the tasks and corresponding completion dates for each element of the Employment Practices Liability & Sexual Abuse & Molestation Risk Management Programs. Members with questions on these process should contact the Executive Director's office.

**K. Statutory Bond Status (pg. 32)**

The latest listing of Statutory Bonds issued by the MEL for JIF members is included for your review. This list should be reviewed for accuracy. Any questions on the status of an application or a bond listed on the report should be directed to Ed Cooney, Fund Underwriter at 973-659-6424 or [ecooney@connerstrong.com](mailto:ecooney@connerstrong.com).

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

The MEL has established a process, outlined in MEL Coverage Bulletin **2020-09**, 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. 34-39)**

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. Elected Officials Seminars – Invite/RSVP (pgs. 40-41)**

Again, this year, the Fund is 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, January 29, 2020 and February 6, 2020 seminars are posted on the JIF website. The remaining training has been scheduled on the following date:

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

**O. Police Command Staff Training (pgs. 42-43)**

Risk Management Training for Police Personnel has been scheduled. Attendance at this training by Police Command Staff is required for compliance with the MEL's 2021/2022 EPL Plan of Risk Management. Invitations for the sessions were e-mailed to all Municipal Clerks and Fund Commissioners on January 8, 2020. There will be two (2) identical sessions each day: a morning session 9:00 am – 11:30 am, and an afternoon session 1:00 pm – 3:30 pm. The sign-ins sheets from the February 5, 2020 trainings are posted on the JIF websites. The remaining training dates are scheduled as follows:

April 21, 2020 – Auletto Caterers, Deptford  
September 22, 2020 – O'Connors, Eastampton  
October 15, 2020 - Merighi's Savoy Inn, Vineland

**P. Managerial & Supervisory Trainings – Invite (pgs. 44-46)**

One of the requirements of the MEL's 2020/2021 EPL Plan of Risk Management is the training of all member managers & supervisors. Four training sessions have been scheduled in conjunction with the TRICO and ACMJIFs. An invitation/invite was emailed out to all Clerks, RMC's, and Fund Commissioners on or about March 6, 2020. There will be two (2) identical sessions each day: a morning session 9:00 am – 11:30 am, and an afternoon session 1:00 pm – 3:30 pm. The trainings have been scheduled on the following dates:

Tuesday, April 7, 2020 – Wildwood Convention Center  
Wednesday, June 24, 2020 – O'Connors, Eastampton  
Thursday, September 24, 2020 – Auletto Caterers, Deptford  
Tuesday, September 29, 2020 – Merighi's Savoy Inn, Vineland

**Q. AGRIP/PRIMA 2020 Conferences**

This year BURLCO JIF members will be eligible to attend two AGRIP Conferences and the Annual PRIMA Conference. The 2020 Budget includes funding for four (4) attendees in total. The BURLCO JIF has adopted an Attendance Conference Policy that establishes clear guidelines and preferences for Commissioner Attendance. Those Fund Commissioners who have first priority for attendance at these conferences received information on the AGRIP Conferences from our office on or about December 16, 2019. Information on the PRIMA Conference will be emailed later this month.

**R. Land Use Training Certification (pg. 47)**

On or about October 11<sup>th</sup>, a supply of Land Use Liability Training Booklets were mailed 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. Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that this training has been completed for certain Board Members. Please note that only these Board Members that have completed the training are eligible for the enhanced coverage. If you have any questions, please do not hesitate to contact Ed Cooney, Fund Underwriter at 973-659-6424 or [ecooney@connerstrong.com](mailto:ecooney@connerstrong.com).

## **S. Payroll Audits**

On or about February 14, 2020 a letter was e-mailed to all Municipal Clerks, with a copy to Fund Commissioners, advising that Bowman & Company will be performing workers' compensation exposure verification audits of members' 2019 payrolls. These payroll figures will serve as the basis for your 2021 workers compensation excess premiums. Attached to the e-mail was a spreadsheet that included employee counts by payroll classification as reported during last year's payroll audit. As employee counts have a tendency to be the most time consuming part of the payroll audit process, members were asked to review and update this spreadsheet upon receipt. Members are asked to send the required payroll data to the auditors for processing either via mail or electronically. Details on how the data can be sent were included in the February 14, 2020 correspondence. Once the information is processed, the auditor will contact each town to discuss the results of the audit and clarify any questions. Members who still have questions following the audit can contact a representative from Bowman to set up a mutually convenient date and time to meet and discuss the audit results.

## **T. Property Appraisals**

On or about February 14, 2020, each member and their RMC's received a notification from our office asking that they review and update their property schedule located in the Origami Exposure Data Management System. Once a member responds, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSETWORKS. Those that are not receiving a physical inspection in 2020 will have their building & contents values trended accordingly. All members are asked to complete the review and update process no later than March 20, 2020.

## **U. Police Accreditation Announcement (pgs. 48-49)**

On or about February 6, 2020, an email with an attached memorandum regarding reimbursement for the Police Accreditation Program Fees was sent to all Fund Commissioners and RMC's. It was requested that if the town or city had an operating Police Department, to please forward to the Police Chief. If you have any questions regarding the Reimbursement, please contact Denise Playchak at 856-446-9131

## **V. Annual Planning Retreat - Invite**

The Fund will be holding its Annual Planning Retreat on April 21, 2020 at Café Madison, Riverside, NJ beginning at 8:30 AM. Following the Retreat will be the Executive Committee Meeting beginning at 3:30 PM. An invitation and the RSVP Form will be emailed out on or about March 17<sup>th</sup>, 2020.

## **W. New Fund Commissioner Orientation**

We will be conducting New Fund Commissioner Orientation training in April/May. An email notification with further details will be sent out to all Fund Commissioners and RMC's in late March.

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

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

## **Y. New Member Activity**

Nothing to Report.

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 1/22/2020 To 2/22/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - County of Hunterdon I - Township of Westampton	PO Box 2900 Flemington, NJ 08822	Re: Training activities 2020 The County of Hunterdon, including al elected and appointed officials, all employees and volunteers, all boards, commissions and/or authorities and their board member, employee and volunteers are included as Additional Insured with respects to participation in training activities during 2020.	1/23/2020 #2413243	GL AU EX WC
H - Burlington County Emergency I - Township of Southampton	Services Training Center 53 Academy Drive Westhampton, NJ 08060	RE: Firefighter Training during calendar year 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 Firefighter Training during calendar year	1/29/2020 #2420685	GL AU EX WC
H - Burlington County I - Township of Southampton	Board of Chosen Freeholders 49 Rancocas Road Mount Holly, NJ 08060	RE: Shared Services Repairs Evidence of Insurance as respects to shared services agreement for the county to perform certain repairs for the Township of Southampton.	1/29/2020 #2420686	GL AU EX WC
H - Burlington County I - Township of Southampton	Board of Chosen Freeholders 49 Rancocas Road Mount Holly, NJ 08060	RE: various events during the calendar year 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 Main Street (County Route 684) by Southampton Township for various events during the calendar year, not including fireworks or amusements	1/29/2020 #2420687	GL AU EX WC
H - USDA Rural Development I - Township of Southampton	8000 Midlantic Drive Suite 50S Mt. Laurel, NJ 08054	RE: \$16,000 loan and \$19,000 grant for SCBA refill station 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 the cascade system (\$16,000 loan and \$19,000 grant for SCBA refill station and related equipment for the Vincent Fire Co #1).	1/29/2020 #2420691	GL AU EX WC OTH
H - Vincent Fire Department I - Township of Southampton	16 Race Street Southampton, NJ 08088	Evidence of Insurance as respects to Vincent Fire Department	1/29/2020 #2420692	GL AU EX WC OTH
H - Vincent Fire Department I - Township of Southampton	46 Race Street Southampton, NJ 08088	Evidence of Insurance.	1/29/2020 #2420701	GL AU EX WC OTH

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 1/22/2020 To 2/22/2020

H - NJ Department of Health I - Township of Westampton	Office of EMS PO Box 360 Trenton, NJ 08625	EMS Medical Malpractice is included within the General Liability.	1/31/2020 #2424069	GL AU EX WC
H - Mt. Holly Fire District I - Township of Hainesport	17 Pine Street Eastampton, NJ 08060	Evidence of Insurance.	2/3/2020 #2424427	GL AU EX WC OTH
H - Burlington County Board of I - City of Bordentown	Chosen Freeholders 49 Rancocas Road Mt Holly, NJ 08060	RE: Carslake Community Center for Nutritional & Recreational Program Evidence of Insurance with respect to Carslake Community Center for Nutritional & Recreational Program for the Elderly.	2/5/2020 #2424907	GL AU EX WC OTH
H - State of NJ Dept. of I - Township of Shamong	Environmental Protection, Div of Parks & Forestry State Park Service P.O Box 404 Trenton, NJ 08625	RE: Spring Fling April 4-5th, 2020. The certificate holder is an additional insured on the above referenced commercial general liability and excess liability policies if required by written contract as respect to use of Atsion Lake recreation center for Spring Fling April 4-5th, 2020.	2/5/2020 #2425199	GL AU EX WC OTH
H - Bay Head Investments, Inc. I - Township of Tabernacle	dba VCI Emergency Vehicle Specialists 43 Jefferson Avenue Berlin, NJ 08009	RE: 2010 Ford E-450 vin# 1FDXE4FS1ADB01067 value \$30,000.00 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 the loaner vehicle: 2010 Ford E-450 vin# 1FDXE4FS1ADB01067 value \$30,000.00	2/5/2020 #2425200	GL AU EX WC OTH
H - County of Burlington I - Township of Medford	49 Rancocas Road P.O Box 6000 Eastampton, NJ 08060	RE: Training for Medford Fire and EMS/OEM The Certificate Holder County of Burlington 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 premises by the Medford Fire & EMS/OEM for training purposes for calendar year 2020	2/6/2020 #2430334	GL AU EX WC
H - NJ Dept of Health, Office of EMS I - Township of Mount Laurel	PO Box 360 Trenton, NJ 08625	Evidence of Insurance. Professional Liability language is included within the Member Manual (General Liability). The Umbrella Liability Policy lies excess to the General Liability Policy. The Professional Liability exclusion in the General Liability does not apply to nurses,	2/7/2020 #2430733	GL AU EX WC OTH



# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 1/22/2020 To 2/22/2020

		EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency		
H - NJ Dept of Health, Office of EMS I - Township of Mount Laurel	PO Box 360 Trenton, NJ 08625	Evidence of Insurance. Professional Liability language is included within the Member Manual (General Liability). The Umbrella Liability Policy lies excess to the General Liability Policy. The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency	2/7/2020 #2430752	GL AU EX WC OTH
H - County of Burlington I - Borough of Palmyra	49 Rancocas Road Eastampton, NJ 08060	RE: Palmyra Day on Saturday, May 2 2020 from 7:00AM until 5:00PM. 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 closing of Broad Street, County Route #543 for the purpose of Palmyra Day on Saturday, May 2 2020 from 7:00AM until 5:00PM.	2/10/2020 #2431676	GL AU EX WC
H - County of Burlington I - Township of Pemberton	Board of Chosen Freeholders 49 Rancocas Road Eastampton, NJ 08060	RE: Road Closings - Water Carnival / National Night Out / Memorial Day 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 closing County roads for the following events: Water Carnival 7/11/2020 Rain date 7/12/2020 National Night Out 8/4/2020 Memorial day parade 5/25/2020	2/10/2020 #2434656	GL AU EX WC
H - Board of Chosen Freeholders of I - Township of Bordentown	County of Burlington New Jersey Office of County Solicitor PO Box 6000 Mount Holly, NJ 08060	RE: Shared Services Agreement The Board of Chosen Freeholders of the County of Burlington New Jersey and the Township of Bordentown are 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 current calendar year	2/11/2020 #2434867	GL AU EX WC OTH
H - Southampton Township Board of I - Township of Southampton	Education 177 Main Street Southampton, NJ 08088	Certificate Holder is an additional insured on the above-referenced commercial general liability and excess policies with respects to use of premises for the 2020 Summer Concert Series July 8th, July 15th, July 22th, July 29th, August 5th, August 12th, August 19th, and August 26th. In the event of rain, Concerts will be had at the Warrior Dome at School #3 177 Main Street, Vincentown, NJ 08088.	2/14/2020 #2436158	GL AU EX WC
H - Babe Ruth League, Inc I - Township of Florence	1670 Whitehorse-Mercerville Road Mercerville, NJ 08619	RE: Florence Township recreational Babe Ruth League Organization. Certificate Holder is amended to be included as "Additional Insured" the Person(s) or Organization(s) as shown in the description section	2/18/2020 #2437008	GL AU EX WC

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 1/22/2020 To 2/22/2020

		of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty insurance policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to Florence Township recreational Babe Ruth League Organization. As respects the General Liability coverage, the policies do not have an exclusion for either athletic participation or sexual abuse/molestation.		
H - Burlington County I - Township of Mansfield	Board of Chosen Freeholders 49 Rancocas Rd. Po Box 6000 Mt. Holly, NJ 08016	Evidence of Insurance for Community Development ramp block grant	2/19/2020 #2437255	GL AU EX WC
H - Township of Delran I - Township of Delran	900 Chester Avenue Delran, NJ 08075	Company C: Public Off/EPL Policy Limits: \$2M Each Occ/Agg Policy Term: 01/01/2020 - 01/01/2021 Policy #: QJC0100504 Evidence of insurance	2/20/2020 #2437898	GL AU EX WC OTH
H - Burlington County Board of I - Township of Edgewater Park	Chosen Freeholders 49 Rancocas Road PO Box 6000 Mt Holly, NJ 08060	Evidence of Insurance.	2/21/2020 #2437948	GL AU EX WC
H - Burlington County Board of I - Township of Hainesport	Chosen Freeholders Attn: Insurance & Risk Mgmt, 49 Rancocas Road PO Box 6000 Mt Holly, NJ 08060	Company C: Public Off/EPL Policy Limits: \$2M Each Occ/Agg Policy Term: 01/01/2020 - 01/01/2021 Policy #: QJC0100504 Evidence of Insurance as respects to CDBG Sub-Grantee Agreement	2/21/2020 #2437956	GL AU EX WC OTH
H - Burlington County Board of I - Township of Edgewater Park	Chosen Freeholders Attn: Insurance & Risk Mgmt. 49 Rancocas Road;PO Box 6000 Southampton, NJ 08060	RE: 2019 Road Program Community Development Block Grant Evidence of insurance as respects 2019 Road Program Community Development Block Grant	2/21/2020 #2437957	GL AU EX WC
H - Burlington County Board of I - Township of Florence	Chosen Freeholders Attn: Insurance & Risk Mgmt. 49 Rancocas Road;PO Box 6000 Southampton, NJ 08060	RE: 2019 Road Program Community Development Block Grant Evidence of insurance as respects 2019 Road Program Community Development Block Grant	2/21/2020 #2437962	GL AU EX WC

**BURLINGTON COUNTY MUNICIPAL FUND**  
**FINANCIAL FAST TRACK REPORT**  
**AS OF January 31, 2020**

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. <b>UNDERWRITING INCOME</b>	<b>665,791</b>	<b>665,791</b>	<b>120,531,989</b>	<b>121,197,780</b>
2. <b>CLAIM EXPENSES</b>				
Paid Claims	201,777	201,777	45,946,703	46,148,480
Case Reserves	558,292	558,292	3,078,506	3,636,797
IBNR	(480,615)	(480,615)	2,469,746	1,989,131
Recoveries	-	-	-	-
<b>TOTAL CLAIMS</b>	<b>279,454</b>	<b>279,454</b>	<b>51,494,954</b>	<b>51,774,408</b>
3. <b>EXPENSES</b>				
Excess Premiums	227,076	227,076	33,358,372	33,585,449
Administrative	104,037	104,037	20,415,868	20,519,905
<b>TOTAL EXPENSES</b>	<b>331,113</b>	<b>331,113</b>	<b>53,774,241</b>	<b>54,105,354</b>
4. <b>UNDERWRITING PROFIT (1-2-3)</b>	<b>55,224</b>	<b>55,224</b>	<b>15,262,794</b>	<b>15,318,018</b>
5. <b>INVESTMENT INCOME</b>	<b>38,443</b>	<b>38,443</b>	<b>4,451,302</b>	<b>4,489,745</b>
6. <b>DIVIDEND INCOME</b>	<b>0</b>	<b>0</b>	<b>644,455</b>	<b>644,455</b>
7. <b>STATUTORY PROFIT (4+5+6)</b>	<b>93,667</b>	<b>93,667</b>	<b>20,358,551</b>	<b>20,452,218</b>
8. <b>DIVIDEND</b>	<b>0</b>	<b>0</b>	<b>9,579,433</b>	<b>9,579,433</b>
9. <b>STATUTORY SURPLUS (7-8)</b>	<b>93,667</b>	<b>93,667</b>	<b>10,779,118</b>	<b>10,872,785</b>

**SURPLUS (DEFICITS) BY FUND YEAR**

Closed	18,091	18,091	7,247,798	7,265,889
MEL JIF Retro	790	790	268,697	269,488
2016	4,928	4,928	1,475,874	1,480,801
2017	5,659	5,659	1,951,900	1,957,559
2018	2,717	2,717	(330,588)	(327,871)
2019	6,258	6,258	165,437	171,695
2020	55,223	55,223		55,223
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>93,667</b>	<b>93,667</b>	<b>10,779,118</b>	<b>10,872,785</b>
<b>TOTAL CASH</b>				<b>19,718,958</b>

**CLAIM ANALYSIS BY FUND YEAR**

<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>0</b>	<b>39,254,984</b>	<b>39,254,984</b>
<b>FUND YEAR 2016</b>				
Paid Claims	13,002	13,002	1,923,264	1,936,266
Case Reserves	(18,069)	(18,069)	750,364	732,295
IBNR	5,067	5,067	157,165	162,232
Recoveries	0	0	0	0
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,830,793</b>	<b>2,830,793</b>
<b>FUND YEAR 2017</b>				
Paid Claims	35,513	35,513	1,407,102	1,442,615
Case Reserves	(70,616)	(70,616)	624,575	553,959
IBNR	35,104	35,104	160,812	195,916
Recoveries	0	0	0	0
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,192,490</b>	<b>2,192,490</b>
<b>FUND YEAR 2018</b>				
Paid Claims	29,641	29,641	2,310,750	2,340,391
Case Reserves	163,152	163,152	887,784	1,050,936
IBNR	(192,793)	(192,793)	747,042	554,249
Recoveries	0	0	0	0
<b>TOTAL FY 2018 CLAIMS</b>	<b>(0)</b>	<b>(0)</b>	<b>3,945,576</b>	<b>3,945,576</b>
<b>FUND YEAR 2019</b>				
Paid Claims	117,525	117,525	1,050,602	1,168,128
Case Reserves	380,771	380,771	815,783	1,196,554
IBNR	(498,297)	(498,297)	1,404,727	906,430
Recoveries	0	0	0	0
<b>TOTAL FY 2019 CLAIMS</b>	<b>(1)</b>	<b>(1)</b>	<b>3,271,112</b>	<b>3,271,111</b>
<b>FUND YEAR 2020</b>				
Paid Claims	6,096	6,096		6,096
Case Reserves	103,054	103,054		103,054
IBNR	170,304	170,304		170,304
Recoveries	0	0		0
<b>TOTAL FY 2020 CLAIMS</b>	<b>279,454</b>	<b>279,454</b>		<b>279,454</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>279,454</b>	<b>279,454</b>	<b>51,494,954</b>	<b>51,774,408</b>

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

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

**Monthly Regulatory Filing Checklist**

***Fund Year 2020 for the Month of February***

<b>ITEM</b>	<b>FILING STATUS</b>
Meeting Minutes	3/18/20
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A

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

**Year: January 1, 2020 – December 31, 2020**

<b>ITEM</b>	<b>FILING STATUS</b>
Ethics Filings ( <i>Notification to FC's and Prof's</i> )	
Renewal Resolutions and Indemnity & Trust Agreements	
Budget and Actuarial Certification/Opinion Letter	12/20/19
Annual Assessments/Contributions	12/20/19
Supplemental Assessments/Contributions	
Risk Management Program	1/23/20
Annual Certified Audit	1/23/20
List of Fund Commissioners & Executive Committee	1/23/20
Identity of Administrator	1/23/20
Identity of Treasurer	1/23/20
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	1/23/20
Withdrawals	
Exhibit A - Certification of JIF Fund Professionals	1/23/20
Exhibit B - Certification of JIF Data Forms	N/A
Exhibit D - New Member Filings	2/10/20
New Service Providers	1/23/20
Annual Reorganization Resolutions, including Cash Management Plan	1/23/20

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

Burlington County Municipal Joint Insurance Fund 2020 Optional Safety Budget																	
Member Municipality	Opening Balance	January 2020	February 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	September 2020	October 2020	November 2020	December 2020	Paid 2021	Total Paid	Remaining Balance	Date Encumbered
Bass River	995.00														0.00	995.00	
Beverly Ctiy	1,595.00														0.00	1,595.00	
Bordentown City	1,595.00														0.00	1,595.00	
Bordentown Twp.	2,660.00														0.00	2,660.00	
Chesterfield	995.00														0.00	995.00	
Delanco	1,595.00														0.00	1,595.00	
Delran	2,660.00														0.00	2,660.00	
Edgewater Park	1,595.00														0.00	1,595.00	
Fieldsboro	750.00														0.00	750.00	
Florence	2,660.00														0.00	2,660.00	
Hainesport	995.00														0.00	995.00	
Lumberton	2,660.00														0.00	2,660.00	
Mansfield	1,595.00														0.00	1,595.00	
Medford	4,645.00														0.00	4,645.00	
Mount Laurel	4,645.00														0.00	4,645.00	
New Hanover (new)	750.00														0.00	750.00	
North Hanover	1,595.00														0.00	1,595.00	
Palmyra	1,595.00														0.00	1,595.00	
Pemberton Boro	995.00														0.00	995.00	
Pemberton Twp.	4,645.00														0.00	4,645.00	
Riverside	2,660.00														0.00	2,660.00	
Shamong	995.00														0.00	995.00	
Southampton	1,595.00														0.00	1,595.00	
Springfield	995.00														0.00	995.00	
Tabernacle	995.00														0.00	995.00	
Westampton	1,595.00														0.00	1,595.00	
Woodland	995.00														0.00	995.00	
Wrightstown	995.00														0.00	995.00	
Total By Line	52,045	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00	52,045.00	
Must be Claimed or Encumbered by November 30, 2020. All Encumbered Claims Must be Claimed by February 1, 2021																	

**Burlington County Municipal Joint Insurance Fund  
2020 Wellness Incentive Program**

Member Municipality	Opening Balance	January 2020	February 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	September 2020	October 2020	November 2020	December 2020	Paid 2021	Total Paid	Remaining Balance	Date of Encumber
Bass River	500.00														0.00	500.00	
Beverly	750.00														0.00	750.00	
Bordentown City	750.00														0.00	750.00	
Bordentown Twp.	1,000.00														0.00	1,000.00	
Chesterfield	500.00														0.00	500.00	
Delanco	750.00														0.00	750.00	
Delran	1,000.00														0.00	1,000.00	
Edgewater Park	750.00														0.00	750.00	
Fieldsboro	500.00														0.00	500.00	
Florence	1,000.00														0.00	1,000.00	
Hainesport	500.00														0.00	500.00	
Lumberton	1,000.00														0.00	1,000.00	
Mansfield	750.00														0.00	750.00	
Medford	1,500.00														0.00	1,500.00	
Mount Laurel	1,500.00														0.00	1,500.00	
New Hanover (new)	500.00														0.00	500.00	
North Hanover	750.00														0.00	750.00	
Palmyra	750.00														0.00	750.00	
Pemberton Boro	500.00														0.00	500.00	
Pemberton Twp.	1,500.00														0.00	1,500.00	
Riverside	1,000.00														0.00	1,000.00	
Shamong	500.00														0.00	500.00	
Southampton	750.00														0.00	750.00	
Springfield	500.00														0.00	500.00	
Tabernacle	500.00														0.00	500.00	
Westampton	750.00														0.00	750.00	
Woodland	500.00														0.00	500.00	
Wrightstown	500.00														0.00	500.00	
Total By Line	\$21,750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00	21,750.00	

**Must be Claimed or Encumbered by November 30, 2020. All Encumbered Claims Must be Claimed by February 1, 2021**

**Burlington County Municipal Joint Insurance Fund  
2020 EPL/CYBER Risk Management Budget**

Member Municipality	Opening Balance	January 2020	Feb 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	September 2020	October 2020	November 2020	December 2020	Paid in 2021	Total Paid	Remaining Balance	Date Encumbered
Bass River	500.00														0.00	500.00	
Beverly	500.00														0.00	500.00	
Bordentown City	500.00														0.00	500.00	
Bordentown Twp.	500.00														0.00	500.00	
Chesterfield	500.00														0.00	500.00	
Delanco	500.00														0.00	500.00	
Delran	500.00														0.00	500.00	
Edgewater Park	500.00														0.00	500.00	
Fieldsboro	500.00														0.00	500.00	
Florence	500.00														0.00	500.00	
Hainesport	500.00														0.00	500.00	
Lumberton	500.00														0.00	500.00	
Mansfield	500.00														0.00	500.00	
Medford	500.00														0.00	500.00	
Mt. Laurel	500.00														0.00	500.00	
New Hanover (new)	500.00														0.00	500.00	
North Hanover	500.00														0.00	500.00	
Palmyra	500.00														0.00	500.00	
Pemberton Boro	500.00														0.00	500.00	
Pemberton Twp.	500.00														0.00	500.00	
Riverside	500.00														0.00	500.00	
Shamong	500.00														0.00	500.00	
Southampton	500.00														0.00	500.00	
Springfield	500.00														0.00	500.00	
Tabernacle	500.00														0.00	500.00	
Westampton	500.00														0.00	500.00	
Woodland	500.00														0.00	500.00	
Wrightstown	500.00														0.00	500.00	
Total By Line	14,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$14,000.00	

**Must be Claimed or Encumbered by November 30, 2020. All Encumbered Claims Must be Claimed by February 1, 2021**



MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Burlco JIF						
Data Valued As of :		March 9, 2020				
Total Participating Members		28				
Complaint		27				
Percent Compliant		96.43%				
			01/01/20		2020	
	Checklist Submitted	Compliant	EPL		POL	Co-Insurance
Member Name	*		Deductible		Deductible	01/01/20
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
NEW HANOVER	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
NORTH HANOVER	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
PALMYRA	Yes	Yes	\$ 20,000		\$ 20,000	0%
PEMBERTON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
PEMBERTON BOROUGH	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
RIVERSIDE	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
SHAMONG	Yes	Yes	\$ 10,000		\$ 10,000	0%
SOUTHAMPTON	Yes	Yes	\$ 2,500		\$ 2,500	0%
SPRINGFIELD	Yes	Yes	\$ 7,500		\$ 7,500	20% of 1st 100K
TABERNACLE	Yes	Yes	\$ 10,000		\$ 10,000	0%
WESTAMPTON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
WOODLAND	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
WRIGHTSTOWN	No	No	\$ 100,000		\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
* Member does NOT participate in EPL coverage						



**To:** Fund Commissioners,  
Burlington County Municipal Joint Insurance Fund

**From:** Paul A. Forlenza, MGA, Executive Director

**Date:** February 27, 2020

**Re:** Employment Practices Liability (EPL) and Sexual Abuse & Molestation Risk  
Management Programs

---

During the remainder of 2020 and into 2021, all members will need to complete various tasks to meet the requirements of the above referenced Risk Management Programs.

With the adoption of S-477, all members will need to complete training and adopt and implement policies regarding the Protection of Children. In addition, during this same timeframe, all members will need to complete various tasks to come into compliance and/or remain in compliance with the MEL's Employment Practices Risk Management Program. To the maximum extent possible, training for Protecting Children and Employment Practices has been combined to make it easier to complete the program.

Below is an outline of the tasks to be completed and the due date for each:

1. **Managers and Supervisors Training:** Below is a link to the Managers & Supervisor's training. This class satisfies the requirements for both the Protecting Children program and the Employment Practices program. **All Managers and Supervisors need to complete this training by June 1, 2021.** Here is a link to the invitation: <https://burlcojif.org/wp-content/uploads/2020/02/Managers-and-Supervisors-2020-Invitation-with-Response-form.pdf>
2. **Police Command Officer Training:** Below is a link to the invitation to the Police Command Staff training. This course also includes both Protecting Children and Employment Practices Training. **Police Command staff need to complete this training by June 1, 2021.** Here is a link to the invitation: <https://burlcojif.org/wp-content/uploads/2020/01/2020-Police-Command-Staff-Training-Invitation-and-RSVP.pdf>
3. **Employee and Volunteer Training** (Other than Managers, Supervisors and Police Command Officers):
  - **Protecting Children:** A 15 minute on-line training course for the Protecting Children program is already available in MEL Learning Management System at NJMEL.ORG. This is a link to the instructions on how to complete the training/ <https://njmel.org/wp-content/uploads/2019/11/Protecting-Children-from-Abuse-2020-Instructions.pdf>. **This training should be completed by December 31, 2020.**

- **Employment Practices:** A new on-line program is in production and will be available in the Learning Management System by September 1, 2020. **All non-supervisory employees and volunteers including police (other than Command Officers) must be offered this training by June 1, 2021.** When the program is available on-line, you will receive a notice to send to employees and volunteers

#### 4. Policies and Procedures:

- **Protecting Children:** The model document is already available on the MEL's web site. **Members need to adopt policies and procedures by December 31, 2020.** Here is a link to the documents: <https://njmel.org/mel-safety-institute/model-policies/protecting-children/>
- **Employment Practices:** Completely updated documents have been drafted and are being reviewed. The new model manual and employee handbook will be available no later than June 30, 2020 so that members have a full year to revise and adopt these new documents. **Members need to adopt policies and procedures by June 1, 2021.**

Below is a table that summarizes the programs and due dates:

Task	Program	Details	Completion Date
Employee & Volunteer Training	SAM	Available now on MEL MSI website	December 31, 2020
Adoption of "Protecting Children" Risk Management Plan	SAM	Available now on the MEL website Hyper Link above	December 31, 2020
Managers & Supervisors Training	EPL & SAM	Available now. Hyper Link above	June 1, 2021
Police Command Staff Training	EPL & SAM	Available now. Hyper Link above	June 1, 2021
Employee & Volunteer Training	EPL	Available by September 1, 2020	June 1, 2021
Adoption of the Revised EPL Policies & Handbook	EPL	Available by June 30, 2020 on the MEL website	June 1, 2021

CC: Municipal Clerks  
Risk Management Consultants  
David DeWeese, Fund Solicitor  
Risk Management Distribution (PM, KK, MM, JP, TF)

File: BURLCO/GEN/EPL Plan of Risk Management Tab: 2021-2022  
BURLCO/GEN/SAM Plan of Risk Management Tab: 2021-2022

# MEL STATUTORY BONDS as of 3/9/20

JIF	Name	Applicant	Position	Effective Date	Delete Date	IsActive	Status
BURLCO	Bass River Township	Eileen Brower	Treasurer	06/13/2016		Yes	Approved
BURLCO	Bass River Township	Albert Stanley	Tax Collector/CFO	06/05/2017		Yes	Approved
BURLCO	Bass River Township	Linda Eliason-Ash	Tax Collector	01/01/2007	05/31/2017	No	Approved
BURLCO	Beverly City	Shari Key	Tax Collector	05/01/2014		Yes	Approved
BURLCO	Beverly City	Yvonne Bullock	Treasurer / CFO Crime	05/01/2014		Yes	Approved
BURLCO	Beverly City	Shari Lynn Phillip	Tax Collector	05/01/2014		No	Approved
BURLCO	Bordentown City	Richard Wright	Treasurer	06/20/2019		Yes	Approved
BURLCO	Bordentown City	Jennifer M. Smith	Tax Collector	02/13/2017		Yes	Approved
BURLCO	Bordentown City	Caryn Hoyer	Tax Collector	08/10/2015	02/13/2017	No	Approved
BURLCO	Bordentown City	Margaret Peak	Treasurer/CFO-crime	08/01/2013	06/14/2019	No	Approved
BURLCO	Bordentown City	Tanyika Johns	Tax Collector	03/11/2014	08/10/2015	No	Approved
BURLCO	Bordentown Township	Jeffrey Elasser	Tax Collector	08/01/2015		Yes	Approved
BURLCO	Bordentown Township	Donna Muldrow	Treasurer	03/05/2009		Yes	Approved
BURLCO	Bordentown Township	MaryAlice Picariello	Tax Collector	03/05/2009	05/29/2015	No	Approved
BURLCO	Chesterfield Township	Wendy Wulstein	Treasurer	01/31/2012		Yes	Approved
BURLCO	Chesterfield Township	Caryn M. Hoyer	Tax Collector	06/30/2008		Yes	Approved
BURLCO	Delanco Township	Jennifer Dellavalle	Tax Collector	11/01/2016		Yes	Approved
BURLCO	Delanco Township	Robert L. Hudnell	Treasurer (CFO crime)	01/01/2007		Yes	Approved
BURLCO	Delanco Township	Lynn A. Davis	Tax Collector	01/01/2007	11/01/2016	No	Approved
BURLCO	Delran Township	Margaret M. Peak	CFO / Treasurer	04/08/2019		Yes	Approved
BURLCO	Delran Township	Tanyika L Johns	Tax Collector	02/01/2019		Yes	Approved
BURLCO	Delran Township	Victoria Boras	Tax Collector	06/27/2011	02/28/2019	No	Approved
BURLCO	Delran Township	Linda Lewis	Treasurer	12/21/2018	04/01/2019	No	Approved
BURLCO	Edgewater Park Township	Mindie Weiner	Tax Collector	02/05/2019		Yes	Approved
BURLCO	Edgewater Park Township	Tanyika Johns	Tax Collector		02/05/2019	No	Approved
BURLCO	Fieldsboro Borough	LEIGHA A BOGDANOWICZ	Tax Collector	04/01/2019		Yes	Approved
BURLCO	Fieldsboro Borough	Lan Chen Shen	Tax Collector	01/01/2016	03/31/2019	No	Approved
BURLCO	Fieldsboro Borough	Peter Federico	Treasurer	01/01/2016		Yes	Approved
BURLCO	Hainesport Township	Paula Tiver	Tax Collector	01/01/2020		Yes	Pending
BURLCO	Hainesport Township	Donna Condo	Treasurer/CFO	02/01/2019		Yes	Approved
BURLCO	Hainesport Township	Dawn Emmons	CFO	02/01/2017	01/31/2019	No	Pending
BURLCO	Hainesport Township	Sharon A. Deviney	Tax Collector	01/01/2007	01/01/2020	No	Approved
BURLCO	Hainesport Township	Joanna Mustafa	CFO	12/13/2016	02/17/2017	No	Approved
BURLCO	Lumberton Township	Robin D. Sarlo	Tax Collector	01/01/2016		Yes	Approved
BURLCO	Lumberton Township	Sharon Deviney	Tax Collector	02/19/2011	12/31/2015	No	Approved
BURLCO	Mansfield Township	Bonnie Grouser	CFO/Treasurer	07/01/2019		Yes	Approved
BURLCO	Mansfield Township	Dana Elliott	Tax Collector	07/01/2018		Yes	Approved
BURLCO	Mansfield Township	Elaine Fortin	Tax Collector	01/01/2007	07/01/2018	No	Approved
BURLCO	Mansfield Township	Joseph P Monzo	Treasurer (CFO)	01/01/2007	07/01/2019	No	Approved
BURLCO	Medford Township	Robin Sarlo	Treasurer/CFO	03/04/2019		Yes	Approved
BURLCO	Medford Township	Albert Stanley	Treasurer / CFO	08/03/2015	03/04/2019	No	Approved
BURLCO	Medford Township	Patricia Capasso	Tax Collector	01/01/2013		Yes	Approved
BURLCO	Mount Laurel Township	Kim Muchowski	Tax Collector	10/24/2016		Yes	Approved
BURLCO	Mount Laurel Township	Karen Cohen	Library Treasurer	01/15/2014		Yes	Approved
BURLCO	Mount Laurel Township	Tara Krueger	Treasurer	04/17/2017		Yes	Approved
BURLCO	Mount Laurel Township	Meredith Tomczyk	Treasurer / CFO Crime	01/09/2012		Yes	Approved
BURLCO	Mount Laurel Township	Maureen Mitchell	Tax Collector	01/30/2012	10/24/2016	No	Approved
BURLCO	New Hanover Township	Lynn Davis	Tax Collector	01/01/2020		Yes	Approved
BURLCO	North Hanover Township	Mary Alice Picariello	Tax Collector	06/27/2009		Yes	Approved
BURLCO	North Hanover Township	Joseph Greene	Treasurer	04/29/2013		Yes	Approved
BURLCO	Palmyra Borough	Tanyika Johns	Tax Collector	01/01/2016	01/25/2019	No	Approved
BURLCO	Palmyra Borough					No	Approved
BURLCO	Palmyra Borough	Danielle Lippincott	Tax Collector	01/25/2019		Yes	Approved
BURLCO	Palmyra Borough	Donna Condo	CFO (Treasurer)	01/01/2016		Yes	Approved
BURLCO	Pemberton Borough	Donna Mull	Treasurer	01/01/2011		Yes	Approved
BURLCO	Pemberton Borough	Kathleen Smick	Tax Collector	05/19/2014		Yes	Approved
BURLCO	Pemberton Township	Alison Varrelmann	Tax Collector	03/23/2015		Yes	Approved
BURLCO	Pemberton Township	Robert Benick	Treasurer	01/01/2014		Yes	Approved
BURLCO	Pemberton Township	Alison Shinkunas	Tax Collector	03/23/2015		No	Approved
BURLCO	Riverside Township	Meghan O. Jack	Treasurer	06/01/2013		Yes	Approved
BURLCO	Riverside Township	Mindie Weiner	Tax Collector	03/21/2016		Yes	Approved
BURLCO	Riverside Township	Nancy Elmeaze	Tax Collector	09/01/2007	07/31/2015	No	Approved
BURLCO	Shamong Township	Christine Chambers	Treasurer(CFO Crime)	11/24/2014		Yes	Approved
BURLCO	Shamong Township	Kathryn J. Taylor	Tax Collector	01/01/2007		Yes	Approved
BURLCO	Southampton Township	Melissa Chesla	Tax Collector	09/01/2014		Yes	Approved
BURLCO	Southampton Township	Nancy Gower	Treasurer ( CFO Crime)	01/01/2007		Yes	Approved
BURLCO	Springfield Township	Dianne Kelly	Treasurer/CFO	01/01/2010		Yes	Approved
BURLCO	Springfield Township	Melissa Chesla	Tax Collector	11/01/2014		Yes	Approved
BURLCO	Tabernacle Township	Rodney R Haines	CFO/Treasurer	08/01/2018		Yes	Approved
BURLCO	Tabernacle Township	Kimberly Smith	Tax Collector	04/01/2016		Yes	Approved
BURLCO	Tabernacle Township	Susan Costales	Tax Collector	09/24/2008	08/21/2018	No	Approved
BURLCO	Westampton Township	Robert L. Hudnell	Treasurer	01/01/2007		Yes	Approved
BURLCO	Westampton Township	Carol A. Brown-layou	Tax Collector	01/01/2007		Yes	Approved
BURLCO	Woodland Township	Nancy Seeland	Tax Collector	01/01/2015		Yes	Approved
BURLCO	Woodland Township	Kathleen Rosmandio	Treasurer	06/06/2013		Yes	Approved
BURLCO	Wrightstown Borough	Ronald A. Ghrist	Treasurer	01/01/2010		Yes	Approved
BURLCO	Wrightstown Borough	Jeffrey C. Elasser	Tax Collector	11/01/2016		Yes	Approved
BURLCO	Wrightstown Borough	Lynn A. Davis	Tax Collector	01/01/2010	11/01/2016	No	Approved

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

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

Last Update: 3/9/2020

A Capehart Scatchard Blog

## Transportation Issues in Workers' Compensation

John H. Geaney February 21, 2020 Workers' Comp Basics 0 Comments

Adjusters and employers familiar with other state workers' compensation laws are often surprised to find out that the New Jersey Workers' Compensation Act contains no statute requiring employers to pay for transportation costs to get employees to medical appointments and no mileage reimbursement provision.

When an employer requires an injured worker who has moved out of state to come back to New Jersey for an independent medical examination, the employer does not have to pay for airfare, reimburse costs of travel, or reimburse mileage.

Yet there are situations where it may make good sense for employers to consider providing transportation. One such situation occurs when there is an offer of light duty. As readers well know, the Harbatuk case stands for the proposition that an employer can terminate temporary disability benefits on an offer of light duty if the injured employee refuses the light duty offer. Suppose the injured employee is more than willing to accept the light duty offer, but the authorized treating doctor will not permit the injured worker to drive a car as a result of the work injury? Should the employer refuse to pay temporary disability benefits when the employee does not appear for the light duty assignment?

This situation happens quite frequently because many injuries lead to restrictions on driving following surgery or the employee may be taking authorized prescription medications that negate driving. When faced with this issue, most Judges of Compensation will not endorse the termination of temporary disability benefits when an employee wants to come back to work light duty but cannot due to a restriction against driving imposed by the treating doctor. Judges do not consider this to be a refusal to perform light duty, so it may make sense in this situation to provide some means of transportation.

Distance is often the key variable. Many injured workers have long drives to work where no public transportation is available. Some employers will offer to have a fellow employee pick up the injured worker and drive the injured worker to the light duty assignment. In rare situations, employers may even provide an Uber or Lyft driver. Still other employers faced with this dilemma will simply continue to pay temporary disability benefits until the injured worker reaches maximal medical improvement or can return to driving. New Jersey is a state where temporary disability benefits end at MMI or return to work full duty, whichever is earlier.

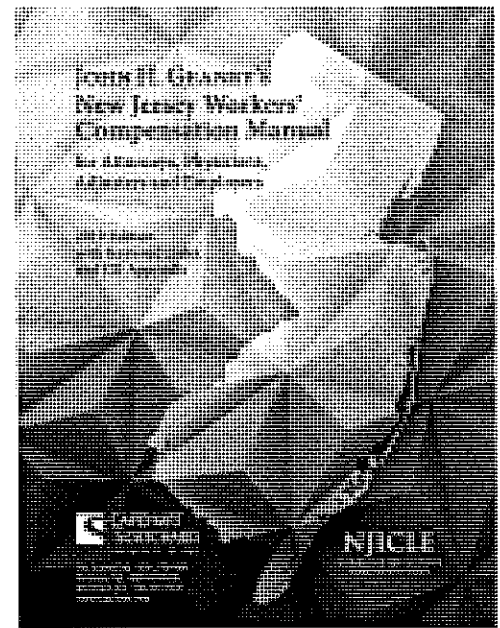
Another transportation issue arises when the injured worker cannot get to physical therapy or make treating appointments because of a driving restriction placed on the worker by the authorized physician. Again, there is no case law on this issue, nor any statute that addresses it. Employers will often come up with a creative solution because

### Subscribe to Blog Updates

your email address

subscribe

### Geaney's New Jersey Workers' Compensation Manual



### Awarded Best Blog 2016!

This Blog Has Been Selected As A



enter search terms

search

### Most Popular Posts

☐ Section 20 Settlement Versus Order Approving Settlement

they know that if the employee cannot get to treatment or therapy, the recovery period will be lengthened.

Thus far we have discussed cases involving driving restrictions. But there is a large contingent of New Jersey workers who do not own cars and only get to work through employer provided transportation. When an injury occurs to such an employee, there may be no way to get to the office of the treating doctor. Some employers provide transportation in this situation. It is also worth noting that there are a few occupational health facilities and physicians that provide transportation, picking the employee up for treatment and returning the employee to his or her residence. This is an important service that employers should bear in mind.

The lesson in all of this is that the absence of a statutory provision on transportation has not prevented New Jersey employers from creating practical solutions to challenges in getting employees to work and to medical appointments.

[Share / Save](#)

**Tags:** New Jersey Workers' Compensation Act

#### About the Author:

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



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

Mr. Geaney represents employers in the defense of workers' compensation, ADA and FMLA matters. He is a Fellow of the College of Workers' Compensation Lawyers of the American Bar Association and is certified by the Supreme Court of New Jersey as a workers' compensation law attorney. He is one of two firm representatives to the National Workers' Compensation Defense Network. He has served on the Executive Committee of Capehart Scatchard for over ten (10) years.

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

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

[More from this author.](#)

16,365 views | posted on June 12, 2015

[Answers to Common Questions Regarding Partial Permanent Disability Awards in New Jersey](#)

16,039 views | posted on March 28, 2016

[Can an Employer Fire an Injured Employee on Light Duty and Then Stop Paying Temporary Disability Benefits?](#)

5,893 views | posted on January 27, 2016

[When Should an Employer Order a Fitness-For-Duty or Functional Capacity Exam?](#)

5,309 views | posted on May 15, 2016

[Employer Is Entitled to Reimbursement of Lien Even If Comp Case Is Ultimately Found Not Compensable](#)

4,319 views | posted on October 21, 2013

#### Categories:

[ADA Awards](#) [Benefits](#) [Claims](#) [Compensability](#) [Controlling Costs](#) [Counsel Fees](#) [Court Rulings](#) [EEOC](#) [FMLA](#) [Key Defenses](#) [Legislation](#) [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](#) [Medical Providers](#) [Mutual Benefit Doctrine](#) [New Jersey Workers' Compensation Act](#) [occupational stress](#) [opioids](#) [Permanency Awards](#) [permanency benefits](#) [Permanent Partial Disability](#) [premises rule](#) [Reasonable Accommodation](#) [reasonable accomodation](#) [Reopener](#) [Section 20](#) [statute of limitations](#) [subrogation](#) [subrogation rights](#) [Supplemental Benefits](#) [Temporary Disability Benefits](#) [The Second Injury Fund](#)

A Capehart Scatchard Blog

## The Potential Impact Of The Coronavirus On New Jersey Workers' Compensation

John H. Geaney February 28, 2020 Compensability 0 Comments

Many readers of this blog have inquired recently about the potential impact of the novel coronavirus on workers' compensation claims. Should a surge of serious coronavirus illnesses occur among New Jersey workers, would such claims be considered compensable under the law?

The answer to this question depends on whether one is or is not a public safety worker. Most New Jersey workers would not meet the test of a public safety worker. For non-public safety workers, the likelihood of successfully maintaining an occupational disease claim under N.J.S.A. 34:15-31 would be very low. The reason is that a claimant must show that the medical condition, for instance pneumonia, is more likely than not produced by causes which are characteristic of or peculiar to one's occupation in a material degree. This test is hard to meet because it is next to impossible to identify the source of the virus. Many people who do not even know they have Covid-19 and are not yet symptomatic may be infecting large numbers of individuals in all sorts of locations. For an infected employee, it would be hard to know whether one was exposed to the virus at work, in a store or some other places of human contact. It would almost always be pure speculation where the exposure occurred.

Public safety workers, on the other hand, will have a strong argument for compensability. The legislative intent of the Twenty First Century First Responders Protection Act was to protect public safety workers. That law became effective in New Jersey on July 8, 2019. This landmark legislation observes that "public safety workers are required by necessity to take great personal risks of serious injury, illness and death in their duties to protect the people of New Jersey from the dangers of catastrophic emergencies, including, but in no way limited to, terrorist attacks and **epidemics**." Unfortunately, the coronavirus has the potential to reach epidemic levels in the USA just as the virus has in China and other nations.

N.J.S.A. 34:15-31.4 defines a public safety worker broadly to include not just fire and police officers, but also "a Community Emergency Response Team approved by the New Jersey Office of Emergency Management, or a correctional facility, or a basic or advanced medical technician of a first aid or rescue squad, or any other nurse, basic or advanced medical technician responding to a catastrophic incident and directly involved and in contact with the public during such an incident. . ." There are likely to be thousands of public safety workers in New Jersey who will be part of state efforts to contain any potential rapid spread of this virus.

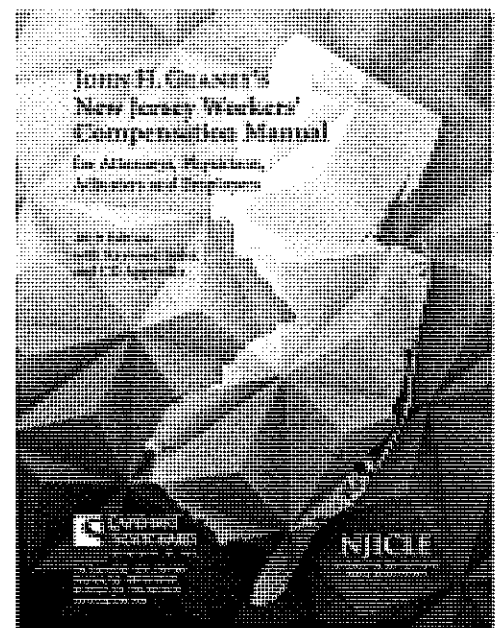
N.J.S.A. 34:15-31.5 provides a presumption of compensability in subsection a. if a public safety worker can demonstrate exposure at work to *"the excretions, secretions, blood or other bodily fluids of one or more other individuals or is otherwise subjected to*

### Subscribe to Blog Updates

your email address

subscribe

### Geaney's New Jersey Workers' Compensation Manual



### Awarded Best Blog 2016!

This Blog Has Been Selected As A



enter search terms

search

### Most Popular Posts

☐ Section 20 Settlement Versus Order Approving Settlement



a potential exposure, by the other individual or individuals, **including airborne exposure**, to a serious communicable disease, or is otherwise determined to be infected with or at significant risk of contracting the serious communicable disease. . . .” Readers should focus on the language “or is otherwise subjected to a potential exposure” in the preceding sentence. The language does **not** say definite or proven exposure but rather “potential” exposure. Public safety workers, by the nature of their work, are highly likely to have such potential exposures to those who are infected with coronavirus.

These new provisions of New Jersey’s occupational disease law demonstrate that public safety workers who may contract coronavirus will have a strong case for compensability given the presumption provided for in the statute. Having a presumption of compensability is powerful. When there is presumption of compensability, the burden of proof shifts to the employer to show that the exposure is not work related. Just as I said earlier that it is hard for a non-public safety worker to prove exposure, so too it would be very hard for an employer to prove that a public safety worker more likely than not was infected through **non-work** exposures. The employer will have no idea when the disease was contracted, and it would be speculation to say that the exposure was not work related. So the presumption in a public safety worker scenario will almost certainly lead to compensable awards.

The statute drives this point home: “If it is ascertained that the public safety worker has contracted a serious communicable disease or related illness under the circumstances set forth in subsection a of this section, there shall be a presumption that any injury, disability, chronic or corollary illness or death of the public safety worker caused by, attributable to, or attendant to the disease is compensable under the provisions of R.S. 34:15-1 et seq.”

The CDC has concluded that it is just a matter of time before the coronavirus is considered a pandemic and before it spikes in parts of the United States. If the CDC is right, New Jersey public safety workers run a high risk of contracting the illness in the course of their employment. While slightly more than 80% of coronavirus patients have had mild symptoms, the remaining percentage has had serious symptoms. Sadly, a small percentage of deaths is related to the coronavirus. It is true that the percentage of deaths from coronavirus may not be any higher than the percentage of deaths from the flu each year in the USA, but there is a difference: there is no current vaccine for this virus and it has proven thus far to be highly contagious.

Share / Save

Tags: Coronavirus

### About the Author:

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



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

16,365 views | posted on June 12, 2015

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

16,039 views | posted on March 28, 2016

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

5,893 views | posted on January 27, 2016

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

5,309 views | posted on May 15, 2016

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

4,319 views | posted on October 21, 2013

### Categories:

ADA Awards Benefits  
Claims Compensability  
Controlling Costs Counsel Fees  
Court Rulings EEOC FMLA  
Key Defenses Legislation 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 Medical Providers Mutual  
Benefit Doctrine New Jersey Workers'  
Compensation Act occupational stress  
opioids Permanency Awards permanency benefits  
Permanent Partial Disability premises rule  
Reasonable Accommodation  
reasonable accomodation Reopener  
Section 20 statute of limitations  
subrogation subrogation rights Supplemental Benefits  
Temporary Disability  
Benefits The Second Injury Fund

A Capehart Scatchard Blog

## Why It Is Important To Understand Legal Causation In Workers' Compensation

John H. Geaney

March 5, 2020

Workers' Comp Basics

0 Comments

The concept of legal causation is fundamental to master in handling claims. If there is no legal causation, the claim should be dismissed. The claimant must prove an accident which arises from the employment. There must be a work connection. When a case poses a serious issue of legal causation, the most common mistake is to send the injured worker immediately to the doctor for an opinion on causation.

Let me explain this further. Let's say your case involves an employee whose allegation is that she got up from a chair and felt sudden low back pain, or was walking down the corridor to speak with her supervisor when she felt knee pain, or she put on her coat to leave for home and felt sharp pain in her shoulder. These are examples of normal and routine activities that happen at work (*and everywhere else in life*) that manage to find their way into workers' compensation files. What is it that all these scenarios have in common? The answer is the absence of legal causation.

The natural impulse of an adjuster or defense lawyer is to get a medical opinion when a claim is filed. That is how we are trained. That impulse must be resisted when there is no legal causation. Why? Because the doctor is going to advise you in the first instance that rising from the chair caused low back pain, in the second instance that walking down the corridor led to pain from some defect in the knee, and in the third instance that putting on the coat may have caused a tear in a weak shoulder. That is medical causation, not legal causation. Opposing counsel will argue: "*Why hasn't this case been accepted? The doctor says the condition is causally related, right?*" A deep hole has been dug, and the defense dug it.

After a certain amount of backtracking on why the doctor's opinion really doesn't matter, the defense must eventually argue that there is no legal causation. Secondly, the defense must concede that the medical opinion was unnecessary as it clearly placed the defense in an awkward position in court. In essence, the defense must contend that there was no accident that arose from the employment. Not everything that *happens* at work arises from work.

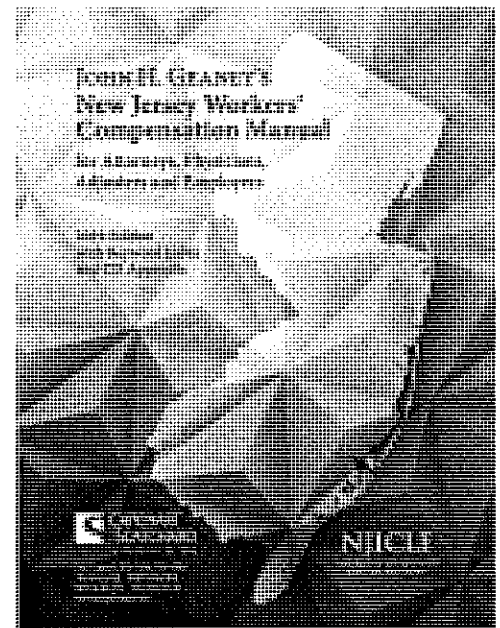
Sometimes it helps to look at issues like this from a different vantage point. Imagine sitting comfortably in your chair on a Sunday afternoon watching a football game. At a commercial break, you get up to get a snack and suddenly feel sharp pain in your back as you come to a standing position. You begin a course of treatment for a severe sprain. **Would you argue that home caused your back injury?** Of course not. People would laugh at such a suggestion because this could have happened anywhere, arising from a chair in church, at a movie or on a bus. It just so happened that it occurred at home during the Sunday ritual of watching a football game, but home was not the proximate cause of any injury. In workers' compensation there must be a true

Subscribe to Blog Updates

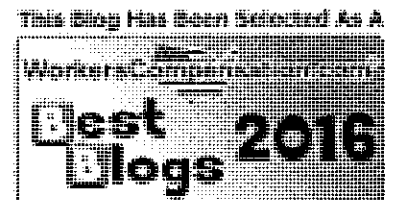
your email address

subscribe

### Geaney's New Jersey Workers' Compensation Manual



Awarded Best Blog 2016!



enter search terms

search

### Most Popular Posts

☐ Section 20 Settlement Versus Order Approving Settlement

work connection between the activity performed and the injury experienced. **Mere coincidence does not substitute for causation.** In contrast, a chair that breaks while one sits in it certainly would meet the test of an accident.

Claims that lack legal causation happen every day in every state and often become the subject of extensive medical, temporary disability and permanency payments. Some routine activity that we all engage in, like bending to tie one's shoes, causes pain and leads to treatment, but often the activity is not work connected to begin with. A doctor is consulted and gives an opinion on medical causation, and everyone forgets about the legal causation requirement. The claim gains momentum and the costs mount.

Common sense tells us that if an employee turns to look out the window at work or turns to speak with a colleague and feels a spasm in her neck, this is **not** a workers' compensation accident. The neck may need treatment nonetheless. Medically speaking, the action of turning one's neck can occasionally lead to pain but legally speaking, there is no accident arising from work by just turning to look at a person or a thing. So when you encounter a case like this, the best advice is to stop, analyze the facts, and try not to snatch defeat from the jaws of victory, as the old saying goes.

[Share / Save](#)

**Tags:** legal causation

#### About the Author:

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



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

Mr. Geaney represents employers in the defense of workers' compensation, ADA and FMLA matters. He is a Fellow of the College of Workers' Compensation Lawyers of the American Bar Association and is certified by the Supreme Court of New Jersey as a workers' compensation law attorney. He is one of two firm representatives to the National Workers' Compensation Defense Network. He has served on the Executive Committee of Capehart Scatchard for over ten (10) years.

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

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

16,365 views | posted on June 12, 2015

[Answers to Common Questions Regarding Partial Permanent Disability Awards in New Jersey](#)

16,039 views | posted on March 28, 2016

[Can an Employer Fire an Injured Employee on Light Duty and Then Stop Paying Temporary Disability Benefits?](#)

5,893 views | posted on January 27, 2016

[When Should an Employer Order a Fitness-For-Duty or Functional Capacity Exam?](#)

5,309 views | posted on May 15, 2016

[Employer Is Entitled to Reimbursement of Lien Even If Comp Case Is Ultimately Found Not Compensable](#)

4,319 views | posted on October 21, 2013

#### Categories:

[ADA Awards](#) [Benefits](#) [Claims](#) [Compensability](#) [Controlling Costs](#) [Counsel Fees](#) [Court Rulings](#) [EEOC](#) [FMLA](#) [Key Defenses](#) [Legislation](#) [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](#) [Medical Providers](#) [Mutual Benefit Doctrine](#) [New Jersey Workers' Compensation Act](#) [occupational stress](#) [opioids](#) [Permanency Awards](#) [permanency benefits](#) [Permanent Partial Disability](#) [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**



## **Police Command Staff Risk Management Seminar**

As part of their continuing commitment to Police Command Staff Training the Atlantic, Burlington, and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds are jointly sponsoring a seminar on Police Risk Management. **The seminar is intended for all Command Staff who manage or supervise other officers within your municipality. This includes, but is not limited to, Chiefs, Deputy Chiefs, Lieutenants, Captains, Sergeants, and Corporals. Attendance at bi-annual employment practices training is mandatory for Police Command Staff in order to comply with the MEL's 2021-2022 Employment Practices Liability (EPL) Plan of Risk Management.** Failure to attend training can lead to costly litigation and may result in higher co-pays and deductibles for EPL Claims against your municipality.

Today, Police Command Staff face a multitude of challenges in performing their job. These include workforce issues and regulatory training requirements just to name a few. However, the field of employment law remains perhaps the most rapidly evolving area of law both in the State of New Jersey and nationally. As legislators and the courts afford greater protection to more groups of employees, the nature and frequency of claims against employers increase proportionately. Public employers are not immune from this trend. Your knowledge of basic legal and administrative employment principles will help keep you out of trouble.

### ***Topics***

Among a myriad of topics of importance to Police personnel, this year's training will touch upon recently enacted legislation regarding Sexual Abuse & Molestation and Police personnel's responsibility in this regard. Also, common employee/employer issues including discipline and discharge, promotion procedures, hostile work environment, and discrimination and harassment including the Conscientious Employee Protection Act (CEPA). In addition, information will be provided on immunities available for police operations under Title 59, how to protect your agency against liability claims, and managing these claims when they occur. Time will also be spent discussing workers compensation and liability coverage afforded police officers as well as various safety and risk management programs implemented to manage the risk associated with police operations.

For your convenience, and to facilitate maximum participation, the seminar will be presented in three different locations throughout Southern New Jersey. Training will be offered twice each day as noted on the registration form; an AM Session and a PM Session. Each session is identical and each command staff officer only needs to attend one session. **Please see the attached documentation for specific times and locations.**

**PLEASE RESPOND TWO WEEKS PRIOR TO ANY TRAINING DATE**

## Police Risk Management Training Registration Form

Sessions – There will be (2) identical sessions each day.  
You need only attend one of the sessions. Choose One:

**Dates and Locations: Please indicate your choice**

\_\_\_\_\_ **Wednesday, February 5, 2020 at Merighi's Savoy Inn, Vineland**

\_\_\_\_\_ **9:00 AM – 11:30 AM** ...Registration starts at 8:15 AM

\_\_\_\_\_ **1:00 PM – 3:30 PM**.....Registration starts at 12:00 Noon

\_\_\_\_\_ **Wednesday, April 1, 2020 at Auletto Caterers, Deptford**

\_\_\_\_\_ **9:00 AM – 11:30 AM** ...Registration starts at 8:15 AM

\_\_\_\_\_ **1:00 PM – 3:30 PM**.....Registration starts at 12:00 Noon

\_\_\_\_\_ **Tuesday, September 22, 2020 at O'Connors, Eastampton**

\_\_\_\_\_ **9:00 AM – 11:30 AM** ...Registration starts at 8:15 AM

\_\_\_\_\_ **1:00 PM – 3:30 PM**.....Registration starts at 12:00 Noon

\_\_\_\_\_ **Thursday, October 15, 2020 at Merighi's Savoy Inn, Vineland**

\_\_\_\_\_ **9:00 AM – 11:30 AM** ...Registration starts at 8:15 AM

\_\_\_\_\_ **1:00 PM – 3:30 PM**.....Registration starts at 12:00 Noon

.....  
***Please Print Clearly***

**Municipality** \_\_\_\_\_ **Contact Name:** \_\_\_\_\_

**Phone:** \_\_\_\_\_ **Fax:** \_\_\_\_\_ **E-Mail** \_\_\_\_\_

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

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

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

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

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

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

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

Forward Completed Registration Form to:

**Carol Mason**

Account Rep.

PHONE: (856) 446-9127

FAX: (856) 446-9149

E-MAIL: Carol\_Mason@riskprogramadministrators.com



## **Municipal Managers and Supervisors Risk Management Seminar**

As part of their continuing commitment to management/supervisory training, the Atlantic, Burlington, and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds are jointly sponsoring a seminar on municipal risk management. The seminar is intended for all employees who manage or supervise others within your municipality. That will include department heads, managers, foremen, and supervisors from all departments included but not limited to Administration, Public Works, Recreation, Fire, Rescue and Emergency Services (paid or volunteer). CFO's, Tax Collectors and Tax Assessors who manage or supervise staff.

### ***Topics***

Among other topics of importance to managers & supervisors, this training will address common employee/employer issues including discipline and discharge, and discrimination and harassment including the Conscientious Employee Protection Act (CEPA). In addition, there will also be an extensive discussion on the new Sexual Abuse & Molestation law and the requirements that the law places on municipalities in regards to Protecting Children. Please note that attendance at these seminars will count toward the Managerial/Supervisory continuing training required by the MEL for compliance with the 2021-2022 Employment Practices Liability Risk Management Plan and the Sexual Abuse & Molestation Risk Management Program.

**Police officers that currently manage or supervise others including Police Chiefs, Captains, Lieutenants, Sergeants, etc. are required to attend the specific Police Command Staff Training. In addition, it is recommended that any officer that will be eligible to be promoted into a supervisory or management position within the next two (2) years should attend that training. A separate announcement regarding that training was sent out on or about January 8, 2020 via email to all Clerks and Fund Commissioners. Police do not need to attend this Managers & Supervisory Training.**

For your convenience, and to facilitate maximum participation, the seminar will be presented in a morning and afternoon session. Please note that all sessions are identical, and you need only attend one (1) morning OR afternoon session. **Please see the attached documentation for specific times and locations. Please register at least two (2) weeks prior to the scheduled training.**





## ***Managerial & Supervisory Training Seminar Details***

**Morning Session – Breakfast provided beginning at 8:30 AM**

**Or**

**Afternoon Session – Lunch provided beginning at 12:30 PM**

<i>Date</i>	<i>Location</i>	<i>Time (2 Sessions)</i>
Tuesday April 7, 2020	Wildwood Convention Center Wildwood	Morning Session: 8:30 AM Registration Session 9:00 AM - 11: 30 AM or Afternoon Session: 12:30 PM Registration Training Session 1:00 PM - 3:30 PM
Wednesday, June 24, 2020	O’Connors Eastampton	Morning Session: 8:30 AM Registration Session 9:00 AM - 11: 30 AM or Afternoon Session: 12:30 PM Registration Training Session 1:00 PM - 3:30 PM
Thursday September 24, 2020	Auletto Caterers Deptford	Morning Session: 8:30 AM Registration Session 9:00 AM - 11: 30 AM or Afternoon Session: 12:30 PM Registration Training Session 1:00 PM - 3:30 PM
Tuesday September 29, 2020	Merighi’s Savoy Inn, Vineland	Morning Session: 8:30 AM Registration Session 9:00 AM - 11: 30 AM or Afternoon Session: 12:30 PM Registration Training Session 1:00 PM - 3:30 PM

**Please confirm your registration via the attached response form at  
least 2 weeks prior to any of the scheduled training dates!**

***\*All Sessions are Identical\****

# Managerial & Supervisory Registration Form

## Dates and Locations

### Both Sessions are Identical

Morning Session: 9:00 AM – 11:30 AM

OR

Afternoon Session: 1:00 PM – 3:30 PM

\_\_\_\_\_ Tuesday, April 7, 2020 at Wildwood Convention Center

\_\_\_\_\_ Wednesday, June 24, 2020 at O'Connors, Eastampton

\_\_\_\_\_ Thursday, September 24, 2020 at Auletto Caterers, Deptford

\_\_\_\_\_ Tuesday, September 29, 2020 at Merighi's Savoy Inn, Vineland

.....

## Please Print Clearly

**Check One:** Morning 9:00 AM – 11:30 AM \_\_\_\_\_ **or** Afternoon 1:00 PM – 3:30 PM \_\_\_\_\_

Municipality \_\_\_\_\_ Contact Name \_\_\_\_\_

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

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

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

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

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

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

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

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

Forward Completed Registration Form to:

[Carol.Mason@riskprogramadministrators.com](mailto:Carol.Mason@riskprogramadministrators.com) or Fax: 856-446-9149

AJG Risk Management Services, Inc.

P.O. Box 530

Marlton, NJ 08053

PHONE: (856) 446-9127

## Land Use Training Certification as of 3/9/20

Member	JIF
Bordentown City	BUR
Chesterfield Twp.	BUR
Delanco	BUR
Delran	BUR
Edgewater Park Twp.	BUR
Florence	BUR
Florence	BUR
Hainesport	BUR
Lumberton	BUR
Mansfield	BUR
Medford Twp.	BUR
Mount Laurel	BUR
North Hanover	BUR
Palmyra	BUR
Riverside	BUR
Shamong	BUR
Tabernacle	BUR
Westampton	BUR



**TO:** Member Police Chiefs  
**FROM:** Denise C. Plavchak, Office Services Manager  
**DATE:** February 6, 2020  
**RE:** JIF Reimbursement - Police Accreditation Program

\*\*\*\*\*

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

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

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

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

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

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

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

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

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

Send your notifications to:

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

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

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

cc: Risk Management Consultants

File: Subject/Police Accreditation Reimbursement Program Tab: 2020 Announcement

**BURLINGTON COUNTY MUNICIPAL**  
**JOINT INSURANCE FUND**

**MARCH 2020**  
**CLOSED CASES**

1.) **Fisher v. Township of Southamptton**-This matter involved the pro se Plaintiff's allegations in a United States District Court, District of New Jersey Complaint arising from a residential fire which occurred on December 16, 2016. The pro se Plaintiff, Daniel D. Fisher, stated in the Complaint that after unsuccessfully attempting to extinguish a fire which had started in a second floor bedroom of his home, he initiated an emergency call to the Township for assistance. The Plaintiff alleged that members of the Pemberton Borough Fire Department and the Township of Southamptton Fire Department were dispatched to his residence located at 513 Ridge Road, in the Township of Southamptton. The Plaintiff further alleged that the firefighters on the scene incorrectly misdirected the water to the east/northeast side of the house on the second floor, rather than the west side of the house on the second floor where the fire originated. The Plaintiff claimed that as a result of the actions and/or inactions of the members for the Southamptton Township Fire Department, the fire was able to spread to a second bedroom of the residence and ultimately spread to the attic. In addition, the Plaintiff indicated in the Complaint that the Plaintiff was informed by the Southamptton Fire Department Chief, Barry Pratt, that his home would need to be immediately demolished. The Plaintiff alleged that he informed Chief Pratt that he wanted to have a structural engineer inspect the residence prior to providing his approval for the demolition. The Plaintiff further alleged that his residence was ultimately demolished on or about December 16, 2016 without his consent. The case was assigned to Betsy G. Ramos, Esquire on January 15, 2018. Defense Counsel accepted the assignment and she immediately scheduled a meeting with representatives of the Township. Defense Counsel subsequently filed a Motion to Dismiss the Pro Se Amended Complaint, or in the alternative, order the Plaintiff to file a Second Amended Complaint reformatting the Complaint to a format to which Defense Counsel could respond. In response to Defense Counsel's Motion, the Plaintiff filed a Second Amended Complaint which did not rectify the pleading deficiencies. Defense Counsel submitted an Objection to the Court concerning the Plaintiff's Second Amended Complaint. The Plaintiff subsequently submitted a Motion for Leave to further Amend the Complaint which was ultimately granted. The Plaintiff's demand for the settlement of this matter was for a payment in the amount of \$7,000,000.00. On September 7, 2018, the pro se Plaintiff filed for a withdrawal of the Second Amended Complaint without prejudice. Defense Counsel continued to monitor the matter based upon the belief that the Complaint was withdrawn in order for the Plaintiff to retain Counsel, or in order to provide

the Plaintiff with additional time to prepare and to file his Third Amended Complaint. On September 24, 2018, the Plaintiff filed a Motion for Reconsideration and "Brief in Support of Leave to Amend" which were denied without prejudice by Judge Hillman on October 10, 2018 based upon lack of jurisdiction. The Plaintiff's Complaint was previously dismissed as to the State claims, and with the Plaintiff's voluntary withdraw of his Second Amended Complaint, the Court no longer had jurisdiction to enter a decision on the Motions. The Plaintiff was required to re-file his Complaint to establish jurisdiction; and on December 12, 2018, the Plaintiff filed a document that the Clerk docketed as a "Motion to Amend Complaint" but that actually consisted of a "Motion" for a declaratory judgment, an "Amended Verified Complaint" with various exhibits, and an application to proceed in forma pauperis. Defense Counsel did not believe that this filing comported with the Order entered on October 10, 2018 and she awaited the Court's direction. Counsel for the State of New Jersey filed Opposition to the Plaintiff's filings and Defense Counsel prepared a Motion to Dismiss on merits based on failure to state a claim to be filed if the Court allowed the Plaintiff's latest submission to continue the case. On January 9, 2019, an Order was entered by Judge Hillman directing the Clerk to open a new case and file the Plaintiff's Motion to Amend the Complaint as Plaintiff's Complaint and initial pleading in the new matter. On January 24, 2019, Judge Hillman subsequently filed an Order granting Plaintiff's application to proceed in forma pauperis. In addition, the Court determined that the Plaintiff's new Complaint failed to state a claim under Section 1985 (conspiracy to deprive equal protection) or Section 1986 (failure to prevent a conspiracy) leaving just the claim under Section 1983. The only named Defendant remaining was Steven Pratt (Captain of the Fire Department); however, the Plaintiff subsequently submitted correspondence to Judge Hillman asserting that Southampton Township remain as a Defendant. On April 4, 2019, Judge Hillman entered an Order confirming that the new lawsuit had claims asserted against both Mr. Pratt and the Fire Department; however, Judge Hillman dismissed all claims against Mr. Pratt in his official capacity. Judge Hillman also dismissed the Section 1985 and Section 1986 claims against the Fire Department without prejudice. The Section 1983 claims against Mr. Pratt individually and against the Fire Department remained. On May 15, 2019 an Amended Complaint was filed with the Court. Defense Counsel proceeded with the filing of our Motion for Summary Judgment on July 10, 2019, and on February 14, 2020, Judge Hillman entered an Order and Opinion granting Defense Counsel's Motion for Summary Judgment and ordered the Clerk to close the matter.



## 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	Caitlin Midgett, Clerk	Rich Wolbert
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
New Hanover Township		
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	Stephen Ent, Chief of Police	Marion Karp, Clerk
Woodland Township	Maryalice Brown	Nancy Seeland
Wrightstown Borough	Freda Gorman	James Ingling, Fire Official

### Burlington County Municipal Joint Insurance Fund

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

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

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers  
**FROM:** Robert Garish, Senior Risk Control Consultant  
**DATE:** March 4, 2020

---

### **Service Team:**

Keith Hummel Associate Director Public Sector Risk Control <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> Office: 856-552-6862	John Saville Consultant <a href="mailto:jsaville@jamontgomery.com">jsaville@jamontgomery.com</a> Office: 732-736-5009 Cell: 609-330-4092	Robert Garish Consultant <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a> Office: 856-552-4650 Cell: 609-947-9719
Mike Palsi Consultant <a href="mailto:mpalsi@jamontgomery.com">mpalsi@jamontgomery.com</a> Office: 732-660-5014 Cell: 201-463-8246	Mailing Address:  231 Main Street P. O. Box 2017 Toms River, New Jersey 08754	Danielle Sanders Administrative Assistant <a href="mailto:dsanders@jamontgomery.com">dsanders@jamontgomery.com</a> Office: 856-552-6898 Fax: 732-393-8034

## **FEBRUARY ACTIVITIES**

### **LOSS CONTROL SURVEYS**

- Township of Bass River- Conducted a Renewal Survey on February 20
- Township of Florence- Conducted a Renewal Survey on February 11
- Township of Hainesport- Conducted a Renewal Survey on February 27
- Township of Mount Laurel – Conducted a Loss Control Survey on February 7
- Township of Riverside- Conducted a Loss Control Survey on February 10
- Township of Westampton- Conducted a Loss Control Survey on February 18

### **JIF MEETINGS ATTENDED**

- Fund Commissioner Meeting – February 18
- Claims Meeting – February 18

## **MEL MEDIA LIBRARY**

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

<b><u>Municipality</u></b>	<b><u>February</u></b>	<b><u># of Videos</u></b>
South Hampton Township		2

## **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 February. 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.

- February 4 - 2020 Leadership Skills for Supervisors schedule of classes
- February 5 - Safety Director Message - 2 New Safety Briefings added to MEL website
- February 6 - New Safety Director Bulletin: Mark Out Safety and NJ One Call
- February 13 - Updated Bulletin – Service Animals in the Workplace
- February 19 - Did You Know? – MSI Training Schedule – BURLCO JIF, March 2020
- February 20 - Regional Training - Designated Employee Representative (DER) Training

## **UPCOMING EVENTS**

- Annual Safety Breakfast - March 5
- Executive Committee Meeting – March 17
- Regional Training – Designated Employee Representative Training (DER) – March 16
- Police Command Staff Risk Management Training – April 1

## **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 March, April, and May 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.njmml.org](http://www.njmml.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
3/2/20	Brick Township MUA #2	Excavation/Trenching/Shoring	8:30 - 12:30 pm
3/2/20	Borough of Glassboro #1	Fire Extinguisher	9:15 - 10:15 am
3/3/20	Township of Middletown #5	Landscape Safety	8:00 - 11:00 am
3/3/20	Township of Middletown #5	Asbestos, Lead, Silica Overview	11:15 - 12:15 pm
3/3/20	City of Sea Isle City #6	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
3/4/20	Township of Marlboro #3	Hazard ID: Making Your Observation Count	8:30 - 10:30 am
3/4/20	Township of Marlboro #3	CDL-Supervisors Reasonable Suspicion	11:00 - 1:00 pm
3/4/20	Evesham Township MUA	Ladder Safety/Walking Working Surfaces	8:30 - 10:30 am
3/4/20	Evesham Township MUA	Back Safety/Material Handling	10:45 - 11:45 am
3/4/20	Borough of Wildwood Crest #3	PPE	10:00 - 12:00 pm
3/4/20	Borough of Wildwood Crest #3	Back Safety/Material Handling	12:30 - 1:30 pm
3/5/20	Township of Gloucester	Fast Track to Safety-2020	8:00 - 12:00 pm
3/6/20	Township of Toms River	LOTO	8:30 - 10:30 am
3/6/20	Township of Toms River	Back Safety/Material Handling	10:45 - 11:45 am
3/6/20	Borough of Somerdale	Hearing Conservation	10:15 - 11:15 am
3/6/20	Township of Carneys Point #1	DDC-6	8:30 - 3:00 pm w/lunch brk
3/9/20	Township of Hazlet	LOTO	8:00 - 10:00 am
3/9/20	Township of Cherry Hill #4	CMVO	8:30 - 12:30 pm
3/9/20	City of Brigantine #3	Fast Track to Safety-2020	8:30 - 12:30 pm
3/10/20	Township of Barnegat #1	Back Safety/Material Handling	9:00 - 10:00 am
3/10/20	Township of Barnegat #1	Fire Extinguisher	10:00 - 11:00 am
3/10/20	Township of Gloucester	Jetter/Vacuum Safety	8:30 - 10:30 am
3/11/20	Two Rivers Water Reclamation Authority	PPE	8:00 - 10:00 am
3/11/20	Two Rivers Water Reclamation Authority	Hoists, Cranes, Rigging Safety	10:30 - 12:30 pm
3/11/20	Deptford Township MUA	LOTO	7:30 - 9:30 am
3/11/20	Deptford Township MUA	Asbestos, Lead, Silica Overview	9:45 - 10:45 am
3/11/20	Township of West Deptford	Employee Conduct/Violence Prevention	12:30 - 2:00 pm
3/11/20	Township of West Deptford	Hearing Conservation	2:15 - 3:15 pm
3/11/20	City of Vineland	CDL-Drivers Safety Regulations	9:00 - 11:00 am
3/11/20	Township of Upper Deerfield	CEVO-Fire-Evening	6:30 - 10:30 pm
3/12/20	Borough of Atlantic Highlands #1	Fast Track to Safety-2020	12:00 - 4:00 pm
3/12/20	Borough of Tuckerton #2	Playground Safety Inspections	8:30 - 10:30 am
3/12/20	City of Cape May #4	Jetter/Vacuum Safety	8:30 - 10:30 am
3/12/20	City of Cape May #4	Sanitation/Recycling Safety	10:45 - 12:45 pm
3/13/20	Borough of Tinton Falls	Hearing Conservation	7:00 - 8:00 am

<b>DATE</b>	<b>LOCATION</b>	<b>TOPIC</b>	<b>TIME</b>
3/13/20	Borough of Tinton Falls	Back Safety/Material Handling	8:00 - 9:00 am
3/13/20	Borough of Tinton Falls	BBP	9:00 - 10:00 am
3/13/20	Township of Berlin #2	DDC-6	8:30 - 3:00 pm w/lunch brk
3/13/20	City of Somers Point #1	BBP	8:00 - 9:00 am
3/13/20	City of Somers Point #1	Fire Safety	9:15 - 10:15 am
3/13/20	City of Somers Point #1	Fire Extinguisher	10:30 - 11:30 am
3/16/20	Township of Middletown #6	CEVO-Police	8:30 - 12:30 pm
3/16/20	City of Northfield #1	Dealing with Difficult People	8:30 - 10:30 am
3/17/20	Township of Manchester	HazMat Awareness w/HazCom w/GHS	8:00 - 11:00 am
3/17/20	Township of Manchester	Hearing Conservation	11:30 - 12:30 pm
3/17/20	City of Camden	BBP - Administrator Training	8:30 - 10:30 am
3/17/20	City of Camden	Dealing with Difficult People	11:00 - 1:00 pm
3/17/20	Borough of Avalon #4	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
3/17/20	Borough of Avalon #4	Fire Extinguisher	10:45 - 11:45 am
3/18/20	Township of Manalapan	Fast Track to Safety-2020	8:30 - 12:30 pm
3/18/20	Township of Southampton	Hearing Conservation	9:00 - 10:00 am
3/18/20	Township of Southampton	Fire Extinguisher	10:15 - 11:15 am
3/18/20	City of Ventnor	Fire Safety	9:30 - 10:30 am
3/18/20	City of Ventnor	Fire Extinguisher	10:45 - 11:45 am
3/18/20	Township of Upper Deerfield	CEVO-EMS-Evening	6:30 - 10:30 pm
3/19/20	Township of Hainesport #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
3/19/20	Township of Pennsville #1	Heavy Equipment Safety	8:00 - 11:00 am
3/20/20	Brick Township MUA #2	Landscape Safety	8:30 - 11:30 am
3/20/20	Borough of Berlin #2	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
3/23/20	Borough of Deal #3	Heavy Equipment Safety	7:30 - 10:30 am
3/23/20	Borough of Magnolia	Driving Safety Awareness	8:30 - 10:00 am
3/23/20	Borough of Magnolia	Sanitation/Recycling Safety	10:15 - 12:15 pm
3/23/20	City of Ocean City #1	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
3/23/20	City of Ocean City #1	CDL-Drivers Safety Regulations	10:30 - 12:30 pm
3/24/20	Township of Jackson	Shift Briefing Essentials	8:30 - 10:00 am
3/24/20	Township of Jackson	Employee Conduct/Violence Prevention	10:30 - 12:00 pm
3/25/20	Borough of Eatontown #2	DDC-6	8:00 - 2:30 pm w/lunch brk
3/25/20	Borough of Runnemede #1	CMVO	8:00 - 12:00 pm
3/25/20	City of Vineland	CDL-Drivers Safety Regulations	9:00 - 11:00 am
3/26/20	Township of Lacey #6	Ladder Safety/Walking Surfaces	8:00 - 10:00 am
3/26/20	Township of Lacey #6	PPE	10:15 - 12:15 pm
3/27/20	Evesham Township #4	Sanitation/Recycling Safety	8:30 - 10:30 am
3/27/20	City of Bordentown	Landscape Safety	12:30 - 3:30 pm
3/27/20	City of Somers Point #1	HazCom w/GHS	8:00 - 9:30 am
3/27/20	City of Somers Point #1	Hearing Conservation	9:45 - 10:45 am
3/30/20	Township of Manchester	Dealing with Difficult People	9:00 - 11:00 am
3/31/20	Borough of Avon #2	Flagger/Work Zone Safety	8:30 - 12:30 pm

DATE	LOCATION	TOPIC	TIME
4/1/20	Two Rivers Water Reclamation Authority	Safety Committee Best Practices	8:30 - 10:00 am
4/1/20	Two Rivers Water Reclamation Authority	Shift Briefing Essentials	10:30 - 12:00 pm
4/1/20	City of Camden	Landscape Safety	8:00 - 11:00 am
4/2/20	Jackson Township MUA	Flagger/Work Zone Safety	8:30 - 12:30 pm
4/2/20	Township of Winslow	Ladder Safety/Walking Surfaces	7:30 - 9:30 am
4/2/20	Township of Winslow	Jetter/Vacuum Safety	10:00 - 12:00 pm
4/2/20	Borough of Stone Harbor #1	CDL-Drivers Safety Regulations	8:00 - 10:00 am
4/2/20	Borough of Stone Harbor #1	BBP	10:15 - 11:15 am
4/3/20	Evesham Township #4	Dealing with Difficult People	8:00 - 10:00 am
4/3/20	City of Millville #1	Fast Track to Safety-2020	9:00 - 1:00 pm
4/6/20	Township of Middletown #4	Dealing with Difficult People	9:00 - 11:00 am
4/6/20	Borough of Glassboro #1	CMVO	7:30 - 11:30 am
4/7/20	Township of Barnegat #1	CDL-Drivers Safety Regulations	9:00 - 11:00 am
4/7/20	Brick Township MUA #2	CDL-Supervisors Reasonable Suspicion	1:00 - 3:00 pm
4/7/20	Borough of Collingswood	Playground Safety Inspections	8:30 - 10:30 am
4/7/20	Borough of Collingswood	Hearing Conservation	10:45 - 11:45 am
4/8/20	Township of Freehold	PPE	8:00 - 10:00 am
4/8/20	Township of Freehold	HazCom w/GHS	10:30 - 12:00 pm
4/8/20	Logan Twp. MUA #1	HazCom w/GHS	8:00 - 9:30 am
4/8/20	Logan Twp. MUA #1	BBP	9:45 - 10:45 am
4/8/20	Logan Twp. MUA #1	Fire Safety	11:00 - 12:00 pm
4/8/20	Borough of Avalon #4	Accident Investigation	8:30 - 10:30 am
4/8/20	Borough of Avalon #4	Hearing Conservation	10:45 - 11:45 am
4/9/20	Township of Medford #1	Fast Track to Safety-2020	8:30 - 12:30 pm
4/9/20	City of Vineland	Landscape Safety	9:00 - 12:00 pm
4/13/20	Township of Cherry Hill #4	Dealing with Difficult People	8:30 - 10:30 am
4/13/20	Township of Cherry Hill #4	Fire Extinguisher	10:45 - 11:45 am
4/14/20	South Monmouth Regional SA	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
4/14/20	City of Camden	Safety Coordinator's Skills Training	8:30 - 12:30 pm
4/15/20	Township of Marlboro #3	Employee Conduct/Violence Prevention	8:30 - 10:00 am
4/15/20	Township of Marlboro #3	Back Safety/Material Handling	10:30 - 11:30 am
4/15/20	Township of West Deptford	PPE	7:30 - 9:30 am
4/15/20	Township of West Deptford	Back Safety/Material Handling	10:00 - 11:00 am
4/15/20	Township of Mantua	Hoists, Cranes, Rigging Safety	1:00 - 3:00 pm
4/16/20	Borough of Beach Haven #2	Fast Track to Safety-2020	8:30 - 12:30 pm
4/16/20	Township of Pemberton	CDL-Drivers Safety Regulations	8:00 - 10:00 am
4/16/20	Township of Pemberton	Driving Safety Awareness	10:30 - 12:00 pm
4/16/20	Township of Pennsville #1	Fire Safety	8:00 - 9:00 am
4/16/20	Township of Pennsville #1	Fire Extinguisher	9:15 - 10:15 am
4/16/20	Township of Pennsville #1	BBP	10:30 - 11:30 am

DATE	LOCATION	TOPIC	TIME
4/17/20	Township of Medford #1	Heavy Equipment Safety	8:30 - 11:30 am
4/20/20	Township of Stafford #5	DDC-6	8:00 - 2:30 pm w/lunch brk
4/20/20	Township of Hazlet	Landscape Safety	8:00 - 11:00 am
4/20/20	Borough of Glassboro #1	CDL-Drivers Safety Regulations	7:30 - 9:30 am
4/20/20	Borough of Glassboro #1	Hearing Conservation	9:45 - 10:45 am
4/20/20	Township of Hamilton #3	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
4/21/20	Township of Delran	Landscape Safety	8:30 - 11:30 am
4/22/20	Western Monmouth UA	Flagger/Work Zone Safety	8:00 - 12:00 pm
4/22/20	Township of Galloway	Fire Extinguisher	8:30 - 9:30 am
4/22/20	Township of Galloway	Fire Extinguisher	9:30 - 10:30 am
4/23/20	Bayshore Regional SA	PPE	8:00 - 10:00 am
4/23/20	Bayshore Regional SA	Asbestos Lead, Silica Overview	10:30 - 11:30 am
4/23/20	Bayshore Regional SA	Back Safety/Material Handling	11:45 - 12:45 pm
4/23/20	Bayshore Regional SA	Hearing Conservation	1:30 - 2:30 pm
4/24/20	Borough of Avon #2	Fall Protection Awareness	8:00 - 10:00 am
4/24/20	Borough of Avon #2	LOTO	10:30 - 12:30 pm
4/24/20	Township of Bordentown	Ladder Safety/Walking Working Surfaces	9:00 - 11:00 am
4/24/20	City of Bordentown	Playground Safety Inspections	12:30 - 2:30 pm
4/24/20	Borough of Stone Harbor #1	LOTO	8:00 - 10:00 am
4/24/20	Borough of Stone Harbor #1	Sanitation/Recycling Safety	10:30 - 12:30 pm
4/27/20	Borough of Atlantic Highlands #1	CMVO	8:30 - 12:30 pm
4/27/20	Township of Tabernacle #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
4/28/20	Township of Washington (Gloucester)	Fast Track to Safety-2020	8:30 - 12:30 pm
4/29/20	Borough of Lavallette #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
4/29/20	City of Camden	Driving Safety Awareness	8:00 - 9:30 am
4/29/20	City of Camden	Employee Conduct/Violence Prevention	9:45 - 11:15 am
4/29/20	Evesham Township MUA	CDL-Supervisors Reasonable Suspicion	1:30 - 3:30 pm
4/30/20	Borough of Tinton Falls	Sanitation/Recycling Safety	7:00 - 10:00 am
4/30/20	City of Vineland	Dealing with Difficult People	9:00 - 11:00 am
5/1/20	Township of Toms River	Excavation/Trenching/Shoring	8:30 - 12:30 pm
5/1/20	Township of Berlin #2	Leaf Collection Safety	8:00 - 10:00 am
5/1/20	Township of Berlin #2	Sanitation/Recycling Safety	10:30 - 12:30 pm
5/5/20	Borough of Collingwood	Hazard ID: Making Your Observation Count	8:30 - 10:30 am
5/5/20	Borough of Collingwood	Accident Investigation	11:00 - 1:00 pm
5/6/20	Township of Middletown #4	Fast Track to Safety-2020	8:30 - 12:30 pm
5/6/20	City of Vineland	PPE	9:00 - 11:00 am
5/7/20	Township of Hainesport #1	Fast Track to Safety-2020	8:30 - 12:30 pm
5/8/20	Borough of Berlin #2	Excavation/Trenching/Shoring	8:30 - 12:30 pm

DATE	LOCATION	TOPIC	TIME
5/11/20	Township of Manchester	DDC-6	8:30 - 3:00 pm w/lunch brk
5/11/20	Borough of Magnolia	Landscape Safety	8:30 - 11:30 am
5/13/20	Borough of Wildwood Crest #3	Sanitation/Recycling Safety	10:00 - 12:00 pm
5/13/20	Borough of Wildwood Crest #3	CDL-Drivers Safety Regulations	12:15 - 2:15 pm
5/14/20	Township of Lacey #6	Dealing with Difficult People	8:30 - 10:30 am
5/14/20	Township of Lacey #6	BBP	10:45 - 11:45 am
5/14/20	Township of Pennsville #1	PPE	8:00 - 10:00 am
5/14/20	Township of Pennsville #1	Driving Safety Awareness	10:15 - 11:45 am
5/15/20	Borough of Tinton Falls	Landscape Safety	7:00 - 11:00 am
5/15/20	Borough of Glassboro #1 (Water/Sewer)	Jetter/Vacuum Safety	9:30 - 11:30 am
5/15/20	Township of Mantua	Hearing Conservation	1:00 - 2:00 pm
5/15/20	Township of Mantua	Fire Extinguisher	2:00 - 3:00 pm
5/18/20	Township of Middletown #5	PPE	8:30 - 10:30 am
5/18/20	Township of Middletown #5	Shop & Tool Safety	10:45 - 11:45 am
5/18/20	Township of Cherry Hill #4	Flagger/Work Zone Safety	8:30 - 12:30 pm
5/18/20	Township of Hamilton #3	CDL-Drivers Safety Regulations	8:30 - 10:30 am
5/18/20	Township of Hamilton #3	Back Safety/Material Handling	10:45 - 11:45 am
5/19/20	City of Camden	Special Event Management	8:00 - 10:00 am
5/19/20	City of Camden	Safety Committee Best Practices	10:15 - 11:45 am
5/19/20	City of Ocean City #4	Forklift Operator Train-the- Trainer	8:30 - 3:00 pm w/lunch brk
5/20/20	Township of Burlington #3	Dealing with Difficult People	8:00 - 10:00 am
5/20/20	City of Vineland	PPE	9:00 - 11:00 am
5/21/20	Jackson Township MUA	Hearing Conservation	8:30 - 9:30 am
5/21/20	Jackson Township MUA	Shop & Tool Safety	9:45 - 10:45 am
5/27/20	Borough of Eatontown #2	CDL-Drivers Safety Regulations	8:00 - 10:00 am
5/27/20	Borough of Eatontown #2	LOTO	10:30 - 12:30 pm
5/27/20	Township of Florence	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
5/27/20	Township of Florence	Hearing Conservation	11:30 - 12:30 pm
5/27/20	Township of Galloway	Dealing with Difficult People	8:30 - 10:30 am
5/27/20	Township of Galloway	Dealing with Difficult People	10:30 - 12:30 pm
5/28/20	Township of Manchester	HazMat Awareness w/HazCom w/GHS	8:00 - 11:00 am
5/28/20	Township of Manchester	Hearing Conservation	11:30 - 12:30 pm
5/29/20	Township of Middletown #5	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
5/29/20	Borough of Pitman	Fast Track to Safety-2020	8:30 - 12:30 pm
5/29/20	Township of Dennis	Landscape Safety	8:30 - 11:30 am



CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazard Identification - Making Your Observations Count	1 / T,M
Back Safety / Material Handling	1 / T	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training	1 / G	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Hoists, Cranes and Rigging	2 / T
BOE Safety Awareness	3 / T	Housing Authority Safety Awareness	3 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Jetter Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Landscape Safety	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Leaf Collection Safety Awareness	2 / T
Confined Space Entry – Permit Required	3.5 / T	Lockout Tagout	2 / T
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Dealing With Difficult People	1 / M	Playground Safety Inspections	2 / T
Defensive Driving-6-Hour	6 / M	Sanitation and Recycling Safety	2 / T
Driving Safety Awareness	1.5 / T	Safety Committee Best Practices	1.5 / M
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	2 / 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	4 / 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	4 / 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	



February 2020

## **Service Animals in the Work Place**

Service animals are defined as dogs that are individually trained to do work or perform tasks for people with disabilities. Examples of such work or tasks include guiding people who are blind, alerting people who are deaf, pulling a wheelchair, alerting and protecting a person who is having a seizure, reminding a person with mental illness to take prescribed medications, perform a task to calm a person with Post Traumatic Stress Disorder during an anxiety attack, or performing other duties. Service dogs are working animals, not pets. The work or task a dog has been trained to provide must be directly related to the person's disability. Dogs or other animals whose sole function is to provide comfort or emotional support do not qualify as service animals under the Americans with Disabilities Act (ADA) or New Jersey's service animal law. Also, a crime deterrent effect due to the animal's presence would not constitute as a service under this definition.

A popular misbelief about service dogs is that they are required to be trained by a professional trainer. In fact, according to the ADA, the dog can be trained by the potential future owner. During the time period of training, the dog is not considered a service animal.

Under the ADA, state and local governments, nonprofit organizations, privately-owned commercial facilities, and privately-owned businesses are required to adhere to the laws of the ADA. Therefore, if an employee has a disability, they are entitled to have / bring their service dog into their place of work. If the covered entity questions whether the dog is a service animal or not, they are not allowed to require documented proof. They are also not allowed to require the dog to demonstrate its service / task, or inquire about the nature of the person's disability. They are only permitted to ask two questions:

1. Is this dog required because of a disability?
2. What work or task has this service dog been trained to perform?

These two questions may only be asked if the need for the service dog is not obvious.

Under the ADA, service dogs must be harnessed, leashed, or tethered, unless these devices interfere with the service animal's work or the individual's disability prevents using these devices. In that case, the individual must maintain control of the service dog through voice, signal, or other effective controls.

In addition to the provisions about service dogs, the Department of Justice's ADA regulations have a new, separate provision about miniature horses that have been individually trained to do work or perform tasks for people with disabilities. Entities covered by the ADA must modify their policies to permit miniature horses where reasonable. The regulations set out four assessment factors to assist entities in determining whether miniature horses can be accommodated in their facility; 1) whether the horse is housebroken, 2) whether the horse is under the owner's control, 3) whether the facility can accommodate the horse's size and weight, and 4) whether there are legitimate safety concerns regarding the operation of the facility.

Employers should visit [https://www.ada.gov/service\\_animals\\_2010.htm](https://www.ada.gov/service_animals_2010.htm) for more information concerning service animals in the workplace and in public settings. Additional guidance is available at [https://www.ada.gov/regs2010/service\\_animal\\_qa.html](https://www.ada.gov/regs2010/service_animal_qa.html) which answers many frequently asked questions regarding service animals. In light of the fact that the ADA does not specifically list all of the possible disabilities or impairments for which service dogs may be considered as appropriate under federal regulations, the Safety Director strongly recommends that public entities contact their attorney to discuss and review any policy governing service animals in the workplace prior to adoption.

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.



January 2020

## Mark Out Safety

In New Jersey, it's illegal to dig anywhere in the state without first calling for a mark out. Calling NJ1Call at 811 or 1-800-272-1000 gets your utility lines marked and helps protect you from potential injury and unnecessary expense. Contact the NJ One Call Center seven (7) days a week, twenty-four (24) hours a day, any day of the year. Anyone planning to dig or grade, including homeowners, utility companies, public works departments, and contractors, need to call. Some examples of when you should call before you dig:

- Excavation
- Demolition
- Road Milling and Paving
- Driveways
- Drainage
- Roadway Signs
- Utility
- Planting a Tree
- Mailbox Installation
- Fencing and Dog Fence
- Sewer or Water
- Sidewalks, Curbs
- Moving Dirt
- Pest Control
- Sprinkler
- Stump Removal

Before contacting the NJ One Call Center, be sure to have the following information about the site available:

- County
- Municipality
- Address
- Type of Work
- Extent of Work
- Nearest Intersection
- Other Intersection
- White Painted Area
- Who are you working for
- Excavator or Homeowners Info

If you don't call, you do not know what is underground, which places life, health, and property at risk. Additionally, you are in violation of state and federal law subject to civil and criminal penalties and you will be held **100%** liable for damages and lost revenue to damaged facilities.

All excavators must have their own mark out request and must provide the physical location of the dig site – not just the postal address. Call three (3) business days ahead, but not more than ten (10) business days. Excavators must verify their location, dig date, and have a copy of their request ticket on site. Excavation must begin within ten (10) business days or the request ticket is no longer valid. You must hand dig within twenty-four (24) inches of marks before the operation of any mechanized equipment.

If an excavator causes or discovers any damage to pipes carrying natural gas, liquid petroleum, or any hazardous liquid: Call 911 and report the damage to the underground facility operator and Call 811 or 1-800-272-1000.

If an electrical facility is exposed or damaged, immediately call the facility operator and NJ1Call, and stop work. With electrocution possible, warn all persons the ground and any object near the dig area of the hazard, and the excavation operator should remain on the excavating equipment. Do not touch the excavating equipment, structures or materials near the point of contact. Do not resume work or evacuate excavating equipment until the facility operator has deemed the area safe. If immediate evacuation from the excavating equipment is required – jump, do not step, clear of the equipment and land on both feet. Move a safe distance away (+25 feet) using short hops or shuffling steps- do not take normal walking steps.

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.

# LESSONS LEARNED FROM LOSSES

## MONTHLY NEWSLETTER - MARCH 2020

# OFFICE SAFETY



- Some of the worst injuries we see occur indoors in a controlled environment.
- Slip, trip and fall accidents and their subsequent injuries are the most common and costly accidents seen amongst office workers. Common hazards of slip, trip and fall accidents include wet floors, improper footwear, boxes, garbage cans(see below), purses, open drawers and electrical and computer cords.
- Talk to staff frequently about your expectations(see below) and their concerns for maintaining a safe workplace.
- Inspect areas for problems, report them, fix them and document these efforts

**Example 1:** Employee was carrying copies out of copy room and tripped over a garbage can falling and causing various injuries. Cervical disc herniations have occurred and will likely result in the need for surgery. Current costs are at \$82,000 and will likely double if surgery is needed and may cause this employee residual issues the rest of her life.

**Example 2:** Employee tripped over computer cable and fell forward. A rotator cuff injury and several fractures were suffered by the employee resulting in surgery. The total cost of this claim was over \$225,000.



# **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: March 17, 2020 at Hainesport Municipal Building  
Contact Information: [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

### **MARCH ACTIVITY & PLANNED EVENTS**

#### **Some Municipality Highlights**

**Bordentown City** – National Protein Day Shake Party (Feb 27<sup>th</sup>).

**Bordentown Township** – Employees are being encouraged to stand every hour every day for better health and on Friday's are given the option to join in on a group walk.

**Chesterfield** – Monthly Trivia Question Challenge. This month was the Recipe Crossword puzzle. A winner is drawn each month from those who complete the challenge. Every time an employee participates in any of the wellness activities, his/her name will go in for an end of year prize (a free gym membership to Team 88 for 2021)

**Delanco** – Presentation scheduled on *Living Longer and Younger* and how thoughts affect our health.

**Florence** – Running their "Maintain Don't Gain" for the year! Free exercise classes are offered in their Community Center that employees are taking advantage of after work. Looking to do Wellness Wednesday's or Fun Friday's .

**Hainesport** – Yoga session is scheduled this month for employees.

**Medford** – Stocking their employee break room with puzzles, white noise machine and word games to help employees de-stress if only for a few minutes. Water purification system installed.

**Southampton** – Stress Themed Family Feud scheduled for this month. Looking to have a monthly gratitude board with a monthly theme.

#### **Remember your wellness "tool kit" – Build around Stress Management and Building Resiliency:**

- List of Wellness Initiatives and Incentive ideas (emailed and was a handout at Safety Breakfast)
- Monthly Health Observance to promote
- Wellness Calendar Monthly Theme
- Monthly Newsletter for "lunch box" talks or trivia question challenges
- Recruit and support Wellness Committee development
- Monthly challenges (physical or mental) or Bingo Games

#### **Resources:**

- Miracle Ear – onsite-hearing tests (free)
- Life Line Screening - 5 Prevention screenings (\$)
- Doctors in the Office - minimum of 12 employees to come to your location. \$ Bill insurance (NJ State – will count towards your NJWELL qualification points; Aetna, AmeriHealth, BC/BS and probably more)
- Simplex Health – Presentation, Demonstrations, Nutrition Coaches (free to come out; \$ if interested in signing up with a coach)
- Atlantic Imaging will bring the Mammo Van to your location (pending availability) – not all locations are eligible so if you are interested, let me know and I will verify on your behalf

#### **March Targeting Wellness Newsletter**

**March is National Nutrition Month.** In the attached newsletter, the information presented focuses on American's obsession to lose weight through dieting, yet the population's average body mass index continues to increase. Though I do not delve into ALL the various fad diets out there, I do stress some of the concerns and cautions you should take to heart when considering "going on a diet". You will also find information on the calorie density of food, what it means and why it's extremely important when trying to manage ones weight.

In honor of March Madness, I offer you a **March Madness Workout**, challenging you with four moves (burpees, push ups, squats and planks). The repetitions of each exercise increase as you progress through the month. Be mindful of any physical limitations and only work to your fitness level.

And finally, I offer you a fun **Recipe Crossword Puzzle** that can help reduce stress while keeping with the theme of nutrition.

Check out the **Wellness** Tab on the JIF Website for the latest updates:

- Information on NJWELL drop down – Click on the Q&A Sheet or the **Step-by-Step guide (also included in your agenda packet)** to help employees navigate the NJWELL site, clarify how “points” can be awarded for various wellness checks which could earn the employee \$250 at the end of the year.
- **Ideas to Promote Workplace Wellness** - photos promoting Municipal Wellness activities and events will be displayed to help you generate your own wellness ideas.
- **(Under construction) Members Initiatives** specifically targeting the reduction work stress – photos will be shared



**March 2020**

## What is the “Perfect” Diet?



Perhaps you have tried to lose weight with one of the many popular diets (low-carb, high protein, clean eating, sugar-free fad diet) only to gain the weight back once you resumed your old eating habits. The truth is diets do not work in the long-run.

## 5 Tips to Prevent Mindless Eating

## Too Good To Be True? Dieters Beware

Definition of “Fad”: a temporary fashion, notion, manner of conduct, especially one followed enthusiastically by a group.

**Lose 10 Pounds in 10 Days!**  
**Eat as Much as You Want and Still**  
**Lose Weight!**  
**Drop a Dress Size a Day!**

Our society is focused on weight and as a society, we fall prey to diets that promise to make losing weight easy. Every few months another trendy new diet comes along yet obesity rates continue to rise along with a growing number of chronic diseases. With 1 in 3 adults being considered overweight or obese, and the phrase “I’m on a diet” being as common as “How are you” why is this fact still true? Primarily because the claims made by so-called “experts” are confusing the general population struggling with the dreaded scale.

Making the right choices can be challenging when we are overloaded with responsibilities, lack of time, and fast food conveniences. If the diet sounds too good to be true, it probably is. There are no foods or pills that can miraculously burn off fat. Some fad diets do work...initially. But just like the definition states, it’s temporary. As soon as one “goes off” the diet, the weight comes back (and sometimes even more than what was lost). Diets are not designed to help you change your habits or challenges with food. They are not meant to be sustainable. Only life-style changes will accomplish that.

**Be cautious of diet plans, pills, and products that make the following claims:**

### *Rapid Weight Loss*

**With rapid weight loss, you may also experience loss of muscle, bone, and water. And as stated, you will most likely put the weight right back on after you go back to your previous eating pattern.**

### *Quantities and Limitations*

**Stay away from diets that promote unlimited amounts of specific foods (grapefruit and cabbage soup diets). It’s boring, lacks a balance of nutrients, and will be nearly impossible to sustain. Avoid diets that restrict entire food groups or macronutrients (like no carbohydrates).**

### *Strict Menus*

**Labeling food “good” or “bad” makes for an unhappy and frustrating relationship with food. Before you start any diet ask yourself “can I eat this way for the rest of my life?” If the answer is no, the plan is not for you!**

### *Combine Specific Foods*

**There isn’t any evidence that proves combining certain foods at certain times of the day will aid in weight loss. Nor is there truth that eating the “wrong” combination will turn food immediately to fat or produce toxins in your intestines as some diets claim.**

### *No Need To Exercise*

**Exercise is a key component to good overall health and well-being. Getting the recommended amount of daily aerobic activity and incorporating strength-building, flexibility, and balance training in combination with nutritional eating creates a lifestyle that is timeless.**



## *Fad Diets Can Be Very Unpleasant and Harmful*

1. Dehydration—when you drop weight rapidly, the majority of the weight lost is water. When you are trying to lose weight, water consumption will actually improve your success. It can help keep you from overeating and will be essential if you have incorporated exercise.
2. Fatigue—Calories give us energy. Our body needs a certain amount to function properly. When you dramatically cut the calorie intake your body needs to sustain energy, you can quickly find you are feeling tired most of the day.
3. Serious digestive problems—truth be told, losing weight too quickly can lead to severe diarrhea to be followed later by constipation. This can also lead to dehydration and the loss of essential vitamins and minerals.
4. Other symptoms one may experience: headaches, more frequent colds, nutrient imbalance, nausea

## *The Diet Mindset*

According to an article in Psychology Today, dieting and the diet mentality is the primary contributor to today's obesity epidemic in America (Pritchard, 2013). Dr. Pritchard has these simple suggestions you may want to consider:

**Understand your cravings**—until you know why you eat what you eat, you will struggle to change your mindset.

Are you eating that cookie at 3pm because you really want the cookie or are you really hungry and need *real* food? Plan ahead to avoid falling prey to whatever is around the office.

**Stop blaming yourself**—it's not about willpower!! We are not perfect. If you "fall off track", instead of beating yourself up or saying "forget it I will never lose weight", focus on all the positive things you have done so far, refocus and start again. Work on positive self-talk and ways to build your self-esteem. Setting smart and realistic goals is a good way to start. Small successes breed continued successes.

**Learn to listen to your body**—pay attention to the signs of hunger. Don't be restricted to what time it is. If you are truly (belly growling) hungry, eat something healthy like a piece of fruit. Sometimes thirst can be mistaken for hunger. Drink a glass of water. Wait 15 minutes. If you are still hungry, eat and enjoy it.

**Learn to manage your stress**—Stress can make you gain weight especially around your mid-section due to cortisol, the hormone released from our adrenal glands when we are stressed. When you know you are stressed, and find yourself reaching for something unhealthy, get up and take a short walk. When you come back, if you still want that it, eat it.

**Ask yourself what you really need**—many times food is our substitute for other things lacking in our lives. Reaching for food becomes a habit when we need emotional support from others.

## Why Calorie Density is Important

Is it true that a calorie is a calorie no matter where it came from? If that were the case, a calorie from a carrot would be the same as a calorie from soda, right? Well we all know that the quality of that calorie matters too.

Calorie density refers to the number of calories contained in a given volume/weight of food. It's really the most common sense approach to managing your weight without starving yourself or deprivation. The goal is simply to eat more low-calorie dense foods and minimize the high-calorie dense choices. You'll see what I mean in the graph below. Oil, the highest of calorie dense foods would barely fill a fracture of your stomach yet consuming the same amount of calories in fruits and vegetables, would fill your stomach to the top! Therefore, following a "diet" that contains more low-calorie dense foods will enable you to eat A LOT more food! In addition, the food would generally be much healthier, have more vitamins, minerals and fiber, giving you a feeling of satiety.

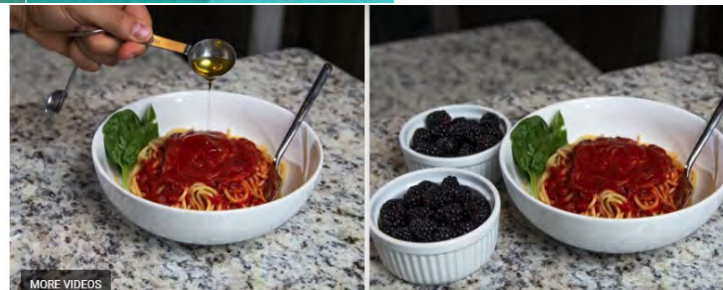
Low-calorie dense      *What 500 calories look like*      High-calorie dense



One S.A.D. fact is that sixty-three percent of America's calories come from refined and processed foods including soft drinks and packaged snacks. Only twelve percent of the calories come from plant-based foods with six percent coming from health-promoting vegetables, fruits, whole grains, nuts and seeds and the other six percent, unfortunately, coming from French fries!

Here is another visual representing calorie density

If you were to drizzle a tablespoon of oil (high calorie dense food) on top of a dish of pasta, you would add 100 calories that your stomach would not even notice. However, if you have those same calories in blackberries (low calorie dense food) yielding you two cups, you would probably be unable to finish!



*Here are some things to keep in mind regarding calorie density:*

Eat when you are hungry and eat until you are comfortably full (about 80%). Do not starve and don't stuff yourself.

Try starting your meal with a salad, soup and/or fruit. Reminder: dressing on the side or homemade...no cream soups...whatever fruit you like (fresh preferred).

Try to avoid drinking your calories. Eat/chew your calories for more satiety. I realize many people do enjoy smoothies for breakfast which is fine. Just load it with vegetables and some protein so you aren't reaching for something else in an hour.

Push out some of the low-calorie dense food by loading up your plate first with whole grains, vegetables, legumes and starchy vegetables. Be careful when adding fats and oils since they will spike the overall calorie density of a meal.

Resource: [forksoverknives.com](http://forksoverknives.com)



# TIPS TO PREVENT MINDLESS EATING

1

## HUNGER CHECK

Ask yourself if you are really hungry or just bored, tired, stressed or thirsty.

2

## REFOCUS

Take a walk, lift hand weights, or lie down for a power nap to refocus your attention.

3

## DRINK WATER

It's easy to confuse thirst with hunger. Drink sparkling water or add lemon to spruce it up.

4

## FIND A HOBBY

Search for something else to do to keep your hands busy during your "weak moments."

5

## PREPARE SNACKS

Keep a supply of nutritious snacks such as baby carrots, celery sticks and raw broccoli on hand.

March is  
National  
Nutrition  
Month

*Bite into a Healthy Lifestyle!*







## CHICKPEA CURRY—20 MINUTE MEAL

Made with convenient canned beans, this quick and healthy Indian recipe is an authentic chickpea curry that you can make in minutes. If you want an additional vegetable, stir in some roasted cauliflower florets. Serve with brown basmati rice or warm naan.

### Ingredients:

**Serving Size:** About 1 Cup

#### Per Serving:

278 calories; 15.5 g total fat; 1.2 g saturated fat; 354 mg sodium. 356 mg potassium; 30.3 g carbohydrates; 6.3 g fiber; 3 g sugar; 5.8 g protein; 260 IU vitamin A; 18 mg vitamin C; 75 mcg folate; 65 mg calcium; 2 mg iron; 34 mg magnesium;

#### Exchanges:

1 Starch, 1 Vegetable, 1/2 Lean Meat, 3 Fat

- 1 medium Serrano pepper, cut into thirds
- 4 large garlic cloves
- 1 2-inch piece fresh ginger, peeled & coarsely chopped
- 1 medium yellow onion, chopped
- 6 tablespoons canola oil or grape-seed oil
- 2 teaspoons ground coriander
- 2 teaspoons ground cumin
- 1/2 teaspoon ground turmeric
- 2 1/4 cups no-salt added canned diced tomatoes with their juice (from a 28-ounce can)
- 3/4 teaspoon kosher salt
- 2 15-ounce cans chickpeas, drained and rinsed
- 2 teaspoons garam masala\*
- Fresh cilantro for garnish



Recipe from Eating Well

### Directions:

1. Pulse serrano, garlic and ginger in a food processor until minced. Scrape down the sides and pulse again. Add onion; pulse until finely chopped, but not watery.
2. Heat oil\*\* in a large saucepan over medium-high heat. Add the onion mixture and cook, stirring occasionally, until softened, 3 to 5 minutes. Add coriander, cumin and turmeric and cook, stirring, for 2 minutes.
3. Pulse tomatoes in the food processor until finely chopped. Add to the pan along with salt. Reduce heat to maintain a simmer and cook, stirring occasionally, for 4 minutes. Add chickpeas and garam masala, reduce heat to a gentle simmer, cover and cook, stirring occasionally, for 5 minutes more. Serve topped with cilantro, if desired.

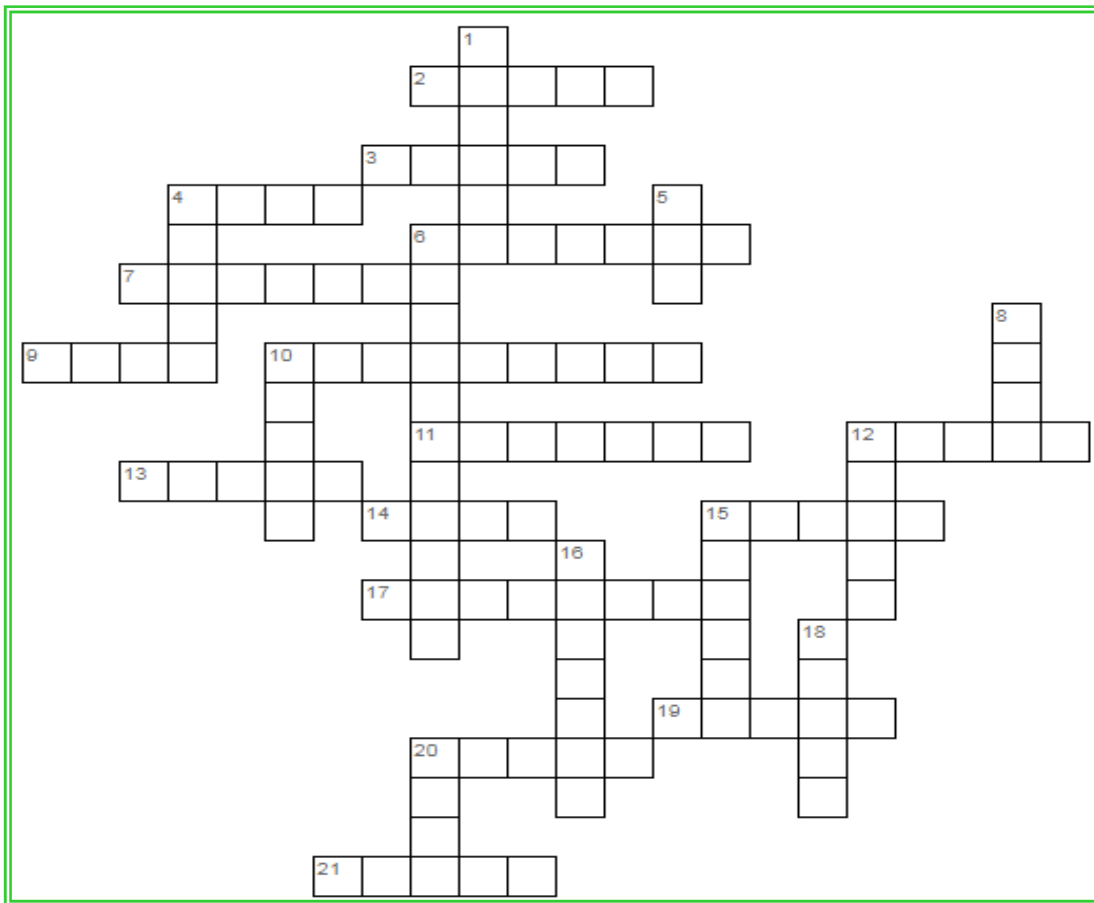
Note \*: Garam masala is a blend of ground Indian spices.

Note \*\*: If you want to lower the calorie density, use broth or water instead of oil when sautéing the onion. Just add about 1-2 tablespoons as needed to avoid sticking.

**Debby Schiffer, Targeting Wellness in the Workplace**  
**Office: 856-322-1220      Cell: 856-520-9908**

***The doctor of the future will no longer treat the human frame with drugs, but rather will cure and prevent disease with nutrition.—Thomas A. Edison***

# Recipe Crossword Puzzle



## Across

- 2 To remove liquid from a solid food by pouring off the liquid, putting the food through the colander, or drying with paper towels.
- 3 To boil over hot coals or on a griddle.
- 4 To cook food in hot liquid, 212 degrees Fahrenheit, having bubbles that rise to and break on the surface of the liquid.
- 6 To cook food by completely immersing in hot fat, also known as 'french frying'.
- 7 To blend or mix two or more ingredients.
- 9 To remove the skin/layer by stripping or pulling off with your fingers.
- 10 To cook food in the microwave oven using little or no liquid.
- 11 To cook bite-sized small pieces of food quickly over high heat in a small amount of fat while stirring constantly.
- 12 To cut or break food into long, thin strips by using a knife, fork or grater.
- 13 Less than 1/8 tsp. or the amount of an ingredient that can be held between the thumb and forefinger.
- 14 To mix using a spoon or wire whisk with a circular motion

- 15 To sprinkle or coat a food with flour.

- 17 To roast slowly on a rack or spit over hot coals or some other direct heat source and baste with spicy sauce.

- 19 Flat and even. To check for correct measurement get at 'eye- level' for liquids or use a straight-edge spatula.

- 20 To stir or mix ingredients until they are thoroughly combined and smooth.

- 21 To work a ball of dough with the heels of the hands repeating press, fold, and turn motions until the dough is smooth and elastic.

## Down

- 1 To cook large pieces of meat or poultry slowly over low heat in a small amount of hot liquid in a tightly covered pan.

- 4 To cook uncovered under a direct heat source.

- 5 To cook food in a small amount of hot fat.

- 6 To expose to warmth in order to free from a frozen state.

- 8 To cut food into small, equal size squares about 1/4 to 1/8 inch in size.

- 10 To cut food into very fine, uneven pieces.

- 12 To lightly brown or cook food in a small amount of hot fat over moderate heat; Pieces of food are cut into small or thin pieces preserving texture, moisture, flavor.

- 15 To lower a food's temperature to freezing or below by placing it in a freezer.

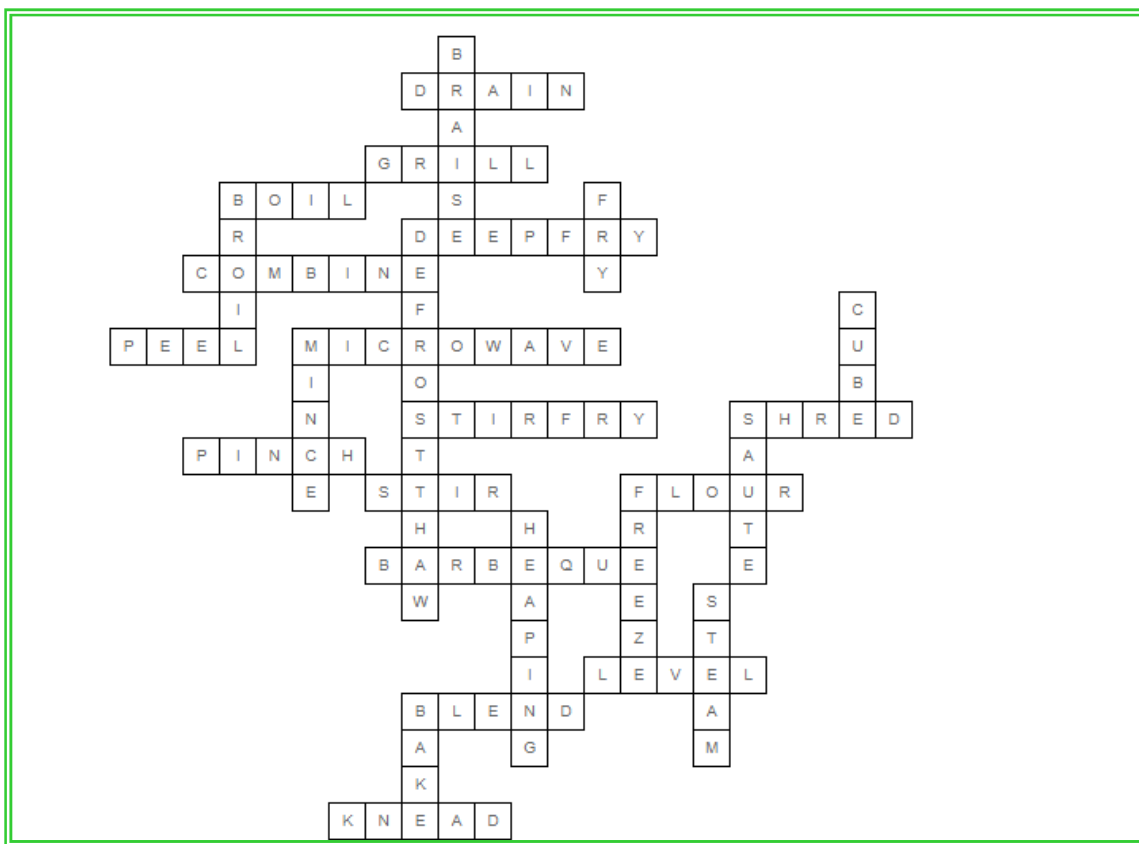
- 16 A very full or large amount. Example: Measuring cup that is overflowing.

- 18 To cook food in a pan using vapor produced by a boiling liquid.

- 20 To cook in a oven with dry, hot air.

*Puzzles help reduce stress!*

# Recipe Crossword Puzzle—Answer Key



## Across

- 2 To remove liquid from a solid food by pouring off the liquid, putting the food through the colander, or drying with paper towels.
- 3 To boil over hot coals or on a griddle.
- 4 To cook food in hot liquid, 212 degrees Fahrenheit, having bubbles that rise to and break on the surface of the liquid.
- 6 To cook food by completely immersing in hot fat, also known as 'french frying'.
- 7 To blend or mix two or more ingredients.
- 9 To remove the skin/layer by stripping or pulling off with your fingers.
- 10 To cook food in the microwave oven using little or no liquid.
- 11 To cook bite-sized small pieces of food quickly over high heat in a small amount of fat while stirring constantly.
- 12 To cut or break food into long, thin strips by using a knife, fork or grater.
- 13 Less than 1/8 tsp. or the amount of an ingredient that can be held between the thumb and forefinger.
- 14 To mix using a spoon or wire whisk with a circular motion

15 To sprinkle or coat a food with flour.

17 To roast slowly on a rack or spit over hot coals or some other direct heat source and baste with spicy sauce.

19 Flat and even. To check for correct measurement get at 'eye-level' for liquids or use a straight-edge spatula.

20 To stir or mix ingredients until they are thoroughly combined and smooth.

21 To work a ball of dough with the heels of the hands repeating press, fold, and turn motions until the dough is smooth and elastic.

## Down

- 1 To cook large pieces of meat or poultry slowly over low heat in a small amount of hot liquid in a tightly covered pan.
- 4 To cook uncovered under a direct heat source.
- 5 To cook food in a small amount of hot fat.
- 6 To expose to warmth in order to free from a frozen state.
- 8 To cut food into small, equal size squares about 1/4 to 1/8 inch in size.
- 10 To cut food into very fine, uneven pieces.
- 12 To lightly brown or cook food in a small amount of hot fat over moderate heat; Pieces of food are cut into small or thin pieces preserving texture, moisture, flavor.
- 15 To lower a food's temperature to freezing or below by placing it in a freezer.
- 16 A very full or large amount. Example: Measuring cup that is overflowing.
- 18 To cook food in a pan using vapor produced by a boiling liquid.
- 20 To cook in a oven with dry, hot air.

*Puzzles help reduce stress!*

# MARCH MADNESS CHALLENGE

1 1 Burpee 5 Push-Ups 10 Squats 30 Sec Plank	2 1 Burpee 5 Push-Ups 10 Squats 30 Sec Plank	3 1 Burpee 5 Push-Ups 10 Squats 30 Sec Plank	4 1 Burpee 5 Push-Ups 10 Squats 30 Sec Plank	5 REST	6 3 Burpees 13 Push-Ups 13 Squats 30 Sec Plank	7 3 Burpees 13 Push-Ups 13 Squats 30 Sec Plank
8 3 Burpees 13 Push-Ups 13 Squats 30 Sec Plank	9 3 Burpees 13 Push-Ups 13 Squats 30 Sec Plank	10 REST	11 5 Burpees 15 Push-Ups 15 Squats 30 Sec Plank	12 5 Burpees 15 Push-Ups 15 Squats 30 Sec Plank	13 5 Burpees 15 Push-Ups 15 Squats 30 Sec Plank	14 5 Burpees 15 Push-Ups 15 Squats 30 Sec Plank
15 REST	16 7 Burpees 18 Push-Ups 18 Squats 30 Sec Plank	17 7 Burpees 18 Push-Ups 18 Squats 30 Sec Plank	18 7 Burpees 18 Push-Ups 18 Squats 30 Sec Plank	19 7 Burpees 18 Push-Ups 18 Squats 30 Sec Plank	20 REST	21 8 Burpees 19 Push-Ups 19 Squats 30 Sec Plank
22 8 Burpees 19 Push-Ups 19 Squats 30 Sec Plank	23 8 Burpees 19 Push-Ups 19 Squats 30 Sec Plank	24 8 Burpees 19 Push-Ups 19 Squats 30 Sec Plank	25 8 Burpees 19 Push-Ups 19 Squats 30 Sec Plank	26 REST	27 9 Burpees 20 Push-Ups 20 Squats 30 Sec Plank	28 9 Burpees 20 Push-Ups 20 Squats 30 Sec Plank
29 10 Burpees 20 Push-Ups 20 Squats 30 Sec Plank	30 11 Burpees 21 Push-Ups 21 Squats 30 Sec Plank	31 12 Burpees 22 Push-Ups 22 Squats 30 Sec Plank	<p><i>Debby Schiffer, Targeting Wellness in the Workplace</i>  <i>JIF Wellness Director</i>  <i>Email: <a href="mailto:debby.schiffer@targetingwellness.com">debby.schiffer@targetingwellness.com</a></i>  <i>Always check with your doctor before starting a new exercise and</i>  <i>always listen to your body!</i></p>			

## PROTECTING YOUR BODY AGAINST COVID-19

The new Coronavirus that's spreading across continents has flooded media, causing great concern among us all. Coronaviruses are a large family of viruses that cause illness that can range from the common cold to more severe diseases. The current outbreak is a new strain of the virus that has not been previously identified in humans, identified as COVID-19. As with many viruses, there are a lot of preventable measures we can take to help protect us against infection. Whether it's a coronavirus, the common cold, or the flu, taking these easy everyday actions can help prevent the spread of viruses. To strengthen the immune system, that starts with good nutrition!

### EASY EVERYDAY PRECAUTIONARY STEPS TO TAKE

1. Always wash your hands with soap and water!
2. Avoid touching your eyes, nose, and mouth when out in public places until hands are washed.
3. If possible, avoid close contact with people who are sick.
4. Stay home when you are sick.
5. Always cover your cough or sneeze with a tissue, then throw the tissue in the trash and wash hands.
6. Clean and disinfect frequently touched objects and surfaces at work using a regular household cleaning spray or wipe

### GIVE YOUR BODY THE NUTRITION & LIFESTYLE IT NEEDS FIGHT OFF VIRUSES

**Healthy Diet:** Follow a diet focused on whole, nutrient-dense foods. To strengthen your immune system, it is important to eat a well-balanced and healthy diet focused on real food. Food should be free from added sugars and processed foods. A diet rich in whole-food mostly plant-based optimizes your immune system.

**Sleep:** Aim for around 7-9 hours of sleep per night. Sleep deprivation suppresses immune system function and renders our ability to fight off infections. Studies have shown that t-cells (white blood cells that hunt and destroy germ-infected cells) go down, and inflammatory cytokines go up when you are lacking sleep, which could potentially increase your risk of getting sick.

**Reduce Stress:** When we are stressed, a hormone called cortisol is released. Although we require some cortisol under normal conditions, chronically elevated cortisol can become problematic. High cortisol levels can lead to impaired immune function, putting you at a higher risk of getting the flu. To reduce stress, practice mind-body techniques such as meditation, deep breathing, or yoga to reduce stress and enhance your immune system.

**Limit Alcohol:** Alcohol dampens the immune system and can affect the way gut bacteria interact with the immune system. Alcohol consumed in excess can disrupt the gut barrier leading to leaky gut. While regular consumption is not encouraged, when consumed in moderation, alcohol should be limited to no more than a drink per day for women and up to two drinks per day for men.



# PROTECTING YOUR BODY AGAINST COVID-19

## IMMUNE SUPPORTING NUTRIENTS

**Vitamin D3:** Vitamin D plays an essential role in our immune health, and low levels can weaken our defenses, increasing susceptibility to cold and flu viruses. Living in the northeast, most of our vitamin D levels will drop between the months of November and March because we are limited to sun exposure. Obtaining adequate vitamin D through the diet can also be challenging. If unable to get adequate sun exposure, talk to your Registered Dietitian about supplementing with vitamin D during the cold and flu months.

**Vitamin A:** Vitamin A is vital in your body's natural defenses by maintaining mucus barriers in your eyes, lungs, gut, and genitals to help trap infectious agents and bacteria. It also assists in the production and function of white blood cells. The best food sources of Vitamin A include cod liver oil, liver, egg yolks, carrots, squash, sweet potatoes, pink grapefruit, and broccoli.

**Vitamin C:** Vitamin C enhances many immune system functions and it is a powerful antioxidant that protects cells from free radical damage generated during inflammatory conditions such as the flu. Boost vitamin C levels by squeezing lemon or lime juice in your drinking water, and by including more green leafy vegetables, bell peppers, strawberries, kiwi, and citrus fruit in your diet.

**Zinc:** Zinc is important for activating t-cells to help control and regulate immune responses and hunt and destroy germ infected cells. Zinc deficiency can lead to increased susceptibility to viruses. Foods rich in zinc include seafood such as oysters, crab, and lobster, grass-fed beef, chicken, beans, and pumpkin seeds.

**Selenium:** Selenium is another important antioxidant that is known to influence the ability of the immune system to respond to infections. Increase selenium by adding Brazil nuts (just 2 per day can get you the Recommended Dietary Allowance), other nuts and seeds, and wild-caught fish and seafood to your diet.

**Prebiotics & Probiotics:** Your microbiome houses approximately 70% of your immune system. Therefore, having good gut health supports a healthy immune system. Include both probiotic-rich foods and prebiotic-rich foods in your diet. Probiotic-rich foods include coconut kefir, kombucha, and fermented vegetables like sauerkraut. Prebiotics are the food that feeds the good bacteria in the gut. Foods rich in fiber, such as asparagus, onions, leeks, and Dandelion Greens, are examples of prebiotics.

Stay informed and continue to follow common precautionary measures when dealing with the public.



**Burlington County Municipal JIF  
Managed Care Summary Report  
2020**

<b>Intake</b>	<b>February-20</b>	<b>February-19</b>	<b>2020 February YTD</b>	<b>2019 February YTD</b>
# of New Claims Reported	21	13	41	36
# of Report Only	5	4	13	12
% Report Only	24%	31%	32%	33%
# of Medical Only	13	9	23	19
# of Lost Time	2	0	4	5
Medical Only to Lost Time Ratio	87:13	100:00	85:15	79:21
Occupational	1		1	
Average # of Days to Report a Claim	10.7	1.2	5.5	1.5

<b>Nurse Case Management</b>	<b>February-20</b>	<b>February-19</b>
# of Cases Assigned to Case Management	21	17
# of Cases >90 days	15	13

<b>Savings</b>	<b>February-20</b>	<b>February-19</b>	<b>2020 February YTD</b>	<b>2019 February YTD</b>
Bill Count	135	227	263	400
Provider Charges	\$219,917	\$325,557	\$567,427	\$612,668
Repriced Amount	\$88,250	\$116,084	\$138,590	\$222,293
Savings \$	\$131,667	\$209,473	\$428,837	\$390,375
% Savings	60%	64%	76%	64%

<b>Participating Provider Penetration Rate</b>	<b>February-20</b>	<b>February-19</b>	<b>2020 February YTD</b>	<b>2019 February YTD</b>
Bill Count	94%	96%	96%	98%
Provider Charges	97%	97%	99%	98%

<b>Exclusive Provider Panel Penetration Rate</b>	<b>February-20</b>	<b>February-19</b>	<b>2020 February YTD</b>	<b>2019 February YTD</b>
Bill Count	93%	96%	95%	94%
Provider Charges	96%	100%	97%	98%

<b>Transitional Duty Summary</b>		<b>2020 February YTD</b>	<b>2019 February YTD</b>
% of Transitional Duty Days Worked		61%	49%
\$ Saved By Accommodating		\$35,097	
% of Transitional Duty Days Not Accommodated		39%	51%
Cost Of Days Not Accommodated		\$17,304	



**Burlington County Municipal JIF  
Average Days To Report By JIF Member  
1/1/2020 - 2/29/2020**

	# Of Claims Reported	Average Days To Report
WOODLAND TOWNSHIP	1	0.0
MANSFIELD TOWNSHIP	1	0.0
PALMYRA BOROUGH	2	0.0
SOUTHAMPTON TOWNSHIP	3	0.3
LUMBERTON TOWNSHIP	2	0.5
EDGEWATER PARK TOWNSHIP	2	0.5
MOUNT LAUREL TOWNSHIP	9	0.7
BORDENTOWN TOWNSHIP	1	1.0
DELRAN TOWNSHIP	2	1.5
MEDFORD TOWNSHIP	4	2.5
RIVERSIDE TOWNSHIP	3	3.3
WESTAMPTON TOWNSHIP	2	3.5
PEMBERTON TOWNSHIP	8	22.6
<b>Grand Total</b>	<b>40</b>	<b>5.5</b>



Burlington County Municipal JIF  
 Transitional Duty Summary Report  
 1/1/2020 - 2/29/2020

	Transitional Duty Days		% Of		\$ Saved By		Transitional Duty Days Not		% Of Transitional Duty Days Not		Cost Of Days Not Accommodated	
	Available	Worked	Worked	Duty Days	Accommodating	Accommodated	Accommodated	Accommodated	Accommodated	Accommodated	Accommodated	Accommodated
BORDENTOWN CITY	76	76	100%	76	\$9,999	0	0%	0	0%	0	\$0	\$0
MOUNT LAUREL TOWNSHIP	108	72	67%	72	\$9,076	36	33%	36	33%	36	\$4,331	\$4,331
DELRAN TOWNSHIP	43	43	100%	43	\$5,646	0	0%	0	0%	0	\$0	\$0
EDGEWATER PARK TOWNSHIP	37	37	100%	37	\$4,995	0	0%	0	0%	0	\$0	\$0
PEMBERTON TOWNSHIP	28	26	93%	26	\$3,510	2	7%	2	7%	2	\$270	\$270
MEDFORD TOWNSHIP	30	23	77%	23	\$1,466	7	23%	7	23%	7	\$446	\$446
LUMBERTON TOWNSHIP	3	3	100%	3	\$405	0	0%	0	0%	0	\$0	\$0
WESTAMPTON TOWNSHIP	51	0	0%	0	\$0	51	100%	51	100%	51	\$5,836	\$5,836
BORDENTOWN TOWNSHIP	80	0	0%	0	\$0	80	100%	80	100%	80	\$6,420	\$6,420
<b>Grand Total</b>	<b>456</b>	<b>280</b>	<b>61%</b>	<b>280</b>	<b>\$35,097</b>	<b>176</b>	<b>39%</b>	<b>176</b>	<b>39%</b>	<b>176</b>	<b>\$17,304</b>	<b>\$17,304</b>



**Burlington County Municipal JIF  
PPO Savings And Penetration Report  
February 2020**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
<b>Participating Provider</b>	<b>127</b>	<b>\$213,508</b>	<b>\$82,884</b>	<b>\$130,624</b>	<b>61%</b>
Hospital	4	\$76,139	\$23,422	\$52,717	69%
Ambulatory Surgical Center	2	\$64,814	\$20,815	\$43,999	68%
Orthopedics	24	\$25,101	\$17,066	\$8,034	32%
Physical Therapy	46	\$20,687	\$4,219	\$16,468	80%
Durable Medical Equipment	2	\$9,286	\$7,429	\$1,857	20%
Urgent Care Center	24	\$5,208	\$3,263	\$1,944	37%
MRI/Radiology	8	\$4,234	\$1,972	\$2,262	53%
Anesthesiology	1	\$2,814	\$1,400	\$1,414	50%
Inpatient Rehabilitation	3	\$1,203	\$902	\$301	25%
Physicians Fees	5	\$1,131	\$817	\$314	28%
Occ Med/Primary Cre	4	\$1,056	\$625	\$431	41%
Behavioral Health	1	\$960	\$650	\$310	32%
Neurosurgery	1	\$500	\$194	\$306	61%
Physical Medicine & Rehab	1	\$200	\$83	\$117	58%
Laboratory Services	1	\$176	\$27	\$149	85%
<b>Out Of Network</b>	<b>8</b>	<b>\$6,409</b>	<b>\$5,366</b>	<b>\$1,044</b>	<b>16%</b>
Anesthesiology	2	\$2,800	\$2,156	\$645	23%
Emergency Medicine	1	\$1,516	\$1,516	\$0	0%
Durable Medical Equipment	1	\$1,412	\$1,130	\$282	20%
Physicians Fees	4	\$681	\$564	\$117	17%
<b>Grand Total</b>	<b>135</b>	<b>\$219,917</b>	<b>\$88,250</b>	<b>\$131,667</b>	<b>60%</b>

**Participating Provider Penetration Rate**

**Bill Count** 94%

**Provider Charges** 97%

**Exclusive Provider Penetration Rate**

**Bill Count** 93%

**Provider Charges** 96%



**Municipal JIF  
PPO Savings And Penetration Rate  
1/1/2020 - 2/29/2020**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
<b>Participating Provider</b>	<b>252</b>	<b>\$559,310</b>	<b>\$131,587</b>	<b>\$427,723</b>	<b>76%</b>
Physicians Fees	12	\$208,243	\$7,557	\$200,687	96%
Hospital	9	\$126,312	\$40,027	\$86,285	68%
Ambulatory Surgical Center	4	\$78,464	\$25,216	\$53,248	68%
Orthopedics	44	\$51,190	\$21,674	\$29,516	58%
Physical Therapy	95	\$38,519	\$8,992	\$29,527	77%
Durable Medical Equipment	5	\$13,658	\$10,760	\$2,898	21%
MRI/Radiology	8	\$9,110	\$2,878	\$6,232	68%
Physical Medicine & Rehab	4	\$6,887	\$1,049	\$5,838	85%
Urgent Care Center	29	\$6,138	\$3,923	\$2,215	36%
MRI/Radiology	8	\$4,234	\$1,972	\$2,262	53%
Anesthesiology	2	\$4,094	\$2,136	\$1,958	48%
Emergency Medicine	6	\$3,390	\$785	\$2,605	77%
Neurosurgery	7	\$2,950	\$1,114	\$1,836	62%
Inpatient Rehabilitation	4	\$1,502	\$1,126	\$375	25%
Occ Med/Primary Care	6	\$1,314	\$920	\$395	30%
Laboratory Services	4	\$1,289	\$183	\$1,106	86%
Occ Med/Primary Cre	4	\$1,056	\$625	\$431	41%
Behavioral Health	1	\$960	\$650	\$310	32%
<b>Out Of Network</b>	<b>11</b>	<b>\$8,117</b>	<b>\$7,004</b>	<b>\$1,114</b>	<b>14%</b>
Emergency Medicine	3	\$3,001	\$2,931	\$70	2%
Anesthesiology	2	\$2,800	\$2,156	\$645	23%
Durable Medical Equipment	1	\$1,412	\$1,130	\$282	20%
Physicians Fees	4	\$681	\$564	\$117	17%
Urgent Care Center	1	\$223	\$223	\$0	0%
<b>Grand Total</b>	<b>263</b>	<b>\$567,427</b>	<b>\$138,590</b>	<b>\$428,837</b>	<b>76%</b>

**Participating Provider Penetration Rate**

<b>Bill Count</b>	<b>96%</b>
<b>Provider Charges</b>	<b>99%</b>

**Exclusive Provider Penetration Rate**

<b>Bill Count</b>	<b>95%</b>
<b>Provider Charges</b>	<b>97%</b>



QUAL-LYNX

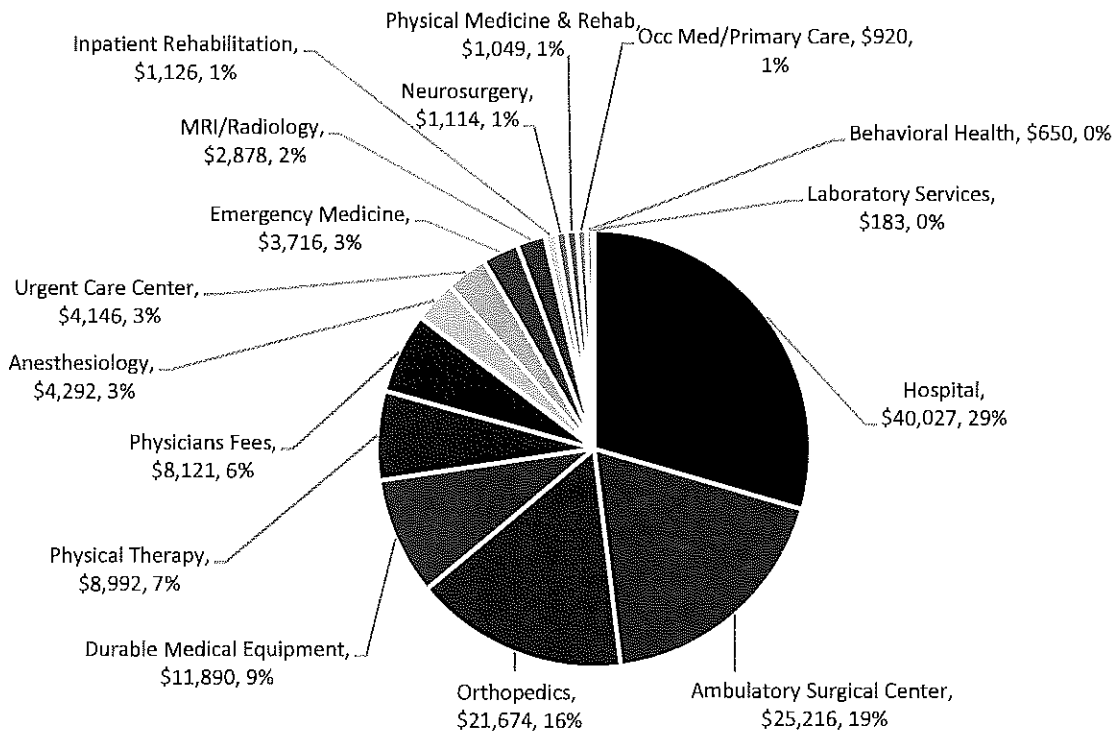
Burlington County Municipal JIF

1/1/2020 - 2/29/2020

### Top 10 Providers

	Bill Count	Repriced Amount	Specialty
KENNEDY HEALTH	1	\$19,892	Hospital
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY	3	\$14,167	Hospital
MEMORIAL AMBULATORY SURGERY CENTER	1	\$13,376	Ambulatory Surgery Center
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	11	\$12,774	Orthopedics
HOME CARE CONNECT LLC	4	\$10,479	Durable Medical Equipment
SPECIALTY SURGICAL CENTER , LLC	1	\$7,439	Ambulatory Surgery Center
ADVANCED VASCULAR ASSOCIATES	2	\$6,075	Vascular Surgery
STRIVE PHYSICAL THERAPY	45	\$5,175	Physical Therapy
ONE CALL CARE DIAGNOSTICS	9	\$4,465	MRI/Radiology
ROTHMAN ORTHOPAEDICS	11	\$3,768	Orthopedics
<b>Grand Total</b>	<b>88</b>	<b>\$97,610</b>	

### Paid Providers By Specialty





# Nurse Case Management Assignment Report 2020

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
ACM, BURLCO, TRICO, ACCASBO, BCIP, GCSSD, VINELAND												
Sharon Maurer	62	56										
Kelly Roth	54	56										
Cristina Pondevida	55	52										
Maureen Steelman	55	52										
Virgen Conley	4	4										
Wendie Szamreta	2											
Sandra Barber	1	1										
Stephanie Dionisio												
<b>Total</b>	<b>233</b>	<b>221</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>



# Cyber Risk Management Monthly Executive Report

March 6, 2020

## Media Pro Training

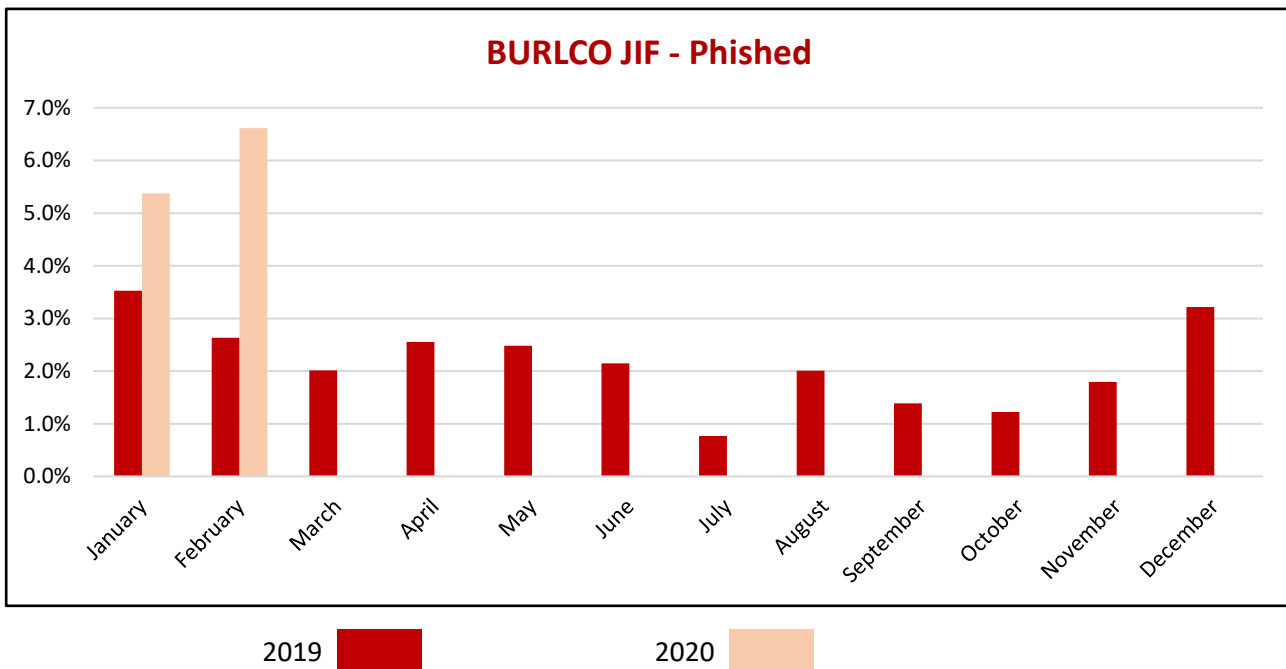
BURLCO JIF Municipality	Cyber Security Basics			Safe Computing Practices Work & Home		
	Total Users	Total Completed	% Completed	Total Users	Total Completed	% Completed
Bass River Township	3	3	100%	3	3	100%
Beverly City	12	12	100%	12	2	16%
Bordentown City	7	7	100%	7	5	71%
Bordentown Township	20	16	80%	20	14	70%
Chesterfield Township	16	13	81%	16	5	31%
Delanco Township	17	17	100%	17	7	41%
Delran Township	27	27	100%	27	12	44%
Edgewater Park Township	17	17	100%	17	10	58%
Fieldsboro Borough	3	3	100%	3	1	33%
Florence Township	30	28	93%	30	1	3%
Hainesport Township	8	8	100%	8	6	75%
Lumberton Township	22	15	68%	22	4	18%
Mansfield Township	55	45	81%	55	18	32%
Medford Township	116	113	97%	116	59	50%
Mount Laurel Township	71	69	97%	71	23	32%
New Hanover Township	1	1	100%	7	2	28%
North Hanover Township	10	9	90%	10	4	40%
Palmyra Borough	28	28	100%	28	12	42%
Pemberton Borough	4	4	100%	4	4	100%
Pemberton Township	55	47	85%	55	32	58%
Riverside Township	2	2	100%	2	1	50%
Shamong Township	10	10	100%	10	9	90%
Southampton Township	16	14	87%	16	5	31%
Springfield Township	6	6	100%	6	3	50%
Tabernacle Township	11	11	100%	11	4	36%
Westampton Township	54	53	98%	54	22	40%
Woodland Township	7	7	100%	7	4	57%
Wrightstown Borough	4	4	100%	4	0	0%

# Phishing Report

Month	2019			2020		
	# Emails	# Clicked	%	# Emails	# Clicked	%
January	454	16	3.5%	633	34	5.4%
February	494	13	2.6%	650	43	6.6%
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	653	21	3.2%			

Year to Date Avg 2.1%

Year to Date Avg 6.0%



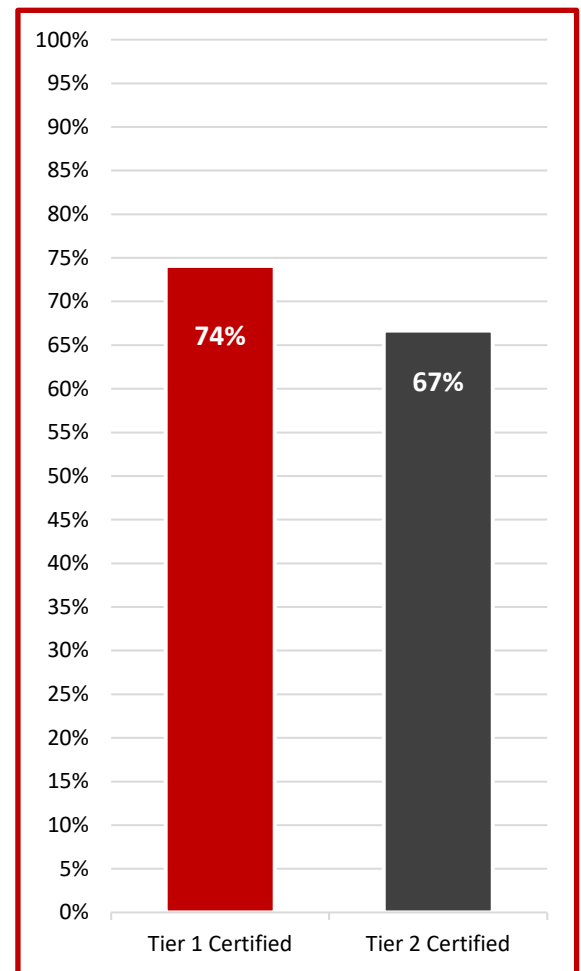
# Phishing by Municipality

Municipality	Total Emails	# of Clicked	% of Clicked
Bass River Twp	3	0	0.0%
Beverly City	13	0	0.0%
Bordentown City	4	0	0.0%
Bordentown Twp	13	0	0.0%
Chesterfield Twp	8	0	0.0%
Delanco Twp	17	4	23.5%
Delran Twp	47	0	0.0%
Edgewater Park Twp.	17	0	0.0%
Fieldsboro Borough	4	0	0.0%
Florence Twp	33	2	6.1%
Hainesport Twp	8	1	12.5%
Lumberton Twp	17	0	0.0%
Mansfield Twp	51	13	25.5%
Medford Twp	140	2	1.4%
Mount Laurel Twp	69	2	2.9%
North Hanover Twp	7	0	0.0%
Palmyra Borough	43	8	18.6%
Pemberton Twp	43	4	9.3%
Pumberton Borough	4	0	0.0%
Riverside Twp	2	0	0.0%
Shamong Twp	7	0	0.0%
Southampton Twp	16	2	12.5%
Springfield Twp	7	0	0.0%
Tabernacle Twp	12	0	0.0%
Westampton Twp	54	5	9.3%
Woodland Twp	7	0	0.0%
Wrightstown Borough	4	0	0.0%

**Grand Total      650      43      6.6%**

# MEL's Cyber Risk Management 3/2020

Municipality	Tier 1 Certification Approved	Tier 2 Certification Approved
Bass River Township	8/27/2019	8/27/2019
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	2/21/2020	
Lumberton Township	11/12/2019	11/12/2019
Mansfield Township	11/15/2019	12/5/2019
Medford Township	12/10/2019	12/27/2019
Mount Laurel Township	10/16/2019	10/16/2019
North Hanover Township	10/23/2019	10/23/2019
Palmyra Borough - Municipal	3/6/2020	3/6/2020
Pemberton Borough	12/24/2019	12/12/2019
Pemberton Township	11/1/2019	11/1/2019
Riverside Township	12/18/2019	12/18/2019
Shamong Township	10/21/2019	10/21/2019
Southampton Township	1/6/2020	1/6/2020
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		



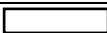



<b>Total # of Municipalities</b>	<b>27</b>	
<b>Tier 1 Certified</b>	<b>20</b>	<b>74%</b>
<b>Tier 2 Certified</b>	<b>18</b>	<b>67%</b>

# Vulnerability Scanning

Understanding the vulnerability report

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

Below is a table for reference.

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

## Vulnerability score by municipality



### AJG-Burlington - Monthly Summary Report

JIF	Municipality	Severity	Contact Name	Contact Email	Last Scan/Email
Burlington	Bass River Township	2.6	Amanda Somes	<a href="mailto:bassriverclerk@comcast.net">bassriverclerk@comcast.net</a>	2020-02-17 14:15:13
Burlington	Bordentown City	0.0	Grace Archer	<a href="mailto:btownch@cityofbordentown.com">btownch@cityofbordentown.com</a>	2020-03-05 14:15:08
Burlington	Bordentown Township	2.6	Michael Theokas	<a href="mailto:m.theokas@bordentowntwp.org">m.theokas@bordentowntwp.org</a>	2020-02-21 14:15:11
Burlington	Chesterfield Township	5.0	Glenn McMahon	<a href="mailto:glenn@chesterfieldtwp.com">glenn@chesterfieldtwp.com</a>	2020-02-06 14:15:11
Burlington	Delanco Township	2.6	Mike Templeton	<a href="mailto:42mtempy55@gmail.com">42mtempy55@gmail.com</a>	2020-02-21 14:15:11
Burlington	Delran Township	10.0	Jeffrey Hatcher	<a href="mailto:jhatcher@delrantownship.org">jhatcher@delrantownship.org</a>	2020-02-13 14:15:08
Burlington	Edgewater Park Township	2.6	Tom Pullion	<a href="mailto:tpullion@edgewaterpark-nj.com">tpullion@edgewaterpark-nj.com</a>	2019-10-22 16:15:47
Burlington	Florence Township	2.6	Richard Brook	<a href="mailto:rbrook@florence-nj.gov">rbrook@florence-nj.gov</a>	2019-10-22 16:15:45
Burlington	Hainesport Township	5.0	Paula Kosko	<a href="mailto:pkosko@hainesporttownship.com">pkosko@hainesporttownship.com</a>	2019-10-23 14:15:35
Burlington	Lumberton Township	7.5	Brandon Umba	<a href="mailto:bumba@lumbertontwp.com">bumba@lumbertontwp.com</a>	2019-10-23 14:15:35

Burlington	Mansfield Township	0.0	Michael Fitzpatrick	<a href="mailto:administrator@mansfieldtwp-nj.com">administrator@mansfieldtwp-nj.com</a>	2020-02-08 14:15:13
Burlington	Medford Township	5.0	Kathy Burger	<a href="mailto:kburger@medfordtownship.com">kburger@medfordtownship.com</a>	2020-02-24 15:31:18
Burlington	Mount Laurel Township	4.8	Jerry Mascia	<a href="mailto:jmascia@mountlaurel.com">jmascia@mountlaurel.com</a>	2019-10-24 14:15:37
Burlington	North Hanover Township	4.8	Mary Picariello	<a href="mailto:clerk@northhanovertwp.com">clerk@northhanovertwp.com</a>	2020-02-09 14:10:12
Burlington	Palmyra Borough	2.6	John Gural	<a href="mailto:jgural@boroughofpalmyra.com">jgural@boroughofpalmyra.com</a>	2019-10-25 14:15:15
Burlington	Pemberton Borough	0.0	Donna Mull	<a href="mailto:dmull@pemberton.comcastbiz.net">dmull@pemberton.comcastbiz.net</a>	2019-10-25 14:15:15
Burlington	Pemberton Township	0.0	Daniel Hornickel	<a href="mailto:DHornickel@pemberton-twp.com">DHornickel@pemberton-twp.com</a>	2020-02-09 14:10:12
Burlington	Riverside Township	0.0	Meghan Jack	<a href="mailto:mjack@riversidetwp.org">mjack@riversidetwp.org</a>	2019-10-25 14:15:15
Burlington	Shamong Township	5.0	David Matchett	<a href="mailto:dmatchettd@aol.com">dmatchettd@aol.com</a>	2019-10-25 14:15:15
Burlington	Southampton Township	2.6	Kathleen Hoffman	<a href="mailto:khoffman@southamptonnj.org">khoffman@southamptonnj.org</a>	2020-02-12 14:15:16
Burlington	Springfield Township	0.0	Paul Keller	<a href="mailto:mgr@springfieldtownshipnj.org">mgr@springfieldtownshipnj.org</a>	2020-02-12 14:15:16
Burlington	Tabernacle Township	5.0	Douglas Cramer	<a href="mailto:dcramer@townshipoftabernacle-nj.gov">dcramer@townshipoftabernacle-nj.gov</a>	2019-10-26 14:15:15
Burlington	Westampton Township	6.8	Steve Ent	<a href="mailto:ent@wtpd.us">ent@wtpd.us</a>	2020-02-18 14:15:07
Burlington	Wrightstown Borough	0.0	James Ingling	<a href="mailto:wrightstownfirebureau@comcast.net">wrightstownfirebureau@comcast.net</a>	2020-02-10 14:15:14

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

[Cybersecurity Talent Shortage Insights & Answers](#)

Have **Questions?**

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

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

# Sample of Monthly Detail Report



## Sample Monthly Report

Issue	CVSS	Risk	Hosts
<a href="#">GNU Bash Environment Variable Handling Shell Remote Command Execution Vulnerability</a>	10.0	High	50.239.106.115:443/tcp
<a href="#">OpenSSH Denial of Service And User Enumeration Vulnerabilities (Windows)</a>	7.8	High	73.198.60.103:222/tcp
<a href="#">OpenSSH Multiple Vulnerabilities Jan17 (Windows)</a>	7.5	High	73.198.60.103:222/tcp
<a href="#">Deprecated SSH-1 Protocol Detection</a>	7.5	High	73.198.60.103:222/tcp
<a href="#">OpenSSH X11 Forwarding Security Bypass Vulnerability (Windows)</a>	7.5	High	73.198.60.103:222/tcp
<a href="#">SSL/TLS: OpenSSL CCS Man in the Middle Security Bypass Vulnerability</a>	6.8	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp
<a href="#">SSL/TLS: Report Vulnerable Cipher Suites for HTTPS</a>	5.0	Medium	50.239.106.115:8080/tcp 50.239.106.115:443/tcp 73.198.60.103:8080/tcp
<a href="#">OpenSSH 'sftp-server' Security Bypass Vulnerability (Windows)</a>	5.0	Medium	73.198.60.103:222/tcp
<a href="#">OpenSSH User Enumeration Vulnerability-Aug18 (Windows)</a>	5.0	Medium	73.198.60.103:222/tcp
<a href="#">SSL/TLS: Report Weak Cipher Suites</a>	4.3	Medium	173.161.251.118:3389/tcp 50.239.106.115:9000/tcp 50.239.106.115:5389/tcp 50.239.106.115:4006/tcp 50.239.106.115:3389/tcp 73.198.60.103:8080/tcp 73.198.60.103:3389/tcp
<a href="#">jQuery &lt; 1.9.0 XSS Vulnerability</a>	4.3	Medium	50.239.106.115:15672/tcp
<a href="#">SSL/TLS: SSLv3 Protocol CBC Cipher Suites Information Disclosure Vulnerability (POODLE)</a>	4.3	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp
<a href="#">SSL/TLS: Deprecated SSLv2 and SSLv3 Protocol Detection</a>	4.3	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp
<a href="#">SSH Weak Encryption Algorithms Supported</a>	4.3	Medium	50.239.106.115:5022/tcp 73.198.60.103:222/tcp
<a href="#">Apache HTTP Server 'httpOnly' Cookie Information Disclosure Vulnerability</a>	4.3	Medium	50.239.106.115:443/tcp
<a href="#">SSL/TLS: Certificate Signed Using A Weak Signature Algorithm</a>	4.0	Medium	173.161.251.118:3389/tcp 50.239.106.115:9000/tcp 50.239.106.115:5389/tcp

			50.239.106.115:4006/tcp 50.239.106.115:3389/tcp 50.239.106.115:443/tcp 73.198.60.103:8080/tcp 73.198.60.103:3389/tcp
<a href="#">SSL/TLS: Diffie-Hellman Key Exchange Insufficient DH Group Strength Vulnerability</a>	4.0	Medium	50.239.106.115:9000/tcp 50.239.106.115:5389/tcp 50.239.106.115:4006/tcp 50.239.106.115:3389/tcp 50.239.106.115:443/tcp 73.198.60.103:3389/tcp

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

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

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

Have **Questions?**

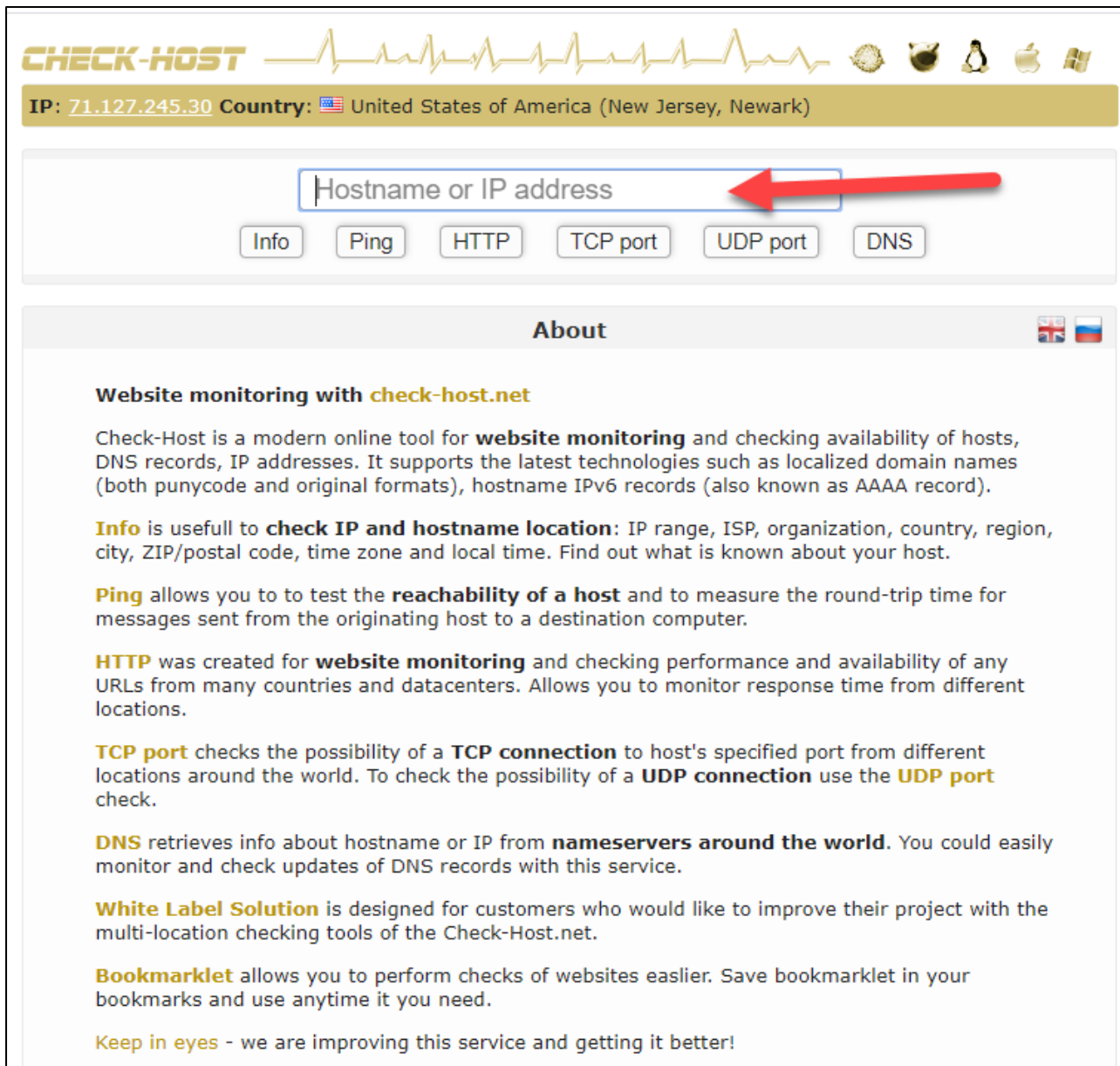
[info@pivotpointsecurity.com](mailto:info@pivotpointsecurity.com) | 1-888-748-6876

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



# How to know where an email originated.

Go to <https://check-host.net> and type the email on the rectangular box and hit return.



**CHECK-HOST**

IP: 71.127.245.30 Country: United States of America (New Jersey, Newark)

Hostname or IP address

Info Ping HTTP TCP port UDP port DNS

### About

**Website monitoring with check-host.net**

Check-Host is a modern online tool for **website monitoring** and checking availability of hosts, DNS records, IP addresses. It supports the latest technologies such as localized domain names (both punycode and original formats), hostname IPv6 records (also known as AAAA record).

**Info** is usefull to **check IP and hostname location**: IP range, ISP, organization, country, region, city, ZIP/postal code, time zone and local time. Find out what is known about your host.

**Ping** allows you to to test the **reachability of a host** and to measure the round-trip time for messages sent from the originating host to a destination computer.

**HTTP** was created for **website monitoring** and checking performance and availability of any URLs from many countries and datacenters. Allows you to monitor response time from different locations.

**TCP port** checks the possibility of a **TCP connection** to host's specified port from different locations around the world. To check the possibility of a **UDP connection** use the **UDP port** check.

**DNS** retrieves info about hostname or IP from **nameservers around the world**. You could easily monitor and check updates of DNS records with this service.

**White Label Solution** is designed for customers who would like to improve their project with the multi-location checking tools of the Check-Host.net.

**Bookmarklet** allows you to perform checks of websites easlier. Save bookmarklet in your bookmarks and use anytime it you need.

**Keep in eyes** - we are improving this service and getting it better!

See sample below

The screenshot shows the CHECK-HOST website interface. At the top, it displays the IP address 71.127.245.30 and the country United States of America (New Jersey, Newark). Below this, there is a search bar containing the email address julienfournier@inbox.ru. A row of buttons includes Info, Ping, HTTP, TCP port, UDP port, and DNS. The main section is titled "IP and website location: inbox.ru" and features a table of IP details and a map of Moscow.

DB-IP (01.02.2020)	
IP address	217.69.139.70
Host name	www.mail.ru
IP range	217.69.128.0-217.69.143.255 CIDR
ISP	Mail.Ru Network
Organization	Mail.Ru Services
Country	Russian Federation (RU)
Region	Moscow
City	Moscow
Time zone	Europe/Moscow, GMT+0300
Local time	15:55:45 (MSK) / 2020.02.19
Postal Code	

Powered by DB-IP

## Scam Alert

### Scam Alert

## Cybercriminals are using concerns about the coronavirus to launch phishing attacks

### Learn to identify and protect yourself against such attacks

#### What Happened?

While COVID-19, or the novel coronavirus, is capturing attention around the world, cybercriminals are capitalizing on the public's desire to learn more about the outbreak. There are reports of phishing scams that attempt to steal personal information or to infect your devices with malware, and ads that peddle false information or scam products.

In one example, a phishing email that used the logo of the CDC Health Alert Network claimed to provide a list of local active infections. Recipients were instructed to click on a link in the email to access the list. Next, recipients were asked to enter their email login credentials, which were then stolen.

## This Month's Advice: Treat Ransomware Like the Flu... Get Your Ransomware Shot!

Viruses are brutal. If anyone has had the misfortune of suffering through the flu this winter season, you know how brutal the effects of this virus can be. You also know the helplessness that comes with a disease that can't be treated once it takes hold.

The parallels between your body contracting the flu and your systems being infected by ransomware can be talked about for the rest of the winter (which, like flu season, we all hope ends ASAP).

The key similarity between ransomware and the flu is you can take simple steps to avoid getting infected in the first place that are proven to be very effective.

With the flu: get your flu shot and wash your hands regularly (simple enough).

With ransomware: educate your users to avoid phishing emails and manage reliable backups (yes... it's that simple).

Benjamin Franklin once said, "By failing to prepare, you are preparing to fail." Let's prepare for success.

### **Today's tip on how to avoid being phished**

NEVER click links in emails that are requesting or demanding you to change your password. If you get an email that you need to change your Walmart account password, close the email, open a browser, and log into your Walmart account. If you really need to change your password, you will know for sure then.

Stay safe out there!

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

Blog: [Even The Greatest Jeopardy Contestants of All Time Struggle with Cybersecurity](#)

# MEL Cyber Compliance Report

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

March 8, 2020

To the Members of the  
Executive Board of the  
Burlington County Municipal  
Joint Insurance Fund

I have enclosed for your review and, in some cases consideration, documents of presentation relating to claims, transfers, and the financial condition of the Fund.

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending February 29, 2020 for Closed Fund Years 1991 to 2015, and Fund Years 2016, 2017, 2018, 2019 and 2020. 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 \$ 31,624.15. This generated an average annual yield of 1.93%. However, after including an unrealized net gain of \$ 31,624.15 in the asset portfolio, the yield is adjusted to 3.43% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$62,640.57 as it relates to current market value of \$ 16,138,905.08 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,190,303.79.

Our asset portfolio with Wilmington/Trust consists of 5 obligations with maturities greater than one year and 4 obligations with maturities less than one year.

#### RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 44,220.49 w/YTD Total \$ 44,404.29 (detailed in my report)  
Salvage Receipts \$ .00  
Overpayment Reimbursements \$ 483.93  
FY 2020 Premium Assessments \$ 1,010,489.00

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

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 214,496.77. The claims detail shows 233 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$186. Interest Allocated)

Delran Township	\$30,888.00
Chesterfield Township	\$ 1,102.00
Bordentown City	\$69,704.00
Bordentown Township	\$43,751.00
Westampton Township	\$10,320.00

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 \$ 19,718,958.27 to a closing balance of \$ 19,637,635.63 showing an decrease in the fund of \$ 111,322.64. 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 2020**

DATE REC'D	CREDITED TO:	CLAIM/ FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/2	BEVERLY CITY	1245135	KENYATTA KELLY	WC	2016	77.80	
1/16	PEMBERTON TWP.	2018121517	ANTHONY LUSTER	WC	2018	78.00	
1/16	EDGEWATER PARK TWP	2017100511	CHARLES RYDER JR	WC	2017	14.00	
1/16	EDGEWATER PARK TWP	2017100510	KYLE McPHILLIPS	WC	2017	14.00	
TOTAL-JAN.						183.80	
TOTAL-YTD							183.80
2/3	PALMYRA BOROUGH	2020182783	PALMYRA BOROUGH	PR	2019	5,000.00	
2/17	PEMBERTON TWP.	2018121517	ANTHONY LUSTER	WC	2018	58.00	
2/17	EDGEWATER PARK TWP	2017100511	CHARLES RYDER JR	WC	2017	14.00	
2/17	EDGEWATER PARK TWP	2017100510	KYLE McPHILLIPS	WC	2017	14.00	
2/24	BORDENTOWN TWP.	2019166898	BORDENTOWN TWP.	PR	2019	39,134.49	
TOTAL-FEB.						44,220.49	
TOTAL-YTD							44,404.29

**BURLINGTON COUNTY MUNICIPAL JIF  
ACCOUNT RECONCILIATION ACTIVITY REPORT  
FY 2020**

	<u>January</u>	<u>February</u>	<u>Year To Date Total</u>
<b>Opening Balance for the Period:</b>	18,370,180.99	19,718,958.27	
<b>RECEIPTS:</b>			
Interest Income ( Cash )	33,290.89	51,094.41	84,385.30
Premium Assessment Receipts	1,742,694.00	1,010,489.00	2,753,183.00
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:			
Fund Year 2020	0.00	0.00	0.00
Fund Year 2019	2,325.00	44,618.42	46,943.42
Fund Year 2018	78.00	58.00	136.00
Fund Year 2017	264.50	28.00	292.50
Fund Year 2016	777.80	0.00	777.80
Closed Fund Year	0.00	0.00	0.00
Total Subrogation, Salvage & Reimb.Receipts	3,445.30	44,704.42	48,149.72
FY 2020 Appropriation Refunds	0.00	0.00	0.00
FY 2019 Appropriation Refunds	0.00	0.00	0.00
Late Payment Penalties	0.00	0.00	0.00
E-JIF Closed Year Dividend	0.00	0.00	0.00
RCF Claims Reimbursement	0.00	0.00	0.00
Other	0.00	0.00	0.00
<b>TOTAL RECEIPTS:</b>	1,779,430.19	1,106,287.83	2,885,718.02

**DISBURSEMENTS:**

Net Claim Payments:

Fund Year 2020	6,096.25	28,632.26	34,728.51
Fund Year 2019	119,850.29	128,955.97	248,806.26
Fund Year 2018	29,718.54	41,032.59	70,751.13
Fund Year 2017	35,777.11	1,078.78	36,855.89
Fund Year 2016	13,780.23	13,928.00	27,708.23
Closed Fund Year	0.00	0.00	0.00
Total Net Claim Payments	205,222.42	213,627.60	418,850.02

Total Net Claim Payments

Exp.& Admin Bill List Payments:

Exp. & Cont. Charges FY 2021	0.00	0.00	0.00
Exp. & Cont. Charges FY 2020	81,466.74	204,152.71	285,619.45
Property Fund Charges FY 2020	0.00	0.00	0.00
E-JIF Premium FY 2020	120,931.00	0.00	120,931.00
M.E.L. Premium FY 2020	0.00	440,184.75	440,184.75
POL/EPL Policy Premium FY 2020	0.00	305,906.00	305,906.00
M.E.L. Premium FY 2019	0.00	0.00	0.00
Exp. & Cont. Charges FY 2019	19,428.13	17,098.49	36,526.62
Exp. & Cont. Charges FY 2018	3,604.62	6,640.92	10,245.54
Exp. & Cont. Charges FY 2017	0.00	0.00	0.00
Exp. & Cont. Charges FY 2016	0.00	0.00	0.00
Other	0.00	0.00	0.00
Closed Fund Year	0.00	0.00	0.00
Total Bill List Payments	225,430.49	973,982.87	1,199,413.36
Net Bank Services Fees	0.00	0.00	0.00
Other	0.00	0.00	0.00
<b>TOTAL DISBURSEMENTS:</b>	430,652.91	1,187,610.47	1,618,263.38

**Closing Balance for the Period:**

19,718,958.27	19,637,635.63
---------------	---------------

Account Net Cash Change During the Period:

Operating Account	1,332,353.34	-103,745.21	1,228,608.13
NJ Cash Management Account	0.00	0.00	0.00
Investment Account	-922.27	-6,875.76	-7,798.03
Asset Management Account	17,346.21	29,298.33	46,644.54
Claims Imprest Account	0.00	0.00	0.00
Expense & Contingency Account	0.00	0.00	0.00
<b>Total Change in Account Net Cash:</b>	1,348,777.28	-81,322.64	1,267,454.64

**Proof: 0.00 0.00**



**SUMMARY OF CASH AND INVESTMENT INSTRUMENTS**  
**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**ALL FUND YEARS COMBINED**  
**CURRENT MONTH**        **February**  
**CURRENT FUND YEAR**    **2020**

	Description:	INVEST. ACCT.	ASSET MGR.	OPERATING ACCT.	CLAIMS ACCOUNT	ADMIN. EXPENSE	0
	ID Number:						
	Maturity (Yrs)						
	Purchase Yield:						
	TOTAL for All Accts & instruments						
Opening Cash & Investment l	\$19,718,957.77	7,566.04	16,109,606.75	3,500,784.98	100,000.00	1,000.00	-
Opening Interest Accrual Bal:	\$46,184.29	-	46,184.29	-	-	-	-
1 Interest Accrued and/or Inte	\$20,012.84	\$0.00	\$20,012.84	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 ization 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	\$4,671.83	\$0.00	\$0.00	\$4,671.83	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$14,798.42	\$0.00	\$14,798.42	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$31,624.15	\$0.00	\$31,624.15	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$56,308.82	\$0.00	\$51,636.99	\$4,671.83	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$18,265,407.15	\$8,007,863.75	\$7,990,739.51	\$1,079,193.42	\$213,627.60	\$973,982.87	\$0.00
10 (Withdrawals - Sales)	-\$18,397,824.20	-\$8,014,739.51	-\$8,007,863.75	-\$1,187,610.47	-\$213,627.60	-\$973,982.87	\$0.00
Ending Cash & Investment Bal:	\$19,637,635.12	\$690.28	\$16,138,905.08	\$3,397,039.76	\$100,000.00	\$1,000.00	\$0.00
Ending Interest Accrual Balance	\$51,398.71	\$0.00	\$51,398.71	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$548,996.47	\$0.00	\$0.00	\$0.00	\$76,403.67	\$472,592.80	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$20,186,631.59	\$690.28	\$16,138,905.08	\$3,397,039.76	\$176,403.67	\$473,592.80	\$0.00

Investment Income Allocation												
ETE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2020	Opening Cash & Investment	58,333.68	104,167.19	27,613.36	426,659.63	109,918.30	11,000.40	148,769.09	(66,797.20)	438,154.77	276,380.78	\$1,534,200.01
	Opening Interest Accrual Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
	1 Interest Accrued and/or Interest	\$58.89	\$105.17	\$27.88	\$430.76	\$110.98	\$11.11	\$150.20	\$0.00	\$442.37	\$279.04	\$1,616.40
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$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	\$0.00
	5 Interest Paid - Cash Instr.s	\$13.75	\$24.55	\$6.51	\$100.56	\$25.91	\$2.59	\$35.06	\$0.00	\$103.27	\$65.14	\$377.34
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$93.07	\$166.19	\$44.05	\$680.69	\$175.36	\$17.55	\$237.35	\$0.00	\$699.03	\$440.94	\$2,554.23
	8 Net Investment Income	\$165.71	\$295.91	\$78.44	\$1,212.01	\$312.25	\$31.25	\$422.61	\$0.00	\$1,244.67	\$785.12	\$4,547.96
	9 Interest Accrued - Net Change	\$58.89	\$105.17	\$27.88	\$430.76	\$110.98	\$11.11	\$150.20	\$0.00	\$442.37	\$279.04	\$1,616.40
	Ending Cash & Investment	\$83,427.17	\$164,758.55	\$43,675.34	\$658,576.82	\$173,854.93	\$17,399.05	-\$70,601.78	-\$35,408.09	\$252,833.31	\$280,229.55	\$1,568,744.85
	Ending Interest Accrual Balance	\$58.89	\$105.17	\$27.88	\$430.76	\$110.98	\$11.11	\$150.20	\$0.00	\$442.37	\$279.04	\$1,616.40

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2019	Opening Cash & Investment	(36,362.72)	440,174.70	107,964.33	1,342,009.46	300,041.79	0.00	0.00	118.95	253,287.77	255,660.42	\$2,662,894.70
	Opening Interest Accrual Balance	3.48	856.91	251.40	3,296.17	1,129.64	0.00	0.00	0.83	1,104.31	1,101.40	\$7,744.14
	1 Interest Accrued and/or Interest	\$0.00	\$444.41	\$109.00	\$1,354.92	\$302.93	\$0.00	\$0.00	\$0.12	\$255.72	\$258.12	\$2,725.23
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$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	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.00	\$103.74	\$25.45	\$316.30	\$70.72	\$0.00	\$0.00	\$0.03	\$59.70	\$60.26	\$636.18
	6 Interest Paid - Term Instr.s	\$1.12	\$274.57	\$80.55	\$1,056.16	\$361.96	\$0.00	\$0.00	\$0.26	\$353.84	\$352.91	\$2,481.39
	7 Realized Gain (Loss)	\$0.00	\$702.25	\$172.25	\$2,141.04	\$478.69	\$0.00	\$0.00	\$0.19	\$404.09	\$407.88	\$4,306.39
	8 Net Investment Income	\$0.00	\$1,250.41	\$306.69	\$3,812.25	\$852.33	\$0.00	\$0.00	\$0.34	\$719.52	\$726.26	\$7,667.80
	9 Interest Accrued - Net Change	-\$1.12	\$169.84	\$28.45	\$298.76	-\$59.03	\$0.00	\$0.00	-\$0.14	-\$98.12	-\$94.79	\$243.84
	Ending Cash & Investment	-\$47,153.84	\$439,755.27	\$108,242.57	\$1,273,477.65	\$300,953.15	\$0.00	\$0.00	\$119.43	\$254,105.41	\$239,382.98	\$2,568,882.62
	Ending Interest Accrual Balance	\$2.37	\$1,026.75	\$279.85	\$3,594.93	\$1,070.61	\$0.00	\$0.00	\$0.68	\$1,006.19	\$1,006.61	\$7,987.98

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2018	Opening Cash & Investment	43,656.39	191,146.08	71,790.70	381,107.45	426,099.16	0.00	0.00	169.20	14,827.51	151,657.30	\$1,280,453.79
	Opening Interest Accrual Balance	85.28	501.04	175.71	1,197.05	1,085.34	0.00	0.00	0.35	46.71	409.54	\$3,501.03
	1 Interest Accrued and/or Interest	\$44.08	\$192.99	\$72.48	\$384.77	\$430.20	\$0.00	\$0.00	\$0.17	\$14.97	\$153.12	\$1,292.77
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$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	\$0.00
	5 Interest Paid - Cash Instr.s	\$10.29	\$45.05	\$16.92	\$89.82	\$100.43	\$0.00	\$0.00	\$0.04	\$3.49	\$35.74	\$301.79
	6 Interest Paid - Term Instr.s	\$27.33	\$160.54	\$56.30	\$383.56	\$347.77	\$0.00	\$0.00	\$0.11	\$14.97	\$131.23	\$1,121.80
	7 Realized Gain (Loss)	\$69.65	\$304.95	\$114.53	\$608.02	\$679.80	\$0.00	\$0.00	\$0.27	\$23.66	\$241.95	\$2,042.83
	8 Net Investment Income	\$124.01	\$542.99	\$203.94	\$1,082.61	\$1,210.42	\$0.00	\$0.00	\$0.48	\$42.12	\$430.81	\$3,637.38
	9 Interest Accrued - Net Change	\$16.75	\$32.44	\$16.18	\$1.22	\$82.43	\$0.00	\$0.00	\$0.06	\$0.00	\$21.89	\$170.97
	Ending Cash & Investment	\$43,763.66	\$190,357.13	\$71,978.46	\$342,513.76	\$427,227.15	\$0.00	\$0.00	\$169.62	\$14,869.63	\$145,425.30	\$1,236,304.71
	Ending Interest Accrual Balance	\$102.03	\$533.48	\$191.89	\$1,198.26	\$1,167.77	\$0.00	\$0.00	\$0.41	\$46.71	\$431.43	\$3,672.00

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2017	Opening Cash & Investment	62,810.26	330,323.49	109,228.41	1,143,007.25	554,450.33	112,463.83	0.00	11.80	179,463.27	208,902.44	\$2,700,661.08
	Opening Interest Accrual Balance	149.78	893.26	265.71	2,896.34	1,348.75	273.58	0.00	0.03	436.56	508.85	\$6,772.86
	1 Interest Accrued and/or Interest	\$63.41	\$333.50	\$110.28	\$1,154.00	\$559.79	\$113.55	\$0.00	\$0.01	\$181.19	\$210.91	\$2,726.65
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$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	\$0.00
	5 Interest Paid - Cash Instr.s	\$14.80	\$77.85	\$25.74	\$269.39	\$130.68	\$26.51	\$0.00	\$0.00	\$42.30	\$49.24	\$636.51
	6 Interest Paid - Term Instr.s	\$47.99	\$286.22	\$85.14	\$928.05	\$432.17	\$87.66	\$0.00	\$0.01	\$139.88	\$163.05	\$2,170.17
	7 Realized Gain (Loss)	\$100.21	\$527.00	\$174.26	\$1,823.55	\$884.57	\$179.42	\$0.00	\$0.02	\$286.32	\$333.28	\$4,308.63
	8 Net Investment Income	\$178.43	\$938.35	\$310.29	\$3,246.95	\$1,575.03	\$319.48	\$0.00	\$0.03	\$509.80	\$593.43	\$7,671.79
	9 Interest Accrued - Net Change	\$15.42	\$47.28	\$25.14	\$225.96	\$127.62	\$25.89	\$0.00	\$0.00	\$41.31	\$47.87	\$556.48
	Ending Cash & Investment	\$62,973.26	\$331,203.31	\$109,513.56	\$1,144,988.71	\$555,897.74	\$112,757.42	\$0.00	\$11.83	\$179,931.77	\$209,448.00	\$2,706,725.60
	Ending Interest Accrual Balance	\$165.20	\$940.55	\$290.85	\$3,122.29	\$1,476.37	\$299.46	\$0.00	\$0.03	\$477.87	\$556.71	\$7,329.34

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2016	Opening Cash & Investment	83,031.05	279,501.44	111,390.45	912,547.89	454,614.41	104,179.28	0.00	56.94	228,298.81	195,857.17	\$2,369,477.44
	Opening Interest Accrual Balance	201.98	728.68	270.97	2,257.89	1,105.89	253.43	0.00	0.14	555.36	476.34	\$5,850.68
	1 Interest Accrued and/or Interest	\$83.83	\$282.19	\$112.46	\$921.33	\$458.99	\$105.18	\$0.00	\$0.06	\$230.50	\$197.74	\$2,392.28
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$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	\$0.00
	5 Interest Paid - Cash Instr.s	\$19.57	\$65.88	\$26.25	\$215.08	\$107.15	\$24.55	\$0.00	\$0.01	\$53.81	\$46.16	\$558.46
	6 Interest Paid - Term Instr.s	\$64.72	\$233.48	\$86.82	\$723.48	\$354.35	\$81.20	\$0.00	\$0.04	\$177.95	\$152.63	\$1,874.68
	7 Realized Gain (Loss)	\$132.47	\$445.92	\$177.71	\$1,455.88	\$725.29	\$166.21	\$0.00	\$0.09	\$364.23	\$312.47	\$3,780.26
	8 Net Investment Income	\$235.87	\$793.98	\$316.43	\$2,592.28	\$1,291.43	\$295.94	\$0.00	\$0.16	\$648.53	\$556.37	\$6,730.99
	9 Interest Accrued - Net Change	\$19.11	\$48.71	\$25.64	\$197.85	\$104.64	\$23.98	\$0.00	\$0.01	\$52.55	\$45.11	\$517.59
	Ending Cash & Investment	\$83,247.81	\$275,141.72	\$111,681.24	\$906,119.32	\$455,801.20	\$104,451.24	\$0.00	\$57.09	\$228,894.79	\$196,368.43	\$2,361,762.84
	Ending Interest Accrual Balance	\$221.09	\$777.39	\$296.61	\$2,455.74	\$1,210.53	\$277.40	\$0.00	\$0.15	\$607.91	\$521.45	\$6,368.28

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
Closed FY	Opening Cash & Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,789,185.36	\$8,789,185.36
	Opening Interest Accrual Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21,388.81	\$21,388.81
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,873.75	\$8,873.75
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$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	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,071.50	\$2,071.50
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,853.43	\$6,853.43
	7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$14,022.24	\$14,022.24
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$24,967.50	\$24,967.50
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,020.32	\$2,020.32
	Ending Cash & Investment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,812,132.53	\$8,812,132.53
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$23,409.14	\$23,409.14

## 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

February 01, 2020 - February 29, 2020

### Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$16,155,791.04
Net of Contributions & Withdrawals	-\$17,124.24
Net Investment Change	\$51,636.99
<b>Closing Market Value w/Accrued Income</b>	<b>\$16,190,303.79</b>

### Your Relationship Team

---

**SUSAN T O'NEAL** (302) 636-6448  
Relationship Manager  
so'neal@wilmingtontrust.com

**ZIA E QASIM** (302) 651-8413  
Portfolio Manager  
zqasim@wilmingtontrust.com

THOMAS J. TONTARSKI  
10796 MALLARD POINT ROAD  
CHESTERTOWN, MD 21620

## Table of Contents

---

### Relationship Summary

Asset Allocation .....	3
Accrued Income by Asset Class Summary .....	3
Portfolio Valuations & Activity Summary .....	4
Income Received Summary .....	4
Realized Gain/Loss Summary .....	4
Cash Activity Summary .....	5

### Asset Allocation

Asset & Sub Asset Allocation .....	6
------------------------------------	---

### Holdings Detail

Fixed Income .....	7
Cash & Equivalents .....	8

### Activity Detail

Transaction Activity Detail .....	10
Realized Gain / Loss Detail .....	12

### Disclosures

Statement Disclosures .....	13
-----------------------------	----

### Glossary

Glossary .....	15
----------------	----

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

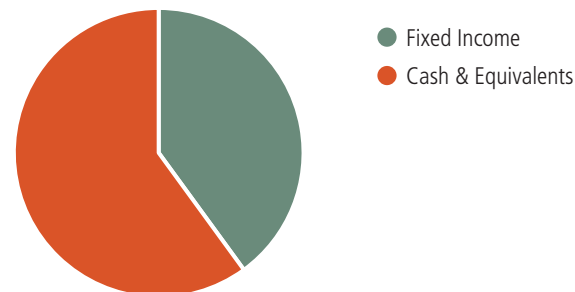
## Relationship Summary

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

February 01, 2020 - February 29, 2020

### Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$6,452,772.44	39.98%
Cash & Equivalents	9,686,132.64	60.02
<b>TOTAL</b>	<b>\$16,138,905.08</b>	<b>100%</b>



### Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$6,452,772.44	\$20,409.67	\$6,473,182.11	\$96,018.75	1.49%
Cash & Equivalents	9,686,132.64	30,989.04	9,717,121.68	153,935.15	1.59
<b>TOTAL</b>	<b>\$16,138,905.08</b>	<b>\$51,398.71</b>	<b>\$16,190,303.79</b>	<b>\$249,953.90</b>	<b>1.55%</b>

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

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

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

## Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
<b>Opening Market Value</b>	<b>\$16,109,606.75</b>	<b>\$16,092,260.54</b>
Accrued Income	46,184.29	41,032.34
<b>Opening Market Value w/Accrued Income</b>	<b>\$16,155,791.04</b>	<b>\$16,133,292.88</b>
<b>Contributions</b>		
Cash Receipts	8,014,739.51	16,021,204.84
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
<b>Total Contributions</b>	<b>\$8,014,739.51</b>	<b>\$16,021,204.84</b>
<b>Withdrawals</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-8,031,863.75	-16,052,756.25
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
<b>Total Withdrawals</b>	<b>-\$8,031,863.75</b>	<b>-\$16,052,756.25</b>
<b>Net Contributions &amp; Withdrawals</b>	<b>-\$17,124.24</b>	<b>-\$31,551.41</b>
Closing Market Value	16,138,905.08	16,138,905.08
Accrued Income	51,398.71	51,398.71
<b>Closing Market Value w/Accrued Income</b>	<b>\$16,190,303.79</b>	<b>\$16,190,303.79</b>
<b>Net Investment Change</b>	<b>\$51,636.99</b>	<b>\$88,562.32</b>
<b>Net Investment Change Detail</b>		
	Current Period	Year-to-Date
<b>Net Investment Change</b>	<b>\$51,636.99</b>	<b>\$88,562.32</b>
<b>Income Earned</b>		
Dividends	-	-
Net Interest	14,798.42	30,908.48
Other Income	-	-
Change in Accrual	5,214.42	10,366.37
<b>Total Income Earned</b>	<b>\$20,012.84</b>	<b>\$41,274.85</b>
<b>Market Appreciation</b>	<b>\$31,624.15</b>	<b>\$47,287.47</b>

## Relationship Summary *(continued)*

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

February 01, 2020 - February 29, 2020

## Income Received Summary

Category	Current Period	Year-to-Date
<b>Taxable</b>		
Dividends	-	-
Interest	14,798.42	30,908.48
Other Income	-	-
<b>Total Taxable</b>	<b>\$14,798.42</b>	<b>\$30,908.48</b>
<b>Tax-Exempt</b>		
Dividends	-	-
Interest	-	-
Other Income	-	-
<b>Total Tax-Exempt</b>	<b>-</b>	<b>-</b>
<b>TOTAL RECEIVED</b>	<b>\$14,798.42</b>	<b>\$30,908.48</b>

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

## Realized Gain/Loss Summary

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

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

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

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



**Cash Activity Summary**

Category	Current Period Cash	Year-to-Date Cash
<b>Opening Balance</b>	-	-
<b>Receipts</b>		
Cash Receipts	8,014,739.51	16,021,204.84
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	7,993,065.33	15,984,447.77
Net Interest	14,798.42	30,908.48
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
<b>Total Receipts</b>	<b>\$16,022,603.26</b>	<b>\$32,036,561.09</b>
<b>Disbursements</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-8,031,863.75	-16,052,756.25
Other Fees	-	-
Purchases	-7,990,739.51	-15,983,804.84
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
<b>Total Disbursements</b>	<b>-\$16,022,603.26</b>	<b>-\$32,036,561.09</b>
<b>TOTAL CLOSING BALANCE</b>	-	-
Net Total Payables and Receivables	-	-
<b>NET OF CASH BALANCE</b>	-	-

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

## Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
<b>■ Fixed Income</b>						
U.S. Taxable Fixed Income	39.98%	\$6,452,772.44	\$6,390,131.87	\$62,640.57	\$20,409.67	\$6,473,182.11
<b>Total Fixed Income</b>	<b>39.98%</b>	<b>\$6,452,772.44</b>	<b>\$6,390,131.87</b>	<b>\$62,640.57</b>	<b>\$20,409.67</b>	<b>\$6,473,182.11</b>
<b>■ Cash &amp; Equivalents</b>						
Taxable	60.02	9,686,132.64	9,686,132.64	-	30,989.04	9,717,121.68
<b>Total Cash &amp; Equivalents</b>	<b>60.02%</b>	<b>\$9,686,132.64</b>	<b>\$9,686,132.64</b>	<b>-</b>	<b>\$30,989.04</b>	<b>\$9,717,121.68</b>
<b>TOTAL ASSETS</b>	<b>100%</b>	<b>\$16,138,905.08</b>	<b>\$16,076,264.51</b>	<b>\$62,640.57</b>	<b>\$51,398.71</b>	<b>\$16,190,303.79</b>

## Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

February 01, 2020 - February 29, 2020

### Fixed Income

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
<b>U.S. Taxable Fixed Income</b>										
<b>U.S. Treasury Bonds</b>										
UNITED STATES TREASURY NOTES DTD 05/31/2013 1.375% 05/31/2020 CUSIP: 912828VF4 Moody's: AAA	1,000,000	\$99.981	\$999,810.00	\$998,359.37	\$1,450.63	\$3,456.28	\$13,750.00	0.26	1.57%	6.20%
UNITED STATES TREASURY NOTES DTD 10/31/2015 1.375% 10/31/2020 CUSIP: 912828L99 Moody's: AAA	998,000	100.102	999,017.96	991,255.70	7,762.26	4,599.30	13,722.50	0.67	1.39	6.19
UNITED STATES TREASURY NOTES DTD 02/15/2018 2.250% 02/15/2021 CUSIP: 9128283X6 Moody's: AAA	699,000	101.086	706,591.14	697,580.16	9,010.98	648.11	15,727.50	0.96	1.29	4.38
UNITED STATES TREASURY NOTES DTD 06/30/2019 1.625% 06/30/2021 CUSIP: 9128287A2 Moody's: AAA	699,000	100.813	704,682.87	698,645.04	6,037.83	1,903.53	11,358.75	1.32	1.21	4.37
UNITED STATES TREASURY NOTES DTD 09/30/2016 1.125% 09/30/2021 CUSIP: 912828T34 Moody's: AAA	1,020,000	100.258	1,022,631.60	1,010,796.09	11,835.51	4,796.93	11,475.00	1.56	1.18	6.34
UNITED STATES TREASURY NOTES DTD 11/30/2019 1.500% 11/30/2021 CUSIP: 912828YT1 Moody's: AAA	1,000,000	100.992	1,009,920.00	997,812.50	12,107.50	3,770.49	15,000.00	1.73	1.15	6.26

## Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

February 01, 2020 - February 29, 2020

### 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	\$101.113	\$1,010,118.87	\$995,683.01	\$14,435.86	\$1,235.03	\$14,985.00	1.89	1.14%	6.26%
<b>Total U.S. Treasury Bonds</b>			<b>\$6,452,772.44</b>	<b>\$6,390,131.87</b>	<b>\$62,640.57</b>	<b>\$20,409.67</b>	<b>\$96,018.75</b>	<b>1.21</b>	<b>1.28%</b>	<b>39.98%</b>
<b>Total U.S. Taxable Fixed Income</b>			<b>\$6,452,772.44</b>	<b>\$6,390,131.87</b>	<b>\$62,640.57</b>	<b>\$20,409.67</b>	<b>\$96,018.75</b>	<b>1.21</b>	<b>1.28%</b>	<b>39.98%</b>
<b>TOTAL FIXED INCOME</b>			<b>\$6,452,772.44</b>	<b>\$6,390,131.87</b>	<b>\$62,640.57</b>	<b>\$20,409.67</b>	<b>\$96,018.75</b>	<b>1.21</b>	<b>1.28%</b>	<b>39.98%</b>

### Cash & Equivalents

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
<b>Taxable</b>										
<b>U.S. Treasury Bills</b>										
UNITED STATES TREASURY BILLS DTD 03/28/2019 DUE 03/26/2020 CUSIP: 912796SH3	1,720,000	\$98.57	\$1,695,393.13	\$1,695,393.13	-	\$22,285.47	\$33,428.20	0.07	1.94%	10.51%
UNITED STATES TREASURY BILLS DTD 12/12/2019 DUE 06/11/2020 CUSIP: 912796TZ2	2,000,000	99.46	1,989,248.00	1,989,248.00	-	2,184.00	30,240.00	0.29	1.51	12.33
UNITED STATES TREASURY BILLS DTD 01/23/2020 DUE 07/23/2020 CUSIP: 912796WX3	2,000,000	99.29	1,985,847.50	1,985,847.50	-	2,164.50	29,970.00	0.40	1.50	12.30
UNITED STATES TREASURY BILLS DTD 08/15/2019 DUE 08/13/2020 CUSIP: 912796TD1	2,000,000	99.21	1,984,125.78	1,984,125.78	-	2,160.89	29,918.00	0.46	1.50	12.29

## Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

February 01, 2020 - February 29, 2020

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

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
UNITED STATES TREASURY BILLS DTD 09/12/2019 DUE 09/10/2020 CUSIP: 912796TJ8	2,050,000	\$99.10	\$2,031,518.23	\$2,031,518.23	-	\$2,194.18	\$30,378.95	0.54	1.48%	12.59%
<b>Total U.S. Treasury Bills</b>			<b>\$9,686,132.64</b>	<b>\$9,686,132.64</b>	-	<b>\$30,989.04</b>	<b>\$153,935.15</b>	<b>0.36</b>	<b>1.57%</b>	<b>60.02%</b>
<b>Total Taxable</b>			<b>\$9,686,132.64</b>	<b>\$9,686,132.64</b>	-	<b>\$30,989.04</b>	<b>\$153,935.15</b>	<b>0.36</b>	<b>1.57%</b>	<b>60.02%</b>
<b>TOTAL CASH &amp; EQUIVALENTS</b>			<b>\$9,686,132.64</b>	<b>\$9,686,132.64</b>	-	<b>\$30,989.04</b>	<b>\$153,935.15</b>	<b>0.36</b>	<b>1.57%</b>	<b>60.02%</b>
<b>Grand Total</b>			<b>\$16,138,905.08</b>	<b>\$16,076,264.51</b>	<b>\$62,640.57</b>	<b>\$51,398.71</b>	<b>\$249,953.90</b>			<b>100%</b>
Accrued Income			\$51,398.71							
<b>Grand Total Market Value w/ Accrued Income</b>			<b>\$16,190,303.79</b>							

## Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
<b>OPENING BALANCE</b>				-	-
02/04/2020	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	\$7,990,739.51	-
02/04/2020 02/04/2020	Maturities	MATURED 8000000 PAR VALUE OF U.S. TREASURY BILLS 2/04/20 AT 100 TRADE DATE 2020-02-04 SETTLEMENT DATE 2020-02-04	8,000,000	7,993,065.33	-
02/04/2020	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY BILLS 2/04/20 ON 8000000 PAR VALUE DUE 2020-02-04	-	6,934.67	-
02/04/2020	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-8,000,000.00	-
02/04/2020 02/04/2020	Purchases	PURCHASED 2000000 PAR VALUE OF U.S. TREASURY BILLS 7/23/20 AT 99.2924 TRADE DATE 2020-02-04 SETTLEMENT DATE 2020-02-04	2,000,000	-1,985,847.50	-
02/04/2020 02/04/2020	Purchases	PURCHASED 2000000 PAR VALUE OF U.S. TREASURY BILLS 6/11/20 AT 99.4624 TRADE DATE 2020-02-04 SETTLEMENT DATE 2020-02-04	2,000,000	-1,989,248.00	-
02/04/2020 02/04/2020	Purchases	PURCHASED 2000000 PAR VALUE OF U.S. TREASURY BILLS 8/13/20 AT 99.2063 TRADE DATE 2020-02-04 SETTLEMENT DATE 2020-02-04	2,000,000	-1,984,125.78	-
02/04/2020 02/04/2020	Purchases	PURCHASED 2050000 PAR VALUE OF U.S. TREASURY BILLS 9/10/20 AT 99.0985 TRADE DATE 2020-02-04 SETTLEMENT DATE 2020-02-04	2,050,000	-2,031,518.23	-
02/18/2020	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 2.250% 2/15/21 AT \$0.011250 /SHARE ON 699000 PAR VALUE DUE 2020-02-15	-	7,863.75	-
02/18/2020	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-7,863.75	-

## Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

February 01, 2020 - February 29, 2020

### Transaction Activity Detail *(continued)*

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Managment
02/19/2020	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	\$24,000.00	-
02/19/2020	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF Transfer to Investors Bank Burlington County Muni JIF INVESTORS BANK 1000398255	-	-24,000.00	-
<b>CLOSING BALANCE</b>				-	-

**Realized Gain / Loss Detail**

Transaction Description	Disposition Date	Quantity	Cost	Proceeds	Short Term Gain/Loss	Long Term Gain/Loss	Realized Gain/Loss
-------------------------	------------------	----------	------	----------	-------------------------	------------------------	-----------------------

There are no realized gain/loss transactions to report for this statement period.

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



## Statement Disclosures

### Statement Review; Limitations on Actions

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

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

### Fee Arrangements

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

### Affiliated Advisers

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

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

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

compensation from those funds. The compensation for services provided to the Affiliated Funds is determined by the Board of Trustees that governs each Affiliated Fund, and is subject to change from time to time in the discretion of such Board of Trustees.

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

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

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

WTIA maintains updated disclosure information on Form ADV Part 2, the Disclosure Brochure. The Disclosure Brochure contains information about WTIA, including a description of WTIA's programs, fees, trading practices, conflicts of interest, key personnel, and other business activities. The Disclosure Brochure is available to all clients of WTIA upon request by contacting WTIA at (410)

**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.

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

## 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: 2020 Month Ending: February											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	211,468.66	1,345,312.90	427,987.25	4,205,331.68	1,845,123.99	227,643.51	148,769.09	(66,440.31)	1,114,032.13	10,259,729.36	19,718,958.27
RECEIPTS											
Assessments	35,564.05	60,400.62	16,011.42	249,190.82	63,735.36	6,378.51	86,262.72	31,389.11	254,061.00	207,495.40	1,010,489.00
Refunds	44,134.49	0.00	0.00	569.93	0.00	0.00	0.00	0.00	0.00	0.00	44,704.42
Invest Pymnts	594.96	3,418.21	1,092.50	10,791.57	4,874.82	585.69	272.41	1.08	2,726.54	26,736.63	51,094.41
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	594.96	3,418.21	1,092.50	10,791.57	4,874.82	585.69	272.41	1.08	2,726.54	26,736.63	51,094.41
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	80,293.50	63,818.83	17,103.92	260,552.32	68,610.18	6,964.20	86,535.13	31,390.19	256,787.54	234,232.03	1,106,287.83
EXPENSES											
Claims Transfers	65,504.11	7,915.75	0.00	140,207.74	0.00	0.00	0.00	0.00	0.00	0.00	213,627.60
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	305,906.00	0.00	440,184.75	227,892.12	973,982.87
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	65,504.11	7,915.75	0.00	140,207.74	0.00	0.00	305,906.00	0.00	440,184.75	227,892.12	1,187,610.47
END BALANCE	226,258.06	1,401,215.98	445,091.17	4,325,676.26	1,913,734.17	234,607.71	(70,601.78)	(35,050.12)	930,634.91	10,266,069.27	19,637,635.63
									0.01	(0.00)	

**REPORT STATUS SECTION**

Report Month: February		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 do not add to monthly totals	205,967.97	
Allocation variance 2:	Variance between monthly total and allocation total exists	(205,967.97)	
Allocation variance 3:	Treasurer/TPA net / Max/Min	0.00	(0.00)
Pre-existing variance:	No prior unreconc / Max/Min	0.00	0.00

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2020											
Month Ending: February											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	58,333.68	104,167.19	27,613.36	426,659.63	109,918.30	11,000.40	148,769.09	(66,797.20)	438,154.77	276,380.78	1,534,200.01
RECEIPTS											
Assessments	35,564.05	60,400.62	16,011.42	249,190.82	63,735.36	6,378.51	86,262.72	31,389.11	254,061.00	207,495.40	1,010,489.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	106.81	190.74	50.56	781.25	201.27	20.14	272.41	0.00	802.30	506.08	2,931.56
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	106.81	190.74	50.56	781.25	201.27	20.14	272.41	0.00	802.30	506.08	2,931.56
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	35,670.86	60,591.36	16,061.98	249,972.07	63,936.63	6,398.65	86,535.13	31,389.11	254,863.30	208,001.48	1,013,420.56
EXPENSES											0.00
Claims Transfers	10,577.38	0.00	0.00	18,054.88	0.00	0.00	0.00	0.00	0.00	0.00	28,632.26
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	305,906.00	0.00	440,184.75	204,152.71	950,243.46
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	10,577.38	0.00	0.00	18,054.88	0.00	0.00	305,906.00	0.00	440,184.75	204,152.71	978,875.72
END BALANCE	83,427.17	164,758.55	43,675.34	658,576.82	173,854.93	17,399.05	(70,601.78)	(35,408.09)	252,833.31	280,229.55	1,568,744.85

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2019											
Month Ending: February											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(36,362.72)	440,174.70	107,964.33	1,342,009.46	300,041.79	0.00	0.00	118.95	253,287.77	255,660.42	2,662,894.70
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	44,134.49	0.00	0.00	483.93	0.00	0.00	0.00	0.00	0.00	0.00	44,618.42
Invest Pymnts	1.12	1,080.57	278.24	3,513.50	911.36	0.00	0.00	0.48	817.64	821.05	7,423.96
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1.12	1,080.57	278.24	3,513.50	911.36	0.00	0.00	0.48	817.64	821.05	7,423.96
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	44,135.61	1,080.57	278.24	3,997.43	911.36	0.00	0.00	0.48	817.64	821.05	52,042.38
EXPENSES											
Claims Transfers	54,926.73	1,500.00	0.00	72,529.24	0.00	0.00	0.00	0.00	0.00	0.00	128,955.97
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17,098.49	17,098.49
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	54,926.73	1,500.00	0.00	72,529.24	0.00	0.00	0.00	0.00	0.00	17,098.49	146,054.46
END BALANCE	(47,153.84)	439,755.27	108,242.57	1,273,477.65	300,953.15	0.00	0.00	119.43	254,105.41	239,382.98	2,568,882.62

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2018											
Month Ending: February											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	43,656.39	191,146.08	71,790.70	381,107.45	426,099.16	0.00	0.00	169.20	14,827.51	151,657.30	1,280,453.79
RECEIPTS											
Assessments	0.00	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	58.00	0.00	0.00	0.00	0.00	0.00	0.00	58.00
Invest Pymnts	107.27	510.55	187.76	1,081.40	1,127.99	0.00	0.00	0.42	42.12	408.92	3,466.43
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	107.27	510.55	187.76	1,081.40	1,127.99	0.00	0.00	0.42	42.12	408.92	3,466.43
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	107.27	510.55	187.76	1,139.40	1,127.99	0.00	0.00	0.42	42.12	408.92	3,524.43
EXPENSES											
Claims Transfers	0.00	1,299.50	0.00	39,733.09	0.00	0.00	0.00	0.00	0.00	0.00	41,032.59
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,640.92	6,640.92
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	1,299.50	0.00	39,733.09	0.00	0.00	0.00	0.00	0.00	6,640.92	47,673.51
END BALANCE	43,763.66	190,357.13	71,978.46	342,513.76	427,227.15	0.00	0.00	169.62	14,869.63	145,425.30	1,236,304.71

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2017											
Month Ending: February											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	62,810.26	330,323.49	109,228.41	1,143,007.25	554,450.33	112,463.83	0.00	11.80	179,463.27	208,902.44	2,700,661.08
RECEIPTS											
Assessments	0.00	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	28.00	0.00	0.00	0.00	0.00	0.00	0.00	28.00
Invest Pymnts	163.00	891.07	285.15	3,020.99	1,447.41	293.59	0.00	0.03	468.50	545.56	7,115.30
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	163.00	891.07	285.15	3,020.99	1,447.41	293.59	0.00	0.03	468.50	545.56	7,115.30
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	163.00	891.07	285.15	3,048.99	1,447.41	293.59	0.00	0.03	468.50	545.56	7,143.30
EXPENSES											
Claims Transfers	0.00	11.25	0.00	1,067.53	0.00	0.00	0.00	0.00	0.00	0.00	1,078.78
Expenses	0.00	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	0.00
TOTAL	0.00	11.25	0.00	1,067.53	0.00	0.00	0.00	0.00	0.00	0.00	1,078.78
END BALANCE	62,973.26	331,203.31	109,513.56	1,144,988.71	555,897.74	112,757.42	0.00	11.83	179,931.77	209,448.00	2,706,725.60

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2016										
Month Ending:	February										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	83,031.05	279,501.44	111,390.45	912,547.89	454,614.41	104,179.28	0.00	56.94	228,298.81	195,857.17	2,369,477.44
RECEIPTS											
Assessments	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	216.76	745.28	290.79	2,394.43	1,186.79	271.96	0.00	0.15	595.98	511.26	6,213.40
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	216.76	745.28	290.79	2,394.43	1,186.79	271.96	0.00	0.15	595.98	511.26	6,213.40
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	216.76	745.28	290.79	2,394.43	1,186.79	271.96	0.00	0.15	595.98	511.26	6,213.40
EXPENSES											
Claims Transfers	0.00	5,105.00	0.00	8,823.00	0.00	0.00	0.00	0.00	0.00	0.00	13,928.00
Expenses	0.00	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	0.00
TOTAL	0.00	5,105.00	0.00	8,823.00	0.00	0.00	0.00	0.00	0.00	0.00	13,928.00
END BALANCE	83,247.81	275,141.72	111,681.24	906,119.32	455,801.20	104,451.24	0.00	57.09	228,894.79	196,368.43	2,361,762.84

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	February										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,789,185.36	8,789,185.36
RECEIPTS											
Assessments	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22,947.17	22,947.17
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22,947.17	22,947.17
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22,947.17	22,947.17
EXPENSES											
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
END BALANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,812,132.53	8,812,132.53



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

Month February  
Current Fund Year 2020

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid February	Monthly Recoveries February	Calc. Net Paid Thru February	TPA Net Paid Thru February	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2020	Property	3,000.25	10,577.38	0.00	13,577.63	13,577.63	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	3,096.00	18,054.88	0.00	21,150.88	21,150.88	0.00	0.00	0.00
	<b>Total</b>	<b>6,096.25</b>	<b>28,632.26</b>	<b>0.00</b>	<b>34,728.51</b>	<b>34,728.51</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2019	Property	504,726.02	54,926.73	44,134.49	515,518.26	515,518.26	0.00	0.00	0.00
	Liability	13,329.91	1,500.00	0.00	14,829.91	14,829.91	0.00	0.00	0.00
	Auto	19,308.35	0.00	0.00	19,308.35	19,308.35	0.00	0.00	0.00
	Workers Comp	630,763.28	72,529.24	483.93	702,808.59	702,808.59	0.00	0.00	0.00
	<b>Total</b>	<b>1,168,127.56</b>	<b>128,955.97</b>	<b>44,618.42</b>	<b>1,252,465.11</b>	<b>1,252,465.11</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2018	Property	328,196.40	0.00	0.00	328,196.40	328,196.40	(0.00)	(0.00)	0.00
	Liability	291,423.44	1,299.50	0.00	292,722.94	292,722.94	0.00	0.00	0.00
	Auto	56,980.75	0.00	0.00	56,980.75	56,980.75	(0.00)	(0.00)	0.00
	Workers Comp	1,663,790.30	39,733.09	58.00	1,703,465.39	1,703,465.39	0.00	0.00	0.00
	<b>Total</b>	<b>2,340,390.89</b>	<b>41,032.59</b>	<b>58.00</b>	<b>2,381,365.48</b>	<b>2,381,365.48</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2017	Property	196,462.78	0.00	0.00	196,462.78	196,462.78	0.00	0.00	0.00
	Liability	157,380.38	11.25	0.00	157,391.63	157,391.63	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
	Workers Comp	1,070,109.63	1,067.53	28.00	1,071,149.16	1,071,149.16	0.00	0.00	0.00
	<b>Total</b>	<b>1,442,615.07</b>	<b>1,078.78</b>	<b>28.00</b>	<b>1,443,665.85</b>	<b>1,443,665.85</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2016	Property	315,203.78	0.00	0.00	315,203.78	315,203.78	0.00	0.00	0.00
	Liability	251,668.62	5,105.00	0.00	256,773.62	256,773.62	(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
	Workers Comp	1,356,325.83	8,823.00	0.00	1,365,148.83	1,365,148.83	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>1,936,266.45</b>	<b>13,928.00</b>	<b>0.00</b>	<b>1,950,194.45</b>	<b>1,950,194.45</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL</b>		<b>6,893,496.22</b>	<b>213,627.60</b>	<b>44,704.42</b>	<b>7,062,419.40</b>	<b>7,062,419.40</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

Processed Date: Feb 1, 2020 - Feb 29, 2020

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
14621	2/3/2020	1ST PARTY COLL PD	HOLMAN FORD LINCOLN MERCURY	-- /2020193054	12/19/2019	\$1,092.87	2019/2019	Loss
14622	2/3/2020	POLICE PROF PI	CAPEHART & SCATCHARD PA	-- /2019156666	9/7/2016	\$5,003.00	2016/2016	Legal
14623	2/3/2020	INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/ 2020179427	7/19/2019	\$500.00	2019/2019	Loss
14624	2/3/2020	1ST PARTY COLL PD	I C U INVESTIGATIONS INC	-- /2020191515	12/3/2019	\$150.00	2019/2019	Expense
14625	2/3/2020	BLDG/CONTENT	MCBREARTY & ASSOCIATES INC	-- /2020190487	11/20/2019	\$1,546.55	2019/2019	Expense
14626	2/3/2020	INDEMNITY	AFFANATO MARUT LLC	-- /2019152686	9/14/2018	\$115.00	2018/2018	Legal
14627	2/3/2020	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2020194285	1/12/2020	\$1,620.00	2020/2020	Loss
14628	2/3/2020	INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020189571	11/12/2019	\$3,702.36	2019/2019	Loss
14629	2/3/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
14630	2/3/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
14631	2/3/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
14632	2/3/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020192855	12/19/2019	\$102.61	2019/2019	Loss
14633	2/3/2020	BLDG/CONTENT	PEMBERTON TOWNSHIP	-- /2020195783	1/27/2020	\$575.00	2020/2020	Loss
14634	2/3/2020	INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	-- /2019152686	9/14/2018	\$750.00	2018/2018	Expense
14635	2/3/2020	INDEMNITY	WILLIAM BREINER	-- /2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
14636	2/3/2020	GL PROPERTY DAMAGE	Ryan Forster	-- /2020189090	10/17/2019	\$750.00	2019/2019	Loss
14637	2/3/2020	INDEMNITY	MARK HERKOPEREC	-- /2018128624	3/15/2018	\$1,180.00	2018/2018	Loss
14638	2/3/2020	INDEMNITY	DAVID GUDONIS	-- /2018130588	4/7/2018	\$1,098.40	2018/2018	Loss
14639	2/3/2020	1ST PARTY COLL PD	MANSFIELD TOWNSHIP	-- /2020188188	10/19/2019	\$18,309.00	2019/2019	Loss
14640	2/3/2020	INDEMNITY	IVY REHAB NETWORK INC	Z40839/001253132	6/26/2016	\$255.00	2016/2016	Loss
14641	2/3/2020		STRIVE PHYSICAL THERAPY AND			\$560.00		
		INDEMNITY		-- /2020191522	12/5/2019	\$400.00	2019/2019	Loss
		INDEMNITY		-- /2020189571	11/12/2019	\$160.00	2019/2019	Loss
14642	2/3/2020	INDEMNITY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	-- /2020190627	11/22/2019	\$36.88	2019/2019	Loss
14643	2/3/2020	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2019176278	6/11/2019	\$8,550.80	2019/2019	Loss
14644	2/3/2020	MEDICAL ONLY	COMMUNITY MEDICAL CENTER INC	-- /2020189112	11/4/2019	\$126.13	2019/2019	Loss
14645	2/3/2020	INDEMNITY	ROTHMAN ORTHOPAEDICS	-- /2020187376	10/18/2019	\$90.00	2019/2019	Loss
14646	2/3/2020	INDEMNITY	REHAB EXCELLENCE CENTER LLC	-- /2019176278	6/11/2019	\$63.00	2019/2019	Loss
14647	2/3/2020		VIRTUA MEDICAL GROUP			\$512.54		
		MEDICAL ONLY		-- /2020193338	12/30/2019	\$126.96	2019/2019	Loss
		INDEMNITY		-- /2020193180	12/24/2019	\$258.62	2019/2019	Loss



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

Processed Date: Feb 1, 2020 - Feb 29, 2020

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			MEDICAL ONLY		-- /2020193241	12/20/2019	\$126.96	2019/2019	Loss
14648	2/3/2020		INDEMNITY	PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	-- /2020191522	12/5/2019	\$452.48	2019/2019	Loss
14649	2/3/2020		MEDICAL ONLY	MEDEXPRESS URGENT CARE- NEW JERSEY, INC	-- /2020182885	8/30/2019	\$160.00	2019/2019	Loss
14650	2/3/2020		INDEMNITY	SPECIALTY SURGICAL CENTER , LLC	Z40839/001253132	6/26/2016	\$7,438.50	2016/2016	Loss
14651	2/3/2020		INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC	-- /2019176278	6/11/2019	\$1,101.85	2019/2019	Loss
14652	2/3/2020		INDEMNITY	GPS PHYSICIAN GROUP OF NEW JERSEY	-- /2018143484	5/21/2018	\$127.60	2018/2018	Loss
14653	2/3/2020		INDEMNITY	GPS PHYSICIAN GROUP OF NEW JERSEY	-- /2018143484	5/21/2018	\$127.60	2018/2018	Loss
14654	2/3/2020		INDEMNITY	ISO SERVICES INC	-- /2018122274	1/4/2018	\$11.25	2018/2018	Expense
14655	2/10/2020		GL PROPERTY DAMAGE	CAPEHART & SCATCHARD PA	-- /2017097398	12/16/2016	\$102.00	2016/2016	Legal
14656	2/10/2020			THE DEWEESE LAW FIRM			\$300.00		
			MEDICAL ONLY		-- /2019158060	10/28/2018	\$150.00	2018/2018	Expense
			MEDICAL ONLY		-- /2019147335	7/7/2018	\$150.00	2018/2018	Expense
14657	2/10/2020		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020192855	12/19/2019	\$410.46	2019/2019	Loss
14658	2/10/2020		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020192855	12/19/2019	\$1,436.60	2019/2019	Loss
14659	2/10/2020		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020192855	12/19/2019	\$1,436.60	2019/2019	Loss
14660	2/10/2020		INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020185549	10/1/2019	\$791.36	2019/2019	Loss
14661	2/10/2020		INDEMNITY	WESTAMPTON TOWNSHIP	-- /2020191522	12/5/2019	\$1,364.70	2019/2019	Loss
14662	2/10/2020		INDEMNITY	PEMBERTON TOWNSHIP	-- /2019176278	6/11/2019	\$1,726.66	2019/2019	Loss
14663	2/10/2020		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
14664	2/10/2020		INDEMNITY	WESTAMPTON TOWNSHIP	-- /2019148581	7/24/2018	\$1,026.99	2018/2018	Loss
14665	2/10/2020		INDEMNITY	WESTAMPTON TOWNSHIP	-- /2019148581	7/24/2018	\$770.25	2018/2018	Loss
14666	2/10/2020		BLDG/CONTENT	PEMBERTON TOWNSHIP	-- /2020195783	1/27/2020	\$3,615.00	2020/2020	Loss
14667	2/10/2020		INDEMNITY	WILLIAM BREINER	-- /2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
14668	2/10/2020		INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
14669	2/10/2020		INLAND MARINE	PALMYRA BOROUGH	-- /2020182783	8/26/2019	\$1,000.00	2019/2019	Loss
14670	2/10/2020			IVY REHAB NETWORK INC			\$1,030.00		
			INDEMNITY		-- /2020186961	10/12/2019	\$85.00	2019/2019	Loss
			MEDICAL ONLY		-- /2019172146	4/29/2019	\$685.00	2019/2019	Loss
			INDEMNITY		Z40839/001253132	6/26/2016	\$260.00	2016/2016	Loss
14671	2/10/2020			STRIVE PHYSICAL THERAPY AND			\$920.00		
			INDEMNITY		-- /2020191522	12/5/2019	\$80.00	2019/2019	Loss



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

Processed Date: Feb 1, 2020 - Feb 29, 2020

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		INDEMNITY		-- /2020189571	11/12/2019	\$240.00	2019/2019	Loss
		INDEMNITY		-- /2019163514	1/18/2019	\$600.00	2019/2019	Loss
14672	2/10/2020	INDEMNITY	MEMORIAL AMBULATORY, SURGERY CENTER	-- /2019176278	6/11/2019	\$13,376.00	2019/2019	Loss
14673	2/10/2020	MEDICAL ONLY	SOUTH JERSEY RADIOLOGY ASSOCIATES PA	-- /2019149192	7/31/2018	\$73.86	2018/2018	Loss
14674	2/10/2020	INDEMNITY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	-- /2020192855	12/19/2019	\$162.43	2019/2019	Loss
14675	2/10/2020		MID-ATLANTIC ANESTHESIA ASSOCIATES PA			\$2,155.50		
		INDEMNITY		-- /2020186961	10/12/2019	\$1,005.90	2019/2019	Loss
		INDEMNITY		-- /2018143403	5/15/2018	\$1,149.60	2018/2018	Loss
14676	2/10/2020	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	MLT-2020194299/ 2020194299	1/12/2020	\$222.50	2020/2020	Loss
14677	2/10/2020	INDEMNITY	CONCENTRA MEDICAL CENTERS	MLT-2020194299/ 2020194299	1/12/2020	\$339.03	2020/2020	Loss
14678	2/10/2020		ROTHMAN ORTHOPAEDICS			\$2,959.59		
		INDEMNITY		-- /2020194285	1/12/2020	\$2,885.69	2020/2020	Loss
		INDEMNITY		-- /2020186961	10/12/2019	\$73.90	2019/2019	Loss
14679	2/10/2020	INDEMNITY	REHAB EXCELLENCE CENTER LLC	-- /2020193180	12/24/2019	\$90.00	2019/2019	Loss
14680	2/10/2020	INDEMNITY	PRINCETON HEALTHCARE MEDICAL ASSOCIATES	-- /2020187021	10/16/2019	\$452.66	2019/2019	Loss
14681	2/10/2020		VIRTUA MEDICAL GROUP			\$213.78		
		INDEMNITY		-- /2020193180	12/24/2019	\$86.82	2019/2019	Loss
		INDEMNITY		-- /2020192855	12/19/2019	\$126.96	2019/2019	Loss
14682	2/10/2020	MEDICAL ONLY	CENTRAL JERSEY URGENT CARE	-- /2020193784	1/6/2020	\$320.00	2020/2020	Loss
14683	2/10/2020		HAMILTON PHYSICAL THERAPY SVCS, LLC			\$144.00		
		INDEMNITY		-- /2018143403	5/15/2018	\$72.00	2018/2018	Loss
		MEDICAL ONLY		-- /2018129110	3/20/2018	\$72.00	2018/2018	Loss
14684	2/10/2020	MEDICAL ONLY	RADIOLOGY AFFILIATES OF CENTRAL NEW JERSEY PC	-- /2020193360	12/30/2019	\$11.83	2019/2019	Loss
14685	2/10/2020	INDEMNITY	VIRTUA OCCUPATIONAL HEALTH	-- /2020192855	12/19/2019	\$84.20	2019/2019	Loss
14686	2/10/2020	INDEMNITY	NEUROSURGICAL AND SPINE SPECIALIST	-- /2018143403	5/15/2018	\$193.72	2018/2018	Loss
14687	2/10/2020	INDEMNITY	GPS PHYSICIAN GROUP OF NEW JERSEY	-- /2018143484	5/21/2018	\$180.00	2018/2018	Loss
14688	2/10/2020		QUALCARE INC			\$2,580.00		
		MEDICAL ONLY		-- /2020196107	1/31/2020	\$516.00	2020/2020	Loss



# BURLINGTON COUNTY J.I.F.

## Check Register Report

Bank Account : ALL

Processed Date: Feb 1, 2020 - Feb 29, 2020

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		MEDICAL ONLY		-- /2020195954	1/30/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		-- /2020195934	1/29/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		-- /2020195876	1/27/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		-- /2020194340	1/12/2020	\$516.00	2020/2020	Loss
14689	2/17/2020	POLICE PROF PI	PARKER MCCAY	-- /2018145140	4/18/2018	\$1,288.25	2018/2018	Legal
14690	2/17/2020	1ST PARTY COLL PD	I C U INVESTIGATIONS INC	-- /2020181860	8/17/2019	\$150.00	2019/2019	Expense
14691	2/17/2020	INDEMNITY	JENNIFER KELLY PHD LLC	MLT-2020179427/ 2020179427	7/19/2019	\$200.00	2019/2019	Loss
14692	2/17/2020	COMPREHENSIVE	LEO PETETTI LLC	-- /2020195664	1/25/2020	\$225.00	2020/2020	Expense
14693	2/17/2020		AFFANATO MARUT LLC			\$884.00		
		INDEMNITY		-- /2019176278	6/11/2019	\$130.00	2019/2019	Legal
		INDEMNITY		-- /2018127449	3/2/2018	\$403.00	2018/2018	Legal
		INDEMNITY		Z37789/001250034	4/20/2016	\$351.00	2016/2016	Legal
14694	2/17/2020	INDEMNITY	PIETRAS SARACINO SMITH & MEEK	-- /2019154157	9/29/2018	\$351.10	2018/2018	Legal
14695	2/17/2020	INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020189571	11/12/2019	\$1,234.12	2019/2019	Loss
14696	2/17/2020	GL PROPERTY DAMAGE	Ryan Forster	-- /2020189090	10/17/2019	\$750.00	2019/2019	Loss
14697	2/17/2020	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$921.00	2019/2019	Loss
14698	2/17/2020	INDEMNITY	AARON DIPERI	-- /2017100711	4/22/2017	\$1,056.28	2017/2017	Loss
14699	2/17/2020	GL PROPERTY DAMAGE	Diane Buckley	-- /2020188692	8/6/2019	\$750.00	2019/2019	Loss
14700	2/17/2020	COMPREHENSIVE	WESTAMPTON TOWNSHIP	-- /2020195664	1/25/2020	\$3,016.51	2020/2020	Loss
14701	2/17/2020	1ST PARTY COLL PD	DELANCO TOWNSHIP	-- /2020196917	2/9/2020	\$3,145.87	2020/2020	Loss
14702	2/17/2020		QUAL-LYNX			\$29.75		
		INDEMNITY		-- /2020193180	12/24/2019	\$4.25	2019/2019	Expense
		MEDICAL ONLY		-- /2020193241	12/20/2019	\$4.25	2019/2019	Expense
		INDEMNITY		-- /2020192855	12/19/2019	\$4.25	2019/2019	Expense
		MEDICAL ONLY		-- /2020192117	12/11/2019	\$4.25	2019/2019	Expense
		INDEMNITY		-- /2020191522	12/5/2019	\$4.25	2019/2019	Expense
		MEDICAL ONLY		-- /2020191724	12/3/2019	\$4.25	2019/2019	Expense
		MEDICAL ONLY		-- /2020188218	10/25/2019	\$4.25	2019/2019	Expense
14703	2/17/2020		IVY REHAB NETWORK INC			\$255.00		



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

Processed Date: Feb 1, 2020 - Feb 29, 2020

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			MEDICAL ONLY		-- /2019172146	4/29/2019	\$85.00	2019/2019	Loss
			INDEMNITY		Z40839/001253132	6/26/2016	\$170.00	2016/2016	Loss
14704	2/17/2020		INDEMNITY	STRIVE PHYSICAL THERAPY AND	-- /2020189571	11/12/2019	\$160.00	2019/2019	Loss
14705	2/17/2020			VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC			\$3,404.00		
			MEDICAL ONLY		-- /2020195190	1/19/2020	\$1,727.00	2020/2020	Loss
			INDEMNITY		-- /2020191522	12/5/2019	\$1,677.00	2019/2019	Loss
14706	2/17/2020		INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2020193180	12/24/2019	\$267.62	2019/2019	Loss
14707	2/17/2020		INDEMNITY	REHAB EXCELLENCE CENTER LLC	-- /2020193180	12/24/2019	\$126.00	2019/2019	Loss
14708	2/17/2020			VIRTUA MEDICAL GROUP			\$799.00		
			MEDICAL ONLY		-- /2020195190	1/19/2020	\$130.91	2020/2020	Loss
			MEDICAL ONLY		-- /2020194543	1/14/2020	\$263.50	2020/2020	Loss
			INDEMNITY		-- /2020190226	11/18/2019	\$404.59	2019/2019	Loss
14709	2/17/2020		MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2020195876	1/27/2020	\$147.21	2020/2020	Loss
14710	2/17/2020		MEDICAL ONLY	MEDEXPRESS URGENT CARE- NEW JERSEY, INC	-- /2020194884	1/16/2020	\$160.00	2020/2020	Loss
14711	2/17/2020		INDEMNITY	HOME CARE CONNECT LLC	-- /2018143484	5/21/2018	\$4,428.57	2018/2018	Loss
14712	2/17/2020		MEDICAL ONLY	WORKERS COMP PSYCH NET	-- /2020193379	12/27/2019	\$650.00	2019/2019	Loss
14713	2/17/2020		INDEMNITY	FUSION HEALTHCARE SOLUTIONS	-- /2020194285	1/12/2020	\$1,129.80	2020/2020	Loss
14714	2/17/2020			QUALCARE INC			\$4,128.00		
			MEDICAL ONLY		-- /2020197148	2/12/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		-- /2020197125	2/11/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		-- /2020196995	2/11/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2020196813/ 2020196814	2/5/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		-- /2020196452	2/5/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2020196813/ 2020196813	2/5/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		-- /2020196688	2/5/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		-- /2020196491	2/5/2020	\$516.00	2020/2020	Loss



# BURLINGTON COUNTY J.I.F.

## Check Register Report

Bank Account : ALL

Processed Date: Feb 1, 2020 - Feb 29, 2020

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
14715	2/24/2020	INDEMNITY	TARIQ S SIDDIQI MD	-- /2018143403	5/15/2018	\$500.00	2018/2018	Loss
14716	2/24/2020	INDEMNITY	BURLINGTON COUNTY HAND	-- /2019166742	2/25/2019	\$26.69	2019/2019	Expense
14717	2/24/2020	INDEMNITY	JENNIFER KELLY PHD LLC	MLT-2020179427/ 2020179427	7/19/2019	\$200.00	2019/2019	Loss
14718	2/24/2020		AFFANATO MARUT LLC			\$790.00		
		INDEMNITY		-- /2019152686	9/14/2018	\$286.00	2018/2018	Legal
		INDEMNITY		-- /2018146837	6/16/2018	\$138.00	2018/2018	Legal
		INDEMNITY		-- /2018143403	5/15/2018	\$210.00	2018/2018	Legal
		INDEMNITY		-- /2018143570	11/1/2016	\$156.00	2016/2016	Legal
14719	2/24/2020	BLDG/CONTENT	TAYLOR DARIN CLAIM SERVICE	-- /2020188498	10/20/2019	\$1,500.00	2019/2019	Expense
14720	2/24/2020	INDEMNITY	PIETRAS SARACINO SMITH & MEEK	-- /2020190245	10/1/2019	\$506.00	2019/2019	Legal
14721	2/24/2020	INDEMNITY	PEMBERTON TOWNSHIP	-- /2019176278	6/11/2019	\$1,726.66	2019/2019	Loss
14722	2/24/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
14723	2/24/2020	INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	-- /2019158514	11/15/2018	\$750.00	2018/2018	Expense
14724	2/24/2020	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$921.00	2019/2019	Loss
14725	2/24/2020	INDEMNITY	WILLIAM BREINER	-- /2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
14726	2/24/2020	INDEMNITY	MEDFORD TOWNSHIP	-- /2020193180	12/24/2019	\$892.48	2019/2019	Loss
14727	2/24/2020	BLDG/CONTENT	PEMBERTON TOWNSHIP	-- /2020188498	10/20/2019	\$31,178.31	2019/2019	Loss
14728	2/24/2020	INDEMNITY	COASTAL SPINE, PC.	-- /2020186961	10/12/2019	\$83.27	2019/2019	Loss
14729	2/24/2020	INDEMNITY	IVY REHAB NETWORK INC	Z40839/001253132	6/26/2016	\$170.00	2016/2016	Loss
14730	2/24/2020	MEDICAL ONLY	EMERGENCY MEDICAL ASSOCIATES CHS LLC	-- /2020183472	9/9/2019	\$1,516.00	2019/2019	Loss
14731	2/24/2020	INDEMNITY	STRIVE PHYSICAL THERAPY AND	-- /2020189571	11/12/2019	\$320.00	2019/2019	Loss
14732	2/24/2020	INDEMNITY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	MLT-2020194299/ 2020194299	1/12/2020	\$35.12	2020/2020	Loss
14733	2/24/2020	INDEMNITY	REGIONAL ORTHOPEDIC, PA	-- /2018143484	5/21/2018	\$59.80	2018/2018	Loss
14734	2/24/2020		BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$2,410.62		
		INDEMNITY		MLT-2020194299/ 2020194299	1/12/2020	\$145.00	2020/2020	Loss
		INDEMNITY		-- /2020193180	12/24/2019	\$1,903.72	2019/2019	Loss
		MEDICAL ONLY		MLT-2020189575/ 2020189577	11/12/2019	\$361.90	2019/2019	Loss
14735	2/24/2020		ONE CALL CARE DIAGNOSTICS			\$1,635.00		





## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

Processed Date: Feb 1, 2020 - Feb 29, 2020

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		INDEMNITY		MLT-2020194299/ 2020194299	1/12/2020	\$1,150.00	2020/2020	Loss
		INDEMNITY		- - /2020193180	12/24/2019	\$485.00	2019/2019	Loss
14736	2/24/2020	INDEMNITY	RIVERSIDE MEDICAL GROUP	MLT-2019156966/ 2019156968	10/29/2018	\$129.00	2018/2018	Loss
14737	2/24/2020	INDEMNITY	ROTHMAN ORTHOPAEDICS	- - /2020194285	1/12/2020	\$280.50	2020/2020	Loss
14738	2/24/2020	INDEMNITY	REHAB EXCELLENCE CENTER LLC	- - /2020193180	12/24/2019	\$126.00	2019/2019	Loss
14739	2/24/2020		VIRTUA MEDICAL GROUP			\$807.32		
		MEDICAL ONLY		- - /2020194340	1/12/2020	\$171.58	2020/2020	Loss
		INDEMNITY		- - /2020193180	12/24/2019	\$86.82	2019/2019	Loss
		MEDICAL ONLY		MLT-2020189575/ 2020189575	11/12/2019	\$166.41	2019/2019	Loss
		MEDICAL ONLY		MLT-2020189575/ 2020189577	11/12/2019	\$211.16	2019/2019	Loss
		MEDICAL ONLY		- - /2020189533	11/11/2019	\$171.35	2019/2019	Loss
14740	2/24/2020	INDEMNITY	PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	- - /2019163514	1/18/2019	\$176.18	2019/2019	Loss
14741	2/24/2020	MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	- - /2020195876	1/27/2020	\$139.04	2020/2020	Loss
14742	2/24/2020	INDEMNITY	QUEST DIAGNOSTICS	MLT-2019156966/ 2019156968	10/29/2018	\$27.27	2018/2018	Loss
14743	2/24/2020	MEDICAL ONLY	MEDEXPRESS URGENT CARE NEW JERSEY INC	- - /2020195954	1/30/2020	\$160.00	2020/2020	Loss
14744	2/24/2020	MEDICAL ONLY	CENTRAL JERSEY URGENT CARE	- - /2020193784	1/6/2020	\$320.00	2020/2020	Loss
14745	2/24/2020	INDEMNITY	RADIOLOGY AFFILIATES OF CENTRAL NEW JERSEY PC	- - /2020186961	10/12/2019	\$16.55	2019/2019	Loss
14746	2/24/2020	INDEMNITY	KENNEDY HEALTH	- - /2018143484	5/21/2018	\$19,892.00	2018/2018	Loss
14747	2/24/2020	INDEMNITY	HOME CARE CONNECT LLC	- - /2019176278	6/11/2019	\$3,000.00	2019/2019	Loss
14748	2/24/2020	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC	- - /2020193180	12/24/2019	\$220.83	2019/2019	Loss
14749	2/24/2020	INDEMNITY	NEW JERSEY ANESTHESIA ASSOCIATES	- - /2019176278	6/11/2019	\$1,400.00	2019/2019	Loss
14750	2/24/2020	INDEMNITY	COMPREHENSIVE OBGYN CARE OF PRINCETON	- - /2020187021	10/16/2019	\$182.41	2019/2019	Loss
14751	2/24/2020		ISO SERVICES INC			\$157.50		
		MEDICAL ONLY		- - /2020193338	12/30/2019	\$11.25	2019/2019	Expense
		MEDICAL ONLY		- - /2020193360	12/30/2019	\$11.25	2019/2019	Expense
		INDEMNITY		- - /2020193180	12/24/2019	\$11.25	2019/2019	Expense





## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

Processed Date: Feb 1, 2020 - Feb 29, 2020

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			MEDICAL ONLY		-- /2020193241	12/20/2019	\$11.25	2019/2019	Expense
			INDEMNITY		-- /2020192855	12/19/2019	\$11.25	2019/2019	Expense
			MEDICAL ONLY		-- /2020192117	12/11/2019	\$11.25	2019/2019	Expense
			INDEMNITY		-- /2020191522	12/5/2019	\$11.25	2019/2019	Expense
			MEDICAL ONLY		-- /2020191724	12/3/2019	\$11.25	2019/2019	Expense
			BODILY INJURY [Expired]		-- /2019155373	9/8/2018	\$11.25	2018/2018	Expense
			INDEMNITY		MLT-2018121520/ 2018121517	1/1/2018	\$11.25	2018/2018	Expense
			BODILY INJURY [Expired]		-- /2020192488	12/18/2017	\$11.25	2017/2017	Expense
			INDEMNITY		-- /2018123558	10/21/2017	\$11.25	2017/2017	Expense
			INDEMNITY		Z45836/001258164	10/1/2016	\$11.25	2016/2016	Expense
			INDEMNITY		MLT-001256900/ 001250033	4/21/2016	\$11.25	2016/2016	Expense
14752	2/24/2020		INDEMNITY	QUALCARE INC	-- /2020196387	6/27/2019	\$516.00	2019/2019	Loss
<b>Total for BURLINGTON COUNTY J.I.F.</b>			<b>\$214,496.77</b>		<b>Total for BURLINGTON COUNTY J.I.F.</b>			<b>\$214,496.77</b>	

<b>Number of Checks:</b>	<b>132</b>	<b>First Check Number:</b>	<b>14621</b>
Number of Payments:	233	<b>Last Check Number:</b>	14752
Expense Payments:	\$5,596.74		
Legal Payments:	\$9,039.35		
Loss Payments:	\$199,860.68		

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BILL LIST - March 2020**

	<b>Payee</b>	<b>FY 2020</b>	<b>FY 2019</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	Actuarial Advantage	<b>4,693.00</b>		Prof Services/Actuary	Jan 2020 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	<b>30,136.00</b>		Prof Services/Administration	March 2020 Fee
3	Arthur J. Gallagher Risk Management Services, Inc.	<b>165.40</b>		Misc/Postage/Copies/Faxes	Feb fees postage/copies expenses
4	Arthur J. Gallagher Risk Management Services, Inc.	<b>346.65</b>		Safety Incentive Program	Reimb for safety brkfst prizes; pd MM Amex
5	Arthur J. Gallagher Risk Management Services, Inc.	<b>124.00</b>		Misc/Other	Reimb for Survey Monkey annual fee; pd MM Amex
6	Arthur J. Gallagher Risk Management Services, Inc.	<b>26.50</b>		Misc/JIF Website	Reimb for WP form annual fee for website; pd MM Amex
7	The DeWeese Law Firm, P.C.	<b>5,950.00</b>		Prof Services/Attorney	March 2020 Fees
8	Qual-Lynx	<b>17,412.00</b>		Prof Services/Claims Admin.	March 2020 Fees
9	Joyce Media	<b>375.00</b>		Misc/JIF Website	March 2020 Fees
10	Kris Kristie	<b>375.00</b>		Misc/Recording Secretary	March 2020 Fees
11	J. A. Montgomery Risk Control Services	<b>11,164.00</b>		Prof Services/Safety Director	March 2020 Fees
12	Pivot Point Security		<b>732.00</b>	EPL/CYBER/Technology Risk Management Service	Contract Fees 9/1-8/31/2020
13	Secure Data Consulting Services, LLC	<b>4,455.00</b>		Prof Services/Technology Risk Serv Dir	March 2020 Fees
14	Tom Tontarski	<b>949.00</b>		Prof Services/Treasurer	March 2020 Fees
15	Conner Strong & Buckelew	<b>672.00</b>		Prof Services/Underwriting Mgr	March 2020 Fees
16	Debby Schiffer	<b>2,519.00</b>		Wellness Program	March 2020 Fees
17	ARC Reprographics	<b>189.00</b>		Misc/Printing	Inv#276895 SIP Hos
18	ARC Reprographics	<b>306.00</b>		Wellness Program	Less Stress poster for SIP breakfast; #276873
19	Courier Post	<b>264.80</b>		Misc/Legal Notices	Ad#4072264 Mtg dates; #4072330 contract awards

20	Courier Times	<b>481.36</b>		Misc/Legal Notices	Ad#7336133 Mar budget Amd; #7334727 Contract awards; #7334718 Mtg dates
21	Iron Mountain	<b>119.41</b>		Misc/Record Retention Service	Inv#CLGJ019 Storage 3/1-31/2020; Service 1/29/20-2/25/2020
22	The Madison	<b>250.00</b>		Misc/Annual Planning Retreat	Deposit for Annual Planning Retreat 4/21/2020
23	Office Depot	<b>85.00</b>		Safety Incentive Program	Inv#442909746001, #442901929001 envelopes and tags for SIP breakfast
24	Old York Country Club	<b>3,691.00</b>		Safety Incentive Program	3/5/2020 safety breakfast and roundtable less deposit
25	Paul's Custom Awards & Trophies	<b>292.00</b>		Safety Incentive Program	Inv#44926 Safety breakfast awards
26	PRIMA	<b>625.00</b>		Misc/AGRIP/PRIMA	PRIMA conf 6/15-17/2020 Dave Matchett
27	Armando Riccio LLC	<b>188.00</b>		Training/Training	2/6/2020 training for EO at Auletto's; split; #1090
28	Hardenbergh	<b>9,655.00</b>		Risk Management Consultants	RMC fee - Medford
	<b>TOTAL</b>	<b>\$95,509.12</b>	<b>\$732.00</b>		

<b>JIF Bill List Total</b>	<b>\$96,241.12</b>
----------------------------	--------------------

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**FUND YEAR 2020 BUDGET**

**\$300K SIR (WC/GL/AL) - \$100K SIR (PR)**

	ANNUALIZED 2019	DRAFT BUDGET 2020	New Hanover Township 1/1/2020	Pemberton Two Sewage 1/1/2020	OE ADJ	Proposed Amendment 3/17/2020
<b>PROPERTY</b>	<b>267,750</b>	<b>274,030</b>	<b>5,814</b>	<b>16,543</b>		<b>296,387</b>
<b>GENERAL LIABILITY</b>	<b>451,926</b>	<b>465,402</b>	<b>17,289</b>	<b>3,392</b>		<b>486,083</b>
<b>AUTO LIABILITY</b>	<b>125,800</b>	<b>123,372</b>	<b>1,989</b>	<b>2,729</b>		<b>128,090</b>
<b>WORKERS' COMPENSATION</b>	<b>1,953,313</b>	<b>1,920,078</b>	<b>4,284</b>	<b>15,506</b>		<b>1,939,868</b>
<b>DEDUCTIBLE</b>	<b>494,020</b>	<b>491,097</b>	<b>5,184</b>	<b>6,735</b>		<b>503,016</b>
<b>LOSS FUND CONTINGENCY</b>	<b>-</b>	<b>49,148</b>	<b>511</b>	<b>-</b>	<b>-</b>	<b>49,659</b>
<b>TOTAL CLAIM LOSS FUNDS</b>	<b>3,292,809</b>	<b>3,323,127</b>	<b>35,071</b>	<b>44,905</b>	<b>-</b>	<b>3,403,103</b>
<b>CLAIMS ADMINISTRATION</b>	<b>202,906</b>	<b>210,942</b>	<b>3,064</b>	<b>-</b>	<b>-</b>	<b>214,006</b>
<b>SAFETY PROGRAMS</b>	<b>180,523</b>	<b>187,544</b>	<b>2,828</b>	<b>-</b>	<b>-</b>	<b>190,372</b>
- Optional Safety Budget	51,295	51,295	995	-	-	52,290
- Safety Incentive Program	86,967	86,967	758	-	-	87,725
- Training	42,261	49,282	1,075	-	-	50,357
- Police On-Line Training	7,780	9,200	64	-	-	9,264
- Right to Know	25,761	31,362	935	-	-	32,297
- Training	8,720	8,720	76	-	-	8,796
<b>PROFESSIONAL SERVICES</b>	<b>293,774</b>	<b>299,648</b>	<b>6,811</b>	<b>457</b>	<b>211</b>	<b>307,127</b>
- Actuary	25,092	25,594	310	-	-	25,904
- Administrative Consultant	27,746	28,301	555	-	211	29,067
- Attorney	70,000	71,400	1,112	-	-	72,512
- Auditor	18,870	19,247	713	-	-	19,960
- Safety Director	133,000	135,659	3,401	457	-	139,517
- Treasurer	11,163	11,386	422	-	-	11,808
- Underwriting Manager	7,903	8,061	299	-	-	8,360
<b>ADMINISTRATION</b>	<b>354,545</b>	<b>361,636</b>	<b>6,066</b>	<b>-</b>	<b>-</b>	<b>367,702</b>
<b>CLAIMS AUDITOR</b>	<b>5,275</b>	<b>5,275</b>	<b>195</b>	<b>-</b>	<b>-</b>	<b>5,470</b>
<b>EPL / CYBER</b>	<b>27,712</b>	<b>27,712</b>	<b>624</b>	<b>-</b>	<b>-</b>	<b>28,336</b>
- Cyber On-Line Employee Training	5,428	5,428	47	-	-	5,476
- EPL/Cyber Incentive Program	13,500	13,500	500	-	-	14,000
- Technology Risk Management Services	8,784	8,784	77	-	-	8,861
<b>PAYROLL AUDITOR</b>	<b>11,006</b>	<b>11,232</b>	<b>416</b>	<b>-</b>	<b>-</b>	<b>11,648</b>
<b>PROPERTY APPRAISER</b>	<b>25,000</b>	<b>25,000</b>	<b>680</b>	<b>-</b>	<b>-</b>	<b>25,680</b>
<b>RISK CONTROL CONTINGENCY</b>	<b>23,663</b>	<b>20,000</b>	<b>508</b>	<b>-</b>	<b>-</b>	<b>20,508</b>
<b>TECHNOLOGY RISK SERVICES DIRECTOR</b>	<b>44,281</b>	<b>53,460</b>	<b>1,980</b>	<b>-</b>	<b>-</b>	<b>55,440</b>
<b>WELLNESS/WELLNESS INCENTIVE</b>	<b>60,000</b>	<b>60,000</b>	<b>670</b>	<b>-</b>	<b>-</b>	<b>60,670</b>
<b>CONTINGENCY</b>	<b>30,000</b>	<b>25,000</b>	<b>303</b>	<b>-</b>	<b>(211)</b>	<b>25,092</b>
<b>MISCELLANEOUS</b>	<b>56,750</b>	<b>57,500</b>	<b>696</b>	<b>-</b>	<b>-</b>	<b>58,196</b>
- AGRIP/ PRIMA	12,000	12,000	145	-	-	12,145
- Annual Planning Retreat	6,000	6,500	79	-	-	6,579
- Fidelity Bond (Admin/TPA/Treasurer)	1,200	1,200	15	-	-	1,215
- JIF Website	5,000	5,250	64	-	-	5,314
- Legal Notices	1,800	1,800	22	-	-	1,822
- Meeting Expense/Dinner Meeting	3,000	3,000	36	-	-	3,036
- Office Supplies	2,300	2,300	28	-	-	2,328
- Other	10,000	10,000	121	-	-	10,121
- Performance Bond (TPA)	750	250	3	-	-	253
- Postage/Copies/Fax	3,200	3,200	39	-	-	3,239
- Printing	6,000	6,500	79	-	-	6,579
- Record Retention Service	1,000	1,000	12	-	-	1,012
- Recording Secretary	4,500	4,500	54	-	-	4,554
<b>TOTAL EXPENSES</b>	<b>1,315,435</b>	<b>1,344,949</b>	<b>24,841</b>	<b>457</b>	<b>-</b>	<b>1,370,247</b>
<b>SUB TOTAL JIF BUDGET</b>	<b>4,608,244</b>	<b>4,668,076</b>	<b>59,912</b>	<b>45,362</b>	<b>-</b>	<b>4,773,350</b>
<b>MUNICIPAL EXCESS LIABILITY JIF</b>	<b>1,889,163</b>	<b>1,957,604</b>	<b>31,806</b>	<b>34,069</b>	<b>-</b>	<b>2,023,479</b>
- MEL Excess WC & Liability	1,422,738	1,422,738	26,753	13,213	-	1,462,704
- MEL Excess Property	466,425	534,866	5,053	20,856	-	560,775
- Property	456,272	524,713	5,015	20,786	-	550,514
- Fidelity	10,153	10,153	38	70	-	10,261
<b>EPL/POL/CYBER PREMIUM</b>	<b>567,237</b>	<b>623,730</b>	<b>14,238</b>	<b>2,508</b>	<b>-</b>	<b>640,476</b>
<b>EPL/POL/CYBER COMMISSION - AJG</b>	<b>18,520</b>	<b>20,349</b>	<b>461</b>	<b>83</b>	<b>-</b>	<b>20,893</b>
<b>EPL/POL/CYBER COMMISSION - CONNER STRONG</b>	<b>18,520</b>	<b>20,349</b>	<b>461</b>	<b>83</b>	<b>-</b>	<b>20,893</b>
<b>EPL/POL SURCHARGE</b>	<b>189</b>	<b>248</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>248</b>
<b>ENVIRONMENTAL JIF</b>	<b>246,894</b>	<b>241,861</b>	<b>7,154</b>	<b>-</b>	<b>-</b>	<b>249,015</b>
<b>SUB TOTAL PREMIUMS</b>	<b>2,740,523</b>	<b>2,864,141</b>	<b>54,120</b>	<b>36,743</b>	<b>-</b>	<b>2,955,004</b>
<b>SUB TOTAL JIF &amp; EXCESS BUDGET</b>	<b>7,348,767</b>	<b>7,532,217</b>	<b>114,032</b>	<b>82,105</b>	<b>-</b>	<b>7,728,354</b>
<b>RISK MANAGEMENT CONSULTANTS</b>	<b>248,056</b>	<b>253,855</b>	<b>7,279</b>	<b>-</b>	<b>-</b>	<b>261,134</b>
<b>TOTAL JIF BUDGET</b>	<b>7,596,823</b>	<b>7,786,072</b>	<b>121,311</b>	<b>82,105</b>	<b>-</b>	<b>7,989,488</b>

<p align="center"><b>BURLCO JIF - 2020 Budget</b>  <b>Amended Assessment Certification</b></p>
--

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
New Hanover Township	121,311
North Hanover Township	170,263
Palmyra Borough	290,723
Pemberton Borough	112,172
Pemberton Township	997,987
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
28	7,989,488



***Strategic Planning Committee  
Tuesday, February 18, 2020 at 2:00pm  
Hainesport Municipal Building  
Hainesport, NJ***

A meeting of the Burlington County Municipal Joint Insurance Fund's Strategic Planning Committee was held on Tuesday, February 18, 2020 at 2:00pm in Hainesport Municipal Building, Hainesport, NJ. The meeting began at 2:03 PM.

Those in attendance were:

Glenn McMahon, *Chair*, **Chesterfield Township**  
Mike Theokas, **Bordentown Township**  
Daniel Hornickel, **Pemberton Township**  
Dave Matchett, **Shamong Township**  
Doug Cramer, **Tabernacle Township**  
Paul Forlenza, Executive Director, **Arthur J. Gallagher Risk Management Svcs**  
Paul J. Miola, Deputy Executive Director, **Arthur J. Gallagher Risk Management Svcs.**  
Sheila Ortiz, Account Representative, **Arthur J. Gallagher Risk Management Svcs.**  
Lou Romero, **Secure Data Consulting Services**

Unable to attend:

Mike Theokas, **Bordentown Township**  
Brandon Umba, **Lumberton Township**  
Kathy Burger, **Medford Township**  
John Gural, **Palmyra Borough**

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

***I. Committee Charters – e-mailed – February 5, 2020***

Mr. Miola referred the Committee members to a copy of the Strategic Planning Committee Charter included in the agenda packet. He noted that his office places the Committee Charter on the first agenda of the year for review to ensure that the roles and responsibilities of the Committee as outlined are accurate. Mr. Miola noted that Technology Risk was added to the Committee Charter two years ago.

He then asked the members if they had any suggested changes to the Charter. The Committee had no suggested changes.

***II. 2021 Membership Renewals***

Mr. Miola informed the Committee that ten (1) members are up for renewal effective January 1, 2021. He reminded the Committee that over the past few years his office works on the realignment of renewal dates for some members. Mr. Miola indicated this practice is to balance out the amount of assessments that renew every three (3) years.

### **Membership Visitation Program**

Mr. Miola noted that the *Membership Visitation Program* has been in place for several years. He stated that between Mr. Forlenza and himself they attempt to personally meet with the governing body of each of the renewing members. Mr. Miola asked the Committee if they would like him to continue to offer visits to all renewing members and target those towns that have issues with loss ratio and/or poor commitments. The Committee asked Mr. Miola to offer a visit to all member towns and visit those towns that have issues.

Mr. Forlenza stated that a few towns will require a visit due to their attendance issues such as Woodland Township. He noted that Woodland has not attended an Executive Committee Meeting in over two (2) years. Mr. Forlenza stated that when he had discussion with the Governing Body, three (3) years ago he was told there would be representation from the municipality. However, the attendance records show that no one from Woodland Township has attended an Executive JIF meeting to date. Therefore, Mr. Forlenza stated that he will visit Woodland Township's Governing Body to address his concerns of non-participation. The Committee agreed with this approach.

### **III. Membership Growth**

Mr. Miola noted that Eastampton & Mount Holly's membership with Statewide will be expiring the end of this year. Mr. Forlenza stated he has had conversations with Mount Holly's Risk Management Consultant regarding their claims; which seem to be trending in the right direction. Mr. Forlenza then mentioned that Eastampton is the Garden State JIF. He stated that he will reach out to Eastampton to see if they are interested in joining the JIF.

Mr. Forlenza then mentioned that Cinnaminson's current carrier is the New Jersey Intergovernmental JIF. He noted that he will reach out to Cinnaminson to see if they are interested in making an application with the JIF. He will keep this Committee informed on the outcome.

### **IV. 2020 Conferences**

Mr. Miola stated that in December e-mail correspondence was sent to members, with first priority to attend, the two (2) AGRiP conferences this year. He noted that there were no attendees for the Spring conference that is scheduled for March 1-4, 2020 in Orlando, Florida.

Mr. Miola stated that the PRIMA Conference for 2020 will be held in Nashville, TN on June 14-17, 2020. Mr. Matchett indicated that he would like to attend. Mr. Miola stated that he will follow-up with Annette Reap from his office regarding Mr. Matchett's interest in attending PRIMA. Mr. Forlenza indicated that he is attending the PRIMA Conference.

The AGRiP Fall conference will be held on October 4-7, 2020 in Dallas, TX. Currently, there are no registrants for this conference.

### **V. Membership – Professional Organizations**

Mr. Miola stated that the Fund will be renewing membership with PRIMA this month and AGRIP will be renewed in April. He noted that membership provides a great deal of information, such as having access to PRIMA-Talk and their websites. The Committee agreed with renewing these memberships.

### **VI. Fund Commissioner Orientation**

Mr. Miola noted that the Fund Commissioner Orientation will be held on May 19, 2020 in Hainesport, NJ prior to the JIF Executive Committee Meeting. He stated that the format would be the same as last year.

Mr. Miola stated that there will be a "JIF 101" PowerPoint Presentation and then review the May Agenda Packet so the Fund Commissioners will become familiar with the discussions/decisions that take place during the monthly Executive Committee Meetings.

Mr. Forlenza stated that our office will send out a notification to the members asking if they are interested in attending a Fund Commissioner Orientation. He noted that last year there were five (5) registrants and only two (2) Fund Commissioners attended. Mr. Forlenza is considering a “webinar” instead of in-person training. He noted that his office will send out the Handbook with all pertinent information to those that have interest in attending the orientation via webinar. Mr. Forlenza asked if the Committee is ok with this approach. The Committee agreed with this approach.

#### **VII. *Fund Commissioner Attendance***

Mr. Miola referred the Committee to the 2019 Executive Committee Meeting attendance report included in the agenda packet. The Committee briefly reviewed the attendance of each member against the Funds’ recommended attendance guidelines of 75% overall attendance with 50% attendance by the Fund Commissioner.

Mr. Forlenza reminded the Committee that the addition of the *Optional Safety Incentive Funds* to the Safety Incentive Program was designed to entice better attendance at JIF events. He stated that he compared attendance records for 2018 vs. 2019 and there was no significant difference. In the past, letters have been sent to Woodland Township and Southampton Township expressing the JIF concern of non-attendance. Mr. Forlenza stated that he would like to send an attendance letter to these two (2) towns and requesting that the letter be placed on their council agenda. He then asked if the Committee was okay with this approach. The Committee agreed with Mr. Forlenza’s approach to ask that the letters be placed on their monthly agenda for the Governing Body to review.

Mr. Miola mentioned that several years ago the Committee asked our office to track sub-committee meetings. He then referred the Committee to copies of attendance sheets for sub-committee meetings.

#### **VIII. *Elected Officials Training***

Mr. Miola stated that the last “in person” Elected Officials Training session will be held on March 24, 2020 at Merighi’s. Mr. Miola noted that the sign in sheets from the previous trainings as well as the *League of Municipalities* sessions are available on the JIF website.

Mr. Miola noted that an on-line Elected Officials Training Program will be available from the MEL. He noted that the on-line training program notification will be sent on April 1<sup>st</sup> for those members that have not had the opportunity to attend an in person Elected Officials session.

#### **IX. *MEL EPL Plan of Risk Management***

Mr. Forlenza reminded the Committee that the Plan of Risk Management Model Handbook is updated every two (2) years. With respect to the 2021-2022 Program, Mr. Forlenza noted that the MEL has awarded a contract to a law firm to perform a thorough review and rewrite, where necessary, of the Model EPL Policies & Procedures and Handbook. He explained that the current policies and procedures were drafted some 16 years ago. Since the original drafting, there have been a number of updates, deletions, and additions to the Policies. The MEL felt it was important to undertake a thorough review of the policies. He noted that this review might also change the MEL’s procedure for handling future updates to the Model Personnel Policies. Mr. Forlenza stated one of the recommendations being considered is to have each town adopt the Policies and Procedures by ordinance and give themselves authority within the body of the ordinance to amend the Policies and Procedures by Resolution as it becomes necessary.

Mr. Forlenza noted the Model Policies and Handbook should be released by June 30, 2020, with a compliance date of June 1, 2021. Compliance will determine member co-pays, deductibles, and surcharges with an effective date of January 1, 2022. A MEL Ad-Hoc Personnel Committee that has been created to review the revised Policies and Handbook before release to the membership.

Mr. Forlenza noted that the Managers & Supervisors training will include both SAM training and the EPL Training rather than hold them separately. Mr. Matchett asked once the dates have been



finalized, can the Executive Director's office provide some type of "road-map" that will outline what the members need to do. A detailed memorandum will be distributed by the Executive Director's office to help clarify the Program requirements.

**X. *Land Use Liability Risk Management Program***

Mr. Miola reminded the Committee that training materials and a cover letter were mailed to each Municipal Clerk on October 12<sup>th</sup>. 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. The land use board attorney will be responsible for training the board members on the material and certifying that the training has been completed through sign-in sheets and a signed certification. Once the training is complete, the land use board members will be eligible for the enhanced coverage. Mr. Miola noted several certifications have already been received and a report is included in the monthly agenda packet for your review. He noted should anyone need additional training materials to please contact his office; especially as new members might have been appointed to these land use boards at recent reorganization meetings.

**XI. *Technology Risk Management***

**Media Pro**

Mr. Romero stated that the Media Pro Cyber Training report shows 17 municipalities are 100% compliant and three (3) municipalities are between 0 and 99% compliant. He noted that members not currently in compliance will be contacted. Mr. Romero stated that he sent e-mails to all members with a complete easy to follow packet to make compliance as simple as can be. He mentioned that he is rolling out a new course; therefore, he asked all the members to update their employee list. This list will be used to ensure he has an accurate database for all employees. Mr. Romero noted all members received an email from him in regards to training and the rolling out of the new class. He noted he has created custom training reports for each municipality. He informed the Committee that this report will be distributed via e-mail every Monday morning at 9AM. The message will contain a link that will allow you to download your individual training roster, so please do not delete this particular email.

**Pivot Point**

Mr. Romero reminded the Committee that PivotPoint has been undertaking network vulnerability assessments and phishing experiments on our members. He noted that during January, 633 phishing emails were sent to the members with 34 (or 5.4%) being clicked. Mr. Romero stated that he will send a detailed report to Fund Commissioners that will identify employees who were successfully phished. The will allow remedial training to be conducted.

**Cyber Liability Policies**

Mr. Romero emphasized that all members should review the MEL Cyber Risk Management Plan with their IT professional to determine their status and what actions need to be taken to comply with the program and qualify for lower deductibles. Only nineteen (19) members have submitted their checklist for Tier I and only seventeen (17) members have submitted their checklist for Tier II. Mr. Romero stated that he will be working with all members to bring them into compliance.

Mr. Miola noted that there is a \$25,000 per claim deductible if you are not in compliance with both Tier I & Tier 2. He explained that a member will be eligible for a reimbursement of \$20,000 if in compliance with Tier I standards at the time of the incident, and \$22,500 if in compliance with Tier I & Tier II standards at the time of the incident. He noted that it is vitally important that each town comes into compliance and remains in compliance going forward, as the MEL will ask for documentation proving you were in compliance at the time of an incident. He stated it is great to see many members coming into compliance, but reminded members that you need to remain in compliance.

Mr. Forlenza mentioned that this Friday he and Mr. Miola will be attending the MEL Cyber Task Force Meeting to discuss revisions to the current program and set of standards. He will keep this Committee and the membership informed of any changes to the Program

***XII. Executive Committee Meeting Times & Locations***

Mr. Miola referred the Committee to a copy of the proposed 2020 Executive Committee Meeting Schedule. He noted that there is a conflict with the June Executive Committee Meeting date. The June 16<sup>th</sup> meeting conflicts with the PRIMA Conference. Therefore, he asked the Committee if they were comfortable moving the meeting to June 23<sup>rd</sup>. The Committee gave the Executive Director's office authority to re-advertise the meeting to June 23<sup>rd</sup>.

***XIII. December Dinner Meeting***

Mr. Forlenza noted that the 2019 December Dinner Meeting was held at Ramblewood Country Club in Mt. Laurel. Eleven Fund Commissioners attended. He indicated that the 2020 December Dinner meeting is scheduled for December 15, 2020. Mr. Forlenza asked the Committee for their feedback regarding the venue change. Mr. Matchett commented that the only complaint that he had was the transition from the "foyer" with served hors d'oeuvre to the separate room which appeared cramped. Discussion ensued.

Following a brief discussion, Mr. Forlenza noted that a decision does not have to be made today, as there is still time to reserve a venue.

***XIV. Annual Planning Retreat***

Mr. Forlenza stated that the Annual Planning Retreat is scheduled for April 21, 2020. He referenced feedback from December Dinner Meeting regarding the Ramblewood Country Club. He asked the Committee where they would like to hold the Retreat. The Committee is concerned with the logistics of the room for the meeting and location of lunch. Discussion ensued.

Following a brief discussion, Mr. Forlenza stated that his office will reach out Ramblewood, should the logistics work we will hold the Planning Retreat there. If the logistics do not work, his office will reserve Café Madison for the retreat. The Committee agreed with this approach.

Mr. Miola then referred the Committee to a "Draft" Retreat Agenda. He asked the Committee if they had any comments or feedback regarding the "Draft" agenda.

Following a review of the "Draft" agenda, Mr. Matchett expressed concern with the length of the MEL & RCF portion of the agenda. He opined that there might be too much to cover. Mr. Miola stated that he will let the speaker make the determination on the information to be discussed in the time allotted. It was also suggested to move the Wellness section to after lunch. Mr. Hornickel indicated the time for *General Session VI – Claims Corner* should to be adjusted to 1:45-2:30 pm, to address the issues presented. Also, adjust the *Transitional Duty* time from 2:15-3:15 pm and *Wrap-up* to 3:15 pm. Mr. Forlenza stated that they will update the agenda accordingly. The Committee agreed with the suggested changes.

***XV. Next Meeting***

Mr. Miola indicated that the next meeting is scheduled for June 23, 2020 at 2:00pm at the Hainesport Municipal Building. The Committee agreed.

The meeting concluded at 3:14 pm.

File: BURLCO/2020/Strategic Planning Committee  
BURLCO/Gen/Strategic Planning Committee

Tab: 02/18/2020  
Tab: 02/18/2020



# MEL LEADERSHIP SKILLS TRAINING FOR SUPERVISORS

This year, the MEL is offering additional sessions of its popular three day course for department managers and supervisors. The course focuses on basic managerial responsibilities, leadership strategies and supervisory skills and includes interactive group exercises, case studies and self-assessments.

Enrollment is free of charge for MEL member municipalities and authorities. Class size is limited.

## TRAINING AGENDA:

- NJ Local Government 101 for New Supervisors: Paul Shives
- Practical Leadership Strategies: Keith Hummel
- Essential Supervisory Skills: Don Ruprecht, Clark LaMendola

## ENROLL NOW! THE FOLLOWING CLASSES ARE AVAILABLE:

- May 13, 20 & 27: Morris County: Mount Olive Municipal Building
- June 3, 10 & 17: Bergen County: Paramus Life Safety Building
- September 10, 17 & 24: Atlantic County: Municipal Building Fire Headquarters
- October 8, 15 & 22: Middlesex County: Woodbridge Library

## CONTINUING EDUCATION CREDITS ARE AWARDED TO:

- Clerks, Financial Officers, Purchasing Agents and Tax Collectors
- Public Works Managers
- Fire Service Instructors and Enforcement Officials
- Water and Wastewater Operators

## ENROLL NOW

To enroll, visit the MEL website and complete the Registration Form under the MEL Safety Institute menu or email Valerie Faliveno at [vafaliveno@jmontgomery.com](mailto:vafaliveno@jmontgomery.com).

**MEL**



THE POWER OF  
COLLABORATION

[njmel.org](http://njmel.org)