



AGENDA PACKET



Tuesday, April 21, 2020 at 3:30 PM

Via Conference Call

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Via Conference Call
Tuesday, April 21, 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. Approval of Minutes
 - A. Adoption of the **March 24 2020** Meeting Minutes.....Pages 1-10
 - B. Adoption of the **March 24, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 11-47
 - A. Lost Time Accident Frequency.....Pages 15-16
 - B. Certificates of Insurance.....Pages 17-18
 - C. Financial Fast Track Report.....Page 19
 - D. Regulatory Filing Checklists.....Pages 20-21
 - E. 2019 Safety Incentive Program Awards.....Page 22
 - F. 2020 Optional Safety Budget.....Page 23
 - G. 2020 Wellness Incentive.....Page 24
 - H. EPL/Cyber Risk Management Budget.....Page 25
 - I. EPL Compliance StatusPage 26
 - J. Statutory Bond Status.....Page 27
 - K. Skateboard Park Approval Status.....Page 28
 - L. Capehart & Scatchard Updates.....Pages 29-34
 - M. Elected Officials Training
 - N. Police Command Staff Training - Invite.....Pages 35-36
 - O. Managerial & Supervisory Training – Invite.....Pages 37-39
 - P. AGRiP/PRIMA 2020 Conferences
 - Q. Land Use Training Certification.....Page 40
 - R. Annual Planning Retreat - Update
 - S. Quarterly Attendance.....Page 41
 - T. Financial Disclosure Statement Filing.....Pages 42-47
 - U. Website

V.	New Member Activity	
VIII.	Solicitor's Report	
A.	Closed Cases.....	Page 48
B.	MEL Helpline and Contact List.....	Pages 49-50
C.	Resolution 2020 - _____ Authorizing the Release of Fund Year 2019 Closed Session Executive Committee Meeting Minutes – Motion – Roll Call	Pages 51-53
IX.	Safety Director's Report	
A.	Activity Report	Pages 54-59
B.	Police One Training.....	Update
C.	MSI Bulletin: Coronavirus COVID-19.....	Pages 60-63
D.	MSI Bulletin: Care and Transport of COVID-19 Patients.....	Pages 64-74
E.	MSI Bulletin: Park & Playground Best Practices During COVID-19.....	Page 75
F.	MSI Bulletin: Playground & Athletic Fields Best Practices During COVID-19.....	Page 76
G.	MSI Bulletin: Hazard Communication During COVID -19.....	Page 77
H.	MSI Bulletin: Guidance of the Families First Coronavirus Response Act (FFCRA)...	Pages 78-79
X.	Claims Administrator's Report	
A.	Lessons Learned from Losses	Page 80
XI.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 81-82
B.	Targeting Wellness Newsletter	Pages 83-92
C.	Mindful Calendar.....	Page 93
D.	Challenge of the Month: Lets Stay Home Bingo.....	Page 94
E.	Exercise of the Month: Yoga Flow for Stress Release.....	Page 95
XII.	Managed Health Care Report	
A.	Summary Report	Page 96
B.	Average Number of Days to Report a Claim.....	Page 97
C.	Transitional Duty Reports.....	Page 98
D.	PPO Savings & Penetration Report.....	Pages 99-100
E.	Top 10 Provider/Paid Provider by Specialty.....	Page 101
F.	Nurse Case Management Report.....	Page 102
XIII.	Technology Risk Services	
A.	Report.....	Pages 103-113
B.	Pivot Point Newsletters.....	Page 114
C.	MEL Cyber Risk Management Plan Compliance Status.....	Page 115
XIV.	Treasurer's Report as of March 31, 2020	Pages 116- 152
A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	E-JIF Interest Allocation.....	Page 153
F.	April Bill List.....	Page 154
	Motion to approve the Payment Register & Bill List– Motion – Roll Call	

XV. Committee Reports

Finance Committee Report

- A. 2020 Budget Amendment will be re-advertised for Public Hearing and Adoption at the May or June Executive Committee Meeting
- B. Safety Committee Meeting - March 25, 2020.....Pages 155-178

XVI. MEL/RCF/E-JIF Reports

- A. MEL Report – March 27, 2020.....Pages 179-181
 - 1. MEL Cyber News Update – COVID-19.....Pages 182-183
 - 2. MEL Cyber News – Case Study #1.....Page 184
- B. RCF Report – March 27, 2020.....Page 185

XVII. Miscellaneous Business

- A. Motion to Authorize the Executive Directors Office to Re-Advertise the May Executive Committee Meeting in Consultation with the Fund Chair, Fund Secretary, and Fund Solicitor – **Motion – All in Favor**
- B. Motion to Authorize the Executive Directors Office to Re-Advertise the date of the June Executive Committee Meeting to June 23, 2020 – **Motion – All in Favor**

<p style="text-align: center;">The next meeting will be held on Tuesday, May 19, 2020 at 3:30 PM at Café Madison, Riverside, NJ or Via Conference Call should the Retreat be postponed.</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

Via Conference Call

March 24, 2020

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held via conference call on Tuesday, March 24, 2020 at 3:30 PM, prevailing time. Chair Jack, **Riverside**, presiding. The meeting was called to order at 3:30 PM.

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Mike Theokas, **Bordentown Twp.**
Erin Provanzano, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park 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.**
Jerry Mascia, **Mt. Laurel Twp.**
John Gural, **Palmyra Borough**
Daniel Hornickel, **Pemberton Township**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Amanda Somes, **Bass River Twp.**
Glenn McMahon, **Chesterfield Twp.**
Kyle Tuliano, **New Hanover Twp.**
Mary Picariello, **North Hanover Twp.**
Donna Mull, **Pemberton Borough**
Kathy Hoffman, **Southampton Twp.**
Steve Ent, **Westampton 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

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

Chair Jack stated that in order to keep the meeting moving along, this month, Roll Call votes would only be of the Executive Committee.

Chair Jack then entertained a Motion to move up Ms. Kosko, Alternate Executive Committee Member #1, to the Executive Committee in the absence of Mr. McMahon for voting purposes of the seven (7) Executive Committee members only.

Motion by Mr. Gural, seconded by Mr. Mascia to move up Ms. Kosko as presented.

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Jack presented the open & closed session meeting minutes of the February 18, 2020 meeting of the Fund, as found in the agenda packet and provided to the Executive Committee prior to the Executive Committee meeting, for approval.

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

Motion by Mr. Wolbert seconded by Mr. Cramer, to approve the Open & Closed session meeting minutes of the February 18, 2020 meeting as amended. All In Favor. Motion carried by majority vote.

The Closed Session minutes of the February 18, 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.

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza referenced the Executive Director's Report found in the agenda and noted it was self-explanatory, and due to the situation, he has asked the Fund Professionals to minimize their reports for this month; however, being sure to touch on any important or pertinent information they feel needs to be discussed or addressed.

Mr. Forlenza stated there were several items in his report that have unfortunately either had to be cancelled or postponed to be rescheduled. He noted the remaining Elected Officials Seminar scheduled for March 24, 2020 at Merighi's has been cancelled. You will still be able to take the online course on the MEL Website through May 1st. As far as the Managerial & Supervisory Training and the Police Command Training scheduled in April, these have been postponed and will be reschedule at a later date once thing return to normal and we can coordinate dates with the venues. Notices had gone out from the Executive Directors office last week notifying members of these changes.

In regards to all sub-committee meetings scheduled for the next 30 days or so, all now will be held via conference call and our office will send out the agendas, as well as any pertinent handouts and the dial-in information prior to those meetings.

Lastly, Mr. Forlenza stated everyone should know and feel confident that the Executive Directors office is in contact with the other Fund Professionals on a daily basis, so please, if you have any questions, or need any assistance, please may reach out at any time to any one of us, either via phone or email, as we are here to help you.

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 was one (1) closed case(s) since the last meeting and he reviewed it with the members.

Fisher v. Township of Southampton

MEL EPL Helpline & Authorized Contact List – Mr. DeWeese reminded the members to please review the list of authorized contacts for the *MEL Employment Practices Helpline*. He noted he has been trying to stay abreast of the COVID-19 issues in the State of NJ and has sent out various Bulletins and Notices with information he learns. He is hopeful the correspondence is helpful to the members, and if anyone has any questions or concerns to definitely reach out to him and he will be happy to assist the best he can.

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 a handout and is self-explanatory and should anyone have any questions, please feel free to reach out to him at any time.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

Mr. Roselli stated his *Lessons Learned from Losses* is self-explanatory and included in the agenda packet. It addresses the importance of *Office Safety*.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer referenced her report in the agenda packet, noting the yoga event and presentation on Living Younger which focused on positive thinking took place prior to our current situation. The Stress Management Family Feud will be rescheduled.

Ms. Schiffer noted creating resiliency is now more important than ever in dealing with stress and fear that can be a daily challenge for some. She stated everyone should stay vigilant and remind your employees and families to focus on what they can control:

- Getting proper sleep
- Eating as healthy as possible
- Stay active – walks, live stream workouts
- Most importantly, maintain positive thoughts

Ms. Schiffer stated all our lifestyle choices and thoughts will directly and indirectly affect our immune system, so it is critical to keep it strong and working at its full capacity.

Ms. Schiffer stated she would be experimenting with video-conferencing with one of her towns to share some positivity and group meditation, just to stay connected. If this is of interest to you, please reach out to her and she will explore options.

Lastly, Ms. Schiffer reminded everyone to please reach out to her if they need any ideas on exercise, what to eat, or recipes to prepare, as well as words of encouragement and support. This time certainly reinforces how safety and wellness go hand in hand. Stay safe everyone!

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 February 2020.

Lost Time v. Medical Only Cases

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

	<i>February</i>	<i>YTD</i>
<i>Lost Time</i>	2	4
<i>Medical Only</i>	13	23
<i>Report Only</i>	5	13
<i>Total Intakes</i>	21	41
<i>Report Only % of Total</i>	24%	32%
<i>Medical Only/Lost Time Ratio</i>	87:13	85:15
<i>Average Days to Report</i>	10.7	5.5

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report:

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	456
<i>Transitional Duty Days Worked</i>	280
<i>% of Transitional Duty Days Worked</i>	61%
<i>\$ Saved by Accommodating</i>	\$35,097
<i>Transitional Duty Days Not Accommodated</i>	176
<i>% of Transitional Duty Days Not Accommodated</i>	39%
<i>Cost of Days Not Accommodated</i>	\$17,304

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>February</i>
<i>Bill Count</i>	135
<i>Original Provider Charges</i>	\$219,917

<i>Re-priced Bill Amount</i>	<i>\$88,250</i>
<i>Savings</i>	<i>\$131,667</i>
<i>% of Savings</i>	<i>60%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>94%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>97%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>93%</i>
<i>EPO Provider Penetration Rate – Provider</i>	<i>96%</i>

Ms. Beatty noted her office is fully operation with the majority of employees working from home. She reminded everyone to please report any potential exposure you may have, but know COVID-19 testing is only being done if the person is showing symptoms.

Ms. Beatty stated they are working with their medical facilities to deliver safe medical services and treatment as required. She noted they are receiving information daily on any information on Provider practices, including office hour changes, telehealth capabilities and office closures. They are providing an updated list constantly so their staff has all the information they need. She also the Governor signed an Executive Order postponing all elective surgeries as of March 27th. CDC guidelines are being practiced at all of our provider facilities.

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero stated in regards to the training, the deadline has been moved to May 1, which was originally March 31.

He asked that members be aware of the numerous Covid-19 scam emails that are circulating. He noted one member has already fallen victim to one of these scams, but luckily, due to double redundancy backups, there was minimal damage and they were only down for one day. Please be sure emails received are coming from a trusted source. If you have any question regarding this, he had previously provided a link to all members, where if you type in the questionable email address, it will show you where the email originated.

Mr. Romero reminded the members he is available 24/7, so if there are any issues he can assist with, please reach out.

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

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for the month of **February 2020**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski reports are valued as of February 29, 2020. He noted COVID-19 has already had a financial impact on the Fed's Fund Rate, which is a Governing Rate, which has dropped a full percentage point to .25% and we will be determining what that means to the Fund's investments. Fortunately, we do have a safety net in place with Investors Bank as their guarantee to us is our yield will not be lower than .65%.

Investment Interest

Interest received or accrued for the reporting period totaled \$31,625.15. This generated an average annual yield of 1.93%. However, after including an unrealized net gain of \$31,625.15 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.

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	\$44,220.49	\$44,404.29
Salvage Receipts	\$0	
Overpayment Reimbursements	\$483.93	
FY 2020 Premium Assessments	\$1,010,489.00	

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

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

Cash Activity for the Period

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 a decrease in the Fund of \$111,322.64.

Loss Run Payment Register – February 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 \$214,496.77. The claim detail shows 233 claim payments issued.

Bill List – March 2020

For the Executive Committee's consideration, Mr. Tontarski presented the March Bill List in the amount of \$96,241.12 which was included in the agenda packet.

Chair Jack entertained a motion to approve the February 2020 Loss Run Payment Register and approve the March 2020 Bill List in the amount of \$96,241.12 as presented

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

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

ROLL CALL *Yeas* Doug Cramer, **Tabernacle Twp.**
 James Ingling, **Wrightstown Borough**
 John Gural, **Palmyra Borough**
 Jerry Mascia, **Mt. Laurel Twp.**

Rich Wolbert, **Beverly City**
Meghan Jack, **Riverside Twp.**
Paula Kosko, **Hainesport Twp.**

Nays: None

Motion carried by unanimous vote.

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

COMMITTEE REPORTS

Finance Committee Report - Mr. Forlenza noted that in regard to the 2020 Budget Amendment that was advertised for public hearing today, it will be re-advertised for Public Hearing and Adoption at either the April or May Executive Committee Meeting. The membership agreed

Strategic Planning Committee Meeting – February 18, 2020 – Mr. Forlenza noted that Ms. Burger presented a verbal report on Committee's meeting at the February JIF meeting. The written minutes were included in the agenda packet and were self-explanatory, and that the next meeting of this committee is scheduled for June.

Chair Jack asked for a Motion to authorize the Executive Directors office to re-advertise the date of the June 16th, 2020 Executive Committee Meeting to Tuesday, June 23, 2020.

Motion by Mr. Gural, seconded by Mr. Mascia to re-advertise the June 2020 Executive Committee Meeting. All in Favor. Motion carried.

Safety Committee Meeting – Mr. Forlenza noted that the Safety Committee meeting was originally scheduled for March 17, 2020 has been rescheduled to March 25, 2020 via conference call and the minutes would be included in the April agenda for reference and review.

MEL/RCF/EJIF REPORTS

MEL Leadership Skills Training for Supervisors – Chair Jack referenced a memo in the agenda, stating this is a 3-day course, but we will need to wait and see about the May and June dates, but the September and October dates are listed if you are interested in signing up.

MISCELLANEOUS BUSINESS

Next Meeting

Mr. Forlenza noted that due to the current situation and uncertainty of COVID-19, he would like to ask for a Motion, after consultation with the Fund Chair, to re-advertise the April Executive Committee Meeting to a conference call, if needed. He noted he would prefer to be prepared in case, as it is an uncertainty right now.

Chair Jack asked for a Motion to re-advertise the April meetings as outlined by Mr. Forlenza.

Motion by Mr. Cramer, seconded by Mr. Gural to re-advertise the April meetings. All in Favor. Motion carried.

Next, Mr. Forlenza noted he had emailed a Resolution to all members which, if adopted, would authorize payment of Contractual Expenditures and Claims Payments in the event of the cancellation of a monthly meeting in 2020. He noted, again, should we need to meet via teleconference, or should we not have a quorum of the Executive Committee, he would like to have

the authorization to continue to pay contractual expenditures and claims payments, should we not be able to acquire authorization through the normal process.

Chair Jack asked if there were any questions. No questions were entertained.

Resolution 2020-19 Authorizing the Payment of Contractual Expenditures and Claims Payments in the Event of the Cancellation of a Regularly Scheduled Monthly Meeting in 2020 Next Meeting

Motion by Mr. Cramer, seconded by Mr. Mascia to approve Resolution 2020-19 as presented.

ROLL CALL **Yeas:** Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Borough**
John Gural, **Palmyra Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Rich Wolbert, **Beverly City**
Meghan Jack, **Riverside Twp.**
Paula Kosko, **Hainesport Twp.**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Resolution 2020-20 Honoring and Recognizing the Service of Rich Brook, Florence Township to the Burlington County Municipal Joint Insurance Fund.

Mr. Forlenza noted that that Mr. Brook would be retiring at the end of the month, and noted he had emailed a picture of the award, as well as a copy of the proposed resolution, honoring Mr. Brook and his many decades of dedication to the Burlington County Municipal Joint Insurance Fund. Mr. Forlenza stated he will get both the award and the Resolution out to him once the pandemic is over.

Mr. Forlenza stated, that on behalf of the membership, it has been an honor to work with Mr. Brook and he appreciates all he has done in support of the BURLCO JIF as well as his involvement in the EJIF, SEM, and MEL. Mr. Brook's assistance has been second to none, and we want Mr. Brook to know how much his efforts are appreciated. Mr. Forlenza offered Mr. Brook the best of luck and noted he will be missed.

Mr. Brook thanked everyone, noting he will miss the JIF and good luck to everyone.

Motion by Mr. Cramer, seconded by Mr. Ingling to approve Resolution 2020-20 a presented.

ROLL CALL **Yeas:** Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Borough**
John Gural, **Palmyra Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Rich Wolbert, **Beverly City**
Meghan Jack, **Riverside Twp.**
Paula Kosko, **Hainesport Twp.**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Chair Jack noted that the next meeting of the BURLCO JIF will more than likely be a conference call on Tuesday, April 21, 2020 at 3:30 PM unless otherwise noted.

PUBLIC COMMENT

Motion by Mr. Gural, 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. Mr. Forlenza did note this meeting was advertised so if the any member of the public wished to attend, they could do so at the office of the Executive Director and participate in the Conference Call.

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

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

EXECUTIVE SESSION MEETING – Resolution #2020-21

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

Motion by Mr. Cramer, seconded by Mr. Ingling, to Adopt ***Resolution #2020-21***.

Mr. Forlenza did note this meeting was advertised so if the any member of the public wished to attend, they could do so at the office of the Executive Director and participate in the Conference Call.

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

APPROVAL OF CLAIMS PAYMENTS

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

<i>Workers Compensation</i>	<i>General Liability</i>	<i>Property</i>
<i>2019148581</i>	<i>2017091126</i>	<i>2020181860</i>
<i>2020186961</i>		<i>2020194345</i>
<i>2020185549</i>		<i>2020196018</i>
<i>2020193180</i>		<i>2020190487</i>
<i>2018146046</i>		
<i>2020191522</i>		
<i>001252073</i>		

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

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

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

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

MOTION TO ADJOURN

Chair Jack entertained a motion to adjourn the March 24, 2020 meeting of the BURLCO JIF.

Motion by Mr. Gural, seconded by Mr. Ingling, to adjourn the March 24, 2020 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:32 PM.

Kris Kristie,
Recording Secretary for

Glenn McMahon,
Fund Secretary



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: April 27, 2020
Re: **Executive Director's Report**

.....

A. Lost Time Accident Frequency Report – (pgs. 15-16)

The February 2020 Lost Time Accident Frequency Summary and the Statewide Recap for February 2020 are attached for your review.

B. Certificates of Insurance (pgs. 17-18)

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

C. Financial Fast Track Report (pg. 19)

The Financial Fast Track Report as of February 29, 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 February 29, 2020 was **\$10,897,710**

D. Regulatory Filing Checklists (pgs. 20-21)

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 (pg. 22)

Revised announcement letters including instructions on how to collect your 2019 Safety Incentive Program Awards was emailed to all members on or about April 14, 2020. A report detailing the reward amounts for each member is included in the agenda. 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. 23)

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. 24)

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. 25)

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. 26)

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. Statutory Bond Status (pg. 27)

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.

K. Skateboard Park Approval Status (pg. 28)

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.

L. Capehart & Scatchard Updates (pgs. 29-34)

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

M. Elected Officials Seminars

The Fund sponsored Elected Officials training has concluded. The MEL will reduce each member's 2020 MEL Assessment by \$250 for each municipal elected official who attended 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 scheduled for March 24, 2020 at Merighi's Savoy Inn in Vineland had been cancelled due to the pandemic. The MEL has announced an online course which you could access from the MEL website. A notice on how to take the online course was sent to all members the week of March 16th. In order to receive the credit, you must complete the training by May 1, 2020.

N. Police Command Staff Training (pgs. 35-36)

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 April 1, 2020 training scheduled at Auletto Caterers, Deptford has been postponed due to the pandemic and will be rescheduled. The remaining training dates are scheduled as follows:

September 22, 2020 – O'Connors, Eastampton
October 15, 2020 - Merighi's Savoy Inn, Vineland

O. Managerial & Supervisory Trainings – Invite (pgs. 37-39)

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 BURLCO JIFs. An invitation/invite was emailed 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 first training date of April 7, 2020 at the Wildwood Convention Center has been postponed and will be rescheduled. The remaining trainings have been scheduled on the following dates:

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

P. 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 was emailed in January. Any Fund Commissioner interested in attending a conference should contact the Executive Directors office.

Q. Land Use Training Certification (pg. 40)

On or about October 11th, 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.

R. Annual Planning Retreat - Update

The Fund has tentatively scheduled its Annual Planning Retreat on May 19, 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 shortly. Should there be any changes to the date of the Annual Retreat, and/or the location/format of the May Executive Committee Meeting, a notice will be sent to the Fund Commissioners via email and posted to the JIF website.

S. Quarterly Attendance (pg. 41)

A report detailing attendance records through the first quarter of the 2020 Fund Year is attached for your review.

T. Financial Disclosure Statement Filing (pgs. 42-47)

In 2014, the Division of Local Government Services implemented a new “on line” process for completion and submission of Financial Disclosure Statements (FDS). Each Fund Commissioner has a unique PIN # for which to file for their position of Fund Commissioner with the JIF. Newly assigned Fund Commissioners receive their Filing PIN # from the Executive Director’s office once we are notified of their assignment and have 30 days from their day of assignment in which to file. On March 30, 2020, Kris Kristie notified all Fund Commissioners, and Fund Professionals required to complete the FDS process, via email of their responsibility to include their role with the JIF on their FDS which must be submitted by April 30, 2020. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director’s office should contact Kris Kristie at 856-446-9136.

U. Website (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.

V. New Member Activity

Nothing to Report.

Burlington County Municipal JIF JOINT INSURANCE FUND									
2020 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS									
DATA VALUED AS OF February 29, 2020									
		# CLAIMS	Y.T.D.	2020	2019	2018			TOTAL
		** FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	* 2/29/2020	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2020 - 2018
1	75 Beverly City	0	0	0.00	0.00	0.00	1 Beverly City		0.00
2	76 Delanco Township	0	0	0.00	0.00	2.15	2 Delanco Township		1.20
3	77 Delran Township	0	0	0.00	0.94	2.87	3 Delran Township		1.72
4	79 Florence Township	0	0	0.00	1.91	1.91	4 Florence Township		1.77
5	80 Hainesport Township	0	0	0.00	0.00	0.00	5 Hainesport Township		0.00
6	81 Lumberton Township	0	0	0.00	0.00	0.00	6 Lumberton Township		0.00
7	82 Mansfield Township	0	0	0.00	0.00	0.98	7 Mansfield Township		0.46
8	83 Medford Township	0	0	0.00	0.72	0.00	8 Medford Township		0.34
9	84 Riverside Township	0	0	0.00	0.00	5.00	9 Riverside Township		2.18
10	85 Shamong Township	0	0	0.00	0.00	0.00	10 Shamong Township		0.00
11	86 Tabernacle Township	0	0	0.00	0.00	1.27	11 Tabernacle Townshp		0.45
12	456 Springfield Township	0	0	0.00	0.00	0.00	12 Springfield Township		0.00
13	531 Chesterfield Township	0	0	0.00	0.00	0.00	13 Chesterfield Township		0.00
14	532 Westampton Township	0	0	0.00	3.03	2.00	14 Westampton Township		2.30
15	576 Mount Laurel Township	0	0	0.00	2.02	2.63	15 Mount Laurel Township		2.14
16	577 Bass River Township	0	0	0.00	0.00	0.00	16 Bass River Township		0.00
17	589 Bordentown City	0	0	0.00	2.07	0.00	17 Bordentown City		0.86
18	600 Bordentown Township	0	0	0.00	3.55	0.00	18 Bordentown Township		1.77
19	601 North Hanover Township	0	0	0.00	0.00	1.32	19 North Hanover Townsh		0.63
20	636 Wrightstown Borough	0	0	0.00	0.00	0.00	20 Wrightstown Borough		0.00
21	642 Pemberton Borough	0	0	0.00	2.33	0.00	21 Pemberton Borough		1.05
22	650 Palmyra Borough	0	0	0.00	1.20	2.67	22 Palmyra Borough		1.75
23	651 Woodland Township	0	0	0.00	0.00	0.00	23 Woodland Township		0.00
24	679 Fieldsboro Borough	0	0	0.00	0.00	0.00	24 Fieldsboro Borough		0.00
25	697 New Hanover Township	0	0	0.00	0.00	0.00	25 New Hanover Township		0.00
26	208 Pemberton Township	2	2	5.97	2.56	5.17	26 Pemberton Township		4.02
27	373 Southampton Township	1	1	7.50	1.18	2.55	27 Southampton Townshp		2.26
28	78 Edgewater Park Township	0	1	10.43	0.00	4.35	28 Edgewater Park Towns		2.92
Totals:		3	4	1.06	1.20	1.69			1.42
Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)									
* Member does not participate in the FUND for Workers' Comp coverage									
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2019 Loss Time Accident									
Frequency as of		February 28, 2019		1.39					

2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS				
		February 29, 2020		
FUND	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	TOTAL RATE * 2020 - 2018
NJ Public Housing Authority	0.00	1.70	2.11	1.75
Professional Municipal Management	0.00	1.88	2.48	2.01
Camden County	0.34	1.39	1.94	1.56
Monmouth County	0.34	1.32	1.18	1.18
Morris County	0.33	1.46	1.60	1.43
South Bergen County	0.45	1.42	2.20	1.70
Central New Jersey	0.69	1.23	1.46	1.28
Suburban Municipal	0.68	1.69	1.69	1.61
Gloucester, Salem, Cumberland Counties	0.82	1.55	1.94	1.67
Bergen County	0.86	1.45	1.43	1.40
Atlantic County Municipal JIF	0.84	2.39	2.24	2.20
Suburban Essex	0.88	1.61	2.09	1.77
NJ Utility Authorities	1.12	2.43	2.12	2.18
Burlington County Municipal JIF	1.06	1.20	1.69	1.42
Ocean County	1.07	1.67	2.20	1.86
AVERAGE	0.63	1.63	1.89	1.67
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 2/22/2020 To 3/22/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Burlington County Board of I - City of Bordentown	Chosen Freeholders 49 Rancocas Road PO Box 6000 Mt Holly, NJ 08060	RE: FY2020 Community Development Block Grant Program, Project 0603-19 Hankins Alley & Church Court Parking Lot Improvements 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 FY2020 Community Development Block Grant Program, Project 0603-19 Hankins Alley & Church Court Parking Lot Improvements; Bordentown City, NJ	2/25/2020 #2442307	GL AU EX WC
H - Fracer Advanced Information I - Township of Westampton	Systems 320 Penn Avenue West Reading, PA 19611	RE: Copier Lease Agreement 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 Copier Lease Agreement (H0571 Serial #DD135420029025; H0587 #65063668; H0589 #65062758; H0588 #65079738) 4 Copiers insured for replacement cost	2/25/2020 #2442947	GL AU EX WC OTH
H - Burlington County Board of I - Township of Delanco	Chosen Freeholders 49 Rancocas Rd PO Box 6000 Mt Holly, NJ 08060	RE: Memorial Day Parade 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 5/25/20 Memorial Day Parade in Delanco Twp, NJ	2/25/2020 #2442956	GL AU EX WC
H - Middlesex County Fire Academy I - Township of Westampton	1001 Fire Academy Drive Sayreville, NJ 08872	Re: Use of premises for training by the Westampton Fire Department in 2020 Evidence of insurance	2/26/2020 #2444526	GL AU EX WC
H - Southampton Twp. School District I - Township of Southampton	177 Main Street Tabernacle, NJ 08088	Re: Use of facilities, parking lots and playgrounds, for Southampton Twp. 175th Festival parking. Evidence of insurance	2/26/2020 #2444628	GL AU EX WC
H - State of NJ DEP, Division of I - Township of Pemberton	Parks & Forestry Mail Code 501-04, P.O. Box 420 Trenton, NJ 08625	Re: Superhero run 4/25/20 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 Pemberton Township Superhero Run on April 25th, 2020 at Whitesbog Village 120 W. Whitesbog Road, Browns Mills NJ 08015	2/26/2020 #2444629	GL AU EX WC
H - Burlington County Board of Chosen Freeholders I - Township of Medford	Room 123 49 Rancocas Road, PO Box 6000 Mt. Holly, NJ 08060	Evidence of Insurance as required for Community Development Block Grant Program for handicapped barrier removal at the Union Fire Company and Public Safety Building parking lots.	2/26/2020 #2445288	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 2/22/2020 To 3/22/2020

H - Bass River Elementary School I - Township of Bass River	11 North Maple Avenue New Gretna, NJ 08224	Re: Use of facilities by New Gretna Fire Company Evidence of insurance as respects to the use of facilities by the New Gretna Fire Company for a basketball game with the students.	2/27/2020 #2446016	GL AU EX WC
H - State of New Jersey, Department I - Township of Medford	of Enviornmental Protection Green Acres Program, Mail Code 501-01 PO Box 420 Trenton, NJ 08625	RE: NJDEP Blue Acres Program 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 NJDEP Blue Acres Program	2/28/2020 #2450905	GL AU EX WC OTH
H - Evidence of Insurance I - Township of Pemberton		Evidence of Insurance	3/4/2020 #2455292	GL AU EX WC OTH
H - Burlington County Board I - Township of Delran	of Chosen Freeholders 49 Rancocas Road P.O. Box 6000 Mount Holly, NJ 08060-6000	RE: Community Development Block Grant application Burlington County Board of Chosen Freeholders is an Additional Insured on the above-referenced Commercial General Liability Automobile Liability and Excess Liability Policies if required by written contract as respect to activities associated with the Community Development Block Grant application.	3/9/2020 #2458068	GL AU EX WC OTH
H - Mercer County Academy I - Township of Tabernacle	350 Lawrence Station Rd. Lawrenceville, NJ 08648	RE: James McKenzie's attendance at a training class Evidence of Insurance with respects to James McKenzie's attendance at a training class held at Mercer County Academy	3/9/2020 #2458101	GL AU EX WC
H - Hunterdon County Fire Department I - Township of Tabernacle	59 Petticoat Lane Annandale, NJ 08801	Evidence of Insurance with respects to attendance for a training class held at Hunterdon	3/10/2020 #2458406	GL AU EX WC
Total # of Holders: 13				

BURLINGTON COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF February 28, 2020

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	665,791	1,331,581	120,531,989	121,863,570
2. CLAIM EXPENSES				
Paid Claims	168,923	370,700	45,946,703	46,317,403
Case Reserves	72,239	630,531	3,078,506	3,709,036
IBNR	38,291	(442,324)	2,469,746	2,027,422
Recoveries	-	-	-	-
TOTAL CLAIMS	279,453	558,907	51,494,954	52,053,861
3. EXPENSES				
Excess Premiums	227,076	454,153	33,358,372	33,812,525
Administrative	102,926	206,963	20,415,868	20,622,831
TOTAL EXPENSES	330,002	661,115	53,774,241	54,435,356
4. UNDERWRITING PROFIT (1-2-3)	56,335	111,559	15,262,794	15,374,353
5. INVESTMENT INCOME	56,309	94,752	4,451,302	4,546,054
6. DIVIDEND INCOME	0	0	644,455	644,455
7. STATUTORY PROFIT (4+5+6)	112,644	206,311	20,358,551	20,564,862
8. DIVIDEND	0	0	9,579,433	9,579,433
9. RCF Surplus Trigger Assessment	0	0	87,719	87,719
10. STATUTORY SURPLUS (7-8-9)	112,644	206,311	10,691,399	10,897,710

SURPLUS (DEFICITS) BY FUND YEAR

Closed	24,967	43,058	7,160,079	7,203,138
MEL JIF Retro	1,085	1,876	268,697	270,573
2016	6,731	11,658	1,475,874	1,487,532
2017	7,672	13,331	1,951,900	1,965,231
2018	3,638	6,355	(330,588)	(324,233)
2019	7,668	13,926	165,437	179,363
2020	60,883	116,107		116,107
TOTAL SURPLUS (DEFICITS)	112,644	206,311	10,691,399	10,897,710
TOTAL CASH				19,637,635

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	0	39,254,984	39,254,984
FUND YEAR 2016				
Paid Claims	13,928	26,930	1,923,264	1,950,194
Case Reserves	1,524	(16,545)	750,364	733,819
IBNR	(15,452)	(10,385)	157,165	146,780
Recoveries	0	0	0	0
TOTAL FY 2016 CLAIMS	0	0	2,830,793	2,830,793
FUND YEAR 2017				
Paid Claims	1,051	36,563	1,407,102	1,443,666
Case Reserves	(1,079)	(71,695)	624,575	552,880
IBNR	28	35,132	160,812	195,944
Recoveries	0	0	0	0
TOTAL FY 2017 CLAIMS	0	0	2,192,490	2,192,490
FUND YEAR 2018				
Paid Claims	40,975	70,615	2,310,750	2,381,365
Case Reserves	(39,183)	123,969	887,784	1,011,753
IBNR	(1,792)	(194,585)	747,042	552,457
Recoveries	0	0	0	0
TOTAL FY 2018 CLAIMS	(0)	(1)	3,945,576	3,945,575
FUND YEAR 2019				
Paid Claims	84,338	201,863	1,050,602	1,252,465
Case Reserves	(83,155)	297,617	815,783	1,113,399
IBNR	(1,183)	(499,480)	1,404,727	905,247
Recoveries	0	0	0	0
TOTAL FY 2019 CLAIMS	(0)	(1)	3,271,112	3,271,111
FUND YEAR 2020				
Paid Claims	28,632	34,729		34,729
Case Reserves	194,131	297,185		297,185
IBNR	56,690	226,994		226,994
Recoveries	0	0		0
TOTAL FY 2020 CLAIMS	279,453	558,907		558,907
COMBINED TOTAL CLAIMS	279,453	558,907	51,494,954	52,053,861

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 March

ITEM	FILING STATUS
Meeting Minutes	4/22/20
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

ITEM	FILING STATUS
Ethics Filings (<i>Notification to FC's and Prof's</i>)	3/31/20
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

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

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

Member Municipality	T-Size	Opening Balance	Jan 2020	Feb 2020	March 2020	April 2020	May 2020	June 2020	July 2020	Aug 2020	Sept 2020	Oct 2020	Nov 2020	Dec 2020	Paid in 2021	Total Paid	Remaining Balance
Bass River	S	3,100.00				3,100.00										3,100.00	0.00
Beverly	M	3,150.00														0.00	3,150.00
Bordentown City	M	3,400.00														0.00	3,400.00
Bordentown Twp	L	3,450.00														0.00	3,450.00
Chesterfield	S	2,850.00														0.00	2,850.00
Delanco	S	2,850.00														0.00	2,850.00
Delran	L	3,450.00														0.00	3,450.00
Edgewater	M	2,400.00														0.00	2,400.00
Fieldsboro Boro	S	2,850.00				2,850.00										2,850.00	0.00
Florence	L	3,450.00				3,450.00										3,450.00	0.00
Hainesport	S	3,100.00				3,100.00										3,100.00	0.00
Lumberton	L	3,200.00														0.00	3,200.00
Mansfield	M	2,900.00														0.00	2,900.00
Medford	XL	4,000.00				4,000.00										4,000.00	0.00
Mount Laurel	XL	3,500.00														0.00	3,500.00
New Hanover (new)		0.00	New Member January 1, 2020														0.00
North Hanover	M	2,900.00				2,900.00										2,900.00	0.00
Palmyra	M	2,650.00														0.00	2,650.00
Pemberton Boro.	S	2,100.00														0.00	2,100.00
Pemberton Twp.	XL	3,500.00				3,500.00										3,500.00	0.00
Riverside	M	2,900.00														0.00	2,900.00
Shamong	S	3,100.00														0.00	3,100.00
Southampton	M	2,650.00														0.00	2,650.00
Springfield	S	2,600.00														0.00	2,600.00
Tabernacle	S	3,100.00														0.00	3,100.00
Westampton	M	3,400.00														0.00	3,400.00
Woodland	S	2,350.00														0.00	2,350.00
Wrightstown	S	2,850.00														0.00	2,850.00
Total By Line		\$81,750.00	\$0.00	\$0.00	\$0.00	\$22,900.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$22,900.00	\$58,850.00

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 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

MEL STATUTORY BONDS as of 4/6/20

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	Donna Condo	Treasurer/CFO	02/01/2019		Yes	Approved
BURLCO	Hainesport Township	Paula Tiver	Tax Collector	01/01/2020		Yes	Pending
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	Janeen Rossi	Tax Collector	02/19/2020		Yes	Denied
BURLCO	Palmyra Borough	Tanyika Johns	Tax Collector	01/01/2016	01/25/2019	No	Approved
BURLCO	Palmyra Borough					No	Approved
BURLCO	Palmyra Borough	Danielle Lippincott	Tax Collector	01/25/2019		Yes	Approved
BURLCO	Palmyra Borough	Donna Condo	CFO (Treasurer)	01/01/2016		Yes	Approved
BURLCO	Pemberton Borough	Donna Mull	Treasurer	01/01/2011		Yes	Approved
BURLCO	Pemberton Borough	Kathleen Smick	Tax Collector	05/19/2014		Yes	Approved
BURLCO	Pemberton Township	Alison Varrelmann	Tax Collector	03/23/2015		Yes	Approved
BURLCO	Pemberton Township	Robert Benick	Treasurer	01/01/2014		Yes	Approved
BURLCO	Pemberton Township	Alison Shinkunas	Tax Collector	03/23/2015		No	Approved
BURLCO	Riverside Township	Meghan O. Jack	Treasurer	06/01/2013		Yes	Approved
BURLCO	Riverside Township	Mindie Weiner	Tax Collector	03/21/2016		Yes	Approved
BURLCO	Riverside Township	Nancy Elmeaze	Tax Collector	09/01/2007	07/31/2015	No	Approved
BURLCO	Shamong Township	Christine Chambers	Treasurer(CFO Crime)	11/24/2014		Yes	Approved
BURLCO	Shamong Township	Kathryn J. Taylor	Tax Collector	01/01/2007		Yes	Approved
BURLCO	Southampton Township	Melissa Chesla	Tax Collector	09/01/2014		Yes	Approved
BURLCO	Southampton Township	Nancy Gower	Treasurer (CFO Crime)	01/01/2007		Yes	Approved
BURLCO	Springfield Township	Dianne Kelly	Treasurer/CFO	01/01/2010		Yes	Approved
BURLCO	Springfield Township	Melissa Chesla	Tax Collector	11/01/2014		Yes	Approved
BURLCO	Tabernacle Township	Rodney R Haines	CFO/Treasurer	08/01/2018		Yes	Approved
BURLCO	Tabernacle Township	Kimberly Smith	Tax Collector	04/01/2016		Yes	Approved
BURLCO	Tabernacle Township	Susan Costales	Tax Collector	09/24/2008	08/21/2018	No	Approved
BURLCO	Westampton Township	Robert L. Hudnell	Treasurer	01/01/2007		Yes	Approved
BURLCO	Westampton Township	Carol A. Brown-layou	Tax Collector	01/01/2007		Yes	Approved
BURLCO	Woodland Township	Nancy Seeland	Tax Collector	01/01/2015		Yes	Approved
BURLCO	Woodland Township	Kathleen Rosmando	Treasurer	06/06/2013		Yes	Approved
BURLCO	Wrightstown Borough	Ronald A. Ghrist	Treasurer	01/01/2010		Yes	Approved
BURLCO	Wrightstown Borough	Jeffrey C. Elasser	Tax Collector	11/01/2016		Yes	Approved
BURLCO	Wrightstown Borough	Lynn A. Davis	Tax Collector	01/01/2010	11/01/2016	No	Approved

Burlington County Municipal Joint Insurance Fund
Skateboard Park Approval Status

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

The Anachronistic “Sole Cause” Defense of Intoxication and Unlawful Use of Controlled Dangerous Substances in New Jersey Workers’ Compensation

John H. Geaney March 23, 2018 Other 0 Comments

At least once a week this practitioner gets a call from an employer or adjuster asking whether New Jersey has a defense to accidents where the employee is found to be heavily intoxicated or under the influence of illegal substances. The response is always the same: yes, there is technically a defense, but unfortunately the way the statute is written, it is almost impossible for an employer to prevail.

New Jersey is one of a few states in which the employer must prove that intoxication or the use of controlled dangerous substances is the **sole cause** of the injury. It is not enough for an employer to prove that intoxication is the main cause or a substantial cause: it must be the **sole proximate cause**. If any other factor is involved, the employer loses. In most states employers win if they can prove intoxication was a **substantial or contributing cause**. How weak is the New Jersey defense? There is really only one published case in the last 50 years in which an employer has won on the intoxication defense in New Jersey!

If the employee can show that some other factor besides intoxication contributed in some way to the injury – like bad weather, a slippery floor, exhaustion from working too hard – the employer’s defense fails. Frankly, it is almost impossible to exclude all other causes. That point was driven home by the New Jersey Supreme Court in *Tlumac v. High Bridge Stone*, 187 N.J. 567 (2006). At the end of the opinion the Supreme Court expressed its own frustration with the regrettable language contained in the New Jersey statute.

In *Tlumac* the employee’s wife admitted that her husband usually drank 10 beers every weekend. On the day of the accident, petitioner arose at 2:15 a.m. to begin his drive. He drove 30 miles south on Route 31 with 77,000 pounds of Belgian block in his truck and then blacked out. His tractor-trailer traveled 180 feet off the road, jumped the curb and traveled 66 feet on the shoulder, hit the guardrail and rubbed against it for 247

feet, struck a parked truck and then struck a utility pole. The officer on the scene noticed an odor of alcohol, and petitioner admitted to drinking the night before. An expert for the employer extrapolated that petitioner's blood alcohol level was between .10 and .18 at the time of the accident, well above the legal limit.

The employer denied the claim based on intoxication being the sole cause of the accident. The Judge of Compensation, Appellate Division and the Supreme Court all ruled against the employer and in favor of the petitioner on compensability because the employer could not prove the sole cause defense. Other factors may have played a role in the accident, such as petitioner's exhaustion from working too many hours in the days prior to the accident. He had worked over 200 hours in the prior two week period of time. He also testified to exhaustion from repairing the roof of his home the night before the accident. Justice Wallace, who wrote the decision, conceded that the New Jersey statute "*may no longer comport with current policies at deterring the dangers of drinking and driving. Nevertheless, any change in that interpretation must come from the Legislature.*"

Twelve years after the *Tlumac* decision, nothing has been done by the Legislature to address the situation that Justice Coleman addressed, namely deterring the dangers of drinking and driving. As hard as it is for employers to win on an intoxication defense, it is even harder for employers to win when illegal drugs are found in the employee's system because it is scientifically impossible for an employer to pinpoint exactly when the illegal substances were used. Many drugs, like marijuana, remain in the system for days, if not weeks.

One must wonder what the social policy was that the Legislature was trying to promote many decades ago when the sole cause language was written into law. A cynic might conclude that the purpose was to sanction the practice of employees coming to work somewhat inebriated. The truth is that intoxicated employees not only risk injury to themselves but may also imperil the lives of others. Yet as of 2018 heavily intoxicated employees who are injured at work or those under the influence of illegal substances remain eligible for workers' compensation, even if the use of alcohol or drugs was **the major cause** of the accident. The reason is that the major cause is not the same as the sole cause.

A change in the law to “**substantial cause**” instead of “sole cause” would benefit all New Jersey residents and would send the correct message that employees must keep alcohol and illegal substances out of the workplace. The present statute was written at a time when the two martini lunch was perhaps considered socially appropriate. But those days should be long gone.

Employer May Have Violated Both The ADA and FMLA Regarding Plaintiff’s Knee Injury Arising Out Of His Employment

John H. Geaney April 6, 2018 Policy 0 Comments

Skilled practitioners know they must keep an eye on potential employment litigation stemming from workers’ compensation claims. The case of *Dallefeld v. The Clubs at River City, Inc.*, 2017 AD Cases 244151 (D. Illinois 2017) provides a good illustration.

Jason Dallefeld was the Director of Membership Sales, providing tours, selling memberships, and making sure other employees showed up for work at The Clubs. He injured his right knee in 2009 at his previous job but continued to treat while working at The Clubs beginning in 2012. Dallefeld informed the business manager, Ms. Robinson, and the president, Mr. O’Connell, of his knee injury. He sometimes walked with a limp at his job. He told Robinson and O’Connell that he reinjured his knee on the job on four occasions in 2013 and 2014 at The Clubs. The incidents involved slips on water and climbing stairs. Dallefeld did not lose time from work immediately after these incidents.

On March 26, 2014, Dallefeld’s doctor placed him off duty. The physician said that Dallefeld aggravated his prior knee condition while working at The Clubs and would need surgery. On April 1, 2014, Dallefeld traveled to Florida with his girlfriend. Dallefeld’s doctor approved light duty work in May 2014 before a planned knee surgery. The light duty work issue was not resolved until June 2, 2014, when Dallefeld met with Robinson and O’Connell. Dallefeld claimed that O’Connell told him to go have his surgery. However, a termination letter had already been sent to Dallefeld on June 1, 2014. That was never mentioned in the meeting on June 2, 2014. O’Connell testified that the reason for the termination was that Dallefeld was

never specific about when he was going to have his knee surgery and that Dallefeld's job duties needed to be reassigned to two other employees at a busy time for The Clubs.

There was a dispute whether Dallefeld requested leave under the FMLA. At least one other employee had been given FMLA leave. Dallefeld claimed that he had never gotten a handbook, although he had been in meetings where the FMLA was discussed. He essentially argued that he provided enough information to The Clubs that they should have notified him of his rights under the FMLA.

Dallefeld sued under the FMLA and ADA. Regarding the FMLA, The Clubs argued that Dallefeld drove to Florida with his girlfriend during the period that his doctor took him out of work, and he continued to lift weights at The Clubs while out of work. The employer also noted that Dallefeld did not schedule the surgery that his doctor wanted to perform. However, the Court commented that driving and lifting weights did not prove that Dallefeld could give tours, which was one of the essential job functions. The Court also observed that O'Connell claimed that he did not receive the May 21, 2014 work status note from Dallefeld. That was an important issue of fact. Under these circumstance, the Court said that a sufficient amount of disputed fact existed regarding notice by Dallefeld to take FMLA leave to survive summary judgment.

The work status note from May 21, 2014 also became a big issue in the ADA claim. His doctor said in that note that Dallefeld was released to light work modified duty, and that he could not lift or carry more than 20 pounds and was limited to frequent lifting of ten pounds or less. His doctor said that Dallefeld could have worked within these restrictions if The Clubs had given him an accommodation of not walking around and doing tours. Dallefeld argued that this note was a request for accommodation. For his part, Dallefeld said that he could perform duties such as sitting at his desk, answering the phone and using the computer.

The Court concluded that a fact finder could find that Dallefeld's May 21, 2014 note was in effect a request for reasonable accommodation. For this reason, the Court allowed Dallefeld to proceed to a jury on this issue and denied The Clubs' motion for summary judgment.

The case shows how problematic it is to terminate employment soon after the employee provides a note suggesting imminent surgery or a need for modified duty. These facts should have alerted the employer to the potential for both FMLA and ADA application, and in the end the Court found potential violations of both laws.

LinkedInTwitterFacebook [Share / Save](#)

Tags: Sole Cause Defense, sole proximate cause, substantial cause



About the Author

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.

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.



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



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 or Fax: 856-446-9149

AJG Risk Management Services, Inc.

P.O. Box 530

Marlton, NJ 08053

PHONE: (856) 446-9127

LAND USE CERTIFICATION as of April 1, 2020

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

2020 BURLCO Meeting Attendance

Municipality	Name	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y												3			
Bass River	Somes/Ireton	N/A	FC	N/A										1	0	3	33%	0%	33%
Beverly City	Wolbert/Midgette	N/A	FC	FC										2	0	3	67%	0%	67%
Bordentown City	Archer/Wright	FC	FC	FC										3	0	3	100%	0%	100%
Bordentown Twp.	Theokas/Elsasser	FC	Alt	FC										2	1	3	67%	33%	100%
Chesterfield Township	McMahon/Hoyer	FC	FC	N/A										2	0	3	67%	0%	67%
Delanco Township	Provanzano/Browne	FC	FC	FC										3	0	3	100%	0%	100%
Delran Township	Hatcher/Eggers	FC	FC	FC										3	0	3	100%	0%	100%
Edgewater Park Twp.	Pullion/Treusch	FC	N/A	FC										2	0	3	67%	0%	67%
Fieldsboro	Hansell, P./Lewis.C	N/A	FC	FC										2	0	3	67%	0%	67%
Florence Township	/Sahol	FC	FC	FC										3	0	3	100%	0%	100%
Hainesport Township	Kosko/Kilburn	FC	FC	FC										3	0	3	100%	0%	100%
Lumberton Township	Umba/Dellorco	FC	FC	FC										3	0	3	100%	0%	100%
Mansfield Township	Fitzpatrick/Magee	FC	FC	FC										3	0	3	100%	0%	100%
Medford Township	Burger/Meder	Alt	FC	FC										2	1	3	67%	33%	100%
Mt. Laurel	Mascia/Ridings	FC	Alt	FC										2	1	3	67%	33%	100%
New Hanover	Tuliano/Gianaris	FC	FC	N/A										2	0	3	67%	0%	67%
North Hanover	Picariello/Kocubinski	FC	FC	N/A										2	0	3	67%	0%	67%
Palmyra Borough	Gural/Pearlman	FC	N/A	FC										2	0	3	67%	0%	67%
Pemberton Borough	Mull/Vallari	Alt	N/A	N/A										0	1	3	0%	33%	33%
Pemberton Twp.	Hornickel/Brown	Alt	N/A	FC										1	1	3	33%	33%	67%
Riverside Township	Jack/Mansdoerfer	FC	FC	FC										3	0	3	100%	0%	100%
Shamong Township	Matchett	FC	FC	FC										3	0	3	100%	0%	100%
Southampton Township	Hoffman	N/A	N/A	N/A										0	0	3	0%	0%	0%
Springfield Township	Keller/Sobotka	FC	FC	FC										3	0	3	100%	0%	100%
Tabernacle Township	Cramer/Barber	FC	FC	FC										3	0	3	100%	0%	100%
Westampton Township	Ent/Farnsworth	FC	Alt	N/A										1	1	3	33%	33%	67%
Woodland Township	Brown/Seeland	N/A	N/A	N/A										0	0	3	0%	0%	0%
Wrightstown	Ingling	FC	FC	FC										3	0	3	100%	0%	100%
28		23	22	20	28	28	28	28	28	28	28	28	28	59	6	84	70%	7%	77%
		82%	79%	71%	100%	100%	100%	100%	100%	100%	100%	100%	100%						

N/A	No representation for this municipality
FC	Fund Commissioner in attendance
ALT	Alt. Fund Commissioner in attendance

LFN 2020-04

March 30, 2020

Contact Information

Director's Office

V. 609.292.6613

F. 609.633.6243

Local Assistance Bureau

V. 609.292.6858

F. 609.633.6243

**Financial Regulation
and Assistance**

V. 609.292.4806

F. 609.984.7388

Local Finance Board

V. 609.292.0479

F. 609.633.6243

Administrative Services Unit

V. 609.292.6126

F. 609.633.6243

Mail and Delivery

101 South Broad St.

PO Box 803

Trenton, New Jersey

08625-0803

Web:

www.nj.gov/dca/divisions/dlgs

E-mail: dlgs@dca.nj.gov

Distribution

Municipal and County Clerks
 Local Ethics Boards
 County Colleges
 Joint Insurance Funds
 Joint Meetings
 Regional Authorities
 Regional Health Commissions

Local Finance Notice

Philip D. Murphy
Governor

Lt. Governor Sheila Y. Oliver
Commissioner

Melanie R. Walter
Director

Local Government Ethics Law

2020 Financial Disclosure Statements

Filing Information for Local Government Officers

Introduction

Pursuant to the Local Government Ethics Law (LGEL), specifically N.J.S.A. 40A:9-22.6, local government officers shall annually file a financial disclosure statement (FDS).

Your local government entity has determined that you are a local government officer (LGO) who is required to file. N.J.S.A. 40A:9-22.3.g defines a local government officer as "any person, whether compensated or not, whether part-time or full-time: (1) elected to any office of a local government agency; (2) serving on a local government agency, which has the authority to enact ordinances, approve development applications or grant zoning variances; (3) who is a member of an independent municipal, county or regional authority; or (4) who is a managerial executive employee of a local government agency, as defined in rules and regulations adopted by the Director of the Division of Local Government Services in the Department of Community Affairs pursuant to the "Administrative Procedure Act," P.L. 1968, c. 410 (C.52:14B-1 et seq.), but shall not mean any employee of a school district or member of a school board." N.J.S.A. 40A:9-22.3.g(4) of the LGEL, defining managerial executive, was amended in August 2015. Please note that, effective with the 2017 filing year, the Division of Local Government Services adopted Rules and Regulations determining positions specifically required to file under the managerial executive section of the LGEL. For a more comprehensive explanation of the managerial executive changes, please refer to Local Finance Notice 2020-03.

Also, effective with the 2017 filing year, the Local Finance Board (Board) amended the FDS form in conformance with the Police Information Law. These changes are further discussed on Page 4 of this LFN. In another change to the FDS form, home addresses and telephone numbers included in Section 1-Personal Information (optional) will not appear in public search results. A footnote has been added to the form reflecting this action.

The FDS is part of the legislative design for assuring that standards of ethical conduct and financial disclosure requirements for LGOs are clear, consistent, uniform in application, and enforceable on a statewide basis.

The Board commends you for accepting the opportunity to serve the public. For most LGOs, your public service will be a gratifying personal experience, and you will no doubt be exposed to various types of public policy and fiscal challenges facing your community.

Public office and employment are a public trust. The annual FDS filing requirement serves as an important reminder to each LGO that the citizens of New Jersey hold you to a high standard of ethical conduct. As such, both paid and volunteer LGOs are required to file a FDS.

This Local Finance Notice outlines filing procedures that are designed to facilitate efficiency and enhance transparency by using available technology to capture and report the financial disclosure statements we collect. This notice was written for local government officers and contains specific step-by-step instructions for successfully filing the financial disclosure statement using the online process.

A separate Local Finance Notice has been issued to municipal clerks, county clerks, and other local government entity representatives who have administrative responsibilities under the Local Government Ethics Law pertaining to financial disclosure statements. If a more comprehensive explanation of the financial disclosure statement filing requirements is desired, please read Local Finance Notice 2020-03 and the other materials that are posted on the Division of Local Government Services' (Division's) web site, www.fds.nj.gov.

Online Filing Procedure

Beginning with the 2013 filing year, online filing of FDS forms became mandatory for all local government officers (LGOs). The filing process uses a web based system and is similar to online banking or purchasing goods from a company that has an online ordering system. For the 2020 FDS, DLGS is using the online filing system that has been in use since 2014.

To file your FDS electronically, use the login ID (e-mail address) and password from the prior year. You only need a new PIN# if you have any new or additional positions that were not on your 2019 FDS. If you have additional positions for which you have been assigned a new PIN#, you must also validate the new PIN# using the "Manage Positions" button after logging in.

If you filed in previous years, but not in 2019, use the same login ID (e-mail address) and password from the year you previously filed the FDS. Your local government entity representative (e.g., municipal clerk or county clerk) must give you a new PIN# for 2020. After logging in, use the "Manage Positions" feature to validate the PIN# issued and update your profile.

If you are a new filer, you will first need to obtain the PIN# from your local government entity representative (LGE Representative and confirm with the representative how your name was listed on the roster (e.g. James Smith vs. Jim Smith). Your first and last name entered to validate the PIN# must match the name as it was entered on the roster by your local government entity representative.

If you are a new filer who is identified as an LGO by multiple local government entities (e.g., you serve as a business administrator for a municipality and also serve as a commissioner for a joint insurance fund), you will receive separate PIN#s from each entity. You will link each PIN# to a single LGO user account by using the Manage Positions feature after you validate the first PIN# issued and create your profile. More detailed instructions are provided below and at www.fds.nj.gov. Please note that if you hold multiple positions within the same local government entity (e.g., municipal governing body member also serving on the local planning board), you will only be assigned one PIN#.

Step-By-Step Instructions

STEP 1: Carefully review this Local Finance Notice.

- STEP 2: Read the FDS instructions available at www.fds.nj.gov and/or watch the webinar training video.
- STEP 3: Go to www.fds.nj.gov. To access the login page, click on the button titled, “File Financial Disclosure Statement.”
- New Filers:
- STEP 4: First time users must click the “New Registration (Local Government Officer)” link at the bottom of the login screen. Authorization names are not used as the login ID; you will establish your login ID and password in Step 7.
- STEP 5: Obtain your authorization name (the name the LGE Representative used for you on the roster) and PIN# from your LGE representative.
- STEP 6: Register and validate your PIN# (you must use the same name entered on the roster and provided by your LGE Representative.)
- STEP 7: Complete the information in the box entitled, “Local Government Officer (LGO) Credentials” and create a login and password. Your login must be in the form of a valid email address. Maintain a record of the login and password you selected for future access to the system.
- STEP 8: Login to the system as a registered LGO using the login and password you just created to begin your financial disclosure statement. Proceed to STEP 12.

Returning Users:

- STEP 9: If you filed in 2019, login using the login ID (your e-mail address) and password you created to establish that profile. Proceed to STEP 12.
- If you have forgotten your password, click on “Forgot Password” on the bottom of the login page. The password will be e-mailed to the e-mail used as the login ID. Your LGE representative can also reset your password if you do not remember it.
 - If you need to edit your e-mail address, please contact your LGE representative to have the e-mail address edited.

Former Inactive Users:

- STEP 10: If you filed in prior years using the online FDS system, but were marked as INACTIVE on the 2019 roster by your LGE Representative, login using the login ID (your e-mail address) and password you created to establish your user profile in the past.
- STEP 11: After logging in, validate the new PIN the LGE Representative has provided by going to the “Manage Positions” section. Proceed to STEP 12.

All Users:

- STEP 12: Validate any additional PIN#s received from different entities using the Manage Positions button prior to starting your financial disclosure statement.
- STEP 13: Once all PIN#s have been validated, click on the “File” link and start the FDS making sure to accurately fill out the form. It is recommended that you read the instructions and/or Frequently Asked Questions, also on www.fds.nj.gov, if you have questions about definitions or the sections of the FDS such as what constitutes sources of income, etc.

STEP 14: You can start your FDS and save the information to be submitted at a later time, or you can submit your FDS right away.

NOTE: Once the FDS is submitted, it can be amended; however, the original FDS and any amended FDS's will also be available publicly.

STEP 15: If you want, you may print a copy of your FDS for your own records. It is unnecessary for you to file a paper copy of your FDS with the Local Finance Board or your local government entity. Once you submit your FDS online it is immediately available through the public search feature. Click on "Search Financial Disclosure Statements" button on www.fds.nj.gov to view your submitted statement.

STEP 16: If you receive any PINs after you have submitted your FDS, login and click the "Manage Positions" button to validate the additional PINs. After validating the PINs, click the "file" link, proceed through the FDS sections and re-submit the FDS. The previously filed FDS will also remain available through the public search tool.

Filing Deadline

Financial disclosure statements must be filed annually on or before April 30th each year. In addition, once the annual filing deadline has passed, per N.J.S.A. 40A:9-22.6(b) new local government officers shall file a financial disclosure statement within 30 days of taking office.

Information for Law Enforcement Officers

The Legislature passed a series of Police Information Laws, N.J.S.A. 2C:20-31.1 (posting of information on the Internet); N.J.S.A. 47:1-17 (publishing certain information by government entity) and, N.J.S.A. 56:8-166.1 (person, business, association prohibited from publishing certain information on the Internet), that pertain specifically to the disclosure of certain law enforcement officers' home addresses and home telephone numbers on the Internet. To comply with the legislation, the LFB made a change to the FDS form and the availability of the information supplied on the form.

Since 2014, the FDS has been filed online at www.fds.nj.gov. The public can search both rosters of governmental entities and submitted FDS's on the website. Prior to 2017, all information entered on the FDS by the LGO when they filled out the form was available on the public search portion.

Per N.J.S.A. 40A:9-22.6 (a)(5) the LGO is required to list the address and brief description of all real property in the State in which the local government officer or a member of his immediate family held an interest during the preceding calendar year. The FDS form was amended in 2017 to allow the below statement to appear on the form under Section II, E where LGOs list this information:

Are you a law enforcement officer or retired law enforcement officer or is a member of your household a law enforcement officer pursuant to N.J.S.A. 47:1-17?

- ☐ Yes, I qualify as a law enforcement officer for purposes of N.J.S.A. 47:1-17
☐ No, I do not qualify as a law enforcement officer for purposes of N.J.S.A. 47:1-17

Pursuant to N.J.S.A. 47:1-17, the home addresses and unpublished telephone numbers of law enforcement officers are protected. If you or a member of your household, are a law enforcement officer/ retired law enforcement officer, you must answer YES to identify your home address exempt from online disclosure. Please note that you must still provide the real property information under Section II.E. If you do not select YES check box, you have waived protection under N.J.S.A. 47:1-17 and the provided property information will be available on the Internet as part of your Financial Disclosure Statement.

If you select the checkbox that indicates that you do qualify as a law enforcement officer for purposes of N.J.S.A. 47:1-17 and mark a property as a home address, your home address will not show up on the FDS through the public search. Instead, the language “exempt from disclosure” will be reflected on that property’s line. Other properties that you may have that are not home addresses will still show up on the FDS form. The home address information will continue to be collected by the LFB.

Multiple Positions

With the electronic system, LGOs submit one form regardless of the number of positions they might hold in different government entities. However, the LGO needs to link all of the positions together and make sure that all positions are listed on the FDS under Section I. Personal Information. For example, in Section I. Personal Information the FDS should read “ABC Municipality-Business Administrator” and “XYZ Municipality-Planning Board Member.”

If you are registering for the first time, validate all PINs before you submit the FDS. If you have already submitted your FDS and receive another PIN, login and click the “Manage Positions” button to validate any additional PIN#s. After adding any PINs, go to the “File” button and re-submit the FDS.

JIF Members

Joint Insurance Funds are deemed separate local government entities for purposes of the Local Government Ethics Law and, therefore, members of Joint Insurance Funds (JIFs) are usually listed on two rosters-the municipality’s roster and the JIF’s roster. LGOs who are on JIFs should link the PIN supplied by the JIF to their profile. LGOs should make sure that their FDS reflects the positions under Section I. Personal Information as listed on the JIF’s roster, as well as their titles on the municipality’s roster. For example, in Section I. Personal Information it should read “ABC Municipality-Business Administrator” and “XYZ JIF-Member.” Being listed as a JIF member by the municipality will not satisfy the requirement of being listed on the JIF roster because the JIF is considered a separate local government entity.

Compliance

The LFB may periodically conduct audits for compliance with the filing requirements and initiate investigations. Notices of Violation are issued by the LFB. LGOs can be assessed an appropriate fine that is not less than \$100 nor more than \$500 pursuant to N.J.S.A. 40A:9-22.10. In addition, for elected officials, the failure to file a FDS can subject the municipality to a loss of State Aid as it is a question on the “Best Practices” Questionnaire.

Ignorance of the requirement to file the FDS is not considered “good cause.” It is expected that LGOs will take time to understand their responsibilities under the Local Government Ethics Law and will consider the annual filing requirement an important duty to be fulfilled as part of their public service. The LFB reminds LGOs that the Division does not send out reminder e-mails to LGOs directly. In addition, any reminder e-mails are sent as a courtesy and are not a statutory requirement.

The LFB further reminds LGOs that compliance is not just submitting an FDS, but filing a complete FDS. The LFB can, and does, find violations against LGOs whose FDSs are incomplete. For example, in recent years, violations have been found against local officials who failed to disclose their pensions as one of their sources of income and who failed to disclose rental properties as sources of income, as well as, real estate in which an interest was held.

The LFB is aware that the process discussed herein will require the use of enhanced technology, and appreciates your help in making this less expensive, more effective disclosure process a reality. It is hoped that in the end, taxpayer resources will be saved, the past bureaucracy associated with paper filings will be eliminated, and the public will be better served with enhanced transparency.

Help

Numerous resources have been created to assist you through this process, including a step-by-step help guide, recorded webinar presentations, and a specially prepared LGO video tutorial, all of which can be found on the web at fds.nj.gov. However, if you need assistance after consulting those resources, please contact Local Finance Board staff by e-mailing LFB_FDS@dca.nj.gov or by phone at 609-292-4537.

Approved: Melanie R. Walter, Director

BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND

APRIL 2020
CLOSED CASES

THERE HAVE BEEN NO CASES CLOSED
SINCE THE MARCH 24, 2020 MEETING.



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	N/A	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	N/A	N/A
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	Wendy Gibson, Admin	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



DAVID S. DEWEESE, ESQUIRE
david@deweese-lawfirm.com

D. SCOTT DEWEESE, II, ESQUIRE
scott@deweese-lawfirm.com

Phone: (609) 522-5599
Facsimile: (609) 522-3003
www.DeWeeseLawFirm.com

April 6, 2020

Paul A. Forlenza, Executive Director, BURLCOJIF

ARTHUR J. GALLAGHER

RISK MGT. SERVICES, INC.

P.O. Box 530

6000 Sagemore Drive, Suite 6203

Marlton, New Jersey 08053

[via paul_forlenza@riskprogramadministrators.com]

RE: BURLCOJIF 2019 Closed Session Meeting Minutes

Dear Paul:

Please be advised that I have reviewed the Closed Session Meeting Minutes from the Fund Year 2019 (January through December) and based upon my review of those minutes, the minutes can be released with the following exceptions, which sections should be redacted prior to the release of the minutes:

- 1.) In the July 16, 2019 minutes, the discussion on page 3 detailing the ongoing discussions with XL regarding a coverage dispute in the *Stewart v. Pemberton* Township matter should be redacted.
- 2.) In the November 26, 2019 minutes, the discussion on page 3 detailing issues involving the Master Interlocal Service Agreement and Addendum thereto between Member Municipalities and the County for their Police Department's Records Management Systems, Wireless Connection, and Computer Aided Dispatch should be redacted.
- 3.) In the December 17, 2019 minutes, Fund Chair Jack's discussion on page 1 involving the Master Interlocal Service Agreement and Addendum thereto between Member Municipalities and the County for their Police Department's Records Management Systems, Wireless Connection, and Computer Aided Dispatch should be redacted.

If you have any questions, or need for additional information please do not hesitate to contact me.

Very truly yours,
THE DEWEESE LAW FIRM, P.C.

David S. DeWeese

DSD/b

cc: Tracy Forlenza, Recording Secretary, ACMJIF
Chris Roselli, Acct. Mgt., Qual-Lynx
Meghan Jack, BURLCOJIF Fund Chair

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2020-___**

**RESOLUTION AUTHORIZING THE RELEASE OF FUND YEAR 2019 CLOSED SESSION
EXECUTIVE COMMITTEE MEETING MINUTES AS RECOMMENDED BY THE FUND
SOLICITOR**

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

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

WHEREAS, the Burlington County Municipal Joint Insurance Fund is subject to the provisions of NJSA 10:4-6 the “Open Public Meetings Act”; and

WHEREAS, in 2019, the Executive Committee, during regularly scheduled meetings of the Fund, deemed it necessary to enter into a closed session to discuss matters affecting the safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations as authorized by NJSA10:4-12; and

WHEREAS, in accordance with NJSA10:4-14 minutes of these closed sessions were transcribed by the Fund Recording Secretary and approved by the Executive Committee; and

WHEREAS, in correspondence dated February 19, 2020, the Fund Recording Secretary requested that the Fund Solicitor review the closed session meeting minutes from Fund Year 2019 to make a determination as to whether any of these minutes could be released to the public; and

WHEREAS, in correspondence dated April 6, 2020, a copy of which is attached hereto and incorporated herein by reference, the Fund Solicitor has indicated that the 2019 Executive Committee Closed Session meeting minutes can be released to the public in their entirety, except for the following specific sections of these minutes, as the matters discussed are still unresolved:

1. In the July 16, 2019 minutes, the discussion on page 3 detailing the ongoing discussions with XL regarding a coverage dispute in the Stewart v. Pemberton Township matter should be redacted.
2. In the November 26, 2019 minutes, the discussion on page 4 detailing issues involving Master Interlocal Service Agreement and Addendum thereto between Member Municipalities and the County for their Police Department’s Records Management Systems, Wireless Connection, and Computer Aided Dispatch should be redacted.
3. In the December 17, 2019 minutes, Fund Chair Jack’s discussion on page 1 involving the Master Interlocal Service Agreement and Addendum thereto between Member Municipalities and the County for their Police Department’s Records Management Systems, Wireless Connection, and Computer Aided Dispatch should be redacted.

NOW THEREFORE BE IT FURTHER RESOLVED that the 2019 Executive Committee Closed Session meeting minutes are hereby released to the public; and

BE IT FURTHER RESOLVED that a copy of this Resolution be forwarded to the Fund Recording Secretary, Fund Solicitor, and Executive Director for their knowledge and action as required.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on April 21, 2020.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Glenn McMahon Secretary

By: _____
Meghan Jack, Chairperson

**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: April 1, 2020

Service Team:

Keith Hummel Associate Director Public Sector Risk Control khummel@jamontgomery.com Office: 856-552-6862	John Saville Consultant jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092	Robert Garish Consultant rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719
Mailing Address: 231 Main Street P. O. Box 2017 Toms River, New Jersey 08754		Lauren Gershman Administrative Assistant lgershman@jamontgomery.com Office: 856-446-9279

MARCH ACTIVITIES

LOSS CONTROL SURVEYS

- City of Beverly- Conducted a Renewal Survey on March 3
- Township of Medford- Conducted a Loss Control Survey on March 4
- Township of Delran- Conducted a Loss Control Survey on March 5

JIF MEETINGS ATTENDED

- Safety Breakfast – March 5
- Safety Coordinator RT- March 5
- Fund Meeting (Telephonic)- March 24
- BURLCO Executive Safety Committee Meeting (Telephonic)- March 25

MEL MEDIA LIBRARY

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

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.

- March 12-BURLCO JIF - Safety Directors Message - MSI Classes Cancelled until April 17, 2020
- March 13-BURLCO JIF - POSTPONED -Designated Employee Representative Class- March 17, 2020
- March 17-BURLCO JIF- MSI Class cancellations extended
- March 19-BURLCO JIF-UPDATED Bulletin – Best Practices for Parks and COVID-19
- March 24 - Did You Know?
- March 25- BURLCO JIF-New Bulletin – HazCom and COVID-19 reminder
- March 26- BURLCO JIF- New Bulletin – Family First Coronavirus Response Act Guidance
- March 26- BURLCO JIF- Lexipol Online Training Program- Link Sent to all Departments
- March 27- BURLCO JIF-Summary of League of Municipalities March 26 webinar
- March 30- BURLCO JIF- New COVID Safety Briefings

UPCOMING EVENTS

- Elected Officials Training- ONLINE ONLY
- Fund Meeting – April 21
- Claims Meeting – April 21

MSI TRAINING PROGRAMS

MSI in-classroom training programs are subject to further cancellation beyond May 17, 2020, due to the COVID-19 outbreak. Please check the MEL website for further updates and thank you for the continuing cooperation.

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 April, May, and June of 2020. ***Enrollment is required for all MSI classes.***

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

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

DATE	LOCATION	TOPIC	TIME
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
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 #2	Sanitation/Recycling Safety	10:00 - 12:00 pm
5/13/20	Borough of Wildwood Crest #2	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	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	Fall Protection Awareness	8:00 - 10:00 am
5/21/20	Jackson Township MUA	Hearing Conservation	10:15 - 11:15 am
5/21/20	Jackson Township MUA	Shop & Tool Safety	11:30 - 12:30 pm
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

DATE	LOCATION	TOPIC	TIME
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
6/1/20	Township of Egg Harbor #5	Dealing with Difficult People	9:00 - 11:00 am
6/3/20	Western Monmouth UA	PPE	8:00 - 10:00 am
6/3/20	Western Monmouth UA	Dealing with Difficult People	10:30 - 12:30 pm
6/3/20	Township of Pemberton	LOTO	8:30 - 10:30 am
6/3/20	Township of Pemberton	Shop & Tool Safety	10:45 - 11:45 am
6/3/20	City of Margate #6	Employee Conduct/Violence Prevention	8:30 - 10:00 am
6/3/20	City of Margate #6	Office Safety	10:30 - 12:30 pm
6/4/20	Township of Hainesport #1	DDC-6	8:30 - 3:00 pm w/lunch brk
6/5/20	Borough of Berlin #2	Heavy Equipment Safety	8:30 - 11:30 am
6/9/20	Township of Barnegat #1	Hearing Conservation	9:00 - 10:00 am
6/9/20	Township of Barnegat #1	Shop & Tool Safety	10:00 - 11:00 am
6/9/20	City of Burlington #2	Jetter/Vacuum Safety	8:00 - 10:00 am
6/9/20	City of Burlington #2	Ladder Safety/Walking Surfaces	10:30 - 12:30 pm
6/11/20	Township of Pennsville #1	Forklift Operator Train-the-Trainer	8:00 - 2:30 pm w/lunch brk
6/12/20	Township of Little Egg Harbor #1	Sanitation/Recycling Safety	8:00 - 10:00 am
6/12/20	Township of Little Egg Harbor #1	Asbestos, Lead, Silica Overview	10:15 - 11:15 am
6/12/20	Township of Tabernacle #1	Flagger/Work Zone Safety	8:30 - 12:30 pm
6/15/20	Borough of Magnolia	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
6/15/20	Township of Egg Harbor #5	LOTO	8:30 - 10:30 am
6/15/20	Township of Egg Harbor #5	Shop & Tool Safety	10:45 - 11:45 am
6/16/20	Township of Gloucester	Excavation/Trenching/Shoring	8:00 - 12:00 pm
6/17/20	Two Rivers Water Reclamation Authority	Flagger/Work Zone Safety	8:30 - 12:30 pm
6/17/20	Township of Southampton	Employee Conduct/Violence Prevention	12:30 - 2:00 pm
6/17/20	Township of Southampton	CDL-Drivers Safety Regulations	2:15 - 4:15 pm
6/18/20	Borough of Atlantic Highlands #1	Forklift Operator Train-the-Trainer	8:30 - 3:00 pm w/lunch brk
6/19/20	Borough of Tinton Falls	Fire Safety	7:00 - 8:00 am
6/19/20	Borough of Tinton Falls	Fire Extinguisher	8:00 - 9:00 am
6/19/20	Township of Carneys Point #1	LOTO	8:30 - 10:30 am
6/19/20	Township of Carneys Point #1	Fire Extinguisher	10:45 - 11:45 am
6/22/20	Township of Cherry Hill #4	Landscape Safety	8:30 - 11:30 am
6/23/20	Pemberton Township BOE	Fast Track to Safety-2020	8:30 - 12:30 pm

DATE	LOCATION	TOPIC	TIME
6/23/20	City of Ocean City #4	Hazard ID: Making Your Observation Count	8:00 - 10:00 am
6/23/20	City of Ocean City #4	CDL-Supervisors Reasonable Suspicion	10:30 - 12:30 pm
6/24/20	Western Monmouth UA	Heavy Equipment Safety	8:00 - 11:00 am
6/24/20	City of Camden	Seasonal (Summer) Employee Orientation	8:00 - 12:00 pm
6/25/20	Jackson Township MUA	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
6/26/20	Township of Lacey #6	DDC-6	8:30 - 3:00 pm w/lunch brk
6/26/20	Township of Bordentown	Heavy Equipment Safety	9:00 - 12:00 pm
6/26/20	Township of Bordentown	Dealing with Difficult People	12:30 - 2:30 pm
6/29/20	Township of Hainesport #1	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
6/30/20	South Monmouth Regional SA	Fire Safety	8:30 - 9:30 am
6/30/20	South Monmouth Regional SA	Hearing Conservation	9:45 - 10:45 am
6/30/20	Pemberton Township BOE	Schools: Safety Awareness Training	8:30 - 11:30 am
6/30/20	Borough of Avalon #4	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm

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



March 12, 2020

Coronavirus COVID-19

The spread of the Coronavirus, or “COVID-19” is a rapidly evolving situation, and the Safety Director has received numerous requests for guidance on this subject. ***The information contained in this Bulletin is derived from the Center for Disease Control (CDC) and should be considered as “interim” guidance since the spread and development of COVID-19 is ongoing.*** Updated information will be provided as the situation develops. A separate Bulletin concerning COVID-19 is being issued for law enforcement personnel.

As of March 12, 2020, there are 1,215 cases of COVID-19 in 42 States and the District of Columbia in the United States. There have been 36 deaths from the disease thus far, mostly from the Seattle area, and most of the deaths from a long term healthcare facility. COVID-19 is classified as “highly contagious” and is “droplet” spread. Statistics reflect that 80% of those who are infected show only “mild” symptoms, while 20% show signs of serious illness. The most vulnerable age group are adults 60 and older with those at 80 years of age and up, showing the highest risk. It is important to note that the risk is greater for those with serious underlying health conditions (heart issues, lung problems and those with diabetes).

CDC is working across the Department of Health and Human Services and across the U.S. government in the public health response to COVID-19. Current knowledge is largely based on what is known about similar coronaviruses. Coronaviruses are a large family of viruses that are common in humans and many different species of animals, including camels, cattle, cats, and bats. Rarely, animal coronaviruses can infect people and then spread between people, such as with MERS-CoV and SARS-CoV.

The following interim guidance may help prevent workplace exposures to acute respiratory illnesses, including COVID-19, in non-healthcare settings. The guidance also provides planning considerations if there are more widespread, community outbreaks of COVID-19.

To prevent stigma and discrimination in the workplace, use only the guidance described below to determine risk of COVID-19. Do not make determinations of risk based on race or country of origin, and be sure to maintain confidentiality of people with confirmed COVID-19. The confidentiality provisions under the Health Insurance Portability and Accountability Act (HIPAA) are still in effect for the COVID-19 outbreak. There is much more to learn about the transmissibility, severity, and other features of COVID-19 and investigations are ongoing. Updates are available on CDC’s web page at www.cdc.gov/coronavirus/covid19.

Recommended strategies for employers to use now:

Actively encourage sick employees to stay home:

- Employees who have symptoms of acute respiratory illness are recommended to stay home and not come to work until they are free of fever (100.4° F [37.8° C] or greater using an oral thermometer), signs of a fever, and any other symptoms for at least 72 hours, without the use of fever-reducing or other symptom-altering medicines (e.g. cough suppressants). Employees should notify their supervisor and stay home if they are sick.
- Ensure that your sick leave policies are flexible and consistent with public health guidance and that employees are aware of these policies. If possible, establish policies and procedures to permit employees to work from home for a limited amount of time if necessary. The N.J. Department of Health website

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

included information concerning the law passed in 2018 mandating sick leave for employees. Refer to the following link for more information: https://www.nj.gov/health/cd/topics/covid2019_schoolbusiness.shtml

- Talk with companies that provide your business with contract or temporary employees about the importance of sick employees staying home and encourage them to develop non-punitive leave policies.
- Do not require a healthcare provider's note for employees who are sick with acute respiratory illness to validate their illness or to return to work, as healthcare provider offices and medical facilities may be extremely busy and not able to provide such documentation in a timely way.
- Employers should maintain flexible policies that permit employees to stay home to care for a sick family member. Employers should be aware that more employees may need to stay at home to care for sick children or other sick family members than is usual.

Separate sick employees:

- CDC recommends that employees who appear to have acute respiratory illness symptoms (i.e. cough, shortness of breath) upon arrival to work or become sick during the day should be separated from other employees and be sent home immediately. Sick employees should cover their noses and mouths with a tissue when coughing or sneezing (or an elbow or shoulder if no tissue is available).

Emphasize staying home when sick, respiratory etiquette and hand hygiene by all employees:

- Place posters that encourage staying home when sick, cough and sneeze etiquette, and hand hygiene at the entrance to your workplace and in other workplace areas where they are likely to be seen. Posters and handouts are available for use on the CDC website.
- Provide tissues and no-touch disposal receptacles for use by employees.
- Instruct employees to clean their hands often with an alcohol-based hand sanitizer that contains at least 60-95% alcohol, or wash their hands with soap and water for at least 20 seconds. Soap and water should be used preferentially if hands are visibly dirty.
- Provide soap and water and alcohol-based hand rubs in the workplace. Ensure that adequate supplies are maintained. Place hand rubs in multiple locations or in conference rooms to encourage hand hygiene.
- Visit the coughing and sneezing etiquette and clean hands webpage for more information.

Perform routine environmental cleaning:

- Routinely clean all frequently touched surfaces in the workplace, such as workstations, countertops, and doorknobs. Use the usual cleaning agents in these areas and follow the directions on the label.
- No additional disinfection beyond routine cleaning is recommended at this time.
- Provide disposable wipes so that commonly used surfaces (for example, doorknobs, keyboards, remote controls, desks) can be wiped down by employees before each use.

Advise employees before traveling to take certain steps:

- Check the CDC's Traveler's Health Notices for the latest guidance and recommendations for each country to which you will travel. Specific travel information for travelers going to and returning from China, and information for aircrew, can be found at on the CDC website. The CDC website lists certain travel advisories for the following countries:
 - Level 3 Health Notice: China, Iran, South Korea, Italy
 - Level 2 Health Notice: Japan
 - Level 1 Health Notice: Hong Kong

- The CDC has not issued any type of domestic travel advisory to date. The CDC will continue to re-evaluate the need to issue a domestic travel advisory if the virus spreads and the cases become concentrated in a particular geographical area.
- Advise employees to check themselves for symptoms of acute respiratory illness before starting travel and notify their supervisor and stay home if they are sick.
- Ensure employees who become sick while traveling or on temporary assignment understand that they should notify their supervisor and should promptly call a healthcare provider for advice if needed.
- If outside the United States, sick employees should follow your company's policy for obtaining medical care or contact a healthcare provider or overseas medical assistance company to assist them with finding an appropriate healthcare provider in that country. A U.S. consular officer can help locate healthcare services. However, U.S. embassies, consulates, and military facilities do not have the legal authority, capability, and resources to evacuate or give medicines, vaccines, or medical care to private U.S. citizens overseas.

Assistance in the State of New Jersey

- The CDC strongly recommends that employers review the resources available in their own states and localities from the State and local departments of health. The New Jersey Department of Health established a COVID-19 page on their website for information at <https://www.nj.gov/health/cd/topics/ncov.shtml>. The NJDOH set up a hotline to provide answers and more detailed information at (1-800-222-1222 or 1-800-962-1253 if using out-of-state phone line).
- If you are planning a public event that will likely attract a large number of people (parade, festival, concert, etc...), the CDC recommends that employers speak with the local department of health concerning any restrictions or precautions that should be taken prior to announcing the event.

Additional Measures in Response to Currently Occurring Sporadic Importations of the COVID-19:

- Employees who are well but who have a sick family member at home with COVID-19 should notify their supervisor and refer to CDC guidance for [how to conduct a risk assessment](#) of their potential exposure.
- If an employee is confirmed to have COVID-19, employers should inform fellow employees of their possible exposure to COVID-19 in the workplace but maintain confidentiality as required by the Americans with Disabilities Act (ADA). Employees exposed to a co-worker with confirmed COVID-19 should refer to CDC guidance for [how to conduct a risk assessment](#) of their potential exposure.

Planning for a Possible COVID-19 Outbreak in the US

The severity of illness or how many people will fall ill from COVID-19 is unknown at this time. If there is evidence of a COVID-19 outbreak in the U.S., employers should plan to be able to respond in a flexible way to varying levels of severity and be prepared to refine their business response plans as needed. For the general public, such as workers in non-healthcare settings, the immediate health risk from COVID-19 is considered low.

Employers need to consider how best to decrease the spread of acute respiratory illness and lower the impact of COVID-19 in their workplace in the event of an outbreak in the US. They should identify and communicate their objectives, which may include one or more of the following: (a) reducing transmission among staff, (b) protecting people who are at higher risk for adverse health complications, (c) maintaining business operations, and (d) minimizing adverse effects on other entities in their supply chains. Employers should:

- Ensure the plan is flexible and involve your employees in developing and reviewing your plan.

- Conduct a focused discussion or exercise using your plan, to find out ahead of time whether the plan has gaps or problems that need to be corrected.
- Share your plan with employees and explain what human resources policies, workplace and leave flexibilities, and pay and benefits will be available to them.
- Review human resources policies to make sure that policies and practices are consistent with public health recommendations and are consistent with existing state and federal workplace laws, such as HIPAA. HIPAA considerations and legal protections are NOT waived for COVID-19, i.e. employers may not know who has been infected. For more information on employer responsibilities, visit the Department of Labor's and the Equal Employment Opportunity Commission's websites.
- Identify essential business functions, essential jobs or roles, and critical elements within your supply chains required to maintain business operations. Plan for how your business will operate if there is increasing absenteeism or these supply chains are interrupted.
- Set up triggers and procedures for activating and terminating the company's infectious disease outbreak response plan. Work closely with your local health officials to identify these triggers.
- Plan to minimize exposure between employees and also between employees and the public, if public health officials call for social distancing.
- Establish a process to communicate information to employees and business partners on your infectious disease outbreak response plans and latest COVID-19 information. Anticipate employee fear, anxiety, rumors, and misinformation, and plan communications accordingly.

Read the full Interim Guidance from the CDC for Employers at https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fspecific-groups%2Fguidance-business-response.html

The Centers for Disease Control and Prevention (CDC) and the Safety Director will update interim guidance as needed and as additional information becomes available.



March 13, 2020

Summary of Interim Guidance for Emergency Medical Care and Transport of Suspected / Confirmed COVID-19 Patients

The following Bulletin provides an action plan for emergency medical services (EMS) leaders and responders that has been derived from the Centers for Disease Control and Prevention's (CDC) *Interim Guidance for Emergency Medical Services (EMS) Systems and 911 Public Safety Answering Points (PSAPs) for COVID-19 in the United States*, dated March 10, 2020. A copy of the full Guidance document is attached for your reference.


- Work with your Medical Director and 9-1-1 call center dispatchers to determine the need for modified caller queries about COVID-19. Emergency Medical Dispatch centers (as appropriate) should question callers and determine the possibility that this call concerns a person who may have signs or symptoms and risk factors for COVID-19. When COVID-19 is suspected in a patient needing an emergency response, prehospital care providers and healthcare facilities should be notified in advance that they may be caring for, transporting, or receiving a patient who may have COVID-19 infection.
- If EMS Dispatch advises that the patient is suspected of having COVID-19, EMS should put on appropriate personal protective equipment (PPE) as described below before entering the scene.
- If information about potential for COVID-19 has not been provided by the dispatch center, EMS providers should exercise appropriate precautions when responding to patients with signs or symptoms of a respiratory infection. Initial assessment should begin from a distance of at least 6 feet from the patient, if possible. Patient contact should be minimized to the extent possible until a facemask is on the patient. If COVID-19 is suspected, PPE as described below should be used.
- A facemask should be donned by the patient for source control. If a nasal cannula is in place, a facemask should be worn over the nasal cannula. Alternatively, an oxygen mask can be used if clinically indicated.
- EMS who will directly care for a patient with possible COVID-19 infection or who will be in the compartment with the patient should follow Standard Precautions and use the PPE as described below:
 - N-95 or higher-level respirator or facemask (if a respirator is not available),
 - Eye protection (i.e., goggles, tight-fitting wrap-around safety glasses, or disposable face shield that fully covers the front and sides of the face).
 - Examination gloves
 - Isolation gown for those involved in patient care with splashes or sprays can be anticipated or high-contact patient care activities that provide opportunities for transfer of pathogens to the hands and clothing of EMS (e.g., moving patient onto a stretcher).
- Drivers, if they provide direct patient care (e.g., moving patients onto stretchers), should wear all recommended PPE. After completing patient care and before entering the driver's compartment, the driver should remove and dispose of PPE and perform hand hygiene to avoid cross-contaminating the compartment. If the transport vehicle does not have an isolated driver's compartment, the driver should continue to wear a respirator or facemask during transport.
- All personnel should avoid touching their face while working.

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 877.328.2946.

- On arrival, after the patient is released to the facility, EMS should remove and discard PPE and perform hand hygiene. Used PPE should be discarded in accordance with routine procedures.
- If a patient with an exposure history and signs and symptoms suggestive of COVID-19 requires transport to a healthcare facility:
 - EMS should notify the receiving healthcare facility that the patient has an exposure history and signs and symptoms suggestive of COVID-19 so that appropriate infection control precautions may be taken prior to patient arrival.
 - Keep the patient separated from other people as much as possible.
 - Family members and other contacts of patients with possible COVID-19 should **not** ride in the transport vehicle. If riding in the transport vehicle, they should wear a facemask.
 - Keep pass-through doors and windows tightly shut.
 - When possible, use vehicles that have isolated driver and patient compartments that can provide separate ventilation to each area.
- Documentation of patient care should be done after EMS clinicians have completed transport, removed their PPE, and performed hand hygiene.
- EMS documentation should include a listing of EMS and public safety responders involved in the response and their level of contact with the patient (for example, no contact with patient, provided direct patient care).
- After transporting the patient, leave the rear doors of the transport vehicle open to allow for sufficient air changes to remove potentially infectious particles. The time to complete transfer of the patient to the receiving facility and complete all documentation should provide sufficient air changes.
- When cleaning the vehicle, personnel should wear a disposable gown, safety glasses or goggles, and gloves.
- Ensure that environmental cleaning and disinfection procedures are followed consistently and correctly, to include the provision of adequate ventilation when chemicals are in use. Doors should remain open when cleaning the vehicle. Products with EPA-approved emerging viral pathogens claims are recommended for use against SARS-CoV-2. Refer to [List Nexternal icon](#) on the EPA website for EPA-registered disinfectants that have qualified under EPA's emerging viral pathogens program for use against SARS-CoV-2.
- Clean and disinfect reusable patient-care equipment before use on another patient.
- Follow standard operating procedures for containing and laundering used linen.
- State or local public health authorities should be notified about the patient so appropriate follow-up monitoring can occur.
- EMS agencies should develop policies for assessing exposure risk and management of EMS personnel potentially exposed to SARS-CoV-2 in coordination with state or local public health authorities.

EMS Employer Responsibilities

- This interim guidance presents an opportunity to assess current practices and verify that training and procedures are up-to-date.
- EMS agencies should have infection control policies and procedures in place.

- 
- Provide all EMS with task-specific education and training on preventing transmission of infectious agents, including refresher training.
 - Ensure that EMS providers are educated, trained, and have practiced the appropriate use of PPE, including attention to correct use of PPE and prevention of contamination of clothing, skin, and environment during the process of removing such equipment.
 - Ensure EMS providers are medically cleared, trained, and fit tested for respiratory protection device use (e.g., N95 filtering face piece respirators).
 - EMS units should have an adequate supply of PPE, EPA-registered hospital grade disinfectants for decontamination of EMS transport vehicles and equipment.
 - EMS personnel are educated, trained, and have practiced the process according to the manufacturer's recommendations or the agency's standard operating procedures.
 - EMS agencies should develop sick-leave policies for EMS personnel that are non-punitive, flexible, and consistent with public health guidance. Ensure all EMS personnel, including staff who are not directly employed by the healthcare facility but provide essential daily services, are aware of the sick-leave policies.
 - EMS personnel who have been exposed to a patient with suspected or confirmed COVID-19 should notify their chain of command to ensure appropriate follow-up.

The Safety Director will provide additional information as conditions warrant.

Interim Guidance for Emergency Medical Services (EMS) Systems and 911 Public Safety Answering Points (PSAPs) for COVID-19 in the United States

This guidance applies to all first responders, including law enforcement, fire services, emergency medical services, and emergency management officials, who anticipate close contact with persons with confirmed or possible COVID-19 in the course of their work.

Updated March 10, 2020

Available at <https://www.cdc.gov/coronavirus/2019-ncov/hcp/guidance-for-ems.html>

Summary of Key Changes for the EMS Guidance:

Updated PPE recommendations for the care of patients with known or suspected COVID-19:

- Facemasks are an acceptable alternative until the supply chain is restored. Respirators should be prioritized for procedures that are likely to generate respiratory aerosols, which would pose the highest exposure risk to HCP.
- Eye protection, gown, and gloves continue to be recommended.
 - If there are shortages of gowns, they should be prioritized for aerosol-generating procedures, care activities where splashes and sprays are anticipated, and high-contact patient care activities that provide opportunities for transfer of pathogens to the hands and clothing of HCP.
- When the supply chain is restored, fit-tested EMS clinicians should return to use of respirators for patients with known or suspected COVID-19.

Updated guidance about recommended EPA-registered disinfectants to include reference to a list now posted on the EPA website.

Background

Emergency medical services (EMS) play a vital role in responding to requests for assistance, triaging patients, and providing emergency medical treatment and transport for ill persons. However, unlike patient care in the controlled environment of a healthcare facility, care and transports by EMS present unique challenges because of the nature of the setting, enclosed space during transport, frequent need for rapid medical decision-making, interventions with limited information, and a varying range of patient acuity and jurisdictional healthcare resources.

When preparing for and responding to patients with confirmed or possible coronavirus disease 2019 (COVID-19), close coordination and effective communications are important among 911 Public Safety Answering Points (PSAPs)—commonly known as 911 call centers, the EMS system, healthcare facilities, and the public health system. Each PSAP and EMS system should seek the involvement of an EMS medical director to provide appropriate medical oversight. For the purposes of this guidance, “EMS clinician” means prehospital EMS and medical first responders. When COVID-19 is suspected in a patient needing emergency transport, prehospital

care providers and healthcare facilities should be notified in advance that they may be caring for, transporting, or receiving a patient who may have COVID-19 infection.

Updated information about COVID-19 may be accessed at <https://www.cdc.gov/coronavirus/2019-ncov/index.html>.

Infection prevention and control recommendations can be found here: <https://www.cdc.gov/coronavirus/2019-nCoV/hcp/infection-control.html>.

Additional information for healthcare personnel can be found at: <https://www.cdc.gov/coronavirus/2019-nCoV/guidance-hcp.html>.

Case Definition for COVID-19

CDC's most current case definition for a person under investigation (PUI) for COVID-19 may be accessed at <https://www.cdc.gov/coronavirus/2019-nCoV/clinical-criteria.html>.

Recommendations for 911 PSAPs

Municipalities and local EMS authorities should coordinate with state and local public health, PSAPs, and other emergency call centers to determine need for modified caller queries about COVID-19, outlined below.

Development of these modified caller queries should be closely coordinated with an EMS medical director and informed by local, state, and federal public health authorities, including the city or county health department(s), state health department(s), and CDC.

Modified Caller Queries

PSAPs or Emergency Medical Dispatch (EMD) centers (as appropriate) should question callers and determine the possibility that this call concerns a person who may have signs or symptoms and risk factors for COVID-19. The query process should never supersede the provision of pre-arrival instructions to the caller when immediate lifesaving interventions (e.g., CPR or the Heimlich maneuver) are indicated. Patients in the United States who meet the appropriate criteria should be evaluated and transported as a PUI. Information on COVID-19 will be updated as the public health response proceeds. PSAPs and medical directors can access CDC's PUI definitions here.

Information on a possible PUI should be communicated immediately to EMS clinicians before arrival on scene in order to allow use of appropriate personal protective equipment (PPE). PSAPs should utilize medical dispatch procedures that are coordinated with their EMS medical director and with the local or state public health department.

PSAPs and EMS units that respond to ill travelers at US international airports or other ports of entry to the United States (maritime ports or border crossings) should be in contact with the CDC quarantine station of jurisdiction for the port of entry (see: [CDC Quarantine Station Contact List](#)) for planning guidance. They should notify the quarantine station when responding to that location if a communicable disease is suspected in a traveler. CDC has provided job aids for this purpose to EMS units operating routinely at US ports of entry. The PSAP or EMS unit can also call CDC's

Emergency Operations Center at (770) 488-7100 to be connected with the appropriate CDC quarantine station.

Recommendations for EMS Clinicians and Medical First Responders

EMS clinician practices should be based on the most up-to-date COVID-19 clinical recommendations and information from appropriate public health authorities and EMS medical direction.

State and local EMS authorities may direct EMS clinicians to modify their practices as described below.

Patient Assessment

- If PSAP call takers advise that the patient is suspected of having COVID-19, EMS clinicians should put on appropriate PPE before entering the scene. EMS clinicians should consider the signs, symptoms, and risk factors of COVID-19 (<https://www.cdc.gov/coronavirus/2019-nCoV/clinical-criteria.html>).
- If information about potential for COVID-19 has not been provided by the PSAP, EMS clinicians should exercise appropriate precautions when responding to any patient with signs or symptoms of a respiratory infection. Initial assessment should begin from a distance of at least 6 feet from the patient, if possible. Patient contact should be minimized to the extent possible until a facemask is on the patient. If COVID-19 is suspected, all PPE as described below should be used. If COVID-19 is not suspected, EMS clinicians should follow standard procedures and use appropriate PPE for evaluating a patient with a potential respiratory infection.
- A facemask should be worn by the patient for source control. If a nasal cannula is in place, a facemask should be worn over the nasal cannula. Alternatively, an oxygen mask can be used if clinically indicated. If the patient requires intubation, see below for additional precautions for aerosol-generating procedures.
- During transport, limit the number of providers in the patient compartment to essential personnel to minimize possible exposures.

Recommended Personal Protective Equipment

- EMS clinicians who will directly care for a patient with possible COVID-19 infection or who will be in the compartment with the patient should follow Standard, Precautions and use the PPE as described below. Recommended PPE includes:
 - N-95 or higher-level respirator or facemask (if a respirator is not available),
 - N95 respirators or respirators that offer a higher level of protection should be used instead of a facemask when performing or present for an aerosol-generating procedure
 - Eye protection (i.e., goggles or disposable face shield that fully covers the front and sides of the face). Personal eyeglasses and contact lenses are NOT considered adequate eye protection.

- A single pair of disposable patient examination gloves. Change gloves if they become torn or heavily contaminated, and isolation gown.,
 - If there are shortages of gowns, they should be prioritized for aerosol-generating procedures, care activities where splashes and sprays are anticipated, and high-contact patient care activities that provide opportunities for transfer of pathogens to the hands and clothing of EMS clinicians (e.g., moving patient onto a stretcher).
- When the supply chain is restored, fit-tested EMS clinicians should return to use of respirators for patients with known or suspected COVID-19.
- Drivers, if they provide direct patient care (e.g., moving patients onto stretchers), should wear all recommended PPE. After completing patient care and before entering an isolated driver's compartment, the driver should remove and dispose of PPE and perform hand hygiene to avoid soiling the compartment.
 - If the transport vehicle does **not** have an isolated driver's compartment, the driver should remove the face shield or goggles, gown and gloves and perform hand hygiene. A respirator or facemask should continue to be used during transport.
- All personnel should avoid touching their face while working.
- On arrival, after the patient is released to the facility, EMS clinicians should remove and discard PPE and perform hand hygiene. Used PPE should be discarded in accordance with routine procedures.
- Other required aspects of Standard Precautions (e.g., injection safety, hand hygiene) are not emphasized in this document but can be found in the guideline titled Guideline for Isolation Precautions: Preventing Transmission of Infectious Agents in Healthcare Settings.

Precautions for Aerosol-Generating Procedures

- If possible, consult with medical control before performing aerosol-generating procedures for specific guidance.
- An N-95 or higher-level respirator, instead of a facemask, should be worn in addition to the other PPE described above, for EMS clinicians present for or performing aerosol-generating procedures.,
- EMS clinicians should exercise caution if an aerosol-generating procedure (e.g., bag valve mask (BVM) ventilation, oropharyngeal suctioning, endotracheal intubation, nebulizer treatment, continuous positive airway pressure (CPAP), bi-phasic positive airway pressure (biPAP), or resuscitation involving emergency intubation or cardiopulmonary resuscitation (CPR)) is necessary.
 - BVMs, and other ventilatory equipment, should be equipped with HEPA filtration to filter expired air.

- EMS organizations should consult their ventilator equipment manufacturer to confirm appropriate filtration capability and the effect of filtration on positive-pressure ventilation.
- If possible, the rear doors of the transport vehicle should be opened and the HVAC system should be activated during aerosol-generating procedures. This should be done away from pedestrian traffic.

EMS Transport of a PUI or Patient with Confirmed COVID-19 to a Healthcare Facility (including inter-facility transport)

If a patient with an exposure history and signs and symptoms suggestive of COVID-19 requires transport to a healthcare facility for further evaluation and management (subject to EMS medical direction), the following actions should occur during transport:

- EMS clinicians should notify the receiving healthcare facility that the patient has an exposure history and signs and symptoms suggestive of COVID-19 so that appropriate infection control precautions may be taken prior to patient arrival.
- Keep the patient separated from other people as much as possible.
- Family members and other contacts of patients with possible COVID-19 should not ride in the transport vehicle, if possible. If riding in the transport vehicle, they should wear a facemask.
- Isolate the ambulance driver from the patient compartment and keep pass-through doors and windows tightly shut.
- When possible, use vehicles that have isolated driver and patient compartments that can provide separate ventilation to each area.
 - Close the door/window between these compartments before bringing the patient on board.
 - During transport, vehicle ventilation in both compartments should be on non-recirculated mode to maximize air changes that reduce potentially infectious particles in the vehicle.
 - If the vehicle has a rear exhaust fan, use it to draw air away from the cab, toward the patient-care area, and out the back end of the vehicle.
 - Some vehicles are equipped with a supplemental recirculating ventilation unit that passes air through HEPA filters before returning it to the vehicle. Such a unit can be used to increase the number of air changes per hour (ACH) (<https://www.cdc.gov/niosh/hhc/reports/pdfs/1995-0031-2601.pdf> pdf icon).
- If a vehicle without an isolated driver compartment and ventilation must be used, open the outside air vents in the driver area and turn on the rear exhaust ventilation fans to the highest setting. This will create a negative pressure gradient in the patient area.
- Follow routine procedures for a transfer of the patient to the receiving healthcare facility (e.g., wheel the patient directly into an examination room).

Documentation of patient care

- Documentation of patient care should be done after EMS clinicians have completed transport, removed their PPE, and performed hand hygiene.
 - Any written documentation should match the verbal communication given to the emergency department providers at the time patient care was transferred.
- EMS documentation should include a listing of EMS clinicians and public safety providers involved in the response and level of contact with the patient (for example, no contact with patient, provided direct patient care). This documentation may need to be shared with local public health authorities.

Cleaning EMS Transport Vehicles after Transporting a PUI or Patient with Confirmed COVID-19

The following are general guidelines for cleaning or maintaining EMS transport vehicles and equipment after transporting a PUI:

- After transporting the patient, leave the rear doors of the transport vehicle open to allow for sufficient air changes to remove potentially infectious particles.
 - The time to complete transfer of the patient to the receiving facility and complete all documentation should provide sufficient air changes.
- When cleaning the vehicle, EMS clinicians should wear a disposable gown and gloves. A face shield or facemask and goggles should also be worn if splashes or sprays during cleaning are anticipated.
- Ensure that environmental cleaning and disinfection procedures are followed consistently and correctly, to include the provision of adequate ventilation when chemicals are in use. Doors should remain open when cleaning the vehicle.
- Routine cleaning and disinfection procedures (e.g., using cleaners and water to pre-clean surfaces prior to applying an EPA-registered, hospital-grade disinfectant to frequently touched surfaces or objects for appropriate contact times as indicated on the product's label) are appropriate for severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) in healthcare settings, including those patient-care areas in which aerosol-generating procedures are performed.
- Products with EPA-approved emerging viral pathogens claims are recommended for use against SARS-CoV-2. Refer to [List Nexternal icon](#) on the EPA website for EPA-registered disinfectants that have qualified under EPA's emerging viral pathogens program for use against SARS-CoV-2.
- Clean and disinfect the vehicle in accordance with standard operating procedures. All surfaces that may have come in contact with the patient or materials contaminated during patient care (e.g., stretcher, rails, control panels, floors, walls, work surfaces) should be thoroughly cleaned and disinfected using an EPA-registered hospital grade disinfectant in accordance with the product label.


- Clean and disinfect reusable patient-care equipment before use on another patient, according to manufacturer's instructions.
- Follow standard operating procedures for the containment and disposal of used PPE and regulated medical waste.
- Follow standard operating procedures for containing and laundering used linen. Avoid shaking the linen.

Follow-up and/or Reporting Measures by EMS Clinicians After Caring for a PUI or Patient with Confirmed COVID-19

- EMS clinicians should be aware of the follow-up and/or reporting measures they should take after caring for a PUI or patient with confirmed COVID-19:
- State or local public health authorities should be notified about the patient so appropriate follow-up monitoring can occur.
- EMS agencies should develop policies for assessing exposure risk and management of EMS personnel potentially exposed to SARS-CoV-2 in coordination with state or local public health authorities. Decisions for monitoring, excluding from work, or other public health actions for HCP with potential exposure to SARS-CoV-2 should be made in consultation with state or local public health authorities. Refer to the Interim U.S. Guidance for Risk Assessment and Public Health Management of Healthcare Personnel with Potential Exposure in a Healthcare Setting to Patients with Coronavirus Disease 2019 (COVID-19) for additional information.
- EMS agencies should develop sick-leave policies for EMS personnel that are nonpunitive, flexible, and consistent with public health guidance. Ensure all EMS personnel, including staff who are not directly employed by the healthcare facility but provide essential daily services, are aware of the sick-leave policies.
- EMS personnel who have been exposed to a patient with suspected or confirmed COVID-19 should notify their chain of command to ensure appropriate follow-up.
 - Any unprotected exposure (e.g., not wearing recommended PPE) should be reported to occupational health services, a supervisor, or a designated infection control officer for evaluation.
 - EMS clinicians should be alert for fever or respiratory symptoms (e.g., cough, shortness of breath, sore throat). If symptoms develop, they should self-isolate and notify occupational health services and/or their public health authority to arrange for appropriate evaluation.

EMS Employer Responsibilities

The responsibilities described in this section are not specific for the care and transport of PUIs or patients with confirmed COVID-19. However, this interim guidance presents an opportunity to assess current practices and verify that training and procedures are up-to-date.

- EMS units should have infection control policies and procedures in place, including describing a recommended sequence for safely donning and doffing PPE.
- Provide all EMS clinicians with job- or task-specific education and training on preventing transmission of infectious agents, including refresher training.
- Ensure that EMS clinicians are educated, trained, and have practiced the appropriate use of PPE prior to caring for a patient, including attention to correct use of PPE and prevention of contamination of clothing, skin, and environment during the process of removing such equipment.
- Ensure EMS clinicians are medically cleared, trained, and fit tested for respiratory protection device use (e.g., N95 filtering facepiece respirators), or medically cleared and trained in the use of an alternative respiratory protection device (e.g., Powered Air-Purifying Respirator, PAPR) whenever respirators are required. OSHA has a number of [respiratory training videos](#).
- EMS units should have an adequate supply of PPE.
- Ensure an adequate supply of or access to EPA-registered hospital grade disinfectants (see above for more information) for adequate decontamination of EMS transport vehicles and their contents.
- Ensure that EMS clinicians and biohazard cleaners contracted by the EMS employer tasked to the decontamination process are educated, trained, and have practiced the process according to the manufacturer's recommendations or the EMS agency's standard operating procedures.



March 17, 2020

Park & Playground Best Practices During COVID-19 Outbreak

New Jersey Governor Phil Murphy's Emergency Declaration of March 16, 2020 placed a limit of 50 people for all social functions and "gatherings" due to the COVID-19 outbreak. The purpose of the Governor's action is to limit one to one contact in an effort to reduce the spread of the virus. This Declaration follows the guidelines issued by the Centers for Disease Control (CDC).

Consistent with the Governor's Declaration, the Safety Director's office recommends that all recreational facilities including parks and playgrounds should be closed immediately and stay closed until the Governor lifts the Emergency Declaration. We believe there are significant challenges for a municipal or county playground owner to implement the controls necessary to restrict the "gathering" to less than 50 people at any play area, especially the large, numerous, and remote parks and playgrounds that many of our clients have.

If an owner of a public park or playground chooses not to close their recreational facilities and play areas, they need to be able to assure the public that their playgrounds will be closely monitored by their personnel, including sanitizing all safety surfaces **several times daily**, and limiting the gathering of people to less than 50 people at any one time. Due to the hurdles of fully documenting all the above actions, including enforcement, the Safety Director feels the most prudent course of risk control is to close parks and playgrounds.

Signs should be posted at the major points of entry to the park and playground, and a notice placed predominately on the park owner's and Recreation Department's websites.

The Safety Director will closely monitor the situation and provide additional guidance as is warranted.

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 877.393.2046.



March 19, 2020

Playground & Athletic Fields / Courts Best Practices During the COVID-19 Outbreak

New Jersey Governor Phil Murphy's Emergency Declaration of March 16, 2020 placed a limit of 50 people for all social functions and "gatherings" due to the COVID-19 outbreak. The Centers for Disease Control (CDC) has since lowered the number of persons to 10. The purpose of the Governor's action is to limit social contact in an effort to reduce the spread of the virus.

Consistent with the Governor's Declaration, the Safety Director's office recommends that playgrounds, athletic fields and courts, and similar park facilities that encourage group activities should be closed and stay closed until the Governor lifts the Emergency Declaration. We believe there are significant challenges for a municipal or county playground owner to implement the controls necessary to restrict the "gathering" to less than 50 people at any play area, especially at the large, numerous, and remote parks and playgrounds that many of our clients have. The Safety Director's recommendation for closure of these facilities does not apply to passive recreation areas.

Signs should be posted at the major points of entry to the park and playground, and a notice placed predominately on the park owner's and Recreation Department's websites.

If an owner of a public park or playground chooses not to close their recreational facilities and play areas, the Safety Director recommends the following best practices:

1. Sanitizing play surfaces, railings, gates, and other areas frequently touched by park visitors several times daily. Document person, time, location, and cleaner / sanitizer used. Consider making the Safety Data Sheet available for the sanitizing agent utilized in the event a resident asks.
2. Consider monitoring play and athletic areas to limit occupancy
3. Place signage at points of entry with the following
 - a. Do not use the park and facilities if you are not feeling well
 - b. Groups of more than 10 persons are prohibited
 - c. Maintain at least 6 feet social distance between users
 - d. Wash your hands as soon as possible. Do not touch your face.
 - e. Park hours are 5:00 a.m. to 8:00 p.m. (Governor's curfew)

As noted above, passive areas such as nature walks and peripheral jogging / walking paths do not tend to attract 'groups' and can, at least for now, be left open.

The Safety Director will closely monitor the situation and provide additional guidance as is warranted.

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 877.393.3046.



March 25, 2020

Don't Forget Hazard Communication During COVID-19 Outbreak

The shortages of cleaners and sanitizers can be frustrating for leaders and workers of public employers. The Office of the Safety Director has heard stories of employees bringing in home-made cleaners, herbal cleaners, mixing two or more different cleaners, or 'spiking' cleaners, all in a good faith attempt to help. However, all of these actions can lead to problems. This is part of the reason OSHA created the Hazard Communication Standard; to allow employers to control, and make employees aware of, the chemicals and their hazards in their workplace. Employers should take this opportunity to remind their employees of the policies and procedures for bringing chemicals, including cleaners and sanitizers, into the workplace. The Safety Director recommends the Safety Briefing below be reviewed with employees at the first opportunity.

DON'T FORGET HAZARD COMMUNICATION DURING COVID-19 OUTBREAK

I want to tell you a couple of stories our JIF passed along:

- An employee made a 90% bleach solution instead of the recommended 10% solution because if a little bleach is good, more bleach is better. The spray bottle was left out for anyone to use with no label.
- In another town an employee mixed bleach and ammonia because some germs are killed better with bleach and other germs are killed better with ammonia, so using both should ensure killing the virus.

It is understandable in these unique times that people want to protect themselves and others. However, the rules of chemical safety do not change during a pandemic or even shortages. Both of the above examples of good intentions could lead to harm to themselves or others, the very people they were trying to help. A strong bleach solution kills the same number of pathogens as a 10% solution but adds an eye and skin irritant hazard. Mixing ammonia and bleach produces poisonous chlorine gas into the air. I just want to review our policies and procedures for buying, bringing in, or using cleaners and sanitizers:

1. All cleaners and sanitizers must be purchased through normal channels. The CDC recommends using normal household cleaners for most surfaces. A 10% bleach solution is a highly effective disinfectant. For surfaces that have been contaminated or potentially contaminated by a person known or suspected to be infected with the coronavirus, the CDC recommends using any EPA-registered household disinfectants. ALWAYS follow the directions on the label.
2. Wear the appropriate gloves and safety glasses in accordance with the label.
3. NJPEOSH and this agency prohibit employees from bringing into the workplace any personal cleaners without prior approval from WHO.
4. Do not mix or add extra ingredients to cleaners
5. If you put the cleaner into a secondary container, make sure you label it properly. Ask if you are unsure.
6. Managers – considering the time we are in, we recommended you post copies of the Safety Data Sheets for the cleaners and sanitizers used in your department. If you need a copy, contact our Right-to-Know Coordinator, WHO.

The MEL has additional COVID -19 information on their website, www.njmel.org. Are there any questions?

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.



March 25, 2020

Guidance on the Families First Coronavirus Response Act (FFCRA)

The Families First Coronavirus Response Act (FFCRA), which passed last week, requires certain employers to provide employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19. Since its passage, there have been many questions as to various interpretative issues related to the law. Thankfully, the Department of Labor's Wage and Hour Division that administers and enforces the new law's paid leave requirements has issued a *definitive set of guidelines*. These provisions will apply from the effective date of the law through December 31, 2020. A summary of the definitive clarification is below:

Generally, the FFCRA provides that employees of covered employers are eligible for:

- *Two weeks (up to 80 hours) of paid sick leave at the employee's regular rate of pay* where the employee is unable to work because the employee is quarantined (pursuant to Federal, State, or local government order or advice of a health care provider), and/or experiencing COVID-19 symptoms and seeking a medical diagnosis; or
- *Two weeks (up to 80 hours) of paid sick leave at two-thirds the employee's regular rate of pay* because the employee is unable to work because of a bona fide need to care for an individual subject to quarantine (pursuant to Federal, State, or local government order or advice of a health care provider), or to care for a child (under 18 years of age) whose school or child care provider is closed or unavailable for reasons related to COVID-19, and/or the employee is experiencing a substantially similar condition as specified by the Secretary of Health and Human Services, in consultation with the Secretaries of the Treasury and Labor; and
- Up to an additional 10 weeks of paid expanded family and medical leave at two-thirds the employee's regular rate of pay where an employee, who has been employed for at least 30 calendar days, is unable to work due to a bona fide need for leave to care for a child whose school or child care provider is closed or unavailable for reasons related to COVID-19.

Covered Employers

The paid sick leave and expanded family and medical leave provisions of the FFCRA apply to certain public employers, and private employers with fewer than 500 employees. Most employees of the federal government are covered by Title II of the Family and Medical Leave Act, which was not amended by this Act, and are therefore not covered by the expanded family and medical leave provisions of the FFCRA. However, federal employees covered by Title II of the Family and Medical Leave Act are covered by the paid sick leave provision. Small businesses with fewer than 50 employees may qualify for exemption from the requirement to provide leave due to school closings or child care unavailability if the leave requirements would jeopardize the viability of the business.

Eligible Employees

All employees of covered employers are eligible for two weeks of paid sick time for specified reasons related to COVID-19. *Employees employed for at least 30 days* are eligible for up to an additional 10 weeks of paid family leave to care for a child under certain circumstances related to COVID-19. Where leave is foreseeable, an employee should provide as much notice as possible to the employer. After the first workday of paid sick time,

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.

an employer may require employees to follow reasonable notice procedures in order to continue receiving paid sick time.

Qualifying Reasons for Leave

Under the FFCRA, an employee qualifies for paid sick time if the employee is unable to work (or unable to telework) for reasons related to COVID-19 because the employee:

1. Is subject to a federal, state, or local quarantine or isolation order;
2. Has been advised by a health care provider to self-quarantine;
3. Is experiencing symptoms and is seeking a medical diagnosis;
4. Is caring for an individual subject to an order described in (1) or self-quarantine as described in (2);
5. Is caring for a child whose school or place of care is closed (or child care provider is unavailable); or
6. Is experiencing any other substantially-similar condition specified by the Secretary of Health and Human Services, in consultation with the Secretaries of Labor and Treasury.

Under the FFCRA, an employee qualifies for expanded family leave if the employee is caring for a child whose school or place of care is closed (or child care provider is unavailable) for reasons related to COVID-19.

Duration of Leave

For reasons (1) through (4) and (6) as outlined above, a full-time employee is eligible for 80 hours of leave, and a part-time employee is eligible for the number of hours of leave that the employee works on average over a two-week period. For reason (5) as outlined above, a full-time employee is eligible for up to 12 weeks of leave (two weeks of paid sick leave followed by up to ten weeks of paid expanded family & medical leave) at 40 hours a week, and a part-time employee is eligible for leave for the number of hours that the employee is normally scheduled to work over that period.

Calculation of Pay

Note the following scenarios:

- For leave reasons (1), (2), or (3) as outlined above, employees taking leave are entitled to pay at either their regular rate or the applicable minimum wage, whichever is higher, up to \$511 per day and \$5,110 in the aggregate (over a 2-week period).
- For leave reasons (4) or (6) as outlined above, employees taking leave are entitled to pay at 2/3 their regular rate or 2/3 the applicable minimum wage, whichever is higher, up to \$200 per day and \$2,000 in the aggregate (over a 2-week period).

For leave reason (5) as outlined above, employees taking leave are entitled to pay at 2/3 their regular rate or 2/3 the applicable minimum wage, whichever is higher, up to \$200 per day and \$12,000 in the aggregate (over a 12-week period).

Links to the Exact Regulatory Guidance

Families First Coronavirus Response Act: Questions and Answers

<https://www.dol.gov/agencies/whd/pandemic/ffcra-questions>

Families First Coronavirus Response Act: Employee Paid Leave Rights

<https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>

Families First Coronavirus Response Act: Employer Expanded Family and Medical Leave Requirements

<https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave>

As more discernable information becomes available, it will be circulated immediately.

Source: <https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>

LESSONS LEARNED FROM LOSSES MONTHLY NEWSLETTER – APRIL 2020

INDEMNITY AGREEMENTS



TO PROTECT AGAINST FUTURE LIABILITIES, PLEASE KEEP THE FOLLOWING IN MIND;

- Consult with your town's Solicitor.
- Consult with your RMC as they have an excellent understanding of identifying exposures and the transferring of risk.
- Check current indemnification agreements and contracts to ensure that they clearly indicate where responsibilities lie.
- If your town was to be named as an additional insured in a Certificate of Insurance or Contract, confirm that the Insurer has your town named as an additional insured. Do not assume the other party carried through with the promise.

Example: A member Town's ambulance was being test driven by repair facility employees when they rear ended another vehicle. The driver of that vehicle was injured and filed suit against the Town and the repair facility. The Town was not named as an additional insured on the repair facility's auto policy but they were listed as a Certificate Holder on the Certificate of Insurance. The repair facility's auto insurance carrier began to defend the Town, then chose to stop defending the Town, presumably because they were not listed as an additional insured. Involvement from Solicitor David DeWeese prompted the carrier's continued defense of the Town. The case was ultimately settled with no loss or legal costs or payments from the JIF/Member.

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: April 21, 2020 via Teleconference
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

APRIL ACTIVITY & PLANNED EVENTS

Due to the COVID-19 restrictions and social distancing, all activity planned for the month of April has been postponed.

All municipalities are closed to the Public. Some offices have all employees working remotely from home; other locations are alternating their staff present in the office each week, and some are maintaining full staff in-house but are encouraging all recommended precautions and distancing.

Special interest and precautionary steps should be taken for our Police Officers and EMT who must continue to serve the community and therefore, are putting themselves and their families at a greater risk.

It is highly recommended that all employees are reminded and encouraged to utilize any EAP (Employee Assistance Program), police chaplains, or contracted PD psychologist in place for support of them as well as their families. We need to work together to assure all staff feels safe and protected during this uncertain time.

A shot out to Hainesport: In an attempt to bring some "sanity" and light-heartedness into the office, they hosted a "Wear your Pajamas to work" Day. Workplace wellness takes on a completely new appearance. There has never been a time when employee wellbeing is more important than now.

Other wellness things to note: the lunch containers and water bottles are of great use especially now since many who are in the offices are trying to avoid ordering out for lunch. Bringing healthy lunch and snack options not only is a healthy idea but a great way to keep ones immune system strong! Think fruits and vegetables.

Stay active through the day regardless of where you are: Encourage movement breaks. I have hosted video conferencing workouts through Zoom for interested towns especially where employees are still in the office. (Maintaining social distancing during these meetings is highly encouraged). This is a perfect time to take advantage of not having the Public present. It is also a great stress release and it helps employees stay connected while in their own area since it can be done from their own computer. Taking a walk or just getting outside for fresh air to recharge the body while getting some vitamin D. Also, it is very important to keep this in mind for employees working remotely.

Stay connected with your employees: If working remotely or keeping distance in the office, check in with coworkers or plan periodic meetings via phone or video just to make sure everyone is doing okay. Maybe try a remote, online meditation together.

Weekly, I have been sending out "A note from your Wellness Director" in an effort to provide words of positivity and to remind everyone to take care of self first! It is important to keep focusing on those things that are in our control when it comes to managing the heightened level of stress and building resiliency to ward off sickness. **This is a time to address emotional and mental health, which directly impacts every other aspect of our lives!** Please reach out to me via email, phone or text for any assistance or resource recommendations.

April Targeting Wellness Newsletter

We are very much aware and research has proven that chronic stress with heightened levels of cortisol maintained over long periods of time is detrimental to our overall health and well-being. Realize that not all stress is bad and can actually be part of growth. We are pushed to reach our goals and desires through setting deadlines and working hard to achieve them. This is good stress and typically, it is not constant and will diminish once the task is done. However, the stress that causes you to lose sleep at night, to feel constantly worried, fearful or anxious is not healthy to sustain.

The attached [Targeting Wellness Newsletter](#) will look at ways to maintain both physical and emotional well-being by changing the way you think about your current stress. Things I have included are:

- Improving your health through optimism and how you can learn to be more optimistic
- Ways you can lower your stress and even be productive while de-stressing
- Focusing on those things that are in your control during a very uncertain time
- Some inspirational quotes that I hope will keep your thoughts towards the positive
- And then two healthy recipes that are easy and also can improve your immune system

You will find a [Mindfulness Calendar](#) to help you navigate through the month of April by offering a daily self-care focal point.

For the [April "Challenge"](#) I have included a ["Let's Stay at Home" Bingo](#). Now I know some of you are still required to go into the office and some of you (First Responders) are putting yourselves at even higher risk for the good of the community (THANK YOU FOR ALL YOU DO AND PLEASE STAY SAFE!) but I thought we could all still have a go at it. Heck, you might even enjoy it. Have your family tried it along with you.

Lastly, the [Exercise of the Month](#) is a diagram showing a few yoga moves. Please take advantage of ALL the live streaming and free workout videos the internet and particularly YouTube is offering. Now is a great time to start reprogramming your routine to include working out every day. Try different ones to see what fits best with your time and fitness level. Exercise can be fun!!! Moreover, you may develop a great habit that you will want to continue long after this pandemic is over!

"If we could get your subconscious mind to agree with your conscious mind about being happy, that's when your positive thoughts work."

"When you're in fear (stressed-out) you take all the available energy of your body and use them for fight or flight purposes. You shut down growth and you shut down the immune system."

- Dr. Bruce Lipton

Targeting Wellness Newsletter

Good News for Good Health!

April 2020

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

Empowering Self To Overcome Uncertainty



*The quest for certainty
blocks the search for
meaning. Uncertainty is
the very condition to
impel man to unfold his
powers.*

One thing has been certain over the last several weeks and that is we can only control what is in our control. This is not play on words. Choosing to focus on the things that will empower you, strengthen you, and heal you, will help you stay positive, and will build resiliency.

In this newsletter, we'll explore ways to stay healthy both in mind and body. We'll discuss how our attitude can govern our body's reaction to stress and will remind ourselves of the simple yet effective stress-busting things we can do to stay healthy!

These are certainly uncertain times. But I believe this will strengthen all of us as a person, as a community, as a world!

In this issue

- 1 Running on Autopilot
- 2 Optimism Can Improve Your Health
- 3 Optimism Can Be Learned
- 4 Simple Effective Ways To Reduce Stress
- 5 Manage Stress While Being Productive
- 6 Focus On The Things You CAN Control
- 7 Quotes of Inspiration and Everyday Mantras for Mindfulness
- 8 Recipe Corner—Creamy Garlic Mushroom Spaghetti
- 9 Recipe Corner—Breakfast Cookie



Running On Autopilot

I think we have a pretty good grip on the definition of a **habit**. A habit is a redundant set of automatic unconscious thoughts, behaviors and emotions that are acquired through repetition. It occurs when you have done something so many times that your body now knows how to do it without you even having to think about it.

Ninety-five percent (95%) of who we are by the time we are 35 years old, is a memorized set of behaviors, emotional reactions, unconscious habits, hardwired attitudes, beliefs and perceptions. This is held in our subconscious mind as a computer program looping continuously.

And guess what, **we live 95% of our lives in the subconscious mind**. So when we *think* with the 5% of our conscious mind (*I want to be healthy, I want to be happy, I want to lose weight*) the body is on a whole different program and it fights against the conscious mind to stay in a state of familiarity even if that is a negative state. Here is another bit of information regarding our thought process: we have about 60,000 to 70,000 thoughts a day. The majority of them are negative AND are the same thoughts as the day before. Our brains are hardwired to easily and automatically focus on the negative of any situation. This is known as **"negativity bias"**. With this increased sensitivity to seek out the **perceived threats**, our bodies instantly respond with a level of stress (known as the "flight-or-flight" response). When we fear the unknown, we live in a stressful state.

We all had routines that we followed prior to this current pandemic. As soon as you saw certain triggers in your environment you knew what to do, how to act and more importantly what to feel. Doing the same thing and seeing the same people who probably pushed certain emotional buttons, results in a very predictable life. Most of that is now being challenged to change and for most of us that will be a very positive outcome. Embrace it.

Two Separate Minds:

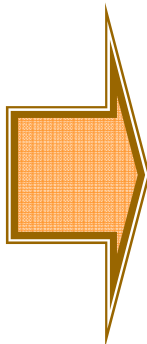
- **Subconscious mind** runs on programs downloaded from our childhood. These are not your own thoughts. And unfortunately they are often negative, self-sabotaging beliefs.
- **Conscious mind** is our creative, thinking mind. These are the thoughts you want to have more of and have the subconscious mind allow.

Look at your life. Where you are struggling reflects programs NOT supporting you.

We can educate our minds (conscious) with wisdom yet our life doesn't change. That is because we don't have a "downloaded program" for that. Create one!

Dr. Bruce Lipton is an American stem cell biologist who revealed how our environment controls our behavior and the functioning of our cells by turning them on or off. Our health is influenced more by our environment than by our genes themselves.

Dr. Lipton mentions three things we can do to reprogram our thoughts and live the life of our choosing:



Whatever we plant in our subconscious mind and nourish with repetition and emotion will one day become a reality.

- Earl Nightingale

Self-hypnosis:

Go to sleep with headphones repeating a positive phrase or a change you wish to be true in your life. The message is going straight into your subconscious mind where program change will occur.

Repetition:

Just like with any new skill it takes repetition, it takes practice over and over and over again before it becomes a habit, with new feelings that your body will accept. Do not let your BODY tell your MIND to give up. Take back control and be patient. How important is this change to you? If it will help you find more happiness with yourself, it's worth fighting for!

Belief Change Modalities (Energy Psychology):

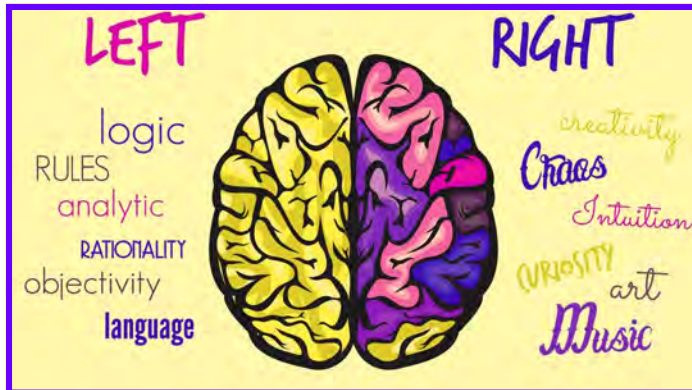
This is fairly new and is a form of super learning where you can change a belief you have had for years in a matter of minutes. Sounds too good to be true I know. But we got nothing to lose in trying. Dr. Lipton has proven it (one method is called PSYCH-K). If interested in exploring this more, look up Dr. Bruce Lipton and his strategies to reprogram your mind.

Optimism Can Improve Your Health

Studies are now showing that people who are optimistic have a lower risk of heart attacks and premature death. It seems that when one is optimistic, other healthier lifestyles are generally practiced such as eating healthier, exercising regularly, better quality sleep and being able to better handle emotions during stressful times. All this helps to lower inflammation in the body and maintain a strong immune system to ward off sickness.

(As reported by Harvard Health Publishing)

Your Brain on Optimism & Tangible Health Benefits



Research shows that positive moods are associated with more left-side brain activity. However, negative emotions such as anger and depression stimulate more activity in the right-side.

If our brain patterns were evaluated, most of us would have a dominant side. Knowing the activity pattern of one's brain could help predict how they will react in certain situations.

Being aware of any negative emotions and reactions in a given situation is the first step in being able to change.

Being optimistic doesn't mean that you are always happy or ignore life's stressors. It just means that hard times are approached in a more productive way which reduces feelings of sadness, depression, and anxiety. Optimists tend to have more self-efficacy, which is confidence that they will find a solution.

They tend to have the "glass half full" mentality. Optimism is what helps people deal with unexpected change as well as crushing stress and inevitable disappointments. It enables people to look at set backs as a learning experience not as a sign of defeat or weakness.

Being optimistic strengthens your resiliency to cope with the situation at hand which reduces the harmful effects prolonged stress and negative thoughts have on your overall health and well-being.



Studies have found that only about 25% of a person's optimism is inherited. The rest is determined by one's environment and the individual's efforts. The next page highlights a few things that you can do to learn how to be more optimistic. Remember, it takes practice. Visualizing your best possible outcome. This is different from meditation. When you meditate, you focus on one thing, usually your breath. With visualization you want every detail you can imagine. Here's an idea: what if you recorded yourself detailing your best possible life/outcome noting what will happen, how you will think, how you will feel, what you will be doing? Then put those earphones on when you go to bed and start changing the program in your subconscious mind.

(Psychology Today)

Optimism Can Be Learned

"Some people are optimistic by nature, but many of us learn optimism as well.

Anyone can learn to be optimistic — the trick is to find purpose in work and life," says Leah Weiss, PhD, a Stanford professor specializing in mindfulness in the workplace. "When we work with purpose or live with purpose, we feel more fulfilled and better equipped to see the glass 'half full.'"

#1 — Reframe your frustration

When something goes wrong, instead of venting the negative outcome to others, look for one positive thing that came out of the situation. Maybe you learned something new.

Maybe you met someone new even though the event did not turn out so great.

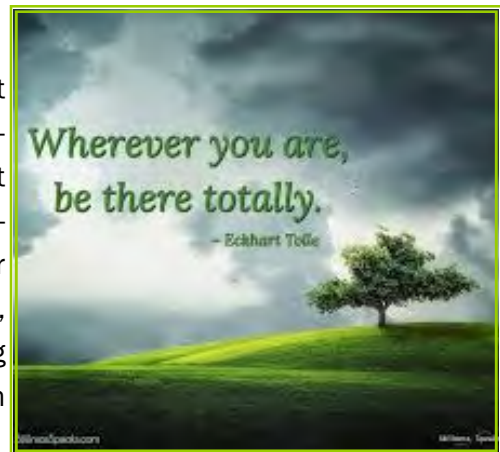
#2 — Refocus by trying a short meditation or practice being mindful

Something that many of you may not know about me, but I was my own worse enemy. I would beat myself up mentally for days over making a mistake. I would rush through life to keep to a pre-determined schedule I set for myself, preventing me from enjoying the moment. Over a year ago, I downloaded Insight Timer and completed my first 10-minute guided meditation. The instructor said "do this or a similar exercise for 10 consecutive days and the way you see life will change". I haven't stopped since and believe me when I tell you, it has changed the way I see life. Take a moment and just be still...what do you hear? Don't let life pass you by. If you change the way you look at things, the things you look at change. (Dr. Wayne Dyer)

Stillness (aka. meditation) will help you do just that.

#3 — Reflect and make a "happy list"

At the end of the day, write down three or four great things that happened that day. Did you finish a project you had been putting off? Did you clean out that messy drawer or car? Did you give or receive a compliment? Did you find stillness and focused on your breath for one minute? No matter how big or small, looking for the positive things and acknowledging them will start to train your brain to LOOK for them more often. You can retrain your brain.



Simple Effective Ways To Manage Stress

Whenever you are feeling stressed about a situation or life in general, take a moment to incorporate some of the following simple and quick ways to decrease the level of cortisol that is running through your body. First thing you need to do is be aware and in tune with your inner dialogue; then you will be able to decide to change the channel! The choice is always yours!



Every time you laugh (especially a belly laugh) you increase the oxygen to your organs, you increase blood flow and your stress diminishes. Ready for this...even *thinking* about having a good laugh is enough to lower your stress hormone levels. No joke! 😄



Hug Your Pet

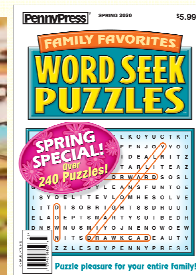
Always ready with unconditional love, giving your pet a hug has positive health benefits for you. The damaging stress hormone, cortisol, is decreased while the feel-good hormones such as serotonin, prolactin and oxytocin are heightened. Giving your pet a hug even lowers blood pressure, reduces anxiety and boosts your immune system.



Chewing gum not only can help reduce stress and anxiety, it can improve mental performance on tasks. Studies showed that gum chewers were not only less stressed, they were less depressed and less likely to see a doctor for high BP or high Cholesterol. *Chew on that!*

Increase Your Brain Power

Stimulate the brain with puzzles, word search, crosswords, & board games. All of these can be done online too.



Squeeze In More Vitamin C

Vitamin C can actually help to reduce cortisol levels while boosting your immune system.

This antioxidant can be found in more than just oranges and grapefruits. For instance, kakadu plums, acerola cherries, chili & sweet yellow peppers, guavas, blackcurrants, thyme, parsley, mustard spinach, kale, kiwis, broccoli, Brussels sprouts, strawberries, just to



Deficiency in Vitamin C

could include bleeding gums, frequent bruising and infections, poor wound healing, anemia and scurvy.

Resource:
Healthline.com



Sing A Song

No matter how off key you sound, singing can make you feel happier. It also can be good for

your breathing and posture, as well as your heart and immune system. So turn up the music, grab that brush (mic) and belt out a song. Maybe have a karaoke night with the whole family! Hey you might even get some belly laughing in too!



Breathe In Their Aroma

Taking in a big whiff of lavender or rosemary could put you in a more relaxed state. Inhaling these aromas have been shown to lower levels of cortisol, reducing levels of stress! Deep breathing also pushes oxygen through your bloodstream which can help calm your entire body and even reduce pain. Take in a deep breath, hold for a few seconds, now release.

Resource: WebMD

Managing Stress While Being Productive

Learn Something New

Take an online course maybe through MasterClass (masterclass.com). Learn how to cook. Learn how to write. Learn how to play an instrument. Learn how to speak another language. You are only limited by your imagination.

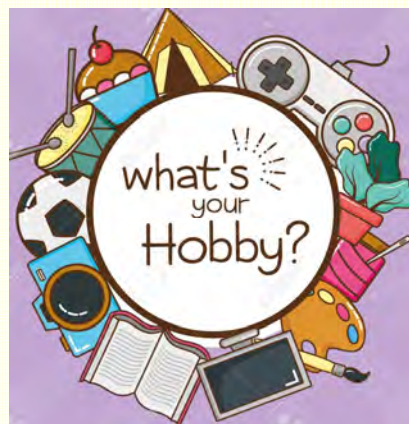


De-clutter to De-stress

Having too much stuff can breed an atmosphere of chaos, not to mention difficulty in finding something, which can lead to more stress. An uncluttered space can feel refreshing and restorative but tackling this task can seem insurmountable, leaving you wondering "where do I even start?" The best way is to take things one small step at a time. Start with one draw. Focus on one room and one section of that room. Set a goal to do a set amount of time each day. De-cluttering your work space will also help you be more productive.

Start or Revisit a Hobby

Whether you enjoy working with wood, paint, cloth, buttons, or any other item you find you have in excess, why not make something creative out of it. Pinterest has tons of ideas.



De-stress While Writing Your Thoughts

Write a poem or journal about your feelings during this stressful time. Write a letter to yourself of how things will be in one year...make sure you keep it optimistic and positive!

Another idea: create a vision board!



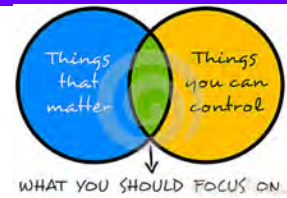
Plan A Garden

Start making plans for your garden. Clear an area in your yard or get out those old planters. Prepare your soil. Buy some seeds and start your plants.



Focus On The Things You CAN Control

Stressful situations can often cause us to feel helpless and vulnerable. With that comes feelings of fear, anxiety and desperation. Precious time is being wasted when you worry about those things out of your control. In doing so, you are missing all the opportunity for happiness, love and connection that is right in front of you.



We are creatures of habit. When we experience life challenges that cause a redefining of what we considered "normal", we might try looking at the situation from a different perspective. Given the pandemic causing social distancing and restrictions on shopping, entertainment and travel, we have to find a spiritual "reset" or reconfiguration in order to identify a new form of happiness. Focusing on those things within your control can be empowering and refreshing to your spirit.

So what's in your control?

Where you place your focus from moment to moment. Every moment, if you take notice, gives you an opportunity to make a choice. "I can choose to feel hopeful", "I can choose to be positive."

My reaction to a given situation. That can only happen if you stop and realize what you are thinking. Try asking yourself "what is the lesson that I need to learn from this?" No one can hurt you without your permission.

Where I spend or invest my time. Are you involved with activities and situations that nourish your energy or drain it?

How much practice I do on different aspects of my life. This also comes down to what you label as a priority. How much you want something, how important it is to your life's vision/purpose, will determine your commitment to practicing until you can do it automatically.

How I show up in the world. Being the best version of yourself. Be aware of how you approach a situation. Do you observe what is positive or negative? Are you showing optimism or doubt? Simple scenario: It's pouring down rain. How you show up: "What a miserable day" or "The heavens are giving us rain so all the beautiful spring flowers can grow".

What you eat



What book you read or learning something new



What else????



Amount of sleep

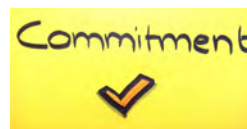


How much exercise you get

What changes you make



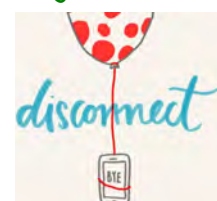
Which commitments you keep...put self first!



Your Thoughts



Turning off the news!



Quotes to Inspire



Everyday Mantras for Mindfulness

Today I plant the seeds for the life I long to live.

I am open and willing to flow with life's changes.

One activity at a time; there is no need to rush.

No one can distract me from this moment but me.

Today, I will see the world with enthusiasm and curiosity.

My breath is an entryway to a place of inner calm.

I will seek the sacred in the ordinary.

I am capable of small positive changes.

Balance in all things brings peace and contentment.

Today, I will create something new.

Acts of kindness ripple through the world.

Time is never wasted when I am fully present.

Today, I will step outside my comfort zone.

Setting goals for the future gives me direction in the present.

I will heal by connecting with others.

I am a constant work in progress, and that is okay.



Creamy Garlic Herb Mushroom Spaghetti

This easy meal contains three ingredients that help to improve our immune system, garlic, mushrooms and parsley. It's ready in about 30 minutes. Check out the health benefits of three of the ingredients.



Yields 4 huge servings.

Prep Time: 10 mins.

Cook Time: 30 mins.

Total Fat 25g

Cholesterol 35.1mg

Sodium 53.4mg

Total Carbohydrate 53.8g

Dietary Fiber 6.6g

Sugars 8.6g

Protein 15.2g

Vitamin A 125.7µg

Vitamin C 8.1mg

Ingredients:

- 8 ounces whole wheat pasta (spaghetti, linguine, etc.) – I also like Lentil and Black Bean pastas
- 4 tablespoons butter, divided
- 3 cloves **garlic**, minced, divided
- 16 ounces fresh **mushrooms**, sliced
- 2 tablespoons flour (or whole wheat
- 1 teaspoon herbs de provence*
- 1 1/2 cups milk
- salt and pepper to taste
- 3 tablespoons olive oil
- additional 1/4 cup water, broth, milk or cream (optional)
- 1/4 cup **fresh parsley** (more to taste)



*Substitute for Herbs de provence

For 2 tbsp herbs de Provence substitute the following mixture:

- 4 tsp each dried thyme and marjoram
- 1 1/2 tsp summer savory
- 1/4 tsp dried rosemary and mint
- 1/8 tsp fennel seeds



Directions:

1. **Pasta:** Cook the pasta according to package directions. Set aside and toss with a little oil to prevent sticking.
2. **Mushrooms:** Melt 2 tablespoons of butter over medium high heat. Add one clove of the garlic and sauté for a minute until fragrant. Add the mushrooms and sauté for 5-10 minutes, until golden brown and softened. Set aside.
3. **Sauce:** Add the remaining 2 tablespoons of butter to the pan and melt again over medium high heat. Add the garlic and sauté for a minute until fragrant. Add the flour and herbs de provence. Stir fry for a minute to cook out the flour taste. Add the milk slowly, whisking to incorporate. Let the mixture simmer until thickened. Season with salt and pepper.
4. **Assemble:** Toss the sauce, pasta, and mushrooms together. Add the olive oil and water as needed to keep the sauce from getting too thick. Stir in the parsley just before serving.

Health Benefits:

Garlic contains compounds that can help the body fight off germs and invaders. This is why garlic has been used for centuries in various societies to combat infectious disease. The antibacterial activity of garlic is widely attributed to the compound known as allicin.

Mushrooms are widely known for their medicinal properties and may boost immune function. Instead of an apple a day keeping the doctor away, it may be a mushroom a day! A 2015 study showed eating shiitake mushrooms daily increased immunity!

Parsley is an incredibly health benefiting herb that helps prevent cancer, manage diabetes, and rheumatoid arthritis. With its anti-inflammatory properties, it can help prevent osteoporosis. It relieves gastrointestinal issues and boosts the immune system!

Recipe from Pinch of Yum

Breakfast Cookies

The recipe says “breakfast cookies” but for me they are “anytime cookies”. I have made them several times always amazed at how easy and fast it is to wipe them up and more surprised at how delicious and healthy they are to boot! Experiment with the dried fruit based on what you like or have in your pantry. Satisfies that little sweet craving after



Yields 18 mini or 10 large cookies

Total Time: 10 mins.

Per cookie:

- Calories: 35
- Fat: 2g
- Saturated Fat: 0.4g
- Cholesterol: 0mg
- Carbs: 3.5 grams
- Sugar: 1g
- Fiber: 1g
- Protein: 1.3g

Weight Watchers Smart-Points: 1 point each

Ingredients:

- 1/2 cup rolled oats
- 1/2 cup applesauce or mashed ripe banana
- 1/4 cup nut butter (whatever you like or have in pantry)
- 1/2 tsp pure vanilla extract
- Pinch of salt
- 2-3 tbsp mini chocolate chips (I use dark chocolate chips)
- 2 1/2 tbsp freeze-dried raspberries OR 2 tbsp of your favorite dried fruit (optional)
- 2 tbsp sugar or pinch stevia (optional *)
- Optional add-ins, such as chia seeds, shredded coconut, flax seed meal, etc.



Nutrition facts are based on each of 18 cookies, made with cashew butter and 2 tbsp chocolate chips. These cookies can be gluten-free (use gf oats), sugar-free (use sugar-free chocolate chips), soy-free, peanut-free, egg-free, and dairy-free. If you're allergic to tree nuts, you can substitute sunflower butter, or you can try subbing coconut butter

Directions:

*Especially if using banana, you can easily omit the added sweetener entirely for a wholesomely delicious taste that's like eating mini muffins in the form of a cookie.

If you'd prefer more of a dessert taste, add extra sweetener as desired, starting with the listed 2 tbsp and going from there - if you want to use a liquid sweetener, just cut back on the banana or applesauce.

Preheat the oven to 350 degrees.

Mash the applesauce or banana with the nut butter until smooth, then stir in all other ingredients until well-combined.

Shape into cookies—I used a mini cookie scoop—and bake on a greased (or parchment paper lined) cookie sheet for around 15 minutes.

Let cool 10 minutes before removing from sheet. This makes 18 mini cookies (as shown in the photos), or 10-12 bigger cookies.

Recipe from Chocolate Covered Katie

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

***“Wherever you are, at whatever age, you are only a thought away from changing your life.
 You are not stuck where you are unless you decide to be.” - Dr. Wayne Dyer***



"VISION" APRIL



SUN	MON	TUE	WED	THU	FRI	SAT
<p>April is Stress Awareness Month!</p> <p>Every day this month, try something, no matter how small, that will help you lower your level of stress in a <u>healthy way</u>!</p>			<p>1 NO FOOLIN'!</p> <p>NATIONAL WALKING DAY</p>	<p>2</p> <p>Keep a pair of sneakers at work so you are always ready for a walk!</p>	<p>3</p> <p>Create a <u>vision board</u> of who you want to be, set goals to start the journey today</p>	<p>4</p> <p>Commit to finding time for a hobby</p>
<p>5</p> <p>Go to bed early tonight— start your week refreshed</p>	<p>6</p> <p>Goal today:</p> <p>Think POSITIVE</p>	<p>7</p> <p>LETTING TOXIC PEOPLE GO IS NOT AN ACT OF CRUELTY. IT'S AN ACT OF SELF-CARE.</p>	<p>8</p> <p>Take the time to listen to the birds & today is "draw a bird" day</p>	<p>9</p> <p>Chill with some favorite tunes</p>	<p>10</p> <p>Gratitude</p> <p>Right down 3 things you are grateful for or proud of this week</p>	<p>11</p> <p>Rent a funny movie</p>
<p>12</p> <p>Prep some healthy lunches for the week</p>	<p>13</p> <p>Avoid caffeine or that sweet. Stretch instead!</p>	<p>14</p> <p>Less scrolling more living. Disconnect from social media and connect with self!</p>	<p>15</p> <p>Practice</p> <p>Mindful Eating</p> <p>Are you hungry or stressed?</p>	<p>16</p> <p>SLOW DOWN & CONNECT WITH NATURE</p>	<p>17</p> <p>Take a moment...</p> <p>Just Breathe</p>	<p>18</p> <p>Go for a bike ride</p>
<p>19</p> <p>Journal anything you're anxious about in the coming week</p>	<p>20</p> <p>be aware be listening be engaged</p>	<p>21</p> <p>Call to a friend</p>	<p>22</p> <p>Earth Day! Start planning your garden. Get your hands dirty!</p>	<p>23</p> <p>BE KIND</p> <p>Be your best self every day. Spread kindness.</p>	<p>24</p> <p>Book a massage or total makeover!</p>	<p>25</p> <p>It's Dance Day!!</p>
<p>26</p> <p>LIFE IS WHAT YOU MAKE IT</p>	<p>27</p> <p>Prioritize your To-Do List & Make time for self-care!</p>	<p>28</p> <p>THINK POSITIVE</p>	<p>29</p> <p>Try a Yoga class online</p>	<p>30</p> <p>Smile often!</p>	<p>Get organized. De-clutter. Spring Clean. Donate. Start fresh.</p>	

Let's Stay Home *bingo*



Cook a new recipe	Find a new online workout (and just try it)	Meditate for 5-10 minutes, three days in a row	Learn a new skill or hobby	Learn a phrase in a new language
Send encouragement to someone	Create a schedule for the day	Play a board game or do a puzzle	Stretch for at least 15-minutes	Look through your old photo albums
Get 7-9 hours of sleep	Write a letter to a friend (or yourself)	Organize your closet or make a donation pile	Plan a garden	Have a dance party (solo counts)
Start a hobby	De-clutter one area of your house (or your desk or car)	Take a 20-minute power nap	Read a book	Drink 64oz of Water or Half your Weight in oz.
List 20 good things about yourself	Make your bed five consecutive days	Do a video call with a friend or family member	Clean up some computer files	Write down five things you are grateful for

YOGA FLOW FOR Stress Relief



Triangle pose



Candle pose



Warrior



Malasana



Puppy Pose



Leg up



Forward Fold



High Lunge



Downward facing dog



Savasana



Cow face



Cobbler



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

Intake	March-20	March-19	2020 March YTD	2019 March YTD
# of New Claims Reported	62	15	103	50
# of Report Only	54	2	67	14
% Report Only	87%	13%	65.0%	28%
# of Medical Only	5	12	28	28
# of Lost Time	3	1	7	8
Medical Only to Lost Time Ratio	63:37	92:08	80:20	78:22
Occupational, Claim Petition Cancer Presumption	0		1	
Average # of Days to Report a Claim	3.8	1.1	4.5	1.4

Nurse Case Management	March-20	March-19
# of Cases Assigned to Case Management	20	15
# of Cases >90 days	16	8

Savings	March-20	March-19	2020 March YTD	2019 March YTD
Bill Count	144	165	407	565
Provider Charges	\$402,206	\$212,673	\$969,634	\$825,341
Repriced Amount	\$95,080	\$73,250	\$233,670	\$295,543
Savings \$	\$307,127	\$139,423	\$735,964	\$529,799
% Savings	76%	66%	76%	64%

Participating Provider Penetration Rate	March-20	March-19	2020 March YTD	2019 March YTD
Bill Count	96%	94%	96%	97%
Provider Charges	99%	94%	99%	97%

Exclusive Provider Panel Penetration Rate	March-20	March-19	2020 March YTD	2019 March YTD
Bill Count	94%	99%	95%	96%
Provider Charges	99%	98%	98%	99%

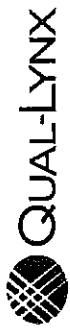
Transitional Duty Summary		2020 March YTD	2019 March YTD
% of Transitional Duty Days Worked		67%	45%
\$ Saved By Accommodating		\$48,347.45	
% of Transitional Duty Days Not Accommodated		33%	55%
Cost Of Days Not Accommodated		\$21,106.39	



**Burlington County Municipal JIF
Average Days Reported By JIF Member
1/1/2020 - 3/31/2020**

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
WOODLAND TOWNSHIP	1	0.0	0.0
MANSFIELD TOWNSHIP	1	0.0	0.0
PALMYRA BOROUGH	2	0.0	0.0
EDGEWATER PARK TOWNSHIP	3	0.3	0.0
SOUTHAMPTON TOWNSHIP	5	0.8	0.0
FLORENCE TOWNSHIP	1	1.0	0.0
BORDENTOWN TOWNSHIP	1	1.0	0.0
DELRAN TOWNSHIP	2	1.5	0.0
MEDFORD TOWNSHIP	6	2.0	0.3
LUMBERTON TOWNSHIP	5	2.0	0.0
WESTAMPTON TOWNSHIP	12	2.6	0.0
DELANCO TOWNSHIP	1	3.0	3.0
RIVERSIDE TOWNSHIP	3	3.3	3.3
MOUNT LAUREL TOWNSHIP	43	4.6	2.5
PEMBERTON TOWNSHIP	16	11.4	10.8
Grand Total	102	4.5	2.9

Does not include Occupational, Claims Reported By Claim Petition or Cancer Presumption Claims.
Valued as of 4/1/2020



Burlington County Municipal JIF
Transitional Duty Summary Report
1/1/2020 - 3/31/2020

	Transitional Duty Days		% Of		Transitional Duty Days		\$ Saved By		Transitional Duty Days Not		Cost Of Days	
	Available	Worked	Worked	Transitional	Worked	Transitional	Accommodating	Accommodated	Accommodated	Duty Days Not	Accommodated	Not
BORDENTOWN CITY	116	116	100%		100%		\$11,722.29	0	0%		\$0.00	
MOUNT LAUREL TOWNSHIP	118	82	69%		69%		\$10,361.98	36	31%		\$4,291.17	
EDGEWATER PARK TOWNSHIP	68	68	100%		100%		\$9,180.00	0	0%		\$0.00	
DELRAN TOWNSHIP	74	74	100%		100%		\$9,077.08	0	0%		\$0.00	
PEMBERTON TOWNSHIP	63	45	71%		71%		\$5,178.65	18	29%		\$2,173.56	
MEDFORD TOWNSHIP	45	38	84%		84%		\$2,422.45	7	16%		\$446.24	
LUMBERTON TOWNSHIP	3	3	100%		100%		\$405.00	0	0%		\$0.00	
WESTAMPTON TOWNSHIP	51	0	0%		0%		\$0.00	51	100%		\$5,836.49	
BORDENTOWN TOWNSHIP	102	0	0%		0%		\$0.00	102	100%		\$8,358.93	
Grand Total	640	426	67%		67%		\$48,347.45	214	33%		\$21,106.39	



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	138	\$399,446	\$92,322	\$307,124	77%
Orthopedics	21	\$181,437	\$24,013	\$157,424	87%
Ambulatory Surgical Center	3	\$83,489	\$11,843	\$71,646	86%
Hospital	8	\$62,727	\$24,563	\$38,164	61%
Physical Therapy	59	\$39,542	\$15,744	\$23,798	60%
Anesthesiology	5	\$16,604	\$6,625	\$9,979	60%
Urgent Care Center	20	\$5,978	\$3,398	\$2,580	43%
Durable Medical Equipment	4	\$4,086	\$3,103	\$983	24%
MRI/Radiology	6	\$2,857	\$1,473	\$1,384	48%
Physicians Fees	5	\$1,157	\$744	\$413	36%
Occ Med/Primary Care	3	\$596	\$449	\$148	25%
Laboratory Services	2	\$354	\$50	\$305	86%
Medical Transportation	1	\$319	\$199	\$120	38%
Neurosurgery	1	\$300	\$119	\$181	60%
Out Of Network	6	\$2,760	\$2,757	\$3	0%
Durable Medical Equipment	1	\$1,233	\$1,233	\$0	0%
Physical Medicine & Rehab	2	\$775	\$773	\$2	0%
Laboratory Services	1	\$498	\$497	\$1	0%
Physicians Fees	2	\$255	\$255	\$0	0%
Grand Total	144	\$402,206	\$95,080	\$307,127	76%

Participating Provider Penetration Rate

Bill Count 96%

Provider Charges 99%

Exclusive Provider Penetration Rate

Bill Count 94%

Provider Charges 99%



**Municipal JIF
PPO Savings And Penetration Rate
1/1/2020 - 3/31/2020**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	390	\$958,756	\$223,909	\$734,847	77%
Orthopedics	65	\$232,626	\$45,687	\$186,940	80%
Physicians Fees	17	\$209,400	\$8,301	\$201,100	96%
Hospital	17	\$189,038	\$64,589	\$124,449	66%
Ambulatory Surgical Center	7	\$161,952	\$37,059	\$124,894	77%
Physical Therapy	154	\$78,061	\$24,736	\$53,325	68%
Anesthesiology	7	\$20,698	\$8,761	\$11,937	58%
Durable Medical Equipment	9	\$17,744	\$13,863	\$3,881	22%
MRI/Radiology	22	\$16,201	\$6,323	\$9,878	61%
Urgent Care Center	49	\$12,116	\$7,321	\$4,795	40%
Physical Medicine & Rehab	4	\$6,887	\$1,049	\$5,838	85%
Emergency Medicine	6	\$3,390	\$785	\$2,605	77%
Neurosurgery	8	\$3,250	\$1,233	\$2,017	62%
Occ Med/Primary Care	13	\$2,967	\$1,993	\$973	33%
Laboratory Services	6	\$1,643	\$233	\$1,410	86%
Inpatient Rehabilitation	4	\$1,502	\$1,126	\$375	25%
Behavioral Health	1	\$960	\$650	\$310	32%
Medical Transportation	1	\$319	\$199	\$120	38%
Out Of Network	17	\$10,877	\$9,761	\$1,117	10%
Emergency Medicine	3	\$3,001	\$2,931	\$70	2%
Anesthesiology	2	\$2,800	\$2,156	\$645	23%
Durable Medical Equipment	2	\$2,645	\$2,362	\$282	11%
Physicians Fees	6	\$936	\$819	\$117	12%
Physical Medicine & Rehab	2	\$775	\$773	\$2	0%
Laboratory Services	1	\$498	\$497	\$1	0%
Urgent Care Center	1	\$223	\$223	\$0	0%
Grand Total	407	\$969,634	\$233,670	\$735,964	76%

Participating Provider Penetration Rate

Bill Count	96%
Provider Charges	99%

Exclusive Provider Penetration Rate

Bill Count	95%
Provider Charges	98%



QUAL-LYNX

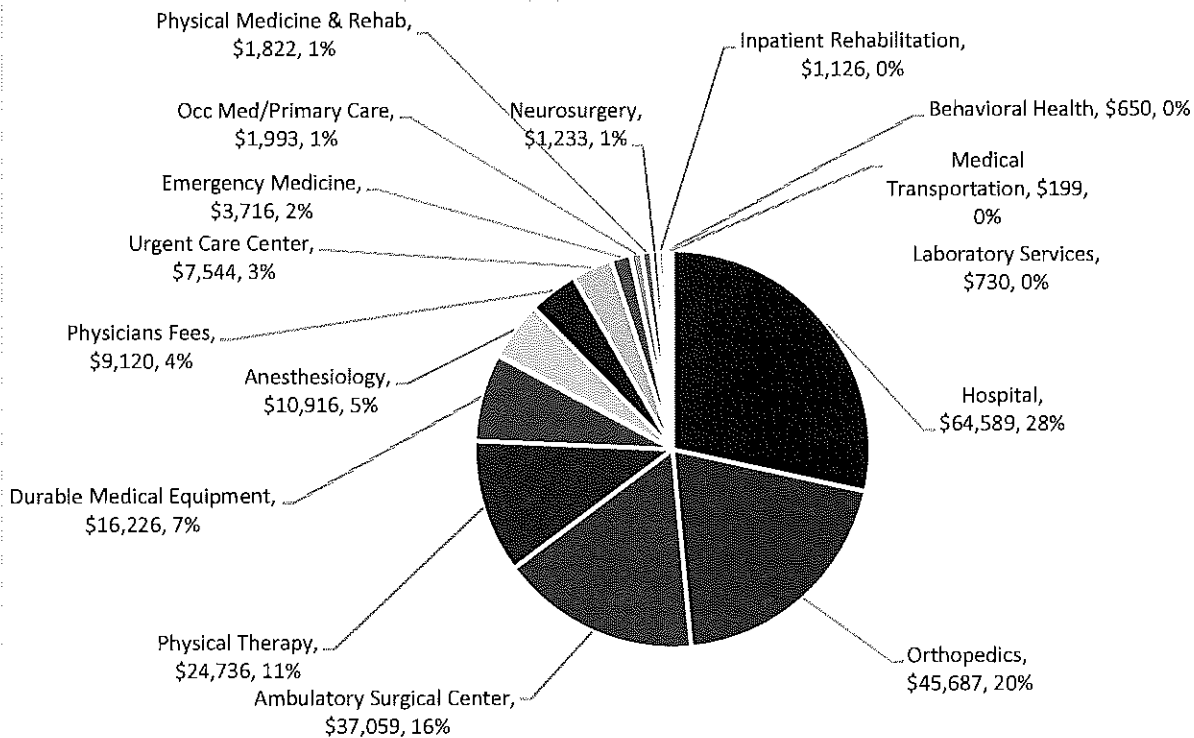
Burlington County Municipal JIF

1/1/2020 - 3/31/2020

Top 10 Providers

	Bill Count	Repriced Amount	Specialty
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY	9	\$34,853	Hospital
KENNEDY HEALTH	1	\$19,892	Hospital
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST	27	\$16,764	Orthopedics
ROTHMAN ORTHOPAEDICS	14	\$13,829	Orthopedics
MEMORIAL AMBULATORY SURGERY CENTER	1	\$13,376	Ambulatory Surgery Center
HOME CARE CONNECT LLC	7	\$13,300	Durable Medical Equipment
REGIONAL ORTHOPEDIC, PA	9	\$10,572	Orthopedics
KESSLER INSTITUTE FOR REHABILITATION. INC.	1	\$10,548	Inpatient Rehabilitation
SPECIALTY SURGICAL CENTER , LLC	1	\$7,439	Ambulatory Surgery Center
NEW JERSEY SURGERY CENTER	1	\$7,307	Ambulatory Surgery Center
Grand Total	71	\$147,881	

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	59									
Kelly Roth	54	56	46									
Cristina Pondevida	55	52	51									
Maureen Steelman	55	52	55									
Virgen Conley	4	4	4									
Wendie Szamreta	2	0	0									
Sandra Barber	1	1	1									
Stephanie Dionisio												
Total	233	221	216	0	0	0	0	0	0	0	0	0

Cyber Risk Management

Monthly Executive Report

April 6, 2020

Media Pro Training

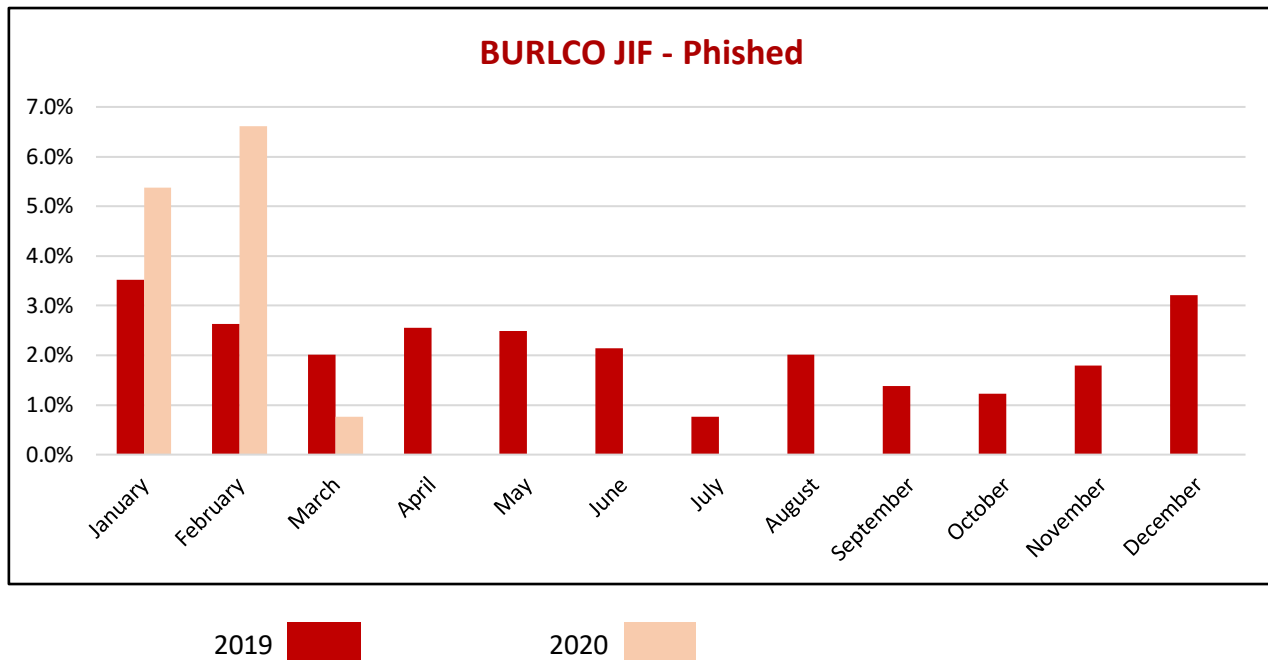
BURLCO JIF Municipality	Cyber Security Basics			Safe Computing Practices Work & Home		
	Total Users	Total Completed	% Completed	Total Users	Total Completed	% Completed
Bass River Township	3	3	100%	3	3	100%
Beverly City	12	12	100%	12	2	33%
Bordentown City	7	7	100%	7	7	100%
Bordentown Township	20	18	90%	20	16	80%
Chesterfield Township	16	14	87%	16	6	37%
Delanco Township	17	17	100%	17	12	70%
Delran Township	27	27	100%	27	13	48%
Edgewater Park Township	17	17	100%	17	16	94%
Fieldsboro Borough	3	3	100%	3	1	33%
Florence Township	30	28	93%	30	1	3%
Hainesport Township	8	8	100%	8	7	87%
Lumberton Township	22	18	81%	22	11	50%
Mansfield Township	55	46	83%	55	21	38%
Medford Township	115	114	99%	116	88	76%
Mount Laurel Township	71	69	97%	71	27	38%
New Hanover Township	1	1	100%	7	3	42%
North Hanover Township	10	10	100%	10	9	90%
Palmyra Borough	30	30	100%	30	29	96%
Pemberton Borough	4	4	100%	4	4	100%
Pemberton Township	55	53	96%	55	51	92%
Riverside Township	2	2	100%	2	1	50%
Shamong Township	10	10	100%	10	10	100%
Southampton Township	16	15	93%	16	7	31%
Springfield Township	6	6	100%	6	3	50%
Tabernacle Township	13	12	92%	13	12	92%
Westampton Township	50	49	98%	50	36	72%
Woodland Township	7	7	100%	7	6	85%
Wrightstown Borough	4	4	100%	4	3	75%

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%	653	5	0.8%
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 4.3%



Phishing by Municipality

Municipality	Total Emails	# of Positive Clicks	False Positive Clicks	% Positive Clicks
Bass River Twp	3	0	1	0.0%
Beverly City	13	0	0	0.0%
Bordentown City	4	0	0	0.0%
Bordentown Twp	13	0	0	0.0%
Chesterfield Twp	8	0	0	0.0%
Delanco Twp	17	0	0	0.0%
Delran Twp	47	0	0	0.0%
Edgewater Park Twp.	17	0	0	0.0%
Fieldsboro Borough	4	0	0	0.0%
Florence Twp	33	0	0	0.0%
Hainesport Twp	8	0	0	0.0%
Lumberton Twp	17	1	0	5.9%
Mansfield Twp	51	1	0	2.0%
Medford Twp	140	0	1	0.0%
Mount Laurel Twp	70	1	0	1.4%
North Hanover Twp	7	0	0	0.0%
Palmyra Borough	44	0	0	0.0%
Pemberton Twp	43	0	0	0.0%
Pumberton Borough	4	0	0	0.0%
Riverside Twp	2	0	0	0.0%
Shamong Twp	7	0	0	0.0%
Southampton Twp	16	0	0	0.0%
Springfield Twp	7	0	0	0.0%
Tabernacle Twp	12	0	0	0.0%
Westampton Twp	55	0	0	0.0%
Woodland Twp	7	0	0	0.0%
Wrightstown Borough	4	0	0	0.0%

Grand Total 653 5 2 0.8%

Phishing Template	Count of Phishing Template	% of Template	Count of Date Clicked	% of Click
Microsoft_Office365_Password_Change	98	15.0%	0	0.0%
Netflix_Account	79	12.1%	0	0.0%
workstation_updates	64	9.8%	1	1.6%
BackgroundReport_Text	59	9.0%	1	1.7%
cyber_acuity	54	8.3%	0	0.0%
hp_order_survey	49	7.5%	1	2.0%
facebook_page_insights	45	6.9%	1	2.2%
Office_File_Deletion_Alert	43	6.6%	0	0.0%
amazon_order	42	6.4%	0	0.0%
microsoft_planner	42	6.4%	1	2.4%
linkedin_who_looking	40	6.1%	0	0.0%
apple	38	5.8%	0	0.0%

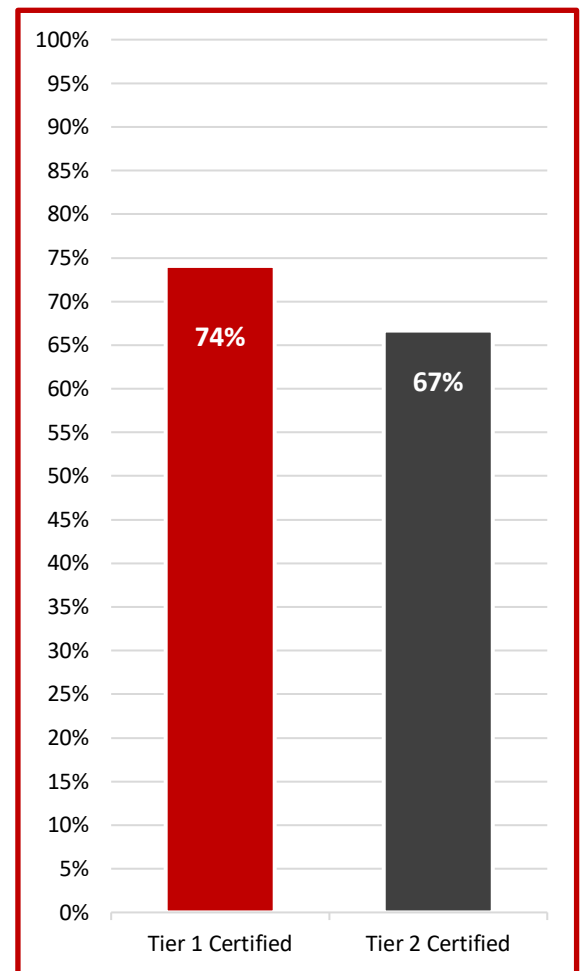
Grand Total

653

5

MEL's Cyber Risk Management 4/2020

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		



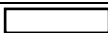



Total # of Municipalities	27	
Tier 1 Certified	20	74%
Tier 2 Certified	18	67%

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 

AJG-Burlington - Monthly Summary Report

JIF	Municipality	Severity	Contact Name	Contact Email	Last Scan/Email
Burlington	Bass River Township	2.6	Amanda Somes	bassriverclerk@comcast.net	2020-02-17 14:15:13
Burlington	Bordentown City	0.0	Grace Archer	btownch@cityofbordentown.com	2020-03-05 14:15:08
Burlington	Bordentown Township	2.6	Michael Theokas	m.theokas@bordentowntwp.org	2020-02-21 14:15:11
Burlington	Chesterfield Township	5.0	Glenn McMahon	glenn@chesterfieldtwp.com	2020-03-06 14:15:06
Burlington	Delanco Township	2.6	Mike Templeton	42mtempy55@gmail.com	2020-02-21 14:15:11
Burlington	Delran Township	5.0	Jeffrey Hatcher	jhatcher@delrantownship.org	2020-03-13 14:15:16
Burlington	Edgewater Park Township	2.6	Tom Pullion	tpullion@edgewaterpark-nj.com	2019-10-22 16:15:47
Burlington	Florence Township	2.6	Richard Brook	rbrook@florence-nj.gov	2019-10-22 16:15:45
Burlington	Hainesport Township	5.0	Paula Kosko	pkosko@hainesporttownship.com	2019-10-23 14:15:35
Burlington	Lumberton Township	7.5	Brandon Umba	bumba@lumbertontwp.com	2019-10-23 14:15:35
Burlington	Mansfield Township	0.0	Michael Fitzpatrick	administrator@mansfieldtwp-nj.com	2020-03-08 14:15:12
Burlington	Medford Township	5.0	Kathy Burger	kburger@medfordtownship.com	2020-03-24 15:15:08
Burlington	Mount Laurel Township	4.8	Jerry Mascia	jmascia@mountlaurel.com	2019-10-24 14:15:37
Burlington	North Hanover Township	4.8	Mary Picariello	clerk@northhanovertp.com	2020-03-09 14:10:08
Burlington	Palmyra Borough	2.6	John Gural	jgural@boroughofpalmyra.com	2019-10-25 14:15:15
Burlington	Pemberton Borough	0.0	Donna Mull	dmull@pemberton.comcastbiz.net	2019-10-25 14:15:15
Burlington	Pemberton Township	4.3	Daniel Hornickel	DHornickel@pemberton-twp.com	2020-03-09 14:10:08
Burlington	Riverside Township	0.0	Meghan Jack	mjack@riversidetwp.org	2019-10-25 14:15:15
Burlington	Shamong Township	5.0	David Matchett	dmatchettd@aol.com	2019-10-25 14:15:15
Burlington	Southampton Township	2.6	Kathleen Hoffman	khoffman@southamptonnj.org	2020-03-12 14:15:14
Burlington	Springfield Township	0.0	Paul Keller	mgr@springfieldtownshipnj.org	2020-03-12 14:15:14
Burlington	Tabernacle Township	5.0	Douglas Cramer	dcramer@townshipoftabernacle-nj.gov	2019-10-26 14:15:15
Burlington	Westampton Township	6.8	Steve Ent	ent@wtpd.us	2020-02-18 14:15:07
Burlington	Wrightstown Borough	0.0	James Ingling	wrightstownfirebureau@comcast.net	2020-03-10 14:15:12

Sample of Monthly Detail Report



Sample - Monthly Report

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

			50.239.106.115:4006/tcp 50.239.106.115:3389/tcp 50.239.106.115:443/tcp 73.198.60.103:8080/tcp 73.198.60.103:3389/tcp
SSL/TLS: Diffie-Hellman Key Exchange Insufficient DH Group Strength Vulnerability	4.0	Medium	50.239.106.115:9000/tcp 50.239.106.115:5389/tcp 50.239.106.115:4006/tcp 50.239.106.115:3389/tcp 50.239.106.115:443/tcp 73.198.60.103:3389/tcp

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

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

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







Have **Questions?**


info@pivotpointsecurity.com | 1-888-748-6876


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

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 "Security with a Smile" (Because Life is Too Short...)

This Month's Advice: Don't Let Fear Make You Click!

Fear is very powerful. Yoda knew it, and so do the people who carry out phishing attacks. No surprise that we are already seeing bad actors using the coronavirus and COVID-19 in phishing scams.

Remember your training!

If an email is attempting to use the fear or panic from the coronavirus/COVID-19 to get you to click on a link or open an attachment, be extra vigilant. Hover over that link to make sure the URL looks safe. **DO NOT** open attachments from people you do not know.

This is truly a time when fear, if pushed the wrong way, can lead to suffering. Let's all take a lesson from Yoda and "Pass on what you have learned." We are all in this together.

Anything the WHO sends in an email can be found on their website. If you ever want information referenced in an email, close the email and go to the organization's site directly. The extra 15 seconds of effort could save thousands of dollars and significant pain.

Today's tip on how to avoid being phished

A technique we don't often talk about is to use your keyboard arrows to work through "unread" emails when trying to clear your inbox quickly. It is very efficient and gives your brain an extra second to question an email's legitimacy before quickly clicking on a link or opening an attachment.

Stay safe out there!

Want to avoid doing real work for another 5 minutes?

Blog: [Cybersecurity Talent Shortage Insights & Answers](#)

MEL CYBER COMPLIANCE REPORT as of April 1, 2020

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	Approved
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		

JIF	Tier 1			Tier 2		
	Approved	Denied	No Response	Approved	Denied	No Response
Burlington County Municipal JIF	20	2	6	18	3	7

April 11, 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 March 31, 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 \$ 24,277.01. This generated an average annual yield of 1.46%. However, after including an unrealized net gain of \$ 56,458.25 in the asset portfolio, the yield is adjusted to 4.92% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$119,098.82 as it relates to current market value of \$ 14,499,970.20 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$14,541,881.95.

Our asset portfolio with Wilmington/Trust consists of 4 obligations with maturities greater than one year and 7 obligations with maturities less than one year.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 0.00 w/YTD Total \$ 44,404.29 (detailed in my report)
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00
FY 2020 Premium Assessments \$ 369,268.00

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 \$ 277,087.33. The claims detail shows 287 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$286. Interest Allocated)

Delran Township	\$30,926.00
Chesterfield Township	\$ 1,104.00
Bordentown City	\$69,790.00
Bordentown Township	\$43,805.00
Westampton Township	\$10,333.00
1 ST Qtr '20 E-JIF Dividend.	\$83,187.28

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 \$ 19,637,635.63 to a closing balance of \$ 19,723,797.36 showing an increase in the fund of \$ 86,161.73. 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
TOTAL-MAR.						0.00	
TOTAL-YTD							44,404.29

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

	<u>January</u>	<u>February</u>	<u>March</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	18,370,180.99	19,718,958.27	19,637,635.63	
RECEIPTS:				
Interest Income (Cash)	33,290.89	51,094.41	90,222.18	174,607.48
Premium Assessment Receipts	1,742,694.00	1,010,489.00	369,268.00	3,122,451.00
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:				
Fund Year 2020	0.00	0.00	0.00	0.00
Fund Year 2019	2,325.00	44,618.42	0.00	46,943.42
Fund Year 2018	78.00	58.00	0.00	136.00
Fund Year 2017	264.50	28.00	0.00	292.50
Fund Year 2016	777.80	0.00	0.00	777.80
Closed Fund Year	0.00	0.00	0.00	0.00
Total Subrogation, Salvage & Reimb.Receipts	3,445.30	44,704.42	0.00	48,149.72
FY 2020 Appropriation Refunds	0.00	0.00	0.00	0.00
FY 2019 Appropriation Refunds	0.00	0.00	0.00	0.00
Late Payment Penalties	0.00	0.00	0.00	0.00
E-JIF Closed Year Dividend	0.00	0.00	0.00	0.00
RCF Claims Reimbursement	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL RECEIPTS:	1,779,430.19	1,106,287.83	459,490.18	3,345,208.20
DISBURSEMENTS:				
Net Claim Payments:				
Fund Year 2020	6,096.25	28,632.26	59,157.22	93,885.73
Fund Year 2019	119,850.29	128,955.97	102,056.40	350,862.66
Fund Year 2018	29,718.54	41,032.59	54,989.19	125,740.32
Fund Year 2017	35,777.11	1,078.78	10,414.22	47,270.11
Fund Year 2016	13,780.23	13,928.00	50,470.30	78,178.53
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	205,222.42	213,627.60	277,087.33	695,937.35
Exp.& Admin Bill List Payments:				
Exp. & Cont. Charges FY 2021	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2020	81,466.74	204,152.71	95,509.12	381,128.57
Property Fund Charges FY 2020	0.00	0.00	0.00	0.00
E-JIF Premium FY 2020	120,931.00	0.00	0.00	120,931.00
M.E.L. Premium FY 2020	0.00	440,184.75	0.00	440,184.75
POL/EPL Policy Premium FY 2020	0.00	305,906.00	0.00	305,906.00
M.E.L. Premium FY 2019	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2019	19,428.13	17,098.49	732.00	37,258.62
Exp. & Cont. Charges FY 2018	3,604.62	6,640.92	0.00	10,245.54
Exp. & Cont. Charges FY 2017	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2016	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
Closed Fund Year	0.00	0.00	0.00	0.00
Total Bill List Payments	225,430.49	973,982.87	96,241.12	1,295,654.48
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	430,652.91	1,187,610.47	373,328.45	1,991,591.83
Closing Balance for the Period:	19,718,958.27	19,637,635.63	19,723,797.36	
Account Net Cash Change During the Period:				
Operating Account	1,332,353.34	-103,745.21	1,717,359.11	2,945,967.24
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	-922.27	-6,875.76	7,737.50	-60.53
Asset Management Account	17,346.21	29,298.33	-1,638,934.88	-1,592,290.34
Claims Imprest Account	0.00	0.00	0.00	0.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
Total Change in Account Net Cash:	1,348,777.28	-81,322.64	86,161.73	1,353,616.37

Proof: **0.00** **0.00** **0.00**

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

	Description:	INVEST. ACCT.	ASSET MGR.	OPERATING ACCT.	CLAIMS ACCOUNT	ADMIN. EXPENSE
	ID Number:					
	Maturity (Yrs)					
	Purchase Yield:					
	TOTAL for All Accts & instruments					
Opening Cash & Investment Bal	\$19,637,635.12	690.28	16,138,905.08	3,397,039.76	100,000.00	1,000.00
Opening Interest Accrual Bal	\$51,398.71	-	51,398.71	-	-	-
1 Interest Accrued and/or Interest	\$20,857.41	\$0.00	\$20,857.41	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discount	\$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
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$3,419.60	\$0.00	\$0.00	\$3,419.60	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$30,344.37	\$0.00	\$30,344.37	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$56,458.25	\$0.00	\$56,458.25	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$80,735.26	\$0.00	\$77,315.66	\$3,419.60	\$0.00	\$0.00
9 Deposits - Purchases	\$4,186,333.95	\$1,725,737.50	\$0.00	\$2,087,268.00	\$277,087.33	\$96,241.12
10 (Withdrawals - Sales)	-\$4,190,394.40	-\$1,718,000.00	-\$1,725,737.50	-\$373,328.45	-\$277,087.33	-\$96,241.12
Ending Cash & Investment Bal:	\$19,723,796.89	\$8,427.78	\$14,499,970.20	\$5,114,398.91	\$100,000.00	\$1,000.00
Ending Interest Accrual Balance	\$41,911.75	\$0.00	\$41,911.75	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$150,443.54	\$0.00	\$0.00	\$0.00	\$103,825.74	\$46,617.80
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$19,874,240.43	\$8,427.78	\$14,499,970.20	\$5,114,398.91	\$203,825.74	\$47,617.80
			-12,634,909.2	\$4,883,101.09		

Investment Income Allocation

ETE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2020	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest	\$87.92	\$173.64	\$46.03	\$694.07	\$183.22	\$18.34	\$0.00	\$0.00	\$266.46	\$295.33	\$1,765.01
	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	\$14.42	\$28.47	\$7.55	\$113.79	\$30.04	\$3.01	\$0.00	\$0.00	\$43.69	\$48.42	\$289.38
	6 Interest Paid - Term Instr.s	\$34.77	\$62.09	\$16.46	\$254.31	\$65.52	\$6.56	\$88.67	\$0.00	\$261.16	\$164.74	\$954.28
	7 Realized Gain (Loss)	\$238.00	\$470.02	\$124.59	\$1,878.76	\$495.97	\$49.64	\$0.00	\$0.00	\$721.27	\$799.43	\$4,777.66
	8 Net Investment Income	\$340.34	\$672.12	\$178.17	\$2,686.62	\$709.23	\$70.98	\$0.00	\$0.00	\$1,031.42	\$1,143.18	\$6,832.05
	9 Interest Accrued - Net Change	\$53.15	\$111.55	\$29.57	\$439.76	\$117.71	\$11.78	-\$88.67	\$0.00	\$5.30	\$130.59	\$810.74
	Ending Cash & Investment	\$68,409.80	\$186,391.62	\$48,663.32	\$723,042.14	\$197,737.57	\$19,789.18	-\$38,989.70	-\$23,937.41	\$346,702.20	\$261,559.08	\$1,789,367.81
	Ending Interest Accrual Balance	\$112.05	\$216.72	\$57.45	\$870.52	\$228.68	\$22.89	\$61.53	\$0.00	\$447.67	\$409.63	\$2,427.14

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2019	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest	\$0.00	\$463.46	\$114.08	\$1,342.11	\$317.17	\$0.00	\$0.00	\$0.13	\$267.80	\$252.28	\$2,757.03
	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	\$75.98	\$18.70	\$220.04	\$52.00	\$0.00	\$0.00	\$0.02	\$43.91	\$41.36	\$452.02
	6 Interest Paid - Term Instr.s	\$1.40	\$606.17	\$165.21	\$2,122.35	\$632.06	\$0.00	\$0.00	\$0.40	\$594.03	\$594.27	\$4,715.88
	7 Realized Gain (Loss)	\$0.00	\$1,254.51	\$308.79	\$3,632.92	\$858.54	\$0.00	\$0.00	\$0.34	\$724.90	\$682.90	\$7,462.90
	8 Net Investment Income	\$0.00	\$1,793.95	\$441.57	\$5,195.07	\$1,227.72	\$0.00	\$0.00	\$0.49	\$1,036.61	\$976.55	\$10,671.96
	9 Interest Accrued - Net Change	-\$1.40	-\$142.71	-\$51.14	-\$780.24	-\$314.88	\$0.00	\$0.00	-\$0.28	-\$326.23	-\$341.99	-\$1,958.86
	Ending Cash & Investment	-\$63,973.74	\$430,894.34	\$108,384.03	\$1,205,366.69	\$302,495.75	\$0.00	\$0.00	\$120.19	\$255,468.24	\$239,969.52	\$2,478,725.02
	Ending Interest Accrual Balance	\$0.97	\$884.04	\$228.71	\$2,814.69	\$755.72	\$0.00	\$0.00	\$0.40	\$679.96	\$664.62	\$6,029.12

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2018	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest	\$46.12	\$200.62	\$75.86	\$360.97	\$450.25	\$0.00	\$0.00	\$0.18	\$15.67	\$153.26	\$1,302.93
	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	\$7.56	\$32.89	\$12.44	\$59.18	\$73.82	\$0.00	\$0.00	\$0.03	\$2.57	\$25.13	\$213.62
	6 Interest Paid - Term Instr.s	\$60.24	\$314.95	\$113.29	\$707.42	\$689.42	\$0.00	\$0.00	\$0.24	\$27.58	\$254.70	\$2,167.85
	7 Realized Gain (Loss)	\$124.85	\$543.04	\$205.34	\$977.11	\$1,218.77	\$0.00	\$0.00	\$0.48	\$42.42	\$414.86	\$3,526.87
	8 Net Investment Income	\$178.53	\$776.55	\$293.63	\$1,397.26	\$1,742.84	\$0.00	\$0.00	\$0.69	\$60.66	\$593.25	\$5,043.41
	9 Interest Accrued - Net Change	-\$14.12	-\$114.34	-\$37.43	-\$346.45	-\$239.17	\$0.00	\$0.00	-\$0.06	-\$11.91	-\$101.44	-\$864.91
	Ending Cash & Investment	\$43,956.31	\$187,024.52	\$72,309.52	\$293,491.78	\$429,209.16	\$0.00	\$0.00	\$170.37	\$14,942.20	\$146,119.99	\$1,187,223.85
	Ending Interest Accrual Balance	\$87.92	\$419.15	\$154.46	\$851.81	\$928.61	\$0.00	\$0.00	\$0.35	\$34.81	\$329.99	\$2,807.09

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2017	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest	\$66.37	\$349.05	\$115.42	\$1,206.70	\$585.86	\$118.83	\$0.00	\$0.01	\$189.63	\$220.74	\$2,852.60
	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	\$10.88	\$57.23	\$18.92	\$197.84	\$96.05	\$19.48	\$0.00	\$0.00	\$31.09	\$36.19	\$467.69
	6 Interest Paid - Term Instr.s	\$97.53	\$555.27	\$171.71	\$1,843.32	\$871.61	\$176.80	\$0.00	\$0.02	\$282.12	\$328.67	\$4,327.04
	7 Realized Gain (Loss)	\$179.65	\$944.84	\$312.42	\$3,266.37	\$1,585.84	\$321.67	\$0.00	\$0.03	\$513.30	\$597.50	\$7,721.62
	8 Net Investment Income	\$256.90	\$1,351.12	\$446.75	\$4,670.91	\$2,267.75	\$459.99	\$0.00	\$0.05	\$734.02	\$854.43	\$11,041.92
	9 Interest Accrued - Net Change	-\$31.16	-\$206.22	-\$56.29	-\$636.62	-\$285.75	-\$57.96	\$0.00	-\$0.01	-\$92.49	-\$107.93	-\$1,474.44
	Ending Cash & Investment	\$63,261.32	\$324,498.21	\$110,016.61	\$1,148,144.45	\$558,451.24	\$113,275.37	\$0.00	\$11.88	\$180,758.28	\$210,410.36	\$2,708,827.72
	Ending Interest Accrual Balance	\$134.04	\$734.33	\$234.56	\$2,485.67	\$1,190.62	\$241.50	\$0.00	\$0.03	\$385.38	\$448.78	\$5,854.90

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2016	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest	\$87.73	\$289.97	\$117.70	\$954.95	\$480.37	\$110.08	\$0.00	\$0.06	\$241.23	\$206.95	\$2,489.05
	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	\$14.38	\$47.54	\$19.30	\$156.57	\$78.76	\$18.05	\$0.00	\$0.01	\$39.55	\$33.93	\$408.08
	6 Interest Paid - Term Instr.s	\$130.53	\$458.95	\$175.11	\$1,449.80	\$714.66	\$163.77	\$0.00	\$0.09	\$358.89	\$307.85	\$3,759.65
	7 Realized Gain (Loss)	\$237.49	\$784.91	\$318.60	\$2,584.93	\$1,300.29	\$297.97	\$0.00	\$0.16	\$652.98	\$560.19	\$6,737.52
	8 Net Investment Income	\$339.60	\$1,122.42	\$455.60	\$3,696.45	\$1,859.41	\$426.10	\$0.00	\$0.23	\$933.76	\$801.07	\$9,634.64
	9 Interest Accrued - Net Change	-\$42.79	-\$168.98	-\$57.41	-\$494.85	-\$234.30	-\$53.69	\$0.00	-\$0.03	-\$117.66	-\$100.90	-\$1,270.61
	Ending Cash & Investment	\$83,630.21	\$260,046.12	\$112,194.24	\$876,227.32	\$457,894.91	\$104,931.03	\$0.00	\$57.35	\$229,946.21	\$197,270.40	\$2,322,197.79
	Ending Interest Accrual Balance	\$178.30	\$608.41	\$239.20	\$1,960.89	\$976.23	\$223.71	\$0.00	\$0.12	\$490.25	\$420.55	\$5,097.67

		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	8,812,132.53	\$8,812,132.53
	Opening 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
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$9,287.06	\$9,287.06
	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	\$1,522.63	\$1,522.63
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$13,820.11	\$13,820.11
	7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$25,138.83	\$25,138.83
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$35,948.51	\$35,948.51
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$4,533.05	-\$4,533.05
	Ending Cash & Investment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,852,614.09	\$8,852,614.09
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$18,876.08	\$18,876.08

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

Current Fund Year: 2020 Month Ending: March											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS											
Assessments	12,996.35	22,072.50	5,851.13	91,063.03	23,291.13	2,330.93	31,523.41	11,470.68	92,842.77	75,826.07	369,268.00
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	1,151.69	6,236.86	1,988.42	19,464.69	8,763.34	1,056.94	88.67	1.82	4,339.45	47,130.30	90,222.18
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	1,151.69	6,236.86	1,988.42	19,464.69	8,763.34	1,056.94	88.67	1.82	4,339.45	47,130.30	90,222.18
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	14,148.04	28,309.36	7,839.55	110,527.72	32,054.47	3,387.87	31,612.08	11,472.50	97,182.22	122,956.37	459,490.18
EXPENSES											
Claims Transfers	45,122.20	40,670.53	1,363.00	189,931.60	0.00	0.00	0.00	0.00	0.00	0.00	277,087.33
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96,241.12	96,241.12
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	45,122.20	40,670.53	1,363.00	189,931.60	0.00	0.00	0.00	0.00	0.00	96,241.12	373,328.45
END BALANCE	195,283.90	1,388,854.81	451,567.72	4,246,272.38	1,945,788.63	237,995.58	(38,989.70)	(23,577.62)	1,027,817.13	10,292,784.52	19,723,797.36
									0.00	(0.01)	

REPORT STATUS SECTION

Report Month: March		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 unreconci / Max/Min	0.00	0.00

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

March 01, 2020 - March 31, 2020

Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$16,190,303.79
Net of Contributions & Withdrawals	-\$1,725,737.50
Net Investment Change	\$77,315.66
Closing Market Value w/Accrued Income	\$14,541,881.95

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	11

Disclosures

Statement Disclosures	12
-----------------------------	----

Glossary

Glossary	14
----------------	----

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

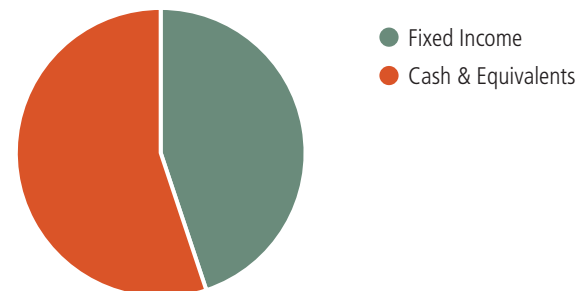
Relationship Summary

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

March 01, 2020 - March 31, 2020

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$6,509,230.69	44.89%
Cash & Equivalents	7,990,739.51	55.11
TOTAL	\$14,499,970.20	100%



Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$6,509,230.69	\$22,830.85	\$6,532,061.54	\$96,018.75	1.48%
Cash & Equivalents	7,990,739.51	19,080.90	8,009,820.41	120,506.95	1.51
TOTAL	\$14,499,970.20	\$41,911.75	\$14,541,881.95	\$216,525.70	1.49%

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

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

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

Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
Opening Market Value	\$16,138,905.08	\$16,092,260.54
Accrued Income	51,398.71	41,032.34
Opening Market Value w/Accrued Income	\$16,190,303.79	\$16,133,292.88
Contributions		
Cash Receipts	1,718,000.00	17,739,204.84
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	\$1,718,000.00	\$17,739,204.84
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-3,443,737.50	-19,496,493.75
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Withdrawals	-\$3,443,737.50	-\$19,496,493.75
Net Contributions & Withdrawals	-\$1,725,737.50	-\$1,757,288.91
Closing Market Value	14,499,970.20	14,499,970.20
Accrued Income	41,911.75	41,911.75
Closing Market Value w/Accrued Income	\$14,541,881.95	\$14,541,881.95
Net Investment Change	\$77,315.66	\$165,877.98
Net Investment Change Detail		
	Current Period	Year-to-Date
Net Investment Change	\$77,315.66	\$165,877.98
Income Earned		
Dividends	-	-
Net Interest	30,344.37	61,252.85
Other Income	-	-
Change in Accrual	-9,486.96	879.41
Total Income Earned	\$20,857.41	\$62,132.26
Market Appreciation	\$56,458.25	\$103,745.72

Relationship Summary *(continued)*

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

March 01, 2020 - March 31, 2020

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	-	-
Interest	30,344.37	61,252.85
Other Income	-	-
Total Taxable	\$30,344.37	\$61,252.85
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	\$30,344.37	\$61,252.85

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

Realized Gain/Loss Summary

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

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

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

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

Cash Activity Summary

Category	Current Period Cash	Year-to-Date Cash
Opening Balance	-	-
Receipts		
Cash Receipts	1,718,000.00	17,739,204.84
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	1,695,393.13	17,679,840.90
Net Interest	30,344.37	61,252.85
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	\$3,443,737.50	\$35,480,298.59
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-3,443,737.50	-19,496,493.75
Other Fees	-	-
Purchases	-	-15,983,804.84
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Disbursements	-\$3,443,737.50	-\$35,480,298.59
TOTAL CLOSING BALANCE	-	-
Net Total Payables and Receivables	-	-
NET OF CASH BALANCE	-	-

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 Allocation

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

March 01, 2020 - March 31, 2020

Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
■ Fixed Income						
U.S. Taxable Fixed Income	44.89%	\$6,509,230.69	\$6,390,131.87	\$119,098.82	\$22,830.85	\$6,532,061.54
Total Fixed Income	44.89%	\$6,509,230.69	\$6,390,131.87	\$119,098.82	\$22,830.85	\$6,532,061.54
■ Cash & Equivalents						
Taxable	55.11	7,990,739.51	7,990,739.51	-	19,080.90	8,009,820.41
Total Cash & Equivalents	55.11%	\$7,990,739.51	\$7,990,739.51	-	\$19,080.90	\$8,009,820.41
TOTAL ASSETS	100%	\$14,499,970.20	\$14,380,871.38	\$119,098.82	\$41,911.75	\$14,541,881.95

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

March 01, 2020 - March 31, 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 (%)
U.S. Taxable Fixed Income										
U.S. Treasury Bonds										
UNITED STATES TREASURY NOTES DTD 05/31/2013 1.375% 05/31/2020 CUSIP: 912828VF4 Moody's: AAA	1,000,000	\$100.211	\$1,002,110.00	\$998,359.37	\$3,750.63	\$4,620.90	\$13,750.00	0.17	0.10%	6.91%
UNITED STATES TREASURY NOTES DTD 10/31/2015 1.375% 10/31/2020 CUSIP: 912828L99 Moody's: AAA	998,000	100.719	1,005,175.62	991,255.70	13,919.92	5,767.97	13,722.50	0.59	0.01	6.93
UNITED STATES TREASURY NOTES DTD 02/15/2018 2.250% 02/15/2021 CUSIP: 9128283X6 Moody's: AAA	699,000	101.898	712,267.02	697,580.16	14,686.86	1,987.54	15,727.50	0.88	0.05	4.91
UNITED STATES TREASURY NOTES DTD 06/30/2019 1.625% 06/30/2021 CUSIP: 9128287A2 Moody's: AAA	699,000	101.875	712,106.25	698,645.04	13,461.21	2,870.89	11,358.75	1.24	0.15	4.91
UNITED STATES TREASURY NOTES DTD 09/30/2016 1.125% 09/30/2021 CUSIP: 912828T34 Moody's: AAA	1,020,000	101.375	1,034,025.00	1,010,796.09	23,228.91	31.35	11,475.00	1.49	0.21	7.13
UNITED STATES TREASURY NOTES DTD 11/30/2019 1.500% 11/30/2021 CUSIP: 912828YT1 Moody's: AAA	1,000,000	102.137	1,021,370.00	997,812.50	23,557.50	5,040.98	15,000.00	1.65	0.21	7.04

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

March 01, 2020 - March 31, 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	\$102.320	\$1,022,176.80	\$995,683.01	\$26,493.79	\$2,511.22	\$14,985.00	1.82	0.23%	7.05%
Total U.S. Treasury Bonds			\$6,509,230.69	\$6,390,131.87	\$119,098.82	\$22,830.85	\$96,018.75	1.13	0.14%	44.89%
Total U.S. Taxable Fixed Income			\$6,509,230.69	\$6,390,131.87	\$119,098.82	\$22,830.85	\$96,018.75	1.13	0.14%	44.89%
TOTAL FIXED INCOME			\$6,509,230.69	\$6,390,131.87	\$119,098.82	\$22,830.85	\$96,018.75	1.13	0.14%	44.89%

Cash & Equivalents

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
Taxable										
U.S. Treasury Bills										
UNITED STATES TREASURY BILLS DTD 12/12/2019 DUE 06/11/2020 CUSIP: 912796T22	2,000,000	\$99.46	\$1,989,248.00	\$1,989,248.00	-	\$4,788.00	\$30,240.00	0.20	1.51%	13.72%
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	-	4,745.25	29,970.00	0.32	1.50	13.70
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	-	4,737.33	29,918.00	0.38	1.50	13.68

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

March 01, 2020 - March 31, 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	-	\$4,810.32	\$30,378.95	0.45	1.48%	14.01%
Total U.S. Treasury Bills			\$7,990,739.51	\$7,990,739.51	-	\$19,080.90	\$120,506.95	0.34	1.50%	55.11%
Total Taxable			\$7,990,739.51	\$7,990,739.51	-	\$19,080.90	\$120,506.95	0.34	1.50%	55.11%
TOTAL CASH & EQUIVALENTS			\$7,990,739.51	\$7,990,739.51	-	\$19,080.90	\$120,506.95	0.34	1.50%	55.11%
Grand Total			\$14,499,970.20	\$14,380,871.38	\$119,098.82	\$41,911.75	\$216,525.70			100%
Accrued Income			\$41,911.75							
Grand Total Market Value w/ Accrued Income			\$14,541,881.95							

Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
OPENING BALANCE				-	-
03/26/2020 03/26/2020	Maturities	MATURED 1720000 PAR VALUE OF U.S. TREASURY BILLS 3/26/20 AT 100 TRADE DATE 2020-03-26 SETTLEMENT DATE 2020-03-26	1,720,000	\$1,695,393.13	-
03/26/2020	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY BILLS 3/26/20 ON 1720000 PAR VALUE DUE 2020-03-26	-	24,606.87	-
03/26/2020	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-1,720,000.00	-
03/30/2020	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	1,718,000.00	-
03/30/2020	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF Transfer to Investors Bank Burlington County Muni JIF INVESTORS BANK 1000398255	-	-1,718,000.00	-
03/31/2020	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.125% 9/30/21 AT \$0.005625 /SHARE ON 1020000 PAR VALUE DUE 2020-03-31	-	5,737.50	-
03/31/2020	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-5,737.50	-
CLOSING BALANCE				-	-

Statement Disclosures

Statement Review; Limitations on Actions

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

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

Fee Arrangements

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

Affiliated Advisers

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

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

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

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

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

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

Please consult a current prospectus, available at www.wilmingtonfunds.com, for the relevant Affiliated Fund or contact your Relationship Manager for additional information.

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

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

Statement Disclosures *(continued)***Pricing and Valuation**

Details of transaction charges and commissions are displayed on transaction confirmations, which have been mailed or made available separately to you. Wilmington Trust will also send you this information upon request. To the extent Wilmington Trust has custody of assets but no investment authority over your account, you have the right at any time to receive, at no additional cost to you, written confirmations of securities transactions that occur in your account. These confirmations will be mailed to you in the timeframe required by applicable regulations. Even if you previously waived your right to receive these confirmations, you may at any time ask to receive such confirmations going forward. Please contact your Relationship Manager if you wish to have written trade confirmations mailed to you.

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

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

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

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

position has an unrealized gain. Conversely, if value is less than cost, the position carries an unrealized loss.

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

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

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.

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2020											
Month Ending:	March										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS											
Assessments	12,996.35	22,072.50	5,851.13	91,063.03	23,291.13	2,330.93	31,523.41	11,470.68	92,842.77	75,826.07	369,268.00
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	287.18	560.57	148.60	2,246.86	591.52	59.20	88.67	0.00	1,026.12	1,012.58	6,021.30
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	287.18	560.57	148.60	2,246.86	591.52	59.20	88.67	0.00	1,026.12	1,012.58	6,021.30
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	13,283.53	22,633.07	5,999.73	93,309.89	23,882.65	2,390.13	31,612.08	11,470.68	93,868.89	76,838.65	375,289.30
EXPENSES											0.00
Claims Transfers	28,300.90	1,000.00	1,011.75	28,844.57	0.00	0.00	0.00	0.00	0.00	0.00	59,157.22
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95,509.12	95,509.12
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	28,300.90	1,000.00	1,011.75	28,844.57	0.00	0.00	0.00	0.00	0.00	95,509.12	154,666.34
END BALANCE	68,409.80	186,391.62	48,663.32	723,042.14	197,737.57	19,789.18	(38,989.70)	(23,937.41)	346,702.20	261,559.08	1,789,367.81

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2019											
Month Ending:	March										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	1.40	1,936.66	492.71	5,975.30	1,542.60	0.00	0.00	0.76	1,362.83	1,318.54	12,630.80
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	1.40	1,936.66	492.71	5,975.30	1,542.60	0.00	0.00	0.76	1,362.83	1,318.54	12,630.80
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1.40	1,936.66	492.71	5,975.30	1,542.60	0.00	0.00	0.76	1,362.83	1,318.54	12,630.80
EXPENSES											
Claims Transfers	16,821.30	10,797.59	351.25	74,086.26	0.00	0.00	0.00	0.00	0.00	0.00	102,056.40
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	732.00	732.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	16,821.30	10,797.59	351.25	74,086.26	0.00	0.00	0.00	0.00	0.00	732.00	102,788.40
END BALANCE	(63,973.74)	430,894.34	108,384.03	1,205,366.69	302,495.75	0.00	0.00	120.19	255,468.24	239,969.52	2,478,725.02

Month Ending:	March										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	192.65	890.89	331.06	1,743.71	1,982.01	0.00	0.00	0.75	72.57	694.69	5,908.33
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	192.65	890.89	331.06	1,743.71	1,982.01	0.00	0.00	0.75	72.57	694.69	5,908.33
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	192.65	890.89	331.06	1,743.71	1,982.01	0.00	0.00	0.75	72.57	694.69	5,908.33
EXPENSES											
Claims Transfers	0.00	4,223.50	0.00	50,765.69	0.00	0.00	0.00	0.00	0.00	0.00	54,989.19
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	4,223.50	0.00	50,765.69	0.00	0.00	0.00	0.00	0.00	0.00	54,989.19
END BALANCE	43,956.31	187,024.52	72,309.52	293,491.78	429,209.16	0.00	0.00	170.37	14,942.20	146,119.99	1,187,223.85

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2017										
Month Ending:	March										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	288.06	1,557.34	503.05	5,307.52	2,553.50	517.95	0.00	0.05	826.51	962.36	12,516.34
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	288.06	1,557.34	503.05	5,307.52	2,553.50	517.95	0.00	0.05	826.51	962.36	12,516.34
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	288.06	1,557.34	503.05	5,307.52	2,553.50	517.95	0.00	0.05	826.51	962.36	12,516.34
EXPENSES											
Claims Transfers	0.00	8,262.44	0.00	2,151.78	0.00	0.00	0.00	0.00	0.00	0.00	10,414.22
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	8,262.44	0.00	2,151.78	0.00	0.00	0.00	0.00	0.00	0.00	10,414.22
END BALANCE	63,261.32	324,498.21	110,016.61	1,148,144.45	558,451.24	113,275.37	0.00	11.88	180,758.28	210,410.36	2,708,827.72

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2016										
Month Ending:	March										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	382.40	1,291.40	513.00	4,191.30	2,093.71	479.79	0.00	0.26	1,051.42	901.97	10,905.25
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	382.40	1,291.40	513.00	4,191.30	2,093.71	479.79	0.00	0.26	1,051.42	901.97	10,905.25
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	382.40	1,291.40	513.00	4,191.30	2,093.71	479.79	0.00	0.26	1,051.42	901.97	10,905.25
EXPENSES											
Claims Transfers	0.00	16,387.00	0.00	34,083.30	0.00	0.00	0.00	0.00	0.00	0.00	50,470.30
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	16,387.00	0.00	34,083.30	0.00	0.00	0.00	0.00	0.00	0.00	50,470.30
END BALANCE	83,630.21	260,046.12	112,194.24	876,227.32	457,894.91	104,931.03	0.00	57.35	229,946.21	197,270.40	2,322,197.79

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	March										
	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	8,812,132.53	8,812,132.53
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	40,481.56	40,481.56
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40,481.56	40,481.56
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40,481.56	40,481.56
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	8,852,614.09	8,852,614.09

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

Month
Current Fund Year

March
2020

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid March	Monthly Recoveries March	Calc. Net Paid Thru March	TPA Net Paid Thru March	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2020	Property	13,577.63	28,300.90	0.00	41,878.53	41,878.53		0.00	0.00
	Liability	0.00	1,000.00	0.00	1,000.00	1,000.00		0.00	0.00
	Auto	0.00	1,011.75	0.00	1,011.75	1,011.75		0.00	0.00
	Workers Comp	21,150.88	28,844.57	0.00	49,995.45	49,995.45		0.00	0.00
	Total	34,728.51	59,157.22	0.00	93,885.73	93,885.73	0.00	0.00	0.00
2019	Property	515,518.26	16,821.30	0.00	532,339.56	532,339.56		0.00	0.00
	Liability	14,829.91	10,797.59	0.00	25,627.50	25,627.50		0.00	0.00
	Auto	19,308.35	351.25	0.00	19,659.60	19,659.60		0.00	0.00
	Workers Comp	702,808.59	74,086.26	0.00	776,894.85	776,894.85		0.00	0.00
	Total	1,252,465.11	102,056.40	0.00	1,354,521.51	1,354,521.51	0.00	0.00	0.00
2018	Property	328,196.40	0.00	0.00	328,196.40	328,196.40	(0.00)	(0.00)	0.00
	Liability	292,722.94	4,223.50	0.00	296,946.44	296,946.44	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	1,703,465.39	50,765.69	0.00	1,754,231.08	1,754,231.08	0.00	0.00	(0.00)
	Total	2,381,365.48	54,989.19	0.00	2,436,354.67	2,436,354.67	0.00	0.00	(0.00)
2017	Property	196,462.78	0.00	0.00	196,462.78	196,462.78	0.00	0.00	0.00
	Liability	157,391.63	8,262.44	0.00	165,654.07	165,654.07	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	1,071,149.16	2,151.78	0.00	1,073,300.94	1,073,300.94	0.00	0.00	0.00
	Total	1,443,665.85	10,414.22	0.00	1,454,080.07	1,454,080.07	0.00	0.00	0.00
2016	Property	315,203.78	0.00	0.00	315,203.78	315,203.78	0.00	0.00	0.00
	Liability	256,773.62	16,387.00	0.00	273,160.62	273,160.62	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	1,365,148.83	34,083.30	0.00	1,399,232.13	1,399,232.13	0.00	(0.00)	0.00
	Total	1,950,194.45	50,470.30	0.00	2,000,664.75	2,000,664.75	0.00	(0.00)	0.00
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
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		7,062,419.40	277,087.33	0.00	7,339,506.73	7,339,506.73	0.00	0.00	0.00



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Mar 1, 2020 - Mar 31, 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
14753	3/2/2020	INDEMNITY	CAPEHART & SCATCHARD PA	-- /2019158514	11/15/2018	\$230.00	2018/2018	Legal
14754	3/2/2020	INDEMNITY	I C U INVESTIGATIONS INC	-- /2020193180	12/24/2019	\$110.44	2019/2019	Expense
14755	3/2/2020	INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2018128624	3/15/2018	\$4.24	2018/2018	Expense
14756	3/2/2020		LEO PETETTI LLC			\$165.00		
		1ST PARTY COLL PD		-- /2020196917	2/9/2020	\$110.00	2020/2020	Expense
		COMPREHENSIVE		-- /2020195664	1/25/2020	\$55.00	2020/2020	Expense
14757	3/2/2020	INDEMNITY	THE LAW OFFICE OF STAN R GREGORY LLC	Z37789/001250034	4/20/2016	\$7,640.99	2016/2016	Loss
14758	3/2/2020	INDEMNITY	AFFANATO MARUT LLC	Z37789/001250034	4/20/2016	\$182.00	2016/2016	Legal
14759	3/2/2020	INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020189571	11/12/2019	\$1,234.12	2019/2019	Loss
14760	3/2/2020	INDEMNITY	JERSEY SHORE REPORTING LLC	Z37789/001250034	4/20/2016	\$180.00	2016/2016	Expense
14761	3/2/2020	INDEMNITY	Zachary VonBerg	-- /2020197977	2/24/2020	\$270.00	2020/2020	Loss
14762	3/2/2020	3RD PARTY PD	Patricia Drapczak	-- /2020197503	1/26/2020	\$1,000.00	2020/2020	Loss
14763	3/2/2020	INDEMNITY	DONNA DIPALMA	Z37789/001250034	4/20/2016	\$19,258.01	2016/2016	Loss
14764	3/2/2020	INDEMNITY	DONNA DIPALMA	Z37789/001250034	4/20/2016	\$4,000.00	2016/2016	Loss
14765	3/2/2020	INDEMNITY	DAVID GUDONIS	-- /2018130588	4/7/2018	\$1,098.40	2018/2018	Loss
14766	3/2/2020	INDEMNITY	MARK HERKOPEREC	-- /2018128624	3/15/2018	\$1,180.00	2018/2018	Loss
14767	3/2/2020	GL PROPERTY DAMAGE	Gary Greenhalgh	-- /2020193405	12/10/2019	\$1,000.00	2019/2019	Loss
14768	3/2/2020	1ST PARTY COLL PD	DELANCO TOWNSHIP	-- /2020196917	2/9/2020	\$913.39	2020/2020	Loss
14769	3/2/2020	COMPREHENSIVE	WESTAMPTON TOWNSHIP	-- /2020195664	1/25/2020	\$147.50	2020/2020	Loss
14770	3/2/2020	1ST PARTY COLL PD	BORDENTOWN TOWNSHIP	-- /2019166898	2/22/2019	\$1,000.00	2019/2019	Loss
14771	3/2/2020	INDEMNITY	IVY REHAB NETWORK INC	Z40839/001253132	6/26/2016	\$340.00	2016/2016	Loss
14772	3/2/2020	INDEMNITY	RA PAIN SERVICES, PA	-- /2019148581	7/24/2018	\$148.26	2018/2018	Loss
14773	3/2/2020	INDEMNITY	STRIVE PHYSICAL THERAPY AND	-- /2020189571	11/12/2019	\$160.00	2019/2019	Loss
14774	3/2/2020	INDEMNITY	ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL AT HAMILTON	-- /2020186961	10/12/2019	\$1,938.22	2019/2019	Loss
14775	3/2/2020	INDEMNITY	MORRIS ANESTHESIA GROUP PA	-- /2019148581	7/24/2018	\$6,144.00	2018/2018	Loss
14776	3/2/2020	INDEMNITY	KESSLER INSTITUTE FOR REHABILITATION. INC.	-- /2019148581	7/24/2018	\$10,548.00	2018/2018	Loss
14777	3/2/2020	INDEMNITY	BONEL MEDICAL EQUIPMENT	-- /2020193180	12/24/2019	\$281.55	2019/2019	Loss
14778	3/2/2020	MEDICAL ONLY	VIRTUA MEDICAL GROUP	-- /2020190631	11/11/2019	\$286.68	2019/2019	Loss
14779	3/2/2020	INDEMNITY	VIRTUA MEDICAL GROUP PA	-- /2020193180	12/24/2019	\$14.86	2019/2019	Loss
14780	3/2/2020	INDEMNITY	QUEST DIAGNOSTICS	-- /2019148581	7/24/2018	\$37.26	2018/2018	Loss
14781	3/2/2020		MEDEXPRESS URGENT CARE- NEW JERSEY, INC			\$320.00		
		MEDICAL ONLY		MLT-2020196813/ 2020196814	2/5/2020	\$160.00	2020/2020	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Mar 1, 2020 - Mar 31, 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		MLT-2020196813/ 2020196813	2/5/2020	\$160.00	2020/2020	Loss
14782	3/2/2020		INDEMNITY	K.W. REHABILITATION,, LLC	-- /2019148581	7/24/2018	\$773.00	2018/2018	Loss
14783	3/2/2020		INDEMNITY	COMP X MEDICAL MANAGEMENT	-- /2019148581	7/24/2018	\$199.00	2018/2018	Loss
14784	3/2/2020		INDEMNITY	HOME CARE CONNECT LLC	-- /2019148581	7/24/2018	\$221.33	2018/2018	Loss
14785	3/2/2020		MEDICAL ONLY	DBA VIRTUA OCCUPATIONAL HEALTH	MLT-2020194299/ 2020194304	1/12/2020	\$228.00	2020/2020	Loss
14786	3/2/2020			QUALCARE INC			\$3,612.00		
			INDEMNITY		-- /2020197977	2/24/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2020198215/ 2020198215	2/21/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2020198215/ 2020198217	2/21/2020	\$516.00	2020/2020	Loss
			INDEMNITY		-- /2020197572	2/18/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		-- /2020197771	2/17/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		-- /2020197580	2/12/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		-- /2020197636	9/1/2019	\$516.00	2019/2019	Loss
14787	3/9/2020			CAPEHART & SCATCHARD PA			\$1,378.50		
			INDEMNITY		-- /2020178113	7/7/2019	\$138.00	2019/2019	Legal
			INDEMNITY		-- /2019153387	9/21/2018	\$234.00	2018/2018	Legal
			INDEMNITY		-- /2019148581	7/24/2018	\$608.00	2018/2018	Legal
			INDEMNITY		-- /2018122274	1/4/2018	\$398.50	2018/2018	Legal
14788	3/9/2020		INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/ 2020179427	7/19/2019	\$1,000.00	2019/2019	Loss
14789	3/9/2020		INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2020196387	6/27/2019	\$16.15	2019/2019	Expense
14790	3/9/2020		GL PROPERTY DAMAGE	Scott Adjustment Services, LLC	-- /2020194369	12/28/2019	\$567.00	2019/2019	Expense
14791	3/9/2020		MEDICAL ONLY	NAGLE & ASSOCIATES LLC	-- /2020191724	12/3/2019	\$932.00	2019/2019	Expense
14792	3/9/2020		INDEMNITY	JENNIFER KELLY PHD LLC	MLT-2020179427/ 2020179427	7/19/2019	\$200.00	2019/2019	Loss
14793	3/9/2020		INDEMNITY	WALDEN M HOLL JR MD & ASSOC LLC	-- /2018143484	5/21/2018	\$1,400.00	2018/2018	Expense
14794	3/9/2020		INDEMNITY	PIETRAS SARACINO SMITH & MEEK	-- /2019163514	1/18/2019	\$227.50	2019/2019	Legal
14795	3/9/2020		INDEMNITY	MEDFORD TOWNSHIP	-- /2020193180	12/24/2019	\$1,147.47	2019/2019	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Mar 1, 2020 - Mar 31, 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
14796	3/9/2020		INDEMNITY	PEMBERTON TOWNSHIP	-- /2020197572	2/18/2020	\$1,515.72	2020/2020	Loss
14797	3/9/2020		INDEMNITY	WESTAMPTON TOWNSHIP	-- /2019148581	7/24/2018	\$513.50	2018/2018	Loss
14798	3/9/2020		INDEMNITY	PEMBERTON TOWNSHIP	-- /2019176278	6/11/2019	\$1,726.66	2019/2019	Loss
14799	3/9/2020		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
14800	3/9/2020		INDEMNITY	JORDAN WEBSTER	-- /2019148581	7/24/2018	\$1,797.24	2018/2018	Loss
14801	3/9/2020		INDEMNITY	WILLIAM BREINER	-- /2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
14802	3/9/2020		INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
14803	3/9/2020		INDEMNITY	JORDAN WEBSTER	-- /2019148581	7/24/2018	\$1,797.24	2018/2018	Loss
14804	3/9/2020		GL PROPERTY DAMAGE	Matthew Hart	-- /2020194369	12/28/2019	\$9,183.59	2019/2019	Loss
14805	3/9/2020		GL PROPERTY DAMAGE	Brandon Hughes	-- /2020196998	2/7/2020	\$1,000.00	2020/2020	Loss
14806	3/9/2020		1ST PARTY COLL PD	PEMBERTON TOWNSHIP	-- /2020197597	2/19/2020	\$299.87	2020/2020	Loss
14807	3/9/2020		INDEMNITY	IVY REHAB NETWORK INC	Z40839/001253132	6/26/2016	\$170.00	2016/2016	Loss
14808	3/9/2020		INDEMNITY	RA PAIN SERVICES, PA	-- /2019148581	7/24/2018	\$121.77	2018/2018	Loss
14809	3/9/2020		MEDICAL ONLY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	MLT-2020189575/ 2020189577	11/12/2019	\$95.00	2019/2019	Loss
14810	3/9/2020		INDEMNITY	TARIQ S. SIDDIQI, MD	-- /2019169300	3/20/2019	\$119.17	2019/2019	Loss
14811	3/9/2020		MEDICAL ONLY	SOUTHERN OCEAN MED GRP PC	-- /2020180457	6/22/2019	\$253.00	2019/2019	Loss
14812	3/9/2020			WORKNET OCCUPATIONAL MEDICINE			\$306.62		
			MEDICAL ONLY		-- /2020183069	9/8/2019	\$214.82	2019/2019	Loss
			MEDICAL ONLY		-- /2020181062	8/11/2019	\$91.80	2019/2019	Loss
14813	3/9/2020		INDEMNITY	KENNEDY CHERRY HILL SURGICAL CENTER LLC	-- /2020194285	1/12/2020	\$1,952.00	2020/2020	Loss
14814	3/9/2020		INDEMNITY	GPS PHYSICIAN GROUP OF NEW JERSEY	-- /2018143484	5/21/2018	\$255.20	2018/2018	Loss
14815	3/16/2020		MEDICAL ONLY	ADMINISTRATIVE CLAIM SERVICES	-- /2020195876	1/27/2020	\$3.00	2020/2020	Expense
14816	3/16/2020		POLICE PROF PI	CAPEHART & SCATCHARD PA	-- /2019156666	9/7/2016	\$16,387.00	2016/2016	Legal
14817	3/16/2020		BODILY INJURY [Expired]	PARKER MCCAY	-- /2018126936	10/21/2017	\$8,262.44	2017/2017	Legal
14818	3/16/2020			THE DEWEESE LAW FIRM			\$156.80		
			MEDICAL ONLY		MLT-2020179427/ 2020179631	7/19/2019	\$75.00	2019/2019	Expense
			INDEMNITY		MLT-2020179427/ 2020179427	7/19/2019	\$75.00	2019/2019	Expense
			INDEMNITY		Z42992/001255304	8/4/2016	\$6.80	2016/2016	Expense
14819	3/16/2020		INDEMNITY	AFFANATO MARUT LLC	-- /2018143484	5/21/2018	\$624.00	2018/2018	Legal
14820	3/16/2020		BODILY INJURY [Expired]	ISO SERVICES INC	-- /2020179991	7/26/2019	\$11.25	2019/2019	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Mar 1, 2020 - Mar 31, 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
14821	3/16/2020		INDEMNITY	PIETRAS SARACINO SMITH & MEEK	Z39802/001252073	6/3/2016	\$988.00	2016/2016	Legal
14822	3/16/2020		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020190226	11/18/2019	\$1,578.86	2019/2019	Loss
14823	3/16/2020		INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020189571	11/12/2019	\$1,234.12	2019/2019	Loss
14824	3/16/2020		INDEMNITY	John Snook	-- /2020186961	10/12/2019	\$1,842.00	2019/2019	Loss
14825	3/16/2020		INDEMNITY	AARON DIPERI	-- /2017100711	4/22/2017	\$1,056.28	2017/2017	Loss
14826	3/16/2020		INDEMNITY	IVY REHAB NETWORK INC	Z40839/001253132	6/26/2016	\$85.00	2016/2016	Loss
14827	3/16/2020			STRIVE PHYSICAL THERAPY AND			\$1,240.00		
			INDEMNITY		-- /2020189571	11/12/2019	\$400.00	2019/2019	Loss
			INDEMNITY		-- /2019165703	2/11/2019	\$600.00	2019/2019	Loss
			INDEMNITY		-- /2018121619	12/29/2017	\$240.00	2017/2017	Loss
14828	3/16/2020			VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC			\$3,454.00		
			MEDICAL ONLY		MLT-2020198215/ 2020198215	2/21/2020	\$1,727.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2020198215/ 2020198217	2/21/2020	\$1,727.00	2020/2020	Loss
14829	3/16/2020		INDEMNITY	REGIONAL ORTHOPEDIC, PA	-- /2018143484	5/21/2018	\$10,296.07	2018/2018	Loss
14830	3/16/2020		INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2020197572	2/18/2020	\$260.00	2020/2020	Loss
14831	3/16/2020		MEDICAL ONLY	CAPITAL HEALTH SYSTEM, INC	-- /2020197636	9/1/2019	\$2,935.80	2019/2019	Loss
14832	3/16/2020			VIRTUA MEDICAL GROUP			\$220.78		
			MEDICAL ONLY		-- /2020194340	1/12/2020	\$86.82	2020/2020	Loss
			MEDICAL ONLY		-- /2020192117	12/11/2019	\$133.96	2019/2019	Loss
14833	3/16/2020		MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2020181062	8/11/2019	\$142.01	2019/2019	Loss
14834	3/16/2020		MEDICAL ONLY	MEDEXPRESS URGENT CARE- NEW JERSEY, INC	-- /2020196688	2/5/2020	\$160.00	2020/2020	Loss
14835	3/16/2020			CENTRAL JERSEY URGENT CARE			\$800.00		
			MEDICAL ONLY		-- /2020197125	2/11/2020	\$160.00	2020/2020	Loss
			MEDICAL ONLY		-- /2020196491	2/5/2020	\$480.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2019174744/ 2019174774	5/26/2019	\$160.00	2019/2019	Loss
14836	3/16/2020		INDEMNITY	MSC GROUP INC	Z40839/001253132	6/26/2016	\$1,232.50	2016/2016	Loss
14837	3/16/2020			myMATRIXX			\$2,161.88		



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Mar 1, 2020 - Mar 31, 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		-- /2020193180	12/24/2019	\$9.53	2019/2019	Loss
		INDEMNITY		-- /2020190226	11/18/2019	\$6.73	2019/2019	Loss
		INDEMNITY		-- /2020187376	10/18/2019	\$19.39	2019/2019	Loss
		INDEMNITY		MLT-2020179427/ 2020179427	7/19/2019	\$409.07	2019/2019	Loss
		INDEMNITY		-- /2019169455	3/25/2019	\$1,009.16	2019/2019	Loss
		INDEMNITY		-- /2019163514	1/18/2019	\$25.46	2019/2019	Loss
		INDEMNITY		-- /2018143484	5/21/2018	\$682.54	2018/2018	Loss
14838	3/16/2020		QUALCARE INC			\$1,032.00		
		MEDICAL ONLY		-- /2020199280	3/9/2020	\$516.00	2020/2020	Loss
		INDEMNITY		-- /2020198969	3/5/2020	\$516.00	2020/2020	Loss
14839	3/23/2020	MEDICAL ONLY	QUALCARE INC	-- /2020200076	3/18/2020	\$516.00	2020/2020	Loss
14840	3/23/2020	BODILY INJURY [Expired]	PARKER MCCAY	-- /2020181471	5/7/2019	\$340.00	2019/2019	Legal
14841	3/23/2020	INDEMNITY	JENNIFER KELLY PHD LLC	MLT-2020179427/ 2020179427	7/19/2019	\$200.00	2019/2019	Loss
14842	3/23/2020	1ST PARTY COLL PD	LEO PETETTI LLC	-- /2020199935	3/17/2020	\$220.00	2020/2020	Expense
14843	3/23/2020	INDEMNITY	RECORD REPRODUCTION SERVICES LLC	-- /2019171524	11/19/2018	\$15.00	2018/2018	Expense
14844	3/23/2020	INDEMNITY	AFFANATO MARUT LLC	-- /2018143403	5/15/2018	\$350.50	2018/2018	Legal
14845	3/23/2020	INDEMNITY	RESIDUAL CLAIMS FUND	-- /2018143484	5/21/2018	\$850.85	2018/2018	Expense
14846	3/23/2020		PIETRAS SARACINO SMITH & MEEK			\$2,538.50		
		INDEMNITY		-- /2019171524	11/19/2018	\$1,973.00	2018/2018	Legal
		INDEMNITY		-- /2017106585	6/28/2017	\$565.50	2017/2017	Legal
14847	3/23/2020	INDEMNITY	PEMBERTON TOWNSHIP	-- /2019176278	6/11/2019	\$1,726.66	2019/2019	Loss
14848	3/23/2020	INDEMNITY	JORDAN WEBSTER	-- /2019148581	7/24/2018	\$1,797.24	2018/2018	Loss
14849	3/23/2020	INDEMNITY	WILLIAM BREINER	-- /2018143484	5/21/2018	\$1,806.00	2018/2018	Loss
14850	3/23/2020	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
14851	3/23/2020	1ST PARTY COLL PD	WESTAMPTON TOWNSHIP	-- /2020199935	3/17/2020	\$2,724.92	2020/2020	Loss
14852	3/23/2020		QUAL-LYNX			\$51.00		
		MEDICAL ONLY		-- /2020195954	1/30/2020	\$4.25	2020/2020	Expense
		MEDICAL ONLY		-- /2020195934	1/29/2020	\$4.25	2020/2020	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Mar 1, 2020 - Mar 31, 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		-- /2020195876	1/27/2020	\$4.25	2020/2020	Expense
		MEDICAL ONLY		-- /2020195190	1/19/2020	\$4.25	2020/2020	Expense
		MEDICAL ONLY		-- /2020194543	1/14/2020	\$4.25	2020/2020	Expense
		MEDICAL ONLY		MLT-2020194299/ 2020194304	1/12/2020	\$4.25	2020/2020	Expense
		INDEMNITY		-- /2020194285	1/12/2020	\$4.25	2020/2020	Expense
		INDEMNITY		MLT-2020194299/ 2020194299	1/12/2020	\$4.25	2020/2020	Expense
		MEDICAL ONLY		-- /2020194340	1/12/2020	\$4.25	2020/2020	Expense
		MEDICAL ONLY		-- /2020193784	1/6/2020	\$4.25	2020/2020	Expense
		MEDICAL ONLY		-- /2020193379	12/27/2019	\$4.25	2019/2019	Expense
		INDEMNITY		-- /2020190226	11/18/2019	\$4.25	2019/2019	Expense
14853	3/23/2020	INDEMNITY	STRIVE PHYSICAL THERAPY AND	-- /2019148581	7/24/2018	\$160.00	2018/2018	Loss
14854	3/23/2020		BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$1,965.56		
		INDEMNITY		-- /2020197572	2/18/2020	\$1,810.56	2020/2020	Loss
		INDEMNITY		-- /2020189571	11/12/2019	\$155.00	2019/2019	Loss
14855	3/23/2020		ONE CALL CARE DIAGNOSTICS			\$150.00		
		INDEMNITY		-- /2019163514	1/18/2019	\$75.00	2019/2019	Loss
		INDEMNITY		-- /2019148581	7/24/2018	\$75.00	2018/2018	Loss
14856	3/23/2020	MEDICAL ONLY	MERCER BUCKS ORTHOPEADICS, PC	-- /2020193360	12/30/2019	\$196.16	2019/2019	Loss
14857	3/23/2020	INDEMNITY	REHAB EXCELLENCE CENTER LLC	-- /2019176278	6/11/2019	\$405.00	2019/2019	Loss
14858	3/23/2020	INDEMNITY	NovaCare Rehabilitation	-- /2020194285	1/12/2020	\$372.00	2020/2020	Loss
14859	3/23/2020	INDEMNITY	VIRTUA MEDICAL GROUP	-- /2019169455	3/25/2019	\$185.32	2019/2019	Loss
14860	3/23/2020	INDEMNITY	PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	-- /2019163514	1/18/2019	\$240.06	2019/2019	Loss
14861	3/23/2020	MEDICAL ONLY	QUEST DIAGNOSTICS	-- /2020193360	12/30/2019	\$12.56	2019/2019	Loss
14862	3/23/2020		CENTRAL JERSEY URGENT CARE			\$1,120.00		
		INDEMNITY		-- /2020197572	2/18/2020	\$160.00	2020/2020	Loss
		MEDICAL ONLY		-- /2020197148	2/12/2020	\$320.00	2020/2020	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Mar 1, 2020 - Mar 31, 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		-- /2020197580	2/12/2020	\$160.00	2020/2020	Loss
		MEDICAL ONLY		-- /2020196995	2/11/2020	\$320.00	2020/2020	Loss
		MEDICAL ONLY		-- /2020196491	2/5/2020	\$160.00	2020/2020	Loss
14863	3/23/2020	INDEMNITY	SUMMIT SURGICAL CENTER, LLC	-- /2020190226	11/18/2019	\$2,584.00	2019/2019	Loss
14864	3/23/2020	INDEMNITY	HOME CARE CONNECT LLC	-- /2019176278	6/11/2019	\$2,600.00	2019/2019	Loss
14865	3/23/2020	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC	-- /2020197572	2/18/2020	\$220.83	2020/2020	Loss
14866	3/23/2020		ISO SERVICES INC			\$188.00		
		MEDICAL ONLY		-- /2020195190	1/19/2020	\$11.75	2020/2020	Expense
		BODILY INJURY [Expired]		-- /2020194882	1/17/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2020194884	1/16/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2020194543	1/14/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		MLT-2020194299/ 2020194304	1/12/2020	\$11.75	2020/2020	Expense
		INDEMNITY		-- /2020194285	1/12/2020	\$11.75	2020/2020	Expense
		INDEMNITY		MLT-2020194299/ 2020194299	1/12/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2020193784	1/6/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2020193379	12/27/2019	\$11.75	2019/2019	Expense
		INDEMNITY		-- /2020190226	11/18/2019	\$11.75	2019/2019	Expense
		BODILY INJURY [Expired]		-- /2020194946	10/24/2019	\$11.75	2019/2019	Expense
		BODILY INJURY [Expired]		-- /2020195379	10/24/2019	\$11.75	2019/2019	Expense
		BODILY INJURY [Expired]		-- /2020193734	10/3/2019	\$11.75	2019/2019	Expense
		BODILY INJURY [Expired]		-- /2019156504	8/22/2018	\$11.75	2018/2018	Expense
		INDEMNITY		-- /2018143403	5/15/2018	\$11.75	2018/2018	Expense
		BODILY INJURY [Expired]		-- /2019148426	4/27/2018	\$11.75	2018/2018	Expense
14867	3/30/2020	INDEMNITY	I C U INVESTIGATIONS INC	-- /2020193180	12/24/2019	\$113.92	2019/2019	Expense
14868	3/30/2020	POLICE PROF PI	MARSHALL DENNEHEY WARNER	-- /2018142478	2/10/2018	\$4,200.00	2018/2018	Legal
14869	3/30/2020	BLDG/CONTENT	MCBREARTY & ASSOCIATES INC	-- /2020190487	11/20/2019	\$1,321.30	2019/2019	Expense
14870	3/30/2020	MEDICAL ONLY	ATLANTIC SECURITY INT'L	-- /2020195190	1/19/2020	\$151.50	2020/2020	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Mar 1, 2020 - Mar 31, 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
14871	3/30/2020	COMPREHENSIVE	LEO PETETTI LLC	-- /2020196018	1/13/2020	\$425.00	2020/2020	Expense
14872	3/30/2020		THE DEWEESE LAW FIRM			\$460.40		
		MEDICAL ONLY		-- /2018145842	6/15/2018	\$170.40	2018/2018	Expense
		INDEMNITY		-- /2018121619	12/29/2017	\$290.00	2017/2017	Expense
14873	3/30/2020	BODILY INJURY [Expired]	ISO SERVICES INC	-- /2020195600	10/31/2019	\$11.75	2019/2019	Expense
14874	3/30/2020	INDEMNITY	SOUTHAMPTON TOWNSHIP	MLT-2020194299/ 2020194299	1/12/2020	\$1,890.00	2020/2020	Loss
14875	3/30/2020	INDEMNITY	PEMBERTON TOWNSHIP	-- /2020197572	2/18/2020	\$1,515.72	2020/2020	Loss
14876	3/30/2020	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2020198969	3/5/2020	\$2,700.00	2020/2020	Loss
14877	3/30/2020	INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020189571	11/12/2019	\$1,145.97	2019/2019	Loss
14878	3/30/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
14879	3/30/2020	INDEMNITY	MARK HERKOPEREC	-- /2018128624	3/15/2018	\$1,180.00	2018/2018	Loss
14880	3/30/2020	INDEMNITY	DAVID GUDONIS	-- /2018130588	4/7/2018	\$1,098.40	2018/2018	Loss
14881	3/30/2020	1ST PARTY COLL PD	MOUNT LAUREL TOWNSHIP	-- /2020200217	3/19/2020	\$735.00	2020/2020	Loss
14882	3/30/2020	COMPREHENSIVE	WESTAMPTON TOWNSHIP	-- /2020196018	1/13/2020	\$22,670.22	2020/2020	Loss
14883	3/30/2020	BLDG/CONTENT	PEMBERTON BOROUGH	-- /2020190487	11/20/2019	\$14,500.00	2019/2019	Loss
14884	3/30/2020	INDEMNITY	IVY REHAB NETWORK INC	-- /2020185549	10/1/2019	\$600.00	2019/2019	Loss
14885	3/30/2020		STRIVE PHYSICAL THERAPY AND			\$1,130.00		
		INDEMNITY		-- /2020191522	12/5/2019	\$640.00	2019/2019	Loss
		INDEMNITY		-- /2020189571	11/12/2019	\$330.00	2019/2019	Loss
		INDEMNITY		-- /2019148581	7/24/2018	\$160.00	2018/2018	Loss
14886	3/30/2020		VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC			\$13,828.00		
		INDEMNITY		MLT-2020194299/ 2020194299	1/12/2020	\$1,727.00	2020/2020	Loss
		INDEMNITY		-- /2020193180	12/24/2019	\$12,101.00	2019/2019	Loss
14887	3/30/2020	INDEMNITY	NEW JERSEY HEALTHCARE SPECIALISTS PC	-- /2020185549	10/1/2019	\$160.82	2019/2019	Loss
14888	3/30/2020		RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A			\$53.29		
		INDEMNITY		-- /2020197977	2/24/2020	\$20.47	2020/2020	Loss
		INDEMNITY		-- /2020191522	12/5/2019	\$32.82	2019/2019	Loss
14889	3/30/2020	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2020198969	3/5/2020	\$165.00	2020/2020	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Mar 1, 2020 - Mar 31, 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
14890	3/30/2020	MEDICAL ONLY	COOPER SURGICAL ASSOCIATES PA	-- /2020195934	1/29/2020	\$278.20	2020/2020	Loss
14891	3/30/2020	MEDICAL ONLY	BIO-REFERENCE LABORATORIES INC	MLT-2019174744/ 2019174744	5/26/2019	\$496.71	2019/2019	Loss
14892	3/30/2020		ONE CALL CARE DIAGNOSTICS			\$1,270.00		
		INDEMNITY		-- /2020197572	2/18/2020	\$635.00	2020/2020	Loss
		INDEMNITY		-- /2020191522	12/5/2019	\$635.00	2019/2019	Loss
14893	3/30/2020	INDEMNITY	CAPITAL HEALTH SYSTEM, INC	-- /2020185549	10/1/2019	\$1,962.80	2019/2019	Loss
14894	3/30/2020	MEDICAL ONLY	MERCER BUCKS ORTHOPAEDICS, PC	-- /2020193360	12/30/2019	\$101.78	2019/2019	Loss
14895	3/30/2020		ROTHMAN ORTHOPAEDICS			\$10,061.10		
		INDEMNITY		-- /2020187376	10/18/2019	\$2,557.88	2019/2019	Loss
		INDEMNITY		-- /2020185549	10/1/2019	\$7,503.22	2019/2019	Loss
14896	3/30/2020	INDEMNITY	REHAB EXCELLENCE CENTER LLC	-- /2019176278	6/11/2019	\$441.00	2019/2019	Loss
14897	3/30/2020	INDEMNITY	NovaCare Rehabilitation	-- /2020190226	11/18/2019	\$93.00	2019/2019	Loss
14898	3/30/2020	INDEMNITY	VIRTUA MEDICAL GROUP	-- /2020191522	12/5/2019	\$284.82	2019/2019	Loss
14899	3/30/2020	INDEMNITY	PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	-- /2020191522	12/5/2019	\$176.18	2019/2019	Loss
14900	3/30/2020	INDEMNITY	NEW JERSEY SURGERY CENTER	-- /2020185549	10/1/2019	\$7,307.05	2019/2019	Loss
14901	3/30/2020	MEDICAL ONLY	ATLANTICARE URGENT CARE	-- /2020178739	7/15/2019	\$263.00	2019/2019	Loss
14902	3/30/2020		QUALCARE INC			\$2,580.00		
		MEDICAL ONLY		MLT-2020200555/ 2020200560	3/18/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		MLT-2020200555/ 2020200555	3/18/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		-- /2020200150	3/17/2020	\$516.00	2020/2020	Loss
		INDEMNITY		MLT-2020199940/ 2020199940	3/16/2020	\$516.00	2020/2020	Loss
		INDEMNITY		MLT-2020199940/ 2020199941	3/16/2020	\$516.00	2020/2020	Loss
Total for BURLINGTON COUNTY J.I.F.		\$277,087.33		Total for BURLINGTON COUNTY J.I.F.		\$277,087.33		



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Mar 1, 2020 - Mar 31, 2020

Instance Type: All

Coverage : All , Claimant Type: All

Number of Checks:	150	First Check Number:	14753
Number of Payments:	287	Last Check Number:	14902
Expense Payments:	\$7,354.60		
Legal Payments:	\$35,708.44		
Loss Payments:	\$234,024.29		

FY 2019 EJIF Dividend
AELCF Member Allocation

**BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND
E-JIF AELCF MEMBER DATA FY 2020**

	FY 2020 1st Qtr Interest	FY 2020 Mar. 31 Balance
Bass River Township	0.84	743.23
Beverly City	1.48	1,307.44
Bordentown City	0.30	261.30
Chesterfield Township	1.46	1,285.31
Delanco Township	1.80	1,591.06
Delran Township	8.65	7,637.47
Edgewater Park Township	4.38	3,865.00
Florence Township	5.98	5,283.07
Hainseport Township	2.30	2,027.54
Lumberton Township	5.82	5,141.26
Mansfield Township	2.83	2,502.25
Medford Township	12.38	10,939.27
Mount Laurel Township	22.38	19,771.53
Riverside Township	4.40	3,889.13
Shamong Township	3.60	3,176.08
Southampton Township	5.78	5,107.06
Springfield Township	1.80	1,586.03
Tabernacle Township	3.99	3,525.06
Westampton Township	4.02	3,548.19
ALLOCATION TOTALS	94.17	83,187.28

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - April 2020

	Payee	FY 2020	FY 2019	JIF Appropriation	Description
1	Actuarial Advantage	416.00		Prof Services/Actuary	April 2020 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	30,810.00		Prof Services/Administration	April 2020 Fee
3	Arthur J. Gallagher Risk Management Services, Inc.	48.48		Misc/Postage/Copies/Faxes	March fees postage/copies expenses
4	The DeWeese Law Firm, P.C.	6,074.00		Prof Services/Attorney	April 2020 Fees
5	Qual-Lynx	18,419.00		Prof Services/Claims Admin.	April 2020 Fees; New Hanover set up fee
6	Qual-Lynx	114.00		Misc/Performance Bond (TPA)	Perf bond #106451925 1/1/2020-12/31/2020
7	Joyce Media	375.00		Misc/JIF Website	April 2020 Fees
8	Kris Kristie	375.00		Misc/Recording Secretary	April 2020 Fees
9	J. A. Montgomery Risk Control Services	11,593.00		Prof Services/Safety Director	April 2020 Fees
10	J. A. Montgomery Risk Control Services		19,813.01	Training/Right to Know	RTK services for 2019
11	Pivot Point Security		732.00	EPL/CYBER/Technology Risk Management Service	Contract Fees 9/1-8/31/2020
12	Secure Data Consulting Services, LLC	4,675.00		Prof Services/Technology Risk Serv Dir	April 2020 Fees
13	Tom Tontarski	949.00		Prof Services/Treasurer	April 2020 Fees
14	Conner Strong & Buckelew	705.00		Prof Services/Underwriting Mgr	April 2020 Fees
15	Debby Schiffer	2,538.00		Wellness Program	April 2020 Fees
16	MEL JIF	314,137.00		MEL	MEL 2020 WC & Excess Liability - 2nd installment
17	MEL JIF	1,686.75		Faithful Performance/Fidelity Bond	MEL 2020 Fidelity Bond - 2nd installment
18	MEL JIF	124,361.00		Property Claims and Premium	MEL 2020 Property claims & prem. -2nd installment
19	Apex Insurance Services c/o QBE Insurance	5,831.00		EPL/POL Policy - Excess Insurance	VDO Coverage; P#QVC01005-04; 1/1/20-1/1/21; 2nd installment
20	Apex Insurance Services c/o QBE Insurance	347,581.00		EPL/POL Policy - Excess Insurance	EPL/POL/LU Coverage; P#JC01005-04; 1/1/20-1/1/21; inv#5286734; 2nd installment
21	Apex Insurance Services c/o XL Insurance	13,132.00		EPL/POL Policy - Excess Insurance	Cyber Coverage; P#MTP0039483-07; 1/1/20-1/1/21; 2nd installment
22	Apex Insurance Services c/o Beazley	6,003.00		EPL/POL Policy - Excess Insurance	Excess Cyber Coverage; P#WIE255200401; 1/1/20-1/1/21; inv#5288721; 2nd installment
23	Bowman & Company LLP		5,000.00	Prof Services/Auditor	#88496 progress bill for 12/31/19 audit
24	Bowman & Company LLP	5,615.00		Prof Services/Payroll Auditor	#88497 1st half bill for WC payroll audit
25	AGRIP	2,074.51		Misc/AGRIP/PRIMA	Annual fee
26	ARC Reprographics	574.89		Misc/Printing	Inv#276732 EO Hos (shortage); #276799
27	Courier Post	164.92		Misc/Legal Notices	#4084993 march budget amdt; #4115898 change of march mtg
28	Iron Mountain	75.76		Misc/Record Retention Service	Inv#CMWH1629 Storage 4/1-30/2020; Service 2/26/2020-3/24/2020
29	Office Depot	42.79		Safety Incentive Program	Inv#43840279 folders for SIP breakfast
30	Paul's Custom Awards & Trophies	58.00		Misc/Meeting Expense/Dinner Mtg	#45009; Rbrook retirement plaque
31	Bass River Township		3,100.00	Safety Incentive Program	SIP direct check
32	Edgewater Park		2,000.00	Contingency	Police Accreditation - Oct 2019
33	Borough of Fieldsboro		2,850.00	Safety Incentive Program	SIP direct check
34	Florence Township		3,450.00	Safety Incentive Program	SIP direct check
35	Hainesport Township		3,100.00	Safety Incentive Program	SIP direct check
36	Township of Medford		4,000.00	Safety Incentive Program	SIP direct check
37	North Hanover Township		2,900.00	Safety Incentive Program	SIP direct check
38	Township of Pemberton		3,500.00	Safety Incentive Program	SIP direct check
	TOTAL	\$898,429.10	\$50,445.01		

JIF Bill List Total	\$948,874.11
----------------------------	---------------------



EXECUTIVE SAFETY COMMITTEE MEETING
Wednesday, March 25, 2020 at 9:30AM
Via Conference Call

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund ("BURLCO JIF") was held via conference call on Wednesday, March 25, 2020 at 9:30AM. The meeting was called to order at 9:33AM.

Those in attendance were:

Doug Cramer, *Chair*, **Tabernacle Township**
Amanda Somes, **Bass River Township**
Grace Archer, **Bordentown City**
Erin Provenzano, **Delanco Township**
Tom Pullion, **Edgewater Park Township**
Patrice Hansell, **Fieldsboro Borough**
Mike Fitzpatrick, **Mansfield Township**
Mary Picariello, **North Hanover Township**
Kathy Hoffman, **Southampton Township**
James Ingling, **Wrightstown Borough**
Steve Walsh, **EJA/Capacity Insurance**
Joe Henry, **Hardenbergh Insurance**
Ilene Laursen, **Conner Strong & Buckelew**
Brian Monaghan, **Insurance Agency Management**
Keith Hummel, Public Entity Assistant Director, **J. A. Montgomery Risk Control**
Rob Garish, Consultant, **J. A. Montgomery Risk Control**
John Saville, Lead Consultant, **J. A. Montgomery Risk Control**
Paul A. Forlenza, Executive Director, **Arthur J. Gallagher**
Paul J. Miola, Deputy Executive Director, **Arthur J. Gallagher**
Sheila Ortiz, Account Representative, **Arthur J. Gallagher**
Debby Schiffer, **Wellness Director**

Those not in attendance were:

Richard Wolbert, **Beverly City**
Stephen Fazekas, **Florence Township**
Kyle Tuliano, **New Hanover Township**
Steve Ent, **Westampton Township**

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

I. MINUTES OF DECEMBER 17, 2019 SAFETY MEETING – (E-mailed 03/05/2020)

Mr. Miola indicated that a copy of the December 17, 2019 Executive Safety Committee Meeting Minutes were e-mailed to all Committee members along with the meeting notice. They were reviewed and approved at the January Executive Committee Meeting.

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

II. SAFETY COMMITTEE CHARTER – (E-mailed 03/05/2020)

Mr. Miola indicated that the *Safety Committee Charter* was e-mailed to the members on March 5, 2020. He referred the Committee to pages 1-2 of the agenda packet to a copy of the Charter. He noted that he includes a copy of the Charter in the first Sub-Committee agenda of the year so that members can review the Charter to make sure that it still accurately reflects the role and responsibility of the Committee. Mr. Miola asked the Committee if they are comfortable with the current Charter. The Committee had no suggested changes at this time.

III. ANNUAL SAFETY DIRECTOR'S LOSS CONTROL REPORT

Mr. Garish referred the Committee to a copy of the Annual Safety Director's Loss Control Report that was emailed yesterday for the Committee's review. He then briefly reviewed the report with the Committee.

Mr. Garish noted that the Safety contract calls for a minimum of 64 loss control visits to the members of the BURLCO JIF and as of December 31, 2019 65 service visits were completed, including nine (9) law enforcement surveys and eight (8) renewal surveys. He noted that the *Right to Know Surveys* were completed for all members in 2019. The electronic distribution of the Central Drop Box has been started and will be completed by the first half of 2020.

Mr. Garish briefly covered the various safety programs as follows:

- Safety Incentive Program
- Road, Sign & Walkway Program
- Law Enforcement Services
- Right to Know Program
- SERVE & Attention and Distracted Driving
- Facility Checklist, Job Safety Observations, Tool-Box Safety Talks

Mr. Garish highlighted that the BURLCO JIF members participated in 1,118 total Instructor-led learning events through the MSI in 2019. This was a significant increase from 2018 of 517. The following BURLCO JIF members had more than 50 Instructor-led classroom uses in 2019: Pemberton Township (396), Bordentown Township (96), Delran (93), Florence (83), Bordentown City (64) and Westampton (59). In addition to traditional instructor-led training, 296 online training programs were taken through the MSI by our membership. This was a decrease from 2018 by 605. Leaders in online Learning Management System were: Mount Laurel (118), Southampton (35), Hainesport (24) and Tabernacle (21).

Mr. Garish then noted that there were 25 video rentals from the MEL Media Library in 2019. This represents usage by nine (9) member towns. In 2018, we added 130 DVDs and the library now consists of 836 distinct titles that represent 47 categories. The catalog can be found on both the NJ MEL and BURLCO JIF website.

(The Annual Safety Director's Loss Control Report is attached to the minutes of today's meeting.)

IV. SAFETY INTERVENTION / MONITORING

Mr. Miola asked J. A. Montgomery if there were any candidates for *Safety Intervention or Monitoring* at this time. Mr. Garish responded that there are no candidates at this time.

V. MEMBERSHIP RENEWALS

Mr. Miola announced that there are ten (10) member municipalities up for renewal effective January 1, 2021. They are Bass River, Beverly, Florence, Hainesport, Mount Laurel, North Hanover, Palmyra, Shamong, Springfield & Woodland.

Mr. Miola stated that the renewing member's six-year results will be reviewed at the June Executive Safety Committee Meeting.

Mr. Miola stated that the Safety Director is in the process of completing the Renewal Surveys for each of these members. The Director will provide a report at the June Executive Safety Committee on all of the renewing members. Mr. Saville commented that three (3) out of the ten (10) member Renewal Surveys are complete. He noted that he had scheduled the last three (3) however due to the COVID-19 pandemic they have been postponed. Mr. Saville stated that once the lock-down is lifted he will complete those last three (3) visits.

VI. *BURLCO JIF LOSS RATIO REPORTS – December 31, 2019*

Mr. Miola directed the Committee to a copy of the JIF Six Year Average Loss Ratio reports valued as of December 1, 2019. The report reflects a six-year period for Fund Years 2013-2018. He noted that the six-year average loss ratio for the BURLCO JIF is 73.6%.

Mr. Miola mentioned that this report is used by the Safety Director to a review members that may have poor loss ratios.

VII. *MEL LOSS RATIO REPORTS – December 31, 2019*

Mr. Miola referred the Committee to a copy of the MEL Six Year Average Loss Ratio reports valued as of December 31, 2019 included in the agenda packet. The six-year average MEL Loss Ratio for BURLCO JIF is 83.9%.

Mr. Forlenza commented that it would be interesting to see when Fund Year 2013 drops off of valued as of March 31, 2020. He noted that the six-year average will drop significantly.

Mr. Miola asked the Committee if they had any questions. No questions were entertained.

VIII. *REGIONAL TRAINING SCHEDULE*

Mr. Miola mentioned that Ms. Ortiz from his office emailed the Committee members a copy of the 2020 Regional Training Schedule. He noted that based upon the current COVID-19 Pandemic we may need to make modifications to the current schedule. Mr. Garish commented that he will keep this Committee informed once these training's can be scheduled.

2020 Regional Training Schedule

- **Safety Coordinator's / Claims Coordinator's Round Table:** This training took place on March 5, 2020 at Old York Country Club, Chesterfield, NJ. The evaluation summary was included in the agenda packet for review.
- **Designated Employee Representative Training:** This training was to be held on March 16, 2020 but was postponed due to COVID-19. It will be re-scheduled.
- **First Amendment Audit / Building Security:** This training is scheduled for May 11, 2020 at the Hainesport Municipal Building from 9:00am-11:00am. This target audience for this training is for Safety Coordinators, Claims Coordinators, Risk Management Consultants, and other Interested Personnel.
- **Health & Wellness / Stress Management:** This training will be scheduled in the Fall of 2020. The target audience is for all interested personnel.

IX. *ADDITIONAL TRAINING OPPORTUNITIES*

Mr. Miola referred the Committee to page 27 of the agenda packet to additional training opportunities that are being offered to our members. Mr. Garish stated that he is hopeful that *OPRA for Practitioners and Police Press Relations in the Virtual Era* will be scheduled in 2020. He noted that once his office knows further on the current situation information on these programs will be sent to all members.

X. SAFETY DIRECTOR'S BULLETIN

Mr. Miola referred the Committee to a copy of six (6) Safety Director Bulletins that have been distributed since the Committee's last meeting. He then briefly reviewed the following bulletins:

- First Amendment Audit Best Practices
- Checking Driving Histories of CDL-Holders and Annual Program Review
- Annual Reminder to Check Motor Vehicle Records (MVR) of Non-CDL Drivers
- NJPEOSH Recordkeeping – Annual Reminder
- Mark Out Safety and NJ One Call
- Service Animals in the Workplace

Mr. Miola noted that Mr. Wolbert of Beverly City was unable to be on today's call; however, he gave a good suggestion for a Safety Bulletin. He noted that Mr. Wolbert had a situation where some employees were mixing 90% bleach and 10% water to spray down surfaces. Mr. Miola immediately reached out to J. A. Montgomery asking them to develop a bulletin on "Homemade Disinfectants".

Mr. Hummel stated that his office is currently working to develop a bulletin. He noted that there are training programs encouraging agencies to disinfect their equipment. These trainings teach them how to make a bleach and water combination of 10% bleach and 90% water. Mr. Hummel commented that this is taught during HazComm training.

XI. SAFETY DIRECTOR'S MESSAGE

Mr. Miola referred the Committee to pages 37-40 to *Safety Director's Messages* that were sent to the members in regards to *4 New Video Briefings Available, Securing Material In Pickup/Dump Trucks & Roll-Off Containers, Winter Driving Tips, and Right to Know Programs*.

XII. S:ERVE

Mr. Garish discussed S:ERVE which is available to Police, Fire, Public Works and EMS personnel. He noted that there has been an increase in use from all entities and the course has been added to the 2020 Safety Incentive Program. Mr. Garish reminded the Committee that the new program was added at the end of 2019. If member took the program at the end of last year, he asked that they provide documentation of completion so they may receive credit. Mr. Garish understands that some agencies may use a different program that has similar training courses. If this is the situation, please bring it to the Safety Director's attention. He also noted that these courses can be taken in a group setting.

XIII. POLICE TOPICS

Accreditation & Re-Accreditation Update

Annual JIF Reminder was emailed explaining the JIF incentives.

Police One Academy

Mr. Hummel mentioned that his office is exploring COVID-19 training programs through the Police One platform. He will notify all members and their Police Departments when available.

Mr. Miola mentioned that Mr. Hummel has been in contact with agencies that have not registered with Police One Academy. He noted that the use of the program has increased.

SLEO Training and Police Supervisory Refresher Course

Mr. Forlenza mentioned that retired Police Chief Denis Connell annually conducts Command Staff Training and SLEO Training session in Southern New Jersey. He then referred the Committee to page 42 of the agenda to a copy of the flyer. Mr. Forlenza asked the Committee for authorization to continue to provide a \$100 stipend per attendee to offset the cost of this program to JIF members. The Committee authorized the Executive Director's office to offer this incentive.

Police Ad Hoc Committee

Mr. Miola mentioned that the minutes of the October 29, 2019 Police Ad Hoc Committee meeting was included in the agenda packet for your review. The next Police Ad Hoc Committee meeting will be held either April 22nd or 24th in East Greenwich; which is still pending.

Mr. Hummel announced the topics that will be discussed:

- Internal Police Security – Guest Speaker from Gloucester Township
- Responsibilities to Train our First Line Supervisors to recognize excessive force

XIV. MEL SAFETY & EDUCATION MEETING

Mr. Miola referred the Committee to pages 47-49 to the MEL Safety & Education minutes from December 13, 2019. He noted that the minutes are self-explanatory. He noted that the last meeting was held on February 21, 2020. The next meeting is scheduled for May 8th. Mr. Miola indicated this meeting will be held via conference call.

XV. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Saville referred the Committee to pages 50-52 of the agenda packet. He then highlighted the *15 Most Frequent Citations for period of October 1, 2019 through December 31, 2019* with the Committee. He noted that the last meeting was held on January 23, 2020.

Mr. Saville mentioned that the five (5) most cited during the local inspections were: (3) for General Duty Clause, (4) Block Spaces around Electrical Equipment and Panels, Training for Portable Fire Extinguishers, Improper use of Extension Cords and (3) Blocked Exits.

Mr. Saville mentioned that PEOSH's main focus for 2020 is Public Works, Water & Sewer Utilities, Fire & Services Transportation and Correctional Facilities.

Mr. Saville indicated that two (2) bulletins were released from the Department of Health on Silica and the other on Fire Services Decontamination.

The next PEOSHA Advisory Committee is scheduled for April 16, 2020; however, he has not received any correspondence if this meeting will be postponed.

Mr. Saville stated that he has a call into PEOSHA as to how they are dealing with compliance issues during the pandemic and what enforcement will be taken, if any.

XVII. WELLNESS INITIATIVE

Ms. Schiffer gave a brief report regarding the current pandemic. She noted that she coordinated a Yoga Event and a presentation on Living Younger which focused on positive thinking. She also noted that the Stress Management Family Feud will be rescheduled.

Ms. Schiffer reminded the Committee that this year's Wellness Theme, as stated during our recent Safety Breakfast, was about creating resiliency through lifestyle choices that can directly and indirectly influence how we deal with stress. Given our current state of affairs, this theme is appropriate. Ms. Schiffer mentioned a conversation she had with Ms. Jack in regards to the great response regarding Lieutenant Walsh's presentation at the Safety Breakfast. She suggested that his presentation be available to employees that were unable to attend the breakfast. Ms. Schiffer spoke with Lieutenant Walsh and he is okay having his presentation available as a webinar or conduct a smaller presentation combined with all 3-JIFs.

Ms. Schiffer mentioned that she has been sending emails in an attempt to remind everyone to focus on what they can control which will help keep their immune system strong, as follows:

- Getting proper or more than usual sleep

- Eating as healthy as possible. March is National Nutrition Month – reference Newsletter for tips on Mindful eating which can be a challenge during times of stress and having free access to your home refrigerator if you are working remotely
- Staying active (so many gyms are live streaming workouts daily, walking and YouTube workouts are all available). Including the March Madness Challenge workout that can be done at home

She stated that it is most important to maintain positive thoughts which can directly impact our overall well-being and susceptibility to sickness.

Ms. Schiffer will be experimenting with video conferencing to share positivity and group meditation. If interested, she asked that you reach out to her and she can explore some options. She will be using Zoom that was approved by Mr. Romero as safe for video conferencing.

Ms. Schiffer is also available to anyone who has a question perhaps regarding ideas on exercises, healthy recipes, as well as offering words of encouragement and support.

Wellness Budget

Mr. Miola reported that his office created a new format for the Wellness, OSB & EPL/Cyber Fund Program letters. He indicated that instead of three (3) separate letters, the programs were combined into one announcement and were emailed on February 21, 2020. The deadline to claim or encumber these funds is November 30, 2020. The final date to claim encumbered funds is February 1, 2021.

XVIII. OPTIONAL SAFETY BUDGET

Mr. Miola announced that as noted above there was a different format for the Wellness, OSB & EPL/Cyber Fund Program letters

XIX. SAFETY INCENTIVE PROGRAM

2019 Program

Mr. Miola mentioned that the 2019 Safety Incentive Program letters were sent out separately following the Safety Breakfast. Ms. Ortiz mentioned that the original letters were emailed on March 23, 2020; however, there was an error in the data sheet. The “Base Amount” was incorrect in the letter. She noted that the “Total Award Amount” and the “Optional Incentive Award Amount” is correct. A corrected letter will be sent with the corrected “Base Amount”. She noted that our office has received vouchers with the total amount which is correct. Ms. Forlenza from our office is aware should she receive vouchers before the corrected letter is emailed.

Ms. Laursen asked when is the deadline that member can claim their award monies. Mr. Forlenza commented that the deadline to claim a check for the 2019 SIP is April 15, 2020. Mr. Henry asked if this date will be extended as result of COVID-19 and many employees are not at work. Mr. Forlenza stated that it is up to the Fund if the date should be moved to May 1st. He asked if the Committee comfortable extending the deadline to claim the 2019 SIP as a check to May 1, 2020. The Committee authorized the deadline of May 1, 2020. Ms. Ortiz stated that when she emails the corrected letters she will include the deadline date in the body of the email.

Mr. Forlenza stated that the Fund decided that no Special Recognition Awards were going to be given this year. However, the Committee decided that there will be Safety Director’s award, based upon the recommendation of the Safety Director. He stated that he received a question from an award recipient asking if they would be able to claim the \$10.00 per employee for lunch. Mr. Forlenza asked the Committee if they are comfortable providing the luncheon for each award recipient. The Committee authorized the \$10.00 per employee luncheon for the Safety Director Award recipient.

XX. 2020 SAFETY KICKOFF BREAKFAST

Mr. Miola mentioned that the Safety Breakfast was held on March 5, 2020 at Old York Country Club in Chesterfield, NJ in conjunction with the Safety & Claims Coordinator Roundtable. He referred the Committee to pages 56-65 which displayed the results of a survey regarding the breakfast and roundtables. Mr. Miola asked the Committee to review the survey results and any feedback will be discussed at the June Safety Committee Meeting.

Mr. Forlenza thanked Mr. Walsh for helping to secure the Old York Country Club for this year's Safety Breakfast.

XXI. NEXT MEETING

Mr. Miola mentioned that the next Executive Safety Committee meeting will be held on June 23, 2020 at 1:30 pm at the Hainesport Municipal Building. The remaining meeting for 2020 will be held on November 24, 2020 in Hainesport, NJ.

There being no further business, the meeting adjourned at 10:02 AM

File: BURLCO/2020/Safety Committee
BURLCO/GEN/Safety Committee

Tab: 03/25/2020
Tab: 03/25/2020

**2019 Annual
Safety Director's Report**

For:

**BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND**

Prepared by:

J. A. Montgomery Risk Control

231 Main Street

P.O. Box 2019

Toms River, New Jersey 08754

Table of Contents

A. GENERAL DUTIES – EXECUTIVE SUMMARY	2
1. Executive Safety Committee.....	3
2. Participation in Claims Process / Accident Investigation.....	3
3. Written Compliance Programs / Bulletin Updates	3
B. PROGRAMS.....	3
1. Safety Incentive Program	3
2. Road, Sign, and Walkway Program	5
3. Law Enforcement Services	5
4. Right to Know (RTK).....	6
5. S:ERVE / Attention and Distracted Driving	7
6. Facility Checklist, Job Safety Observations, Tool-Box Talks	8
C. TRAINING	8
1. Regional Training Plan / Safety Breakfast / Additional Training.....	8
2. MSI Training and Participation / MEL Medial Library	9
D. REPORTS	10
1. Attendance at Meetings of the Fund	10
2. Monthly and Quarterly Reports Semiannual Loss Analysis	10
3. Semmiannual/Annual Loss Analysis.....	10
APPENDIX A: 2019 MANAGEMENT REPORT	12
APPENDIX B: REGIONAL TRAINING ATTENDANCE.....	13
APPENDIX C: 2019 MSI ATTENDANCE.....	14
APPENDIX D: 2019 MSI COURSE LISTING.....	15

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

2019 ANNUAL SAFETY DIRECTOR REPORT

A. GENERAL DUTIES – EXECUTIVE SUMMARY

The 2019 Safety Director's contract calls for a minimum of 64 loss control visits to the 27 members of the Burlington County Municipal Joint Insurance Fund. Through December 31, 2019, 65 service visits were completed, including nine (9) law enforcement surveys and eight (8) renewal surveys. The remaining service visits included but were not limited to physical facility surveys, playground inspections, seasonal operations, job safety observations, Safety Committee meetings, special training requests; PEOSH violation remediation assistance and other services requested by the membership. ***SEE APPENDIX A FOR THE 2019 MANAGEMENT SUMMARY REPORT***

Right to Know Inventory Surveys have been completed for all members in 2019. The electronic distribution of the Central File Drop Box has been started and will be completed by the first half of 2020.

Renewal surveys have been completed and reviewed for the eight members that will be renewing in 2020. Those members renewing are Bordentown City, Bordentown Township, Delran, Lumberton, Mansfield, Pemberton Borough, Riverside, and Southampton. During the surveys, all municipal operations were reviewed. Buildings more than 50 + years old or of significant value were visited, and the following elements were reviewed: SIP participation, progress on Suggestions for Improvement, any unusual exposures and comments on their loss metrics.

Results were summarized and reported at the June Executive Safety Committee meeting. None of the conditions found presented concerns with the desirability of these members for renewal.

The J. A. Montgomery Risk Control Team consists of our Safety Director, Chief Keith Hummel (Ret.) and Loss Control Consultants, John Saville and Robert Garish. We will be your primary contacts for all onsite visits, Safety Committees, and safety-related resources. Keith is also available to provide law enforcement risk control consultation services as requested by the Joint Insurance Fund. The team is administratively supported by Danielle Sanders. Training support is administered by the MSI Learning Management System staff, Susan Kopec, Andrea Felip, and Natalie Dougherty.

1. Executive Safety Committee

The Safety Committee met four (4) times in 2019. The Safety Director and staff attend the Safety Committee meetings to help establish local safety programs and assist in the effectiveness of the overall safety program. The Safety Director reviews loss metrics (LTAF Rate, Loss Ratio Reports), training participation and SIP involvement on a quarterly basis.

Any member who shows deterioration in their results is brought to the attention of the Executive Safety Committee. We are happy to report that no members of the BURLCO JIF are on Safety Monitoring or Intervention at this time and the LTAF Rate is current as of December 31, 2019.

2. Participation in Claims Process / Accident Investigation

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

3. Written Compliance Programs / Bulletin Updates

The Safety Director's Office has produced model safety plans to address regulatory compliance issues. These programs are available on the following website: <https://njmel.org/mel-safety-institute/resource-center/> along with the BURLCO JIF website <https://burlcojif.org>. Bulletins and notices are produced each month and are distributed to the membership. Bulletins are also available through the MEL Mobile App. A listing of all Notices and Bulletins distributed during the prior month are listed in the Safety Director's Report of the monthly agenda packet.

B. PROGRAMS

1. Safety Incentive Program

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

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

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

Elements of the 2019 Safety Incentive Program included but were not limited to:

- Base Safety Program & Enhanced Safety Program. See *the 2019 Safety Incentive Program (SIP)* for additional details.
- Submit 2019 Safety Committee meeting dates (1/31/2019) and return the 2019 Safety Contract (3/29/2019)
- Each member is required to send a delegate to the Safety Breakfast which was held on March 5, 2019.
- Each member is required to send a delegate to the Safety Coordinators/Claims Coordinator Roundtable which was held on March 5, 2019, immediately following the Safety Breakfast.
- Each member is required to send a delegate to at least one half-day session of the Annual Planning Retreat, which was held on April 16, 2019.
- Optional Safety Incentive Program award monies were available in 2019. See *the 2019 Safety Incentive Program (SIP)* for further details. * *Amendment letter for Optional Safety Incentive Program* was emailed to member towns on July 17, 2019.
- Member towns are expected to actively participate in all aspects of the program. Safety records are kept at the workplace and maintained by the Safety Coordinator. Once or twice a year, the safety records will be reviewed onsite by the safety consultants.
- Activities in the safety program are grouped into the “six (6) C’s”, Commitment, Controlling Hazards, Continuing Education, Communication, Coaching, and Claims Management. See *Best Practices of 2019 SIP*
- JIF Safety Consultants are required to review program records. Safety Coordinators are encouraged to maintain these program records in a centrally located file. The file should contain the member’s Safety Committee Minutes, Hazard Inspections, Training Records, Job Safety Observations, and any other documentation that would assist with an objective evaluation of the member’s program efforts. Maintenance of this file will ensure that the member receives full credit for their efforts.
- During onsite record checks, all elements of the program will be reviewed. We will work with members to secure a commitment of participation for areas that are found to be lacking during the review. It is expected that written documentation will be available for review (Safety Committee Minutes, hazard inspections, training records, job safety observations, roadway signs, and walkway logs, etc.). Members will receive one visit within the 2nd/3rd quarter of

2019 by the Safety Directors Office that will be utilized to review the Safety Incentive Program and the member's participation.

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

2. Road, Sign, and Walkway Program

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

3. Law Enforcement Services

Police Ad Hoc Committee meetings are held regularly throughout the year, depending on the need. Joint meetings with Atlantic, BURLCO, and TRICO JIFs allow for representation by agencies of various sizes to present and discuss risk management issues of interest to the members. Two Police Ad Hoc Committee meetings were held, the first meeting was held on April 20, 2019, and the second meeting was held on October 29, 2019. Meetings were officiated by Keith Hummel and Rob Garish.

Law Enforcement Consultative Visits were provided by Chief Hummel (Ret.) to nine (9) agencies. The goal of these meetings was to provide an in-depth review of services and to identify members' needs and requests. Special attention is directed to members with changes to their Command Staff. The Safety Director's Office will continue to build strong relationships with the Law Enforcement community.

Law Enforcement Training and Memorandums are distributed electronically and are listed in the monthly Fund Agenda packet and posted to the JIF website. The following memorandums were sent out in 2019:

- Police Vehicles – Best Practices (LEO 2019-01)
- Firearms and Holster Safety (LEO 2019-02)

Training for Special Law Enforcement Officers (SLEO) was held in 2019 with reimbursement offered to the BURLCO JIF members who participated.

PoliceOne Training Academy was offered to the members to help reduce the skyrocketing costs associated with police-related injuries and lawsuits. PoliceOne offers training in many different areas of importance to law enforcement personnel. All JIF Member Police Agencies are eligible to participate in this web-based training program. Courses will be reviewed by the Safety Director and the Police Ad-Hoc Committee representatives, along with identifying additional courses on an annual basis. 2019 Status Updates:

- Meeting setup in Gloucester and Salem County Chief's Association to discuss PoliceOne and preparing for lawsuits.
- New Class Added "The Risk of Social Media"
- 15 hours of course time available annually, using 13 hours currently
- 12 Courses Currently:
 - Sexual Harassment
 - Ethics
 - De-Escalation / Minimizing Use of Force
 - Officer Well Being
 - Fitness & Nutrition
 - Cultural Diversity
 - Handling Robbery Calls
 - Interviews and Interrogations
 - Cyber Security Threats
 - Protection from Ransomware and Phishing Attacks
 - Anti-Bias Training for Law Enforcement
 - The Risk o Social Media in the Workplace
- User Activity:
 - 18 of 19 Police Agencies enrolled as of 12/31/2019
 - 14 Agencies actively taking courses -835 total as of 12/31/2019

Additional Police Services available to members in 2019 included but were not limited to:

- Below 100 Training
- S:ERVE & Distracted Driving (Updated 2019)
- Coaching the Emergency Operator (CEVO)
- Defensive Driving
- MEL Safety Institute and MEL Media Library

4. Right to Know (RTK) Program

J. A. Montgomery provides the Burlington County Municipal Joint Insurance Fund with a Right to Know Inventory and Survey program. The program includes the following elements:

- Services in conformity with the New Jersey Administrative Code Title 8, Department of Health and Senior Services and Chapter 59, Worker and Community Right to Know Act for the year 2019
- A physical onsite hazardous chemical inventory for each reporting location
- Preparation of Community Right to Know survey documents including data entry into NJ State Portal as required by the State of New Jersey Department of Health
- Telephone guidance with client RTK Coordinator for authorization and completion of cover pages
- Telephone guidance as needed with client RTK Coordinator for final validation and submission steps.

Right-to-Know Central File prepared by J.A. Montgomery Risk Control will consist of the following components provided in electronic format:

- **Safety Data Sheets** - Electronic inventory of all Safety Data Sheets (SDS) sorted for each reporting location. Note: Members who choose to keep hardcopy documentation and binders for their SDS inventory would be responsible for printing the Safety Data Sheets and preparation of binders. However, please note that hardcopy documentation is not required, as long as electronic access is provided.
- **Hazardous Substance Facts Sheets** - An electronic link will be provided to view or obtain the HSFS prepared by the New Jersey Department of Health.
- **Right-to-Know Survey** - An electronic copy of the last full survey report and any subsequent surveys will be filed in chronological order.
- **Written Hazard Communication Program** - An electronic copy of the Hazard Communication Program will be customized for each reporting location.
- **Training Documentation** - If Hazard Communication / GHS safety training has been provided through the MSI, we will generate an electronic copy of the member's current training records, including the name and date of all persons trained.
- **Right to Know Poster** - An electronic ordering link will be provided so the required posters can be ordered from the State for each location with the name of the official RTK Coordinator listed.

5. S:ERVE & Attention and Distracted Driving

S:ERVE-Safety: Emergency Responder Vehicle Education (S:ERVE) is an online driver simulation and curriculum that focuses on code three intersection negotiation scenarios created to educate law enforcement,

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

- Intersection Approach
- Intersection Assessment
- Clearing the Intersection (Basic)
- Clearing the Intersection (Advanced)
- Intersection Departure

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

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

*Both programs were updated during the 3rd QTR of 2019 and sent out to the membership.

6. Facility Checklist, Job Safety Observations, Tool-Box Safety Talks

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

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

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

C. TRAINING

1. Regional Training Plan / Safety Breakfast / Additional Training

Training programs held in 2019 are listed below.

- **The Safety Breakfast** was held on March 5, 2019. All member towns were present.
- **The Safety Coordinators/Claims Coordinator Roundtable** was held on March 5, 2019. All member towns were present.
- **Excited Delirium Regional Training** was held on April 12, 2019. (Carryover from 2018). Two member towns were represented.
- **Back to Basics Regional Training** was held on May 16, 2019. Fourteen member towns were represented.
- **Practical Leadership Regional Training** was held on June 27, 2019. Seven-member towns were represented.
- **Annual Retreat** was held on April 16, 2019. All members of the BURLCO JIF were represented.
- **DER Regional Training** was held on October 8, 2019. Fifteen member towns were represented.
- **MEL Leadership Training & Senior Leadership Skills Training** was offered by the MEL Safety & Education Committee.

2. MSI Training and Participation / MEL Media Library

There are 53 Instructor-led training courses available to the membership and 24 online training programs. Various safety topics from Accident Investigation to Snow Removal, Safety Orientation for New Employees, and a series on Camp Counselor Safety are available to the membership.

Additionally, “Fast Track” training programs, which feature up to four (4) courses in a one-day session, are offered several times a year. The Fast Track program is designed to meet specific yearly mandated OSHA/PEOSH training. The Course Catalog and Class Request forms were made available on both the NJ MEL website and the BURLCO JIF website. Available instructor-led training courses for upcoming months are routinely provided to the membership in the monthly Safety Director’s Report.

Training Administrators are an essential link for members to access the MSI Learning Management System. Administrators can run reports, register

users and update training records. All members are encouraged to check the accuracy of the Training Administrator list via the Mel Safety Institute. Also, please utilize this to assign training administrators within your member town. All member towns have a Training Administrator assigned.

BURLCO JIF members participated in 1118 total Instructor-led learning events through the MSI in 2019. This was a significant increase from 2018 (601) by almost doubling this number from 2018. The following BURLCO JIF members had more than 50 Instructor-led classroom uses in 2019:

- Pemberton Twp. – 396
- Bordentown Township – 96
- Delran - 93
- Florence – 83
- Bordentown City - 64
- Westampton - 59

In addition to traditional Instructor-led training, 296 online training programs were taken through the MSI by our membership. This was a decrease from 2018 (605). Leaders in the online Learning Management System were:

- Mount Laurel - 118
- Southampton - 35
- Hainesport - 24
- Tabernacle – 21

Kwik Course Briefings – These video briefings are designed to focus on one limited topic, in a short time (5 Minutes). These video briefings are a great resource to be used as Tool-Box Talks for employees.

- Asbestos Safety Overview (5 Minutes)
- Fire Extinguisher Monthly Inspections (5 Minutes)
- GHS Pictogram Review (5 Minutes)
- Investigating Slip and Trip Injuries (5 Minutes)
- OSHA Record Keeping (5 Minutes)
- Safely Backing Work Vehicles (5 Minutes)
- Voluntary Use of Respirators (5 Minutes)
- Responsibilities of an RTK Coordinator (5 Minutes)
- Confined Space Awareness (5 Minutes)

MEL Media Library - There were 25 video rentals from the MEL Media Library in 2019. This represents usage by seven (9) member towns. In 2018, we added 130 DVD's and the library now consists of 836 distinct titles that represent 47 categories. The catalog can be found on both the NJ MEL and BURLCO JIF website.

SEE APPENDIX D & E FOR A SUMMARY OF MSI ATTENDANCE AND MSI TRAINING PROGRAMS

D. ATTENDANCE / REPORTS

1. Attendance at Meetings of the Fund

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

2. Monthly and Quarterly Reports Semi-Annual Loss Analysis

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

3. Semi-Annual/Annual Loss Analysis

Semi-Annual and Annual reports include an evaluation of losses for the Fund and members. The reports help identify the development of adverse claims' frequency, severity, and trends or problem areas and make suggestions to remediate any such trends and/or problem areas.

APPENDIX A: 2019 MANAGEMENT REPORT

Burlington County Municipal Joint Insurance Fund											
Loss Control Management Report - Contract Period 1/1/2019 to 12/31/2019											
2019 Visit Schedule											
Member	St	REN	Service	Consultant Projected visits	Law Enforcement	1st visit	2nd visit	3rd visit	4th visit	5th visit	Completed Visits #
Bass River	S		JS	2		9/17	11/4				2
Beverly	M		JS	2	1	10/7	12/11-LE				2
Bordentown City	M	REN	JS	2		1/11-R	11/11				2
Bordentown Twp	L	REN	JS	3		2/8-R	2/8-R	7/18			3
Chesterfield	S		JS	2		5/7	10/16	12/23			3
Delanco	S		JS	2		2/13	9/11				2
Delran	L	REN	JS	3		2/13-R	2/13-R	9/12			3
Edgewater Park	M		JS	2	1	3/29	9/17	10/17 LE			2
Fieldsboro	S		JS	2		1/31-R	10/23				2
Florence	L		JS	2		8/5	9/24				2
Hainesport	S		JS	2		8/12	9/24				2
Lumberton	L	REN	JS	4	1	3/19 - R	3/19 - R	8/30 - LE	8/1		3
Mansfield	M	REN	JS	2		3/20 - R	9/4				2
Medford	XL		JS	4	1	2/21	9/4	10/3	11/4 LE		4
Mount Laurel	XL		JS	4	1	1/10	5/3	6/6	11/20-LE		4
North Hanover	M		JS	2	1	5/7 LE	10/4				2
Palmyra	M		JS	2	1	9/13	11/5- LE				2
Pemberton Boro	S	REN	JS	2		3/28 - R	10/10				2
Pemberton Twp	XL		RG	4	1	3/26-LE	7/2	7/15	8/15		4
Riverside	M	REN	JS	2		3/12- R	10/11				2
Shamong	S		JS	2		11/14	11/20				2
Southampton	M	REN	RG	2		6/14-R	11/22				2
Springfield	S		JS	2		11/25	12/17				2
Tabernacle	S		JS	2		1/8	6/6				2
Westampton	M		JS	2	1	1/22-R	8/13	9/9 LE			3
Woodland	S		JS	2		1/8	9/23				2
Wrightstown	S		JS	2		10/24	11/21				2
xxxTOTAL		8		64	9						65

APPENDIX B: REGIONAL TRAINING ATTENDANCE

Burlington County Municipal Joint Insurance Fund					
Loss Control Management Report - Contract Period 1/1/2019 to 12/31/2019					
2019 Regional Training Attendance					
	Size	Safety Breakfast & Safety/Claims Coordinators' RT 3/5/19	Back to the Basics- Public Works 5/16/19	Practical Leadership Strategies - Police 6-17-19	Designated Employee Representative Training 10-8-19 & Various Dates
Bass River	S	1	NA	NA	NA
Beverly	M	1	1		NA
Bordentown City	M	1	1	1	1
Bordentown Twp	L	1	1		
Chesterfield	S	1	1		
Delanco	S	1			1
Delran	L	1	1	1	1
Edgewater Park	M	1	1		1
Fieldsboro	S	1	1	NA	NA
Florence	L	1			
Hainesport	S	1	1	NA	1
Lumberton	L	1			
Mansfield	M	1		1	
Medford	XL	1	1	1	1
Mount Laurel	XL	1	1	1	
North Hanover	M	1		1	N/A
Palmyra	M	1			1
Pemberton Boro	S	1			
Pemberton Twp	XL	1	1		1
Riverside	M	1	1		
Shamong	S	1	1	NA	1
Southampton	M	1		NA	
Springfield	S	1			N/A
Tabernacle	S	1	1	NA	1
Westampton	M	1	1	1	1
Woodland	S	1		NA	NA
Wrightstown	S	1		NA	
Members represented		27	15	7	11

APPENDIX C: 2019 MSI ATTENDANCE

MSI Attendance 1/1/19 to 12/31/19	Total Classroom Uses	Total Online Uses
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND (BURL)		
BASS RIVER (577)	3	3
BEVERLY (75)	0	1
BORDENTOWN CITY (589)	64	1
BORDENTOWN TOWNSHIP (600)	96	0
CHESTERFIELD (531)	42	1
DELANCO (76)	14	2
DELRAN (77)	93	14
EDGEWATER PARK (78)	28	3
FIELDSBORO (MELJIF_2_713)	0	0
FLORENCE (79)	83	0
HAINESPORT (80)	18	24
LUMBERTON TOWNSHIP (81)	15	22
MANSFIELD TOWNSHIP B (82)	7	4
MEDFORD TOWNSHIP (83)	31	4
MOUNT LAUREL (576)	31	118
NORTH HANOVER (601)	0	0
PALMYRA (MELJIF_2_487)	10	13
PEMBERTON BOROUGH (642)	23	3
PEMBERTON TOWNSHIP (208)	396	18
RIVERSIDE (84)	5	0
SHAMONG (85)	15	2
SOUTHAMPTON (373)	34	35
SPRINGFIELD (456)	1	1
TABERNACLE (86)	40	21
WESTAMPTON (532)	59	1
WOODLAND (MELJIF_2_488)	0	4
WRIGHTSTOWN (636)	10	1
Burlico JIF Totals	1118	296

APPENDIX D: 2019 MSI COURSE LISTING

MSI Instructor-led Courses	MSI Online Courses
Accident Investigation	Aquatic Safety for Camp Counselors
Asbestos, Lead and Silica Industrial Health Overview	Avoid Back Pain
Back Safety / Material Handling	Bloodborne Pathogens
Bloodborne Pathogens	Bullying Prevent at Camp
Bloodborne Pathogens Administrator Training	Child Sexual Abuse Prevention at Camp
CDL – Drivers' Safety Regulations	Crossing Guard Training
CDL – Supervisors' Reasonable Suspicion	Crush Zone Training
Coaching the Emergency Vehicle Operator (CEVO) - Police	Cyber Security
Coaching the Emergency Vehicle Operator (CEVO) - Fire	Elected Officials - Land Use Liability
Coaching the Emergency Vehicle Operator (CEVO) - EMS	Elected/Appointed Officials-Utility/Sewer & Housing Authorities
Coaching the Maintenance Vehicle Operator (CMVO)	Driving – Emergencies & Natural Disasters
Coaching the School Bus Driver	Driving – Urban Driving
Confined Space Entry with Equipment Demonstration in Classroom	Fire Safety
Confined Space Awareness Training	Hazard Communication / Globally
DDC-6 - Defensive Driving	Harmonized System (GHS)
Driving Safety Awareness	New Employee Safety Orientation, Part 1
Employee Conduct and Violence Prevention in the Workplace	New Employee Safety Orientation, Part 2
Excavation, Trenching, and Shoring	Office Safety
Fall Protection Awareness	Playground Safety for Camp Counselors
Fast Track to Safety	Playground Safety Inspections for Public Works or Rec Dpts
Fire Extinguisher Safety	Safe Patient Lifting for Emergency Responders
Fire Safety	Smart Moves to Avoid Falling Down
Flagger and Work Zone Safety	The Professional Lifeguard
Forklift Operator Certification	Trip and Transportation Safety
Forklift Operator Evaluation Train-the-Trainer	
Hazard Communication / Globally Harmonized System (GHS)	
HazMat Awareness with Hazard Communication / Globally Harmonized System (GHS)	
Hazard Identification - Making Your Observations Count	
Hearing Conservation	

MSI Instructor-led Courses		MSI Online Courses
Housing Authority Safety Awareness Training for Facility Maintenance Personnel		
Employee Conduct and Violence in the Workplace		
Housing Authority Sensibility #1 -Employee Conduct and Violence in the Workplace		
Housing Authority Sensibility #2 - Conflict Resolution		
Housing Authority Sensibility #3 - Stress and Stress Management		
Jetter / Vacuum Safety Awareness		
Ladder Safety / Walking & Working Surfaces		
Landscape Safety		
Leaf Collection Safety Awareness		
Lock Out / Tag Out (Control of Hazardous Energy)		
Office Safety		
Personal Protective Equipment		
Playground Safety Inspections		
Safety Committee Best Practices		
Safety Coordinators' Skills Training		
Sanitation and Recycling Safety		
Schools: Chemical Lab Safety for Science Teachers		
Schools: Safety Awareness Training for School Custodians / Facilities Management		
Seasonal (Autumn/Winter) Public Works Operations		
Seasonal (Summer) Employee Orientation		
Shop and Tool Safety		
Snow Plow / Snow Removal Safety		
Special Event Management		
Toolbox Talk Essentials		



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216
Parsippany, NJ 07054
Tel (201) 881-7632
Fax (201) 881-7633

Date: March 27, 2020
To: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack
Subject: March MEL Meeting

Public Health Crisis: Board of Fund Commissioners approved procedures and some steps to take during the public health crisis. Board adopted Resolution 20-20 adopting procedures to address claims and/or issues relating to Covid-19 also known as the coronavirus disease.

In addition, the Board adopted a resolution authorizing the appointment of James Pietras, Esquire for an amount not to exceed \$5,000 to provide the MEL with general guidance on workers' compensation coverage for exposed workers – which is expected to result in the MEL developing guidance for claims administrators.

Safety Director said the MEL webpage – njmel.org – has an informative section for Covid 19 where materials and links are being regularly posted.

Fund Operation: In light of the COVID-19 pandemic, it is imperative that the MEL continue to operate going forward. In event the pandemic impairs the MEL's ability to convene claims committee or executive committee meetings in a timely fashion, the Board empowered the Executive Director and Fund Attorney to make decisions, claim and expense payments and have these ratified at the next scheduled meetings of the claims and executive committee meetings.

Management Committee: Committee met via teleconference on March 5th to review the responses to the Request for Qualifications for Emergency Response Vendors. Management Committee approved all but 2 that were "non-responsive". Responses from the following vendors have now been posted to the MEL webpage.

- All Risk Property Damage Experts
- Insurance Restoration Specialists
- National Restoration
- Puro Clean Disaster Response
- Rapid Recovery Restoration Services
- ServPro of Haddon Heights / Voorhees
- ServPro of Nutley / Bloomfield
- RDC Restoration LLC

Committee also approved an amount not to exceed \$23,000 for remediation of moldy boxes containing liability claims files that were closed during 2006 and back, if the Division of Archives does not approve of destroying the records, since the files cannot be specifically identified.

Joint Cash Management Investment Program. In 2019, the board authorized the release of a Professional Services RFP for an Asset Manager and a Financial Advisor to manage investments of the MEL's Joint Cash Management & Investment Program. MEL Investment Chairman Rheinhardt and Fund Attorney said the MEL has been working to create some form or another of a Joint Cash Management Plan since at least 2008, at the outset of the recession when members had difficult time with notes. The formation now puts the MEL in a position to assist members with purchasing notes just as the impact of the pandemic has negatively affected the municipal bond market.

Board adopted a resolution awarding professional service agreement to Clearbrook Investment Consulting to serve as Asset Manager, Bank of New York for Custodial Services & Accounting and NW Financial Services as Financial Advisor. Committee agreed to invite the Residual Claims Fund, the NJ Environmental Risk Management Fund and the Sustainable Energy Joint Meeting at the outset. Once operational, the offer can be extended to all affiliated local Joint Insurance Funds.

Meeting of Investment Committee, including all local JIF Treasurers, will be scheduled to introduce the Joint Cash Management & Investment Program to each JIF. Local JIF Chairs will be invited to participate. Next steps include providing each JIF with participating paperwork.

Model Personnel Committee: Matt Giacobbe has completed draft Personnel Manuals and Employee Handbooks (civil service and non-civil service) which have been distributed to the Model Personnel Committee for review. The MEL is in the process of scheduling a conference call meeting of the Committee.

Coverage Committee: The committee met on February 21, 2020; Committee submitted its minutes of that meeting. The Committee is scheduled to meet next on May 8, 2020 at 10AM; location to be determined.

Board accepted the Coverage Committee's recommendation and approved endorsements to the Casualty and Crime Policies:

Endorsements: Casualty – Railroad Exclusion; 2) Crime – Liberalization; 3) Casualty – Inflatable Fire House Exception; 4) Casualty – Dam Exclusion; and 5) Casualty-Judges/Prosecutors.

MEL Crime Policy: Policy & applicable endorsements; Additional Insured, Blanket Independent Contractors, Blanket Waiver of Subrogation, Statutory Bond-Scheduled Independent Contractors and Definition of Employee (NJUA JIF only).

Legislative Committee: The committee met on February 13, 2020 and submitted its minutes of the meeting for information. Committee is scheduled to meet next on May 7, 2020 at 10AM via teleconference.

Safety & Education Committee: The committee met on February 21st and submitted its minutes of that meeting. Committee is scheduled to meet next on May 8, 2020 at 11:30AM; location to be determined.

In January, the MEL authorized the release of a competitive contract RFP for a vendor to prepare webinars/online training and for the Learning Management System with one response received for each position. The Board of Fund Commissioners accepted the Committee's recommendation and awarded the contract to VCS for webinars and online training and FirstNet for the Learning Management System.

The Board also approved Committee's request and authorized additional funds not to exceed \$20,000 to provide additional training on Designated Employer Representative Classes (D.E.R.)

RCF: The RCF held its 2020 reorganization meeting on January 6, 2020; a copy of Commissioner Clarke's report of the meeting submitted for information. Fund Year 2015 has now been transferred to the Residual Claims Fund.

Financial Disclosures: It is expected the Division of Local Government Services will distribute a filing notice on/about April 1st and forms will need to be filed by the April 30th deadline.

Claims Review Committee: The Claims Review Committee met on January 6, 2020 and March 5, 2020; enclosed are the minutes under separate cover.

Fund Attorney: Fund Attorney reported on filings with the State Comptroller's office on excess renewals adding that the MEL is now in a good position prior to marketing 2021 commercial coverages – which often exceeds \$2,000,000 and is approaching \$10,000,000 in premiums for property coverage.

MEL CYBER TASK FORCE UPDATE

COVID-19 Phishing Scams

COVID-19, coronavirus and related words/topics are being used by cybercriminals as a theme for phishing attempts. Also, the emails will be branded and formatted in such a way to resemble trusted organizations, such as the World Health Organization (WHO) or Center for Disease Control and Prevention (CDC).

Prevention

1. **Unsolicited Emails:** Avoid clicking on links and opening attachments from unsolicited emails.
2. **Trusted Sources:** Go to the trusted websites yourself; do not click on links.
3. **Charity:** Verify the authenticity of charities yourself.
4. **MEL's Email Dos & Don'ts:** Send these four tips and the MEL infographic (attached) to all individuals with access to your network.

Resources

Check-out NJCCIC's bulletin on COVID-19, along with tips for teleworkers working from home:
<https://www.cyber.nj.gov/alerts-and-advisories/20200316/cyber-threat-actors-capitalize-on-coronavirus>
<https://www.cyber.nj.gov/be-sure-to-secure>

Here are the trusted sites referenced above for WHO, CDC and FTC's Charity page:
<https://www.cdc.gov/coronavirus/2019-ncov/index.html>
<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/events-as-they-happen>
<https://www.consumer.ftc.gov/articles/0074-giving-charity>



EMAIL DOs & DON'Ts



EMAIL ADDRESSES

- Do you recognize the sender and the CCs?
- Is the sender's email spelled correctly? (i.e. "YourMayor" vs. "YourMay0r")

DATE & TIME

- Was the email sent on a typical day and at a typical time?

EMAIL CONTENT

- Are the format and grammar in the email typical for the sender?
- Does the content seem atypical?
- Did the sender seem overly urgent?
- Does the email ask for person info/login info?

From: YourMayor@yourtown.com
To: You@yourtown.com
Cc: Who@where.com, Who2@Site.com, Who3@Web.com
Date: Sunday, October 3, 2105 at 3:20 a.m.
Subject: Wire for Project

Message | Instructions.docx (4 KB)

Hi,
Im traveling and lost my phone. We need to wire money for a large project to the below link ASAP so the project isnt delayed.
Could you wire \$15,000 today?

<http://www.chase.com>

Thanks so much.
Mayor

SUBJECT

- Is the subject a typical style for the sender?
- Does the subject match the email content?

ATTACHMENT

- Is an attachment needed for the email content?
- Were you expecting the attachment?
- Is it a ".txt" file?

LINKS

- Does the link look appropriate?
- Does the web address match the hyperlink shown (scroll over the hyperlink)?

DON'T GET PHISHED!

... but if you do, remember to

1

Report to Claim Administrator

2

Call XL Catlin 24/7 Breach Hotline at (855) 566-4724 and they will triage your incident.



MEL CYBER TASK FORCE UPDATE

Case Study #1: Sharing is (NOT) Caring

Background

The municipality has a common shared drive-type of network setup, where documents can be shared by various employees and saved in a centralized manner. Remember this setup as it is important for the success of the attack.

Attack

Attackers utilized a typical phishing vector including a fake link, which when clicked would deploy malware. An employee was duped and clicked on this fake link, downloading two strains of malware to the system. While downloaded software (including malware) would normally just affect the device it is downloaded to, one of the strains of malware was designed to find shared drives and spread across the network.

Circling back to the network design mentioned earlier, the shared drive was open to all employees with no segregation or encryption/password protection. This means, Department of Public Works could access financial records and Police could access Human Resource records. As a result, the malware was able to access all of these confidential and sensitive records. The event cost over \$100,000 in legal and forensics costs.

Prevention *Included in MEL Cyber Risk Management Program: [MEL Cyber RMP](#)*

1. **Unsolicited Emails:** Avoid clicking on links and opening attachments from unsolicited emails. Learn to identify phishing emails, and similar duping types of attacks on the web.
2. **Shared Drive:** While having a shared drive is not an issue itself, not having segregation, password protection, user privileges and/or encryption is an issue.
3. **Protect Information:** Should the above two techniques not have been deployed, the municipality would have still been protected should they have deployed document protection for the sensitive documents, such as (complex) password protection or encryption.

Closing Thoughts

While this event was resolved before the attackers could successfully exfiltrate the sensitive information, imagine if just a little more time went by. Maybe the attacker decides to expose the municipality's errors and publish the confidential data of all of its citizens? Or what if the attacker took the banking information of the municipality and siphoned funds from their account? The possibilities are abundant. **Bonus Points: Remember the "human error" in this attack.**



Municipal Excess Liability Residual Claims Fund

9 Campus Drive – Suite 216
Parsippany, New Jersey 07054
Tel (201) 881-7632
Fax (201) 881-7633

March 27, 2020

Memo to: Burlington County Municipal Joint Insurance Fund

From: Commissioner Matchett

Re: RCF March 2020 Meeting

Joint Cash Management Investment Program. In 2019, the MEL board authorized the release of a Professional Services RFP for an Asset Manager and a Financial Advisor to manage investments of the Municipal Excess Liability Fund Joint Cash Management Program. Today the MEL is adopting a resolution awarding Clearbrook as the Asset Manager, Bank of New York as Custodian & Accounting and NW Financial as the Financial Advisor. The MEL invited the NJ Municipal Excess Liability Residual Claims Fund (RCF), the NJ Environmental Risk Management Fund and the Sustainable Energy Joint Meeting to start with investment opportunities. Once operational, the offer will be extended to all MEL affiliated local Joint Insurance Funds. The RCF Executive Board passed a resolution to participate in the MEL Joint Cash Management Program, which takes effect immediately.

Fund Operation: In light of the COVID-19 pandemic, a resolution was passed to allow the RCF to continue operations in the event the pandemic impairs the claims committee or executive committee from convening in a timely fashion. The Executive Director and Fund Attorney are empowered to make decisions, including approval of claim and expense payments.

2020 MEL, MRHIF and NJCE Educational Seminar: The 10th annual seminar scheduled for Friday, May 1, 2020 has been postponed, and will be rescheduled at a later date.

Financial Disclosures: JIF Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. It is anticipated the Division of Local Government Services will distribute a notice with filing instruction in March with a deadline to file by April 30th.

Claims Committee: The Claims Review Committee met on January 6, 2020 and March 5, 2020; minutes of those meetings were enclosed under separate cover.

Next Meeting: The next meeting of the RCF will be June 3, 2020 at 10:30AM at the Forsgate Country Club.