



AGENDA PACKET



Tuesday, June 16, 2020 at 3:30 PM

Via Conference Call

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Via Conference Call
Tuesday, June 16, 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 **May 19, 2020** Meeting Minutes.....Pages 1-11
 - B. Adoption of the **May 19, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 12-46
 - A. Lost Time Accident Frequency.....Pages 16-17
 - B. Certificates of Insurance.....Page 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.....Pages 27-28
 - K. Skateboard Park Approval Status.....Page 29
 - L. Capehart & Scatchard Updates.....Pages 30-33
 - M. Police Command Staff Training - Invite.....Pages 34-35
 - N. Managerial & Supervisory Training – Invite.....Pages 36-38
 - O. Land Use Training Certification.....Page 39
 - P. Financial Disclosure Statement.....Pages 40-45
 - Q. Annual Planning Retreat – Save the Date.....Page 46
 - R. Renewing Members
 - S. Renewing Member Visitation Program
 - T. Website
 - U. New Member Activity

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A.	Report.....	Pages 90-101
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B.	Loss Run Payment Registers	
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1.	Resolution 2020 - _____ Accepting the Annual Audit Report for the Period Ending December 31, 2019 – Motion – Roll Call	Pages 166-167

2. Resolution 2020 - Authorizing an Intra-Fund Transfer for the 2019 Fund Year of \$120,000 from the Deductible line to the Property Line – **Motion – Roll Call**.....Page 168
 3. Estimating Assessment to a Department Policy – **Motion – All in Favor**..... Page 169
 - B. Strategic Planning Committee Meeting – June 16, 2020.....Verbal
- XVI. MEL/RCF/E-JIF Reports
- A. MEL Report – June 3, 2020.....Pages 170-173
 - B. EJIF Report – June 3, 2020.....Page 174
 - C. RCF Report – June 3, 2020.....Pages 175-177
- XVII. Miscellaneous Business
- A. Motion to Authorize the Executive Directors Office to Re-Advertise the July Executive Committee Meeting in Consultation with the Fund Chair, Fund Secretary, and Fund Solicitor – **Motion – All in Favor**
- The next meeting will be held on Tuesday, July 21, 2020
at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ or Via Conference Call**
- 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

May 19, 2020

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held via conference call on Tuesday, May 19, 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

Amanda Somes, **Bass River Twp.**
Grace Archer, **Bordentown City**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Erin Provanzano, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park Twp**
Patrice Hansell, **Fieldsboro Borough**
Steve Fazekas, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Chris Ridings, **Alternate, 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.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Rich Wolbert, **Beverly City**
Kyle Tuliano, **New Hanover Twp.**
Mary Picariello, **North Hanover Twp.**
Donna Mull, **Pemberton Borough**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

Paul Forlenza, MGA, Executive Director, *RPA – A Division of Gallagher*
Paul Miola, CPCU, ARM, Deputy Executive Director, *RPA – A Division of Gallagher*
David S. DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
Tom Tontarski, Treasurer

John Saville, Safety Director, *J.A. Montgomery Risk Control*
Chris Roselli, Claims Administrator, *Qual-Lynx*
Karen Beatty, *QualCare*
Debby Schiffer, Wellness Director

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 then entertained a Motion to move up Ms. Kosko, Alternate Executive Committee Member #1, and Grace Archer, Alternate Executive Committee Member #2, to the Executive Committee in the absence of Mr. Mascia and Mr. Wolbert for voting purposes of the seven (7) Executive Committee members only.

Motion by Mr. McMahon, seconded by Mr. Gural to move up Ms. Kosko and Ms. Archer as presented. All In Favor. Motion carried by majority vote.

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Jack presented the open & closed session meeting minutes of the April 21, 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. Cramer seconded by Mr. McMahon to approve the Open & Closed session meeting minutes of the April 21, 2020 meeting as amended. All In Favor. Motion carried by majority vote.

The Closed Session minutes of the April 21, 2020 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza referenced the Executive Director's Report found in the agenda packet noting it was mostly self-explanatory. He then highlighted the following:

Mr. Forlenza noted for members to review their SIP, OSB, Wellness, and EPL/Cyber Risk Management Budget balances, stating there may be items/situations in regards to COVID-19 the cost of which could be offset by one or more of these programs.

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 last Elected Officials Seminar scheduled for March 24, 2020 at Merighi's had been cancelled; however, elected officials will still be able to take the online course on the MEL Website for credit as long as it is completed by June 1st. He also noted a listing of who has taken the Online Course as of May 15 is posted on the JIF website. As far as the Managerial & Supervisory Training and the Police Command Training scheduled in April, these have been postponed and will more than likely be rescheduled either late this year or early next year as members have until June 1 2021 to complete the trainings and remain in compliance with the EPL Risk Management Plan. Notices had gone out from the Executive Directors office last month notifying members of these changes.

In regards to all sub-committee meetings scheduled for the next 30 days or so, we believe they will be held via conference call and his office will send out the agendas, as well as any pertinent handouts and the dial-in information prior to those meetings. We will keep the Fund updated on any changes to this process.

Mr. Forlenza noted the Fund has had difficulty scheduling the Annual Planning Retreat due to the social distancing parameters set forth due to the pandemic. After discussions with the Chairs and Secretaries of the BURLCO and TRICO JIFS, it has been decided to combine the BURLCO Retreat with the July 30-31, 2020 TRICO Annual Planning Retreat at Auletto's Caterers in Deptford. Mr. Forlenza stated a Save the Date had been emailed out to all members, RMC's and Professional on May 14, 2020. Mr. Forlenza noted there are a lot of good presentations planned and an official Invitation will be mailed out shortly.

Mr. Forlenza noted that on March 30, 2020, his office notified all Fund Commissioners, and Fund Professionals, via email, of their requirement to complete the FDS process due to their role with the JIF. All FDS must be submitted by July 31, 2020 which is an extension of its original deadline of April 30th. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office should contact Kris Kristie.

Lastly, Mr. Forlenza reiterated if anyone should have any questions, or needs assistance; please reach out at any time to any one of the Fund Professionals, 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 were zero (0) closed case(s) since the last meeting.

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 some towns do not have any authorized contact listed and how important it is to appoint at least one person should you need the services. He then stated he is still receiving calls in regards to COVID-19 questions. He also 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 reach out to him and he will be happy to assist the best he can.

Lastly, Mr. DeWeese presented a Letter and Resolution for consideration by the Executive Committee to authorize the Release of Fund Year 2018 Closed Session Meeting Minutes. He explained the 2018 Closed Session minutes were previously released with redactions due to ongoing litigation; however, after review of the 2018 Closed Session Minutes again, those redactions may now be released as noted in his letter.

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

Resolution 2020-24 Authorizing the Release of Fund year 2018 Closed Session Executive Committee Meeting Minutes Inclusive of Previous Redacted Discussions Due to Ongoing Litigation that May Now Be Released as Recommended by the Fund Solicitor.

Motion by Mr. Gural, seconded by Mr. Ingling to approve Resolution 2020-24 as presented.

ROLL CALL **Yeas:** Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Borough**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield Twp.**
Meghan Jack, **Riverside Twp.**
Paula Kosko, **Hainesport Twp.**
Grace Archer, **Bordentown City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

SAFETY DIRECTOR'S REPORT

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

Mr. Saville noted his report included a list of the Safety Director Bulletins and Safety Announcements issued during the month, along with a copy of Executive Order 133.

Mr. Saville noted that due to the requirements for social distancing, the upcoming MSI training normally found in his report has been postponed until further notice but stated JA Montgomery is currently offering several MSI training programs that will be delivered through a webinar format, with the applicable CEUs and TCH credits available for those who attend. These webinars will begin with eight (8) topics in June. Registration information was sent out to all members on May 18, 2020 by email.

Lastly, Mr. Saville reminded members to please remember to send in their "What's Wrong with This Picture" JSO Picture challenge and return it to his office before May 31st. To date he has only received responses from six (6) members. He also reminded members that completion of two installments will count as a JSO towards their SIP Enhanced Program Award and reminded everyone again that the Safety Directors office remains open and available to help with any safety-related issues.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

Mr. Roselli presented the *Lessons Learned from Losses* for May which discussed *Being Hurricane Ready*. He then highlighted the following items to consider BEFORE the storm:

- Confirm flood policies are in place for buildings where any portion of the building is located in Special Flood Hazard Areas A or V.
- Be sure your towns Schedule of Locations and Statement of Values in Origami is accurate
- Appoint someone to be the Point Person in case of a catastrophic event

He then highlighted the following items to remember AFTER the storm:

- Report the claims to Qual-Lynx as soon as possible
- Take photos of all damages and content
- Keep keys and vehicle titles of vehicles in one place

- If there is any damage, report it to FEMA asap
- Keep all receipts and rental agreements

He then presented an example of a claim that was rather costly to a town due to the fact they did not secure a Flood Policy on their Municipal Building prior to a flood. The town had to pay several hundred thousand dollars in damages themselves because they did not secure a Flood Policy. He reiterated the importance of making sure ALL of your locations are listed in Origami to ensure you have coverage.

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 that events for May have been postponed due to the current situation and social distancing.

Weekly, Ms. Schiffer has 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 yourself first!

Ms. Schiffer stated it is highly recommended that all employees are reminded about and encouraged to utilize any EAP (Employee Assistance Program) of which they have access. In addition, police chaplains or contracted PD psychologist are in place to support them as well as their families. She has had some towns reach out to her for recommendations and she has put them in touch with Cooper Hospital and she has received a lot of positive feedback on this program. You can use your wellness funds to offset the cost of your EAP program.

Ms. Schiffer noted May is Mental Health Awareness month and stated it is important to stay connected with your employees: 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. Stay active through the day regardless of where you are: Encourage movement breaks.

Ms. Schiffer noted that she continues to do a “Workout Wednesday” at 10am and 1:45pm and Reflection Friday at 10am. She is working with Megan Matro and planning to record some of her workouts and presentations to be uploaded to YouTube and linked to the JIF site. Please contact her if you might be interested in participating so she can send the link to join Zoom. She also noted she has completed one video on Resiliency and Adaptability that was highlighted in this month’s newsletter and is open to all municipal employees who have access to a computer

May Targeting Wellness Newsletter

This month is Mental Health Month so please make sure your employees have received a copy of her Newsletter. Ms. Schiffer noted included in her report was a Tabata workout which she had guided folks through in one of her Workout Wednesdays, as well as two (2) word searches and two (2) articles on the higher risk associated with obesity and contracting COVID-19 and the need for more acute care. Obesity makes up 40% of our population.

Lastly, Ms. Schiffer noted to please reach out to her via email, phone or text so she can assist in helping employees through resource recommendations.

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 April 2020.

Lost Time v. Medical Only Cases

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

	April	YTD
<i>Lost Time</i>	6	14
<i>Medical Only</i>	5	32
<i>Report Only</i>	84	151
<i>Total Intakes</i>	95	198
<i>Report Only % of Total</i>	88%	76%
<i>Medical Only/Lost Time Ratio</i>	45:55	70:30
<i>Average Days to Report</i>	34.2	4.8

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report:

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	775
<i>Transitional Duty Days Worked</i>	533
<i>% of Transitional Duty Days Worked</i>	69%
<i>\$ Saved by Accommodating</i>	\$60,248.61
<i>Transitional Duty Days Not Accommodated</i>	242
<i>% of Transitional Duty Days Not Accommodated</i>	31%
<i>Cost of Days Not Accommodated</i>	\$24,232.13

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

PPO Penetration Rate	April
<i>Bill Count</i>	125
<i>Original Provider Charges</i>	\$396,651
<i>Re-priced Bill Amount</i>	\$115,339
<i>Savings</i>	\$281,312
<i>% of Savings</i>	71%
<i>Participating Provider Penetration Rate - Bill Count</i>	97%
<i>Participating Provider Penetration Rate – Provider Charges</i>	98%
<i>EPO Provider Penetration Rate - Bill Count</i>	97%
<i>EPO Provider Penetration Rate – Provider</i>	99%

Ms. Beatty noted her office is still fully operation with the majority of employees working from home.

Ms. Beatty noted they are receiving information daily on provider practices, including office hour changes, telehealth capabilities, and office closures. As far as treatment, she has received good feedback, whether the patient is being seen virtually or in person. Updated lists are constantly being provided so their staff has all the information they need and CDC guidelines are being practiced at all of our provider facilities. She noted they are starting to see a decline in telehealth appointments for Physical Therapy either due to patients wanting to get out, or not having the equipment at home to properly perform their exercises.

Ms. Beatty noted to date they have received 191 COVID-19 claims reported with 178 being Report only claims and nine (9) Loss Time Claims for the BURLCO JIF. Mt. Laurel and Westampton have the most reported claims. She stated next month she will include a COVID-19 Claims report to include in the agenda.

In response to the COVID-19 outbreak, Qual-Care introduced the Virtual Care Initiative. Virtual Care includes streamlined access to the medical providers who offer tele-medicine and tele-therapy services. Patients can be seen by physicians, safely and securely, and continue their medical treatment plan from their homes, workplaces or on the go.

Ms. Beatty noted some medical facilities are starting to schedule appointments/surgeries in anticipation of reopening soon.

Ms. Beatty noted they are receiving information daily on provider practices, including office hour changes, telehealth capabilities, and office closures. As far as treatment, she has received good feedback, whether the patient is being seen virtually or in person. Updated lists are constantly being provided so their staff has all the information they need and CDC guidelines are being practiced at all of our provider facilities. She noted they are starting to see a decline in telehealth appointments for Physical Therapy either due to patients wanting to get out, or not having the equipment at home to properly perform their exercises.

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

TECHNOLOGY RISK SERVICES REPORT

In Mr. Romero's absence, Mr. Forlenza reported on the Technology Risk Services Report. Mr. Romero is currently receiving his certification as a Government Chief Information Officer from Rutgers and had to do a virtual presentation today. He then congratulated Mr. Romero on his accomplishment.

Mr. Forlenza then noted there are still eight (8) members who have still not completed last year's basic Cyber Security course, and he will be following up with those members; and twelve (12) members are below 70% in regards to the latest Cyber Hygiene training course titled *Best Practices for Work and Home*. We have asked that all members complete this training by May 29, 2020, so please consider this as a reminder.

Mr. Forlenza noted in regards to the phishing emails for the month of April, there were 653 phishing emails sent out with 12 clicked, or 1.8%, which is great and lower then where we were at the beginning of the year. He then noted we are in the process of updating the "fake" emails and you will see them coming out from different sources, challenging your employees.

In regards to the MEL Cyber Risk Management Compliance, 20 of our 28 members are certified in Tier 1, and 18 of the 28 are completely certified.

PivotPoint Security continues to do the Vulnerability Scanning of your firewalls and gateways, and included in the agenda is that report. Mr. Forlenza asked that the members please review the report and be sure the person listed to receive these reports is still the proper person to receive these reports on a monthly basis.

He reminded the members to be aware of the numerous Covid-19 email scams that are circulating noting a big increase in COVID-19 related domain names. Please be sure emails received are coming from a trusted source. If you have any question regarding this, Mr. Romero 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.

In regards to Zoom, which a lot of towns are using for their meetings, they have released Version 5, which increases its security features significantly, so if you have not upgraded to Version 5, after May 30, you will not be able to participate in a Zoom conference

Mr. Forlenza 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 **April 2020**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski reports are valued as of April 30, 2020 for Closed Fund Years 1991 to 2015, and Fund Years 2016, 2017, 2018, 2019 and 2020.

Investment Interest

Interest received or accrued for the reporting period totaled \$18,608.71. This generated an average annual yield of 1.17%. However, after including an unrealized net loss of \$6,097.00 in the asset portfolio, the yield is adjusted to .79% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized gain of \$113,001.82 as it relates to current market value of \$14,493,873.20 vs. the amount we have invested. This current market value; however, when considering the total accrued income at month end is \$14,546,861.41.

The Fund's 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

	Monthly	YTD
Subrogation Receipts	\$5,127.88	\$49,532.17
Salvage Receipts	\$0	
Overpayment Reimbursements	\$0	

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

Delran Township	\$30,956.00
Chesterfield Township	\$1,105.00
Bordentown City	\$69,858.00
Bordentown Township	\$43,848.00
Westampton	\$10,343.00

Cash Activity for the Period

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$19,723,797.36 to a closing balance of \$18,410,378.52 showing a decrease in the Fund of \$1,313,418.84

Loss Run Payment Register – April 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 \$373,848.71. The claim detail shows 209 claim payments issued.

Bill List – May 2020

For the Executive Committee's consideration, Mr. Tontarski presented the May Bill List in the amount of \$135,873.53 which was included in the agenda packet.

Chair Jack entertained a motion to approve the April 2020 Loss Run Payment Register and approve the May 2020 Bill List in the amount of \$135,873.53 as presented

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

Motion by Mr. McMahon, seconded by Mr. Gural to approve the *April 2020 Loss Run Payment Register and approve the May 2020 Bill List* as presented.

ROLL CALL	<i>Yeas:</i>	Doug Cramer, Tabernacle Twp. James Ingling, Wrightstown Borough John Gural, Palmyra Borough Glenn McMahon, Chesterfield Twp. Meghan Jack, Riverside Twp. Paula Kosko, Hainesport Twp. Grace Archer, Bordentown City
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<i>Nays:</i>	None
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<i>Abstain:</i>	None
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All in favor. Motion carried by unanimous vote.

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

COMMITTEE REPORTS

Finance Committee Report - Mr. Hatcher noted that the 2020 Budget Amendment will be re-advertised for Public Hearing and Adoption at either the June or July Executive Committee Meeting assuming one of them is an in person meeting. The membership agreed.

MEL/RCF/EJIF REPORTS

Chair Jack noted the MEL report of May 1, 2020 was included in the agenda packet and is self-explanatory.

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

MISCELLANEOUS BUSINESS

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, Secretary, & Solicitor to re-advertise the June Executive Committee Meeting to a conference call, if needed. He noted he would prefer to have authorization to re-advertise, as it is an uncertainty right now.

Chair Jack asked for a Motion to re-advertise the June Executive Committee Meeting as outlined by Mr. Forlenza.

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

Next Meeting

Mr. Forlenza noted originally the June Executive Committee Meeting was going to be moved to June 23, 2020 due to the dates of the PRIMA Conference; however, with the PRIMA Conference being cancelled, we are able to keep the originally authorized date of June 16th, 2020 if the membership is ok with keeping that original date. If so, no action is needed. The membership agreed. Chair Jack noted that the next meeting of the BURLCO JIF will more than likely be a conference call on Tuesday, June 16, 2020 at 3:30 PM unless otherwise noted.

PUBLIC COMMENT

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

Chair Jack opened the meeting to the public for comment.

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

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

EXECUTIVE SESSION MEETING – Resolution #2020-25

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. Gural seconded by Mr. McMahon, to Adopt ***Resolution #2020-25***.

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

APPROVAL OF CLAIMS PAYMENTS

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

<i>Workers Compensation</i>	<i>General Liability</i>
<i>2020202122</i>	<i>2019172256</i>
<i>2020197572</i>	

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

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

ROLL CALL

Yeas:

Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Borough**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield Twp.**

Meghan Jack, **Riverside Twp.**
Paula Kosko, **Hainesport Twp.**
Grace Archer, **Bordentown City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were two (2) abandonment of Subrogation claim(s) presented in Closed Session:

2018145842

20191458060

Chair Jack entertained a motion to Abandon Subrogation on the files presented

Motion by Mr. McMahon, seconded by Mr. Ingling, to Abandon Subrogation on the files as presented.

ROLL CALL

Yeas: Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Borough**
John Gural, **Palmyra Borough**
Glenn McMahon, **Chesterfield Twp.**
Meghan Jack, **Riverside Twp.**
Paula Kosko, **Hainesport Twp.**
Grace Archer, **Bordentown City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

MOTION TO ADJOURN

Chair Jack entertained a motion to adjourn the May 19, 2020 meeting of the BURLCO JIF.

Motion by Mr. McMahon, seconded by Mr. Ingling, to adjourn the May 19, 2020 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:26 PM.

Kris Kristie,
Recording Secretary for

Glenn McMahon,
Fund Secretary



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: June 16, 2020
Re: **Executive Director's Report**

.....

A. Lost Time Accident Frequency Report – (pgs. 16-17)

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

B. Certificates of Insurance (pg. 18)

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

C. Financial Fast Track Report (pg. 19)

The Financial Fast Track Report as of April 30, 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 April 30, 2020 was **\$10,765,089**

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 (pgs. 27-28)

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. 29)

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. 30-33)

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. Police Command Staff Training (pgs. 34-35)

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

N. Managerial & Supervisory Trainings – Invite (pgs. 36-38)

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 ACM and TRICO 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 two training dates of April 7, 2020 and June 24, 2020 have been postponed and will be rescheduled. The remaining trainings have been scheduled on the following dates:

Thursday, September 24, 2020 – Auletto Caterers, Deptford
Tuesday, September 29, 2020 – Merighi's Savoy Inn, Vineland

O. Land Use Training Certification (pg. 39)

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.

P. Financial Disclosure Statement Filing (pgs. 40-45)

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 originally had to be submitted by April 30, 2020 has been extended until July 31, 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.

Q. Annual Planning Retreat – Save the Date (pg. 46)

The Annual Planning Retreat is scheduled for Thursday & Friday, July 30th & 31st. This year's Retreat will be held in conjunction with the TRICO JIF as the BURLCOJIF has had to cancel its Retreat due to the pandemic. A *Save the Date* was sent out May 14, 2020 to all members, RMC's, and Professionals of the BURLCO & TRICO JIFs. An RSVP will be sent out at the end of the month.

R. Renewing Members

Renewal letters were emailed on or about June 3, 2020 to the ten (10) members whose membership in the JIF is up for renewal on January 1, 2021. These members are: Bass River, Beverly, Florence, Hainsport, Mt. Laurel, North Hanover, Palmyra, Shamong, Springfield, and Woodland. Included in the mailing was a Resolution for Renewal of Membership in the Burlington County Municipal JIF, a Certification required under the Local Public Contracts Law, and an Agreement to Renew Membership in the Burlington County Municipal JIF. Please have the Resolution placed on your governing body's agenda and return both the Resolution and the Agreement to our office by August 14, 2020

S. Renewing Member Visitation Program

Earlier this month, the Executive Director's office sent a request to each of the renewing members regarding the current and anticipated format of their governing body meetings. The purpose of this request is to determine the process by which the Executive Director's office can provide each of the governing bodies with information pertaining to their renewal in the JIF. Based upon the response to this request, the Executive Director's office will participate in these meetings either in person, via conference call, or through video conferencing. Each renewing member is asked to respond to this email as soon as possible.

T. 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.

U. New Member Activity

Nothing to Report.

Burlington County Municipal JIF JOINT INSURANCE FUND									
2020 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
DATA VALUED AS OF April 30, 2020									
		**	# CLAIMS FOR	Y.T.D. LOST TIME	2020 LOST TIME	2019 LOST TIME	2018 LOST TIME		TOTAL RATE
MEMBER_ID	MEMBER	*	4/30/2020	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	2020 - 2018
1	75 Beverly City			0	0.00	0.00	0.00	1 Beverly City	0.00
2	76 Delanco Township			0	0.00	0.00	2.15	2 Delanco Township	1.14
3	77 Delran Township			0	0.00	0.94	2.87	3 Delran Township	1.57
4	79 Florence Township			0	0.00	1.91	1.91	4 Florence Township	1.64
5	80 Hainesport Township			0	0.00	0.00	0.00	5 Hainesport Township	0.00
6	81 Lumberton Township			0	0.00	0.00	0.00	6 Lumberton Township	0.00
7	82 Mansfield Township			0	0.00	0.00	0.98	7 Mansfield Township	0.43
8	83 Medford Township			0	0.00	0.72	0.00	8 Medford Township	0.31
9	84 Riverside Township			0	0.00	0.00	5.00	9 Riverside Township	2.02
10	85 Shamong Township			0	0.00	0.00	0.00	10 Shamong Township	0.00
11	86 Tabernacle Township			0	0.00	0.00	1.27	11 Tabernacle Township	0.42
12	456 Springfield Township			0	0.00	0.00	0.00	12 Springfield Township	0.00
13	531 Chesterfield Township			0	0.00	0.00	0.00	13 Chesterfield Township	0.00
14	576 Mount Laurel Township			0	0.00	2.02	2.63	14 Mount Laurel Township	1.97
15	577 Bass River Township			0	0.00	0.00	0.00	15 Bass River Township	0.00
16	589 Bordentown City			0	0.00	2.07	0.00	16 Bordentown City	0.81
17	600 Bordentown Township			0	0.00	3.55	0.00	17 Bordentown Township	1.63
18	601 North Hanover Township			0	0.00	0.00	1.32	18 North Hanover Townsh	0.58
19	636 Wrightstown Borough			0	0.00	0.00	0.00	19 Wrightstown Borough	0.00
20	642 Pemberton Borough			0	0.00	2.33	0.00	20 Pemberton Borough	0.98
21	650 Palmyra Borough			0	0.00	1.20	2.67	21 Palmyra Borough	1.62
22	651 Woodland Township			0	0.00	0.00	0.00	22 Woodland Township	0.00
23	673 Fieldsboro Borough			0	0.00	0.00	0.00	23 Fieldsboro Borough	0.00
24	697 New Hanover Township			0	0.00	---	---	24 New Hanover Township	0.00
25	532 Westampton Township			1	2.26	3.03	2.00	25 Westampton Township	2.45
26	208 Pemberton Township			0	2.99	2.56	5.17	26 Pemberton Township	3.73
27	373 Southampton Township			0	1	1.18	2.55	27 Southampton Township	2.10
28	78 Edgewater Park Township			0	2	10.43	4.35	28 Edgewater Park Towns	3.57
Totals:				1	6	0.80	1.20	1.69	1.36
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			April 30, 2019		1.48				

2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
		April 30, 2020		
	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	TOTAL RATE * 2020 - 2018
FUND				
Professional Municipal Management	0.00	1.88	2.48	1.87
Monmouth County	0.51	1.28	1.16	1.12
Atlantic County Municipal JIF	0.56	2.44	2.25	2.10
Morris County	0.75	1.50	1.60	1.43
Ocean County	0.78	1.72	2.20	1.79
Burlington County Municipal JIF	0.80	1.20	1.69	1.36
Central New Jersey	0.83	1.32	1.49	1.31
South Bergen County	0.89	1.49	2.25	1.73
Bergen County	0.91	1.47	1.43	1.37
NJ Public Housing Authority	0.95	1.75	2.11	1.78
Suburban Essex	0.99	1.69	2.09	1.75
Gloucester, Salem, Cumberland Cour	1.15	1.63	1.97	1.70
Suburban Municipal	1.18	1.75	1.74	1.66
NJ Utility Authorities	1.26	2.48	2.17	2.17
Camden County	1.72	1.42	1.94	1.68
AVERAGE	0.89	1.67	1.90	1.65
* 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 4/22/2020 To 5/22/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Township of Florence I - Township of Florence	711 Broad Street Florence, NJ 08518	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Sandra Blacker - CFO/Treasurer, Effective: 05/07/2020; Christine Swiderski - Tax Collector, Effective: 05/11/2020.	5/19/2020 #2509652	OTH
Total # of Holders: 1				

**BURLINGTON COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF April 30, 2020**

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	665,791	2,663,163	120,531,989	123,195,152
2. CLAIM EXPENSES				
Paid Claims	365,980	1,013,768	45,946,703	46,960,470
Case Reserves	(186,704)	464,441	3,078,506	3,542,946
IBNR	107,679	(33,079)	2,469,746	2,436,667
Recoveries	-	-	-	-
TOTAL CLAIMS	286,955	1,445,130	51,494,954	52,940,084
3. EXPENSES				
Excess Premiums	227,076	908,305	33,358,372	34,266,678
Administrative	109,459	424,037	20,415,868	20,839,905
TOTAL EXPENSES	336,535	1,332,342	53,774,241	55,106,583
4. UNDERWRITING PROFIT (1-2-3)	42,301	(114,309)	15,262,794	15,148,485
5. INVESTMENT INCOME	12,512	187,999	4,451,302	4,639,301
6. DIVIDEND INCOME	0	0	644,455	644,455
7. STATUTORY PROFIT (4+5+6)	54,813	73,690	20,358,551	20,432,241
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)	54,813	73,690	10,691,399	10,765,089

SURPLUS (DEFICITS) BY FUND YEAR

Closed	5,580	84,586	7,160,079	7,244,666
MEL JIF Retro	243	3,681	268,697	272,378
2016	1,464	45,534	1,475,874	1,521,408
2017	1,707	62,496	1,951,900	2,014,395
2018	748	(208,653)	(330,588)	(539,241)
2019	(398)	(111,506)	165,437	53,931
2020	45,469	197,551		197,551
TOTAL SURPLUS (DEFICITS)	54,813	73,690	10,691,399	10,765,089
TOTAL CASH				18,410,378

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	0	39,254,984	39,254,984
FUND YEAR 2016				
Paid Claims	21,613	99,014	1,923,264	2,022,278
Case Reserves	(30,003)	(109,162)	750,364	641,202
IBNR	8,389	(12,629)	157,165	144,536
Recoveries	0	0	0	0
TOTAL FY 2016 CLAIMS	(0)	(22,777)	2,830,793	2,808,016
FUND YEAR 2017				
Paid Claims	3,742	50,719	1,407,102	1,457,822
Case Reserves	11,219	(68,148)	624,575	556,427
IBNR	(14,961)	(18,986)	160,812	141,826
Recoveries	0	0	0	0
TOTAL FY 2017 CLAIMS	0	(36,415)	2,192,490	2,156,075
FUND YEAR 2018				
Paid Claims	209,123	334,727	2,310,750	2,645,478
Case Reserves	(186,547)	(6,829)	887,784	880,954
IBNR	(22,576)	(107,099)	747,042	639,943
Recoveries	0	0	0	0
TOTAL FY 2018 CLAIMS	(0)	220,799	3,945,576	4,166,375
FUND YEAR 2019				
Paid Claims	82,766	386,685	1,050,602	1,437,287
Case Reserves	(67,102)	201,289	815,783	1,017,071
IBNR	(15,663)	(452,268)	1,404,727	952,459
Recoveries	0	0	0	0
TOTAL FY 2019 CLAIMS	0	135,706	3,271,112	3,406,818
FUND YEAR 2020				
Paid Claims	48,736	142,622		142,622
Case Reserves	85,728	447,292		447,292
IBNR	152,490	557,903		557,903
Recoveries	0	0		0
TOTAL FY 2020 CLAIMS	286,955	1,147,817		1,147,817
COMBINED TOTAL CLAIMS	286,955	1,445,130	51,494,954	52,940,084

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.

BURLFFT_04

Burlington County Municipal Joint Insurance Fund

Monthly Regulatory Filing Checklist

Fund Year 2020 for the Month of May

ITEM	FILING STATUS
Meeting Minutes	6/17/20
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	3/1/21	N/A	3/1/21	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	Date Encumber	Lunch \$10PP
Bass River	S	3,100.00				3,100.00										3,100.00	0.00		NA
Beverly	M	3,150.00														0.00	3,150.00		NA
Bordentown City	M	3,400.00														0.00	3,400.00		NA
Bordentown Twp	L	3,450.00														0.00	3,450.00		NA
Chesterfield	S	2,850.00					2,850.00									2,850.00	0.00		NA
Delanco	S	2,850.00					2,850.00									2,850.00	0.00		NA
Delran	L	3,450.00														0.00	3,450.00		NA
Edgewater	M	2,400.00					2,400.00									2,400.00	0.00		NA
Fieldsboro Boro	S	2,850.00				2,850.00										2,850.00	0.00		NA
Florence	L	3,450.00				3,450.00										3,450.00	0.00		NA
Hainesport	S	3,100.00				3,100.00										3,100.00	0.00		NA
Lumberton	L	3,200.00					3,200.00									3,200.00	0.00		NA
Mansfield	M	2,900.00					2,900.00									2,900.00	0.00		NA
Medford	XL	4,000.00				4,000.00										4,000.00	0.00		NA
Mount Laurel	XL	3,500.00					3,500.00									3,500.00	0.00		NA
New Hanover (new)		0.00	New Member January 1, 2020														0.00		NA
North Hanover	M	2,900.00				2,900.00										2,900.00	0.00		NA
Palmyra	M	2,650.00					2,650.00									2,650.00	0.00		NA
Pemberton Boro.	S	2,100.00					2,100.00									2,100.00	0.00		NA
Pemberton Twp.	XL	3,500.00				3,500.00										3,500.00	0.00		NA
Riverside	M	2,900.00														0.00	2,900.00		NA
Shamong	S	3,100.00					3,100.00									3,100.00	0.00		NA
Southampton	M	2,650.00					2,650.00									2,650.00	0.00		NA
Springfield	S	2,600.00														0.00	2,600.00		NA
Tabernacle	S	3,100.00					3,100.00									3,100.00	0.00		NA
Westampton	M	3,400.00														0.00	3,400.00		NA
Woodland	S	2,350.00					2,350.00									2,350.00	0.00		NA
Wrightstown	S	2,850.00					2,850.00									2,850.00	0.00		NA
Total By Line		\$81,750.00	\$0.00	\$0.00	\$0.00	\$22,900.00	\$36,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$59,400.00	\$22,350.00		NA

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					500.00									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	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$13,500.00	

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

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Burlco JIF						
Data Valued As of :		June 8, 2020				
Total Participating Members		28				
Complaint		26				
Percent Compliant		92.86%				
			01/01/20		2020	
	Checklist Submitted	Compliant	EPL		POL	Co-Insurance
Member Name *		Deductible			Deductible	01/01/20
BASS RIVER	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
BEVERLY	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
BORDENTOWN CITY	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
BORDENTOWN TOWNSHIP	Yes	Yes	\$ 5,000		\$ 5,000	0%
CHESTERFIELD	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
DELANCO	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 100K
DELTRAN	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
EDGEWATER PARK	Yes	Yes	\$ 2,500		\$ 2,500	0%
FIELDSBORO	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
FLORENCE	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
HAINESPORT	Yes	Yes	\$ 2,500		\$ 2,500	0%
LUMBERTON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 100K
MANSFIELD TOWNSHIP B	Yes	Yes	\$ 2,500		\$ 2,500	0%
MEDFORD TOWNSHIP	Yes	Yes	\$ 20,000	\$75,000 Police EPL Deductible	\$ 20,000	20% of 1st 250K
MOUNT LAUREL	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
NEW HANOVER	No	No	\$ 20,000		\$ 20,000	20% of 1st 250K
NORTH HANOVER	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
PALMYRA	Yes	Yes	\$ 20,000		\$ 20,000	0%
PEMBERTON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
PEMBERTON BOROUGH	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
RIVERSIDE	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
SHAMONG	Yes	Yes	\$ 10,000		\$ 10,000	0%
SOUTHAMPTON	Yes	Yes	\$ 2,500		\$ 2,500	0%
SPRINGFIELD	Yes	Yes	\$ 7,500		\$ 7,500	20% of 1st 100K
TABERNACLE	Yes	Yes	\$ 10,000		\$ 10,000	0%
WESTAMPTON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
WOODLAND	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
WRIGHTSTOWN	No	No	\$ 100,000		\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL

* Member does NOT participate in EPL coverage

MEL STATUTORY BONDS as of 6/8/20

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	Add in error	Add in error			No	Pending
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	Florence Township	Christine Swiderski	Tax Collector	05/11/2020		Yes	Approved
BURLCO	Florence Township	Sandra Blacker	CFO/Treasurer	05/07/2020		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

MEL STATUTORY BONDS as of 6/8/20

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	Terry Henry	CFO/Treasurer	02/26/2020	Yes	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	Incomplete
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. Elsasser	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			

Capehart & Scatchard (John Geaney, Esq.)

May 18, 2020

Appellate Division Finds that Dismissal of Comp Case and Motion for Medical and Temporary Disability Benefits Violated Petitioner's Due Process Rights

In the past few years there have been several unreported cases in which the Appellate Division has found a violation of the due process rights of respondent. McGory v. SLS Landscaping, A-4837-18T2 (App. Div. May 8, 2020) presents the first reported case in many years on the violation of a party's due process rights, in this case the rights of the petitioner.

The facts of this case are very unusual. Petitioner fractured his foot jumping from a loft on the premises of respondent after retrieving a bucket. Petitioner, a young man, refused medical treatment offered by his supervisor, Nicole Caruso. He later went to the hospital and sent a text message to Caruso stating that he would use his personal health insurance because he felt that the accident was his own fault.

At the hospital petitioner was asked how he hurt his foot, and he said he fell off a roof cleaning the gutters at home. In his affidavit in support of his motion for benefits, petitioner explained that he misrepresented the truth partly because he did not understand workers' compensation and partly because he feared negative consequences at work for his conduct in jumping rather than using the ladder.

According to his affidavit, when petitioner got home he discussed the accident with his parents, who explained how workers' compensation worked and advised him to accurately report what happened. He then tried to contact the medical provider to correct their records. Respondent initially authorized care by a local surgeon, but later respondent denied the claim when it received medical records stating that petitioner injured himself at home.

At the first hearing on 4-17-19 on a motion for medical and temporary disability benefits, the Judge of Compensation asked whether respondent would be filing a fraud motion to dismiss the case. Defense counsel answered in the negative. The Judge advised the parties that petitioner had a right to remain silent in the event of any fraud allegations. The Judge of Compensation noted that petitioner's counsel's moving papers might constitute a prima facie case, and he advised respondent to produce its witnesses.

Respondent's first witness was Sam Waddell, the owner of the company. He said that he was not on the premises at the time, but his manager notified him by phone that

petitioner jumped off the loft instead of descending a ladder. The manager tried to persuade petitioner to see a doctor but petitioner declined. Ms. Caruso testified next that she heard the sound of the impact on the ground but did not actually see petitioner jump. She observed petitioner was in a great deal of pain and offered him medical care, which he declined. Caruso completed an accident form.

The matter was adjourned until May 29, 2019, after the judge noted that he did not understand why petitioner had jumped and considered whether this might constitute horseplay. The day before the May 29 hearing, respondent's counsel filed a motion to dismiss for failure to sustain proofs. At the May 29 hearing, the judge reconsidered whether this case constituted fraud on the part of petitioner. The judge also questioned whether petitioner misrepresented that he was going to use his own personal medical insurance when his insurance was actually provided by Medicaid. The judge commented that it was not honest for petitioner to claim he was using his own insurance when it was taxpayer funded.

Without any testimony by petitioner, the Judge of Compensation noted that petitioner had misrepresented the facts to the medical providers in stating that he had been injured cleaning his gutters at home and misrepresented having his own health care insurance. The judge dismissed the claim petition without prejudice commenting that petitioner was a multiple liar. The Judge further said to counsel for petitioner: "If you can prove to me he's honest, you can begin to present your case. If you cannot prove to me he's honest, then under the circumstances the motion to restore is questionable."

Petitioner did not file a motion to restore the case and instead authorized his attorney to file a Notice of Appeal with the Appellate Division. The judge scheduled the matter for another hearing on June 19, 2019. Counsel for petitioner argued that there was no basis for further proceedings since the case had been dismissed on May 29, 2019 and no motion to restore had been filed. Petitioner was in court and was ready nonetheless to testify. The judge would not permit any testimony by petitioner because no motion to restore had been filed.

On July 9, 2019 petitioner filed a Notice of Appeal of the May 29, 2019 dismissal without prejudice. On July 10, 2019 the Judge of Compensation conducted the final hearing. Petitioner's counsel indicated that his client would not testify since the Notice of Appeal had already been filed. The Judge of Compensation then ruled on the case and the motion, dismissing both with prejudice and stating that petitioner's conduct in jumping from the loft was not compensable as it constituted willful misconduct.

On appeal petitioner argued that his client had been denied his due process rights to testify and present evidence supporting his claim. The Appellate Division agreed, adding that there was no requirement that a petitioner prove he is honest before giving testimony.

The Court observed: “We have held that, in accordance with due process principles, the opportunity to be heard ‘includes not only the right to cross-examine the adversary’s witnesses but also the right to present witnesses to refute the adversary’s evidence.” The Court added, “The judge also erred by making credibility determinations and findings of fact on the merits of petitioner’s claims based solely on the judge’s interpretation of petitioner’s affidavit, without hearing petitioner’s testimony and after only hearing Caruso’s and Waddell’s testimony.”

Finally, the Court criticized the judge for stating that the petitioner’s case did not rise to the level where consideration of the evidence was necessary.

As a side matter, the Court also observed in a footnote that the May 29, 2019 order dismissing the claim petition was an interlocutory order because there was still an opportunity to restore the claim petition, citing Scalza v. Shop Rite Supermarkets, 304 N.J. Super. 636, 638 (App. Div. 1997).

The Appellate Division reversed both the order to dismiss without prejudice and the order to dismiss with prejudice. The Court remanded the case for further proceedings with a different judge.

June 4, 2020

Appellate Division Rejects Argument That Employee Was On A Special Mission And Was Compelled To Report To A Training Meeting

A key doctrine in the law known as “respondeat superior” provides that an employer is responsible for the acts of its employees performed within the course of their employment. Whether that doctrine applied to an employee who had a motor vehicle accident after being summoned to a training meeting was the issue in Samol v. Vanlaningham, No. A-5058-18T2 (App. Div. June 3, 2020).

The facts involved a high school student, Ryan Vanlaningham, who was called by his store manager to attend a training meeting at Party City where he worked in March 2016. Vanlaningham was informed that he would be compensated at his usual hourly rate for the training meeting, and he would work his regular shift the same day. He was not compensated for the time driving to the training meeting at his work location. While driving to the training meeting, Vanlaningham’s vehicle struck a vehicle owned by Pablo Samol. A passenger in Samol’s car, Beatrice Samol, was injured and filed a lawsuit naming Vanlaningham and his employer, Party City, as defendants.

Party City opposed the law suit and moved to dismiss it. The company argued that Vanlaningham was not in the course of his employment when he was driving to work for the training meeting under the going-and-coming rule. Samol countered that this was not a normal commute to work because Vanlaningham was either compelled to go to work or was on a special mission, two exceptions to the premises rule, which replaced the going-and-coming rule in New Jersey in 1979.

The trial judge ruled that Vanlaningham had not arrived at work when the accident occurred, and therefore Party City was not liable for his actions. The judge concluded that the training meeting was a normal and routine part of the young man's employment. The Appellate Division agreed with the trial judge but considered the

argument of Ms. Samol that Vanlaningham was "compelled" to undertake the actions of driving to the training meeting. The Court reviewed the two leading cases on compulsion in workers' compensation, namely Sager v. O. A. Peterson Constr. Co. and Lozano v. Frank De Luca Constr. Those cases stand for the proposition that an otherwise non-compensable activity can become compensable if the employer compels an employee to perform the activity.

The Court seemed to blend the special mission and compulsion arguments together: *"Here, there was no credible basis to support the assertion defendant controlled Vanlaningham's commute or that his commute fell within the scope of his job duties. The facts did not demonstrate Vanlaningham's commute was pursuant to a special mission; he was traveling to his regular place of employment on one of his pre-scheduled workdays. For these reasons as well, his drive to work on the day of the incident was not a compelled activity."*

The decision of the court is clearly correct and the reasoning is sound. But the court slightly missed the mark on the special mission argument. The statute states that a special mission only applies when the employee is required to be **away from the employer's place of employment**. N.J.S.A. 34:15-36. Here the drive was directly to the normal place of employment. Therefore, it could not be considered a "special mission."

As for the compulsion argument, all employees are compelled to go to work. Attendance at work is not optional, as we all know. The compulsion line of cases is a valid one in New Jersey. However, it only applies to activities that are not normally required of employees. Since all employees are compelled to report to work, the compulsion argument really made no sense. If the court were to entertain the argument that a drive to the normal work site was compelled, it would completely undercut the goal of the 1979 Amendments, which was to do away with the many exceptions in the law to the going-and-coming rule.



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:

Kristi Kristie

Account Rep.

FAX: (856) 446-9149

E-MAIL: Kristi_Kristie@riskprogramadministrators.com



Municipal Managers and Supervisors Risk Management Seminar

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

Topics

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

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

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



Managerial & Supervisory Training Seminar Details

Morning Session – Breakfast provided beginning at 8:30 AM

Or

Afternoon Session – Lunch provided beginning at 12:30 PM

<i>Date</i>	<i>Location</i>	<i>Time (2 Sessions)</i>
Tuesday April 7, 2020 - postponed	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 - postponed	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:

[Kristi Kristie@riskprogramadministrators.com](mailto:Kristi_Kristie@riskprogramadministrators.com) or Fax: 856-446-9149

AJG Risk Management Services, Inc.

P.O. Box 530

Marlton, NJ 08053

Land Use Training Certification as of 5/31/20

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



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
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Joint Meetings
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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



SAVE THE DATE

The Gloucester, Salem, Cumberland Counties Municipal Joint
Insurance Fund

&

The Burlington County Municipal Insurance Fund
Will be holding a

*Joint Annual Planning Retreat that is
Scheduled*

For

Thursday, July 30, 2020

and

Friday, July 31, 2020

At

Auletto Caterers

1849 Cooper Street

Almonesson, NJ 08096

(856) 227-3800

****Invitation to follow****

If you have any questions, please contact

Sheila Ortiz at

Sheila_Ortiz@riskprogramadministrators.com

Thank you!

BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND

JUNE 2020
CLOSED CASES

THERE HAVE BEEN NO CASES CLOSED
SINCE THE MAY 19, 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	Stephen Fazekas	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

SAFETY DIRECTOR REPORT

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
FROM: Robert Garish, Senior Risk Control Consultant
DATE: June 2, 2020

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

Keith Hummel Associate Director Public Sector Risk Control khummel@jamontgomery.com Office: 856-552-6862 Fax: 856-552-6863	Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 th Floor Camden, NJ 08102 P.O. Box 99106 Camden NJ 08101	John Saville Senior Consultant jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092
Lauren Gershman Administrative Assistant lgershman@jamontgomery.com Office: 856-446-9279		Robert Garish Senior Consultant rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719

LOSS CONTROL SURVEYS

- No visits were conducted during the month of May

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No visits were conducted during the month of May

MEETINGS ATTENDED

- Executive Fund Commissioner Meeting (Telephonic) – May 19, 2020
- Claims Meeting – (Telephonic) - May 19, 2020

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
June 16	Claims Meeting	Telephonic
June 16	Executive Fund Commissioner Meeting	Telephonic

SAFETY DIRECTOR'S BULLETINS AND NOTICES

Training announcements and bulletins are distributed by email to Fund Commissioners, Safety Coordinators, and Risk Consultants. Please access the JIF website to verify contact information is correct. If you find a discrepancy, please let us know.

The following Safety Director Bulletins and alerts were distributed by email. 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.

- May 1, 2020 - MSI Training Resources for Utility Operations
- May 7, 2020 - Reopening Beach Operations- Bulletin
- May 18, 2020 - Live Safety Training Webinars- Registration Now Open!
- May 19, 2020 - Back to Work Driving & Vehicle Safety Readiness
- May 22, 2020 - Summer Activities- Safety Director Message
- May 27, 2020 - Reopening Public Facilities Guidance- MSI Bulletin

MEL MEDIA LIBRARY

The new MEL Video Library (856-552-4900) is available for borrowing 560+ safety videos in 45 different categories. To view the full video catalog and rent videos, please visit www.njmel.org or email the video library at melvideolibrary@jamontgomery.com.

May	
Municipality	Number of Videos
---	-0-

MEL SAFETY INSTITUTE (MSI)

Streaming safety videos have been added to the Learning Management System. Under this new service, called MSI Now, about 130 titles are now available by logging into the LMS and selecting the MSI NOW & Online Training College at the bottom right of the Home page. Once the College is opened, the list of videos will show on the right side of the page, under one of ten categories. Select the desired category and a list of videos that can be streamed right to your workplace.

MSI In-classroom training programs will continue to be suspended until further notice. We will be announcing future training opportunities soon.

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

J.A. Montgomery

CONSULTING

Due to the ongoing COVID-19 crisis in New Jersey, the indefinite suspension of in-person MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) classroom training, and with the utmost concern for our public employers and employees, MSI and NJCE announces online safety training starting on June 2, 2020. Instruction will be conducted with a live instructor using the Zoom webinar platform. We are excited to offer you the same training content, with the same experienced crew of instructors, and with the same continuing education credits as our in-person classes, but with the flexibility and safety of online delivery.

June Webinar Training Schedule

Click on Topic to Register

Date	Webinar Topic	Time
6/2/20	Bloodborne Pathogens (BBP)	10:00 – 11:00 am
6/3/20	HazCom w/GHS	10:00 – 11:30 am
6/4/20	Driving Safety Awareness	10:00 – 11:30 am
6/9/20	Fire Safety	10:00 – 11:00 am
6/10/20	Fall Protection Awareness	10:00 – 12:00 pm
6/11/20	CDL-Drivers Safety Regulations	10:00 – 12:00 pm
6/16/20	Hearing Conservation	10:00 – 11:00 am
6/17/20	Asbestos, Lead, Silica Overview	10:00 – 11:00 am
6/18/20	Bloodborne Pathogens (BBP)	10:00 – 11:00 am
6/23/20	Mower Safety	10:00 – 11:00 am
6/24/20	HazCom w/GHS	10:00 – 11:30 am
6/25/20	Fire Safety	10:00 – 11:00 am

About Zoom Training:

- A Zoom account is not needed to attend a class. Attendees can log-in and view the presentations from a laptop, smartphone, or tablet.
- It is required that each student registers for the class so attendance can be recorded into their learning history. Once registered you will receive the webinar link for your class, be sure to save the link on your calendar to access the day of training.
- Going forward, announcements will be sent with the future months' schedule of classes. Additional MSI and NJCE classes will be added in phases over the coming months.
- Please [click here](#) for informative Zoom operation details.

Questions?

- MSI members call the MSI Helpline at (866) 661-5120
- NJCE members call Natalie Dougherty at (856) 552-4738

The MSI and NJCE are committed to delivering high-quality safety training safely and efficiently to our members. With the additions of MSI NOW, our online streaming safety video service, and Zoom in-person training webinars, we believe we can meet the safety needs of public employers and employees so that our workforces can continue to best serve our communities.

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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	



May 27, 2020

Guidance for Reopening Public Facilities

Purpose: During these unprecedented times, local governments in New Jersey are continuing to face new challenges that test their ability to continue to provide vital services to their residents while protecting the health, safety and welfare of their employees. State-imposed restrictions and physical conditions are changing somewhat gradually based on the COVID-19 statistics and metrics, and local governments have reached out to the Safety Director's office for additional guidance. The purpose of this bulletin is to provide local government leaders with assistance in preparing to open additional facilities and services to the public based on the most recent directives and advice provided by the CDC, OSHA, and other governmental entities. Please note, the Safety Director's office cannot provide legal advice, and the information contained in this bulletin is based on the sources cited below. Local government officials should consult their local legal counsel for any specific questions concerning their particular situation.

Sources of Information: The following sources of information have been utilized in drafting this bulletin. The Safety Director strongly urges all local officials to read and thoroughly familiarize themselves with the recommendations and excellent resource information included in these publications:

- **CDC Guidance for Cleaning and Disinfecting (Public Spaces, Workplaces, Businesses, and Homes)** <https://www.cdc.gov/coronavirus/2019-ncov/community/reopen-guidance.html>
- **OSHA Publication 3390-03 2020 – Guidance on Preparing Workplaces for COVID-19:** <https://www.osha.gov/Publications/OSHA3990.pdf>
- **CDC Activities and Initiatives Supporting COVID-19 Response and the President's Plan for Opening America Up Again – May 2020:** <https://www.cdc.gov/coronavirus/2019-ncov/downloads/php/CDC-Activities-Initiatives-for-COVID-19-Response.pdf>
- **Previous Safety Director Bulletins Concerning COVID-19 Recommendations:** <https://njmel.org/covid-19-updates/>
- **EPA Approved Disinfectants:** <https://www.epa.gov/coronavirus/disinfectant-use-and-coronavirus-covid-19>
- **COVID-19 Back to Work Strategies and Checklist:** <https://njmel.org/wp-content/uploads/2020/05/Back-to-Work-Location-Strategies-Checklist-PowerPoint-presentation.pdf>
- **CORONAVIRUS Vendor Solutions:** <https://njmel.org/wp-content/uploads/2020/05/Coronavirus-Vendor-Solutions-May-6-2020.pptx>

State of New Jersey Restrictions: Local Governments must adhere to the restrictions imposed by Governor Murphy during the COVID-19 pandemic. The Governor has issued 44 Executive Orders concerning COVID-19, beginning with *Executive Order 103*, issued on March 9, 2020, Declaring a State of Emergency and a Public Health Emergency.

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.

All of the Governor's Executive Orders, which serve as the basis for the restrictions imposed, can be found at the following link: https://nj.gov/infobank/eo/056murphy/approved/eo_archive.html

Governor Murphy has modified the restrictions gradually as the public health statistics gradually improve, and he announces any changes during his daily press conferences which are typically held at 1 PM. On May 18, 2020, Governor Murphy outlined his three stage approach for loosening or lifting restrictions based on the COVID-19 public health statistics. A copy of the matrix released by the Governor's office can be found at: <https://njmel.org/wp-content/uploads/2020/05/Restoring-Economic-Health-051820-.jpg> . Local officials are strongly urged to monitor the Governor's website for future changes or alterations to the current restrictions.

Cleaning and Disinfecting: The CDC recommends a three step process for cleaning and disinfecting workplaces and public facilities: (1) Develop Your Plan, (2) Implement Your Plan, and (3) Maintain and Revise Your Plan.

➤ **Develop Your Plan:** Local government officials are directed to the CDC publication for greater detail: <https://www.cdc.gov/coronavirus/2019-ncov/community/reopen-guidance.html>

Here are some factors to keep in mind as you move forward with this process:

1. It is vitally important to use EPA-approved disinfectants only, especially for surfaces and objects touched by multiple people. The approved list can be found at: <https://www.epa.gov/coronavirus/disinfectant-use-and-coronavirus-covid-19>
2. Always wear gloves appropriate for chemicals being used. Additional PPE may be needed based on the location or the product.
3. Outdoor surfaces may have to be cleaned and disinfected in a different manner.
4. The type of surface may make a difference (i.e. a porous surface versus a non-porous surface) for the cleaning or disinfecting procedure and for the chemicals needed.
5. The following are examples of frequently touched surfaces and objects that will need routine disinfection following reopening:
 - a. Tables
 - b. Doorknobs
 - c. Light switches
 - d. Countertops
 - e. Handles
 - f. Desks
 - g. Phones
 - h. Keyboards
 - i. Toilets
 - j. Faucets and sinks
 - k. Gas pump handles
 - l. Touch screens
6. Hand sanitizer and cleaning wipes should be made available to the employees at all times.
7. For additional guidance, OSHA recommends all employers formulate and adopt an ***Infectious Disease Preparedness and Response Plan***. The plan would include cyclical cold and influenza absences, spikes

in yearly influenza cases, regional and sporadic crises such as H1N1 and the Ebola outbreaks, and ultimately large-scale pandemics such as COVID-19 or the Pandemic of 1918.

- a. The Plan would include basic infection prevention measures such as frequent handwashing, reminding workers to stay home when sick, and encouraging good respiratory etiquette, such as covering a cough or sneeze.
- b. A second part of the Plan would discuss policies and procedures for prompt identification and isolation of sick people, when appropriate.
- c. For more guidance on developing the plan, see:
<https://www.osha.gov/Publications/OSHA3990.pdf>.

➤ **Implementation of Your Plan:** The following factors should be considered in this step:

1. Routine cleaning with soap and water prior to disinfection.
2. Read all manufacturer's instructions for the cleaning and disinfection products you will use. Make sure you maintain Safety Data Sheets for those products and make sure all employees assigned to clean are properly informed about the products, use the appropriate PPE, and fully trained.

➤ **Maintain and Revise Your Plan:** The Safety Director recommends the following in addition to the information contained in the CDC publication noted:

1. Take steps to reduce your risk of exposure to the virus that causes COVID-19 during daily activities. Refer to **OSHA Publication 3390-03 2020 – Guidance on Preparing Workplaces for COVID-19:** <https://www.osha.gov/Publications/OSHA3990.pdf> for an excellent explanation of how the virus spreads.
2. On page 8 of the CDC publication found at this link, <https://www.cdc.gov/coronavirus/2019-ncov/community/reopen-guidance.html>, you will find a list of additional resources under the heading of “Community Locations,” that provide more extensive guidance for specific areas and personnel such as parks and recreation facilities, law enforcement personnel, and correction (jail) facilities.

Protecting Your Employees and the Public: Perhaps the most pressing challenge local officials face is how to continue to provide essential services to local residents while protecting employees and the general public. The Safety Director's office recommends consideration of the following:

1. Increasing and enhancing personal safety and social distancing measures for employees who interact with each other and with the general public. Although this would not be feasible for all local government employees, especially the employees who are first responders, an assessment should be conducted to determine the jobs where these controls may be feasible.
2. Many local governments have implemented changes designed to reduce interpersonal contact, and consideration should be given to continuing those practices including:
 - a. Setting up procedures for electronic filing or a physical “drop box” location for permits, licenses, and fee payments (via check), thus reducing one on one contact. Similarly, setting up inspections via telephone or an online procedure.

- b. Preclude public entry into certain offices or areas or, if that is not possible, limiting the number of people permitted in an office or office building based on the space available, and requiring all members of the public and the employees to wear masks.
- c. Establishing new customer workflow routes to reduce interaction within offices and buildings with signage and floor markings.
- d. Permitting “flex scheduling” for employees and consider establishing work “teams” for large offices with dates designated for each team to work. For example, dividing up the workforce into 3 teams, A, B, and C, with Team A working Monday and Wednesday and Friday in Week 1.
- e. Allowing employees with underlying pre-existing health conditions to work from home, if feasible and appropriate based on the assignment.
- f. Employers should familiarize themselves, and especially personnel charged with Human Resources responsibilities with the Federal CARES Act which expands certain employee rights during the COVID-19 pandemic. Here is a link to information on that subject: <https://www.nj.gov/labor/worker-protections/earnedsick/covid.shtml>
- g. Continuing remote public meetings, in accordance with the procedures outlined by the NJ Dept. of Community Affairs.
- h. Consider closing off public water fountains, employee break rooms, and coffee areas until further notice.
- i. Many employers will be instituting daily temperature testing for employees before the employees will be permitted to enter the workspace. More information is available on the options for temperature testing on the **CORONAVIRUS Vendor Solutions** Power Point presentation. It is recommended that local officials contact their municipal attorney before implementing mandatory temperature testing to make certain that employees receive proper notice.
- j. If an employee tests positive for the COVID-19 virus, employers should follow the advice and recommendations from the CDC found at: <https://www.cdc.gov/coronavirus/2019-ncov/community/critical-workers/implementing-safety-practices.html>

Additional Resources: The Safety Director’s office has created a central repository on the NJ MEL website for updated COVID-19 information, including several bulletins addressing specific subject areas during the COVID-19 pandemic, and that information may be found at: <https://njmel.org/covid-19-updates/https://njmel.org/covid-19-updates/>

The Safety Director’s office would like to remind all public entities that until such time as a vaccine for COVID-19 is widely available, we will be recommending that the health and safety measures outlined herein should be followed. Our office will issue updates and new information as it becomes available.



May 19, 2020

Back to Office (BTO) Driving and Vehicle Safety Readiness

The Governors Highway Association (GHSA) has reported that many states are seeing alarming speed increases, with some vehicles traveling at 100 MPH or more.¹ Once employees begin to go back to the office or workplace on a more regular basis, they may likely encounter many drivers who have been accustomed to operating on highways that were not heavily traveled due to the COVID-19 pandemic. Employers should consider taking this opportunity to have employees complete a safe driver training program. The training will better prepare them for the increased number of aggressive and inattentive drivers who have taken advantage of the roadway conditions that have occurred due to the COVID-19 pandemic.

Employees returning to the office may find that many of their employer's fleet vehicles, and perhaps their personal vehicles, have not been operated for a while. It is recommended that employers prepare the fleet, by conducting inspections to ensure that the vehicles can be safely operated by employees who are returning for work. It is also recommended that employers remind their personnel of the importance of pre-trip vehicle inspections whenever they operate any vehicle.

Back to Office Driving Safety

Employees may complete any one or more of the below training courses on traffic safety so they can be better prepared to handle any increased traffic safety threats when they return to work.

MEL Safety Institute - MSI NOW: <https://njmel.org/mel-safety-institute/overview-2/>

- Survival Driving – Urban Driving (Approximately 30 Minutes)
- Distracted Driving (Approximate 17 Minutes)
- Vehicle Inspection
- On the Road Safety
- Space Management around Your Truck

Safety Emergency Responder Vehicle Education - S:ERVE: <https://train.onqsafety.com/meljif>

- Safety National Attention and Distraction (Approximately 30 Minutes)

Employers should also ensure that employees licenses are compliant with the current law. Although the New Jersey Motor Vehicle Commission has granted some extensions for drivers' license renewals, employers must ensure employees do not become distracted and forget to renew their licenses as required.

Employers should regularly check the Motor Vehicle Commission website for the latest information. A recent MVC bulletin regarding license renewals can be viewed here:

<https://www.state.nj.us/mvc/pdf/about/FREQUENTLY%20ASKED%20QUESTIONS.pdf>

See the below MSI Bulletins for additional guidance regarding drivers license checks:

- CDL Drivers: <https://njmel.org/wp-content/uploads/2020/01/MSI-Bulletin-CDL-MVR-Program-Checks-Jan-2020.pdf>

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- Non-CDL Drivers: <https://njmel.org/wp-content/uploads/2020/01/MSI-Bulletin-MVR-Checks-Reminder-Jan-2020.pdf>

Back to Office Vehicle Readiness

It is essential to maintain a vehicle that has been parked or unused during the pandemic. Fleet managers and employee administrators should ensure that:

1. Regularly scheduled maintenance, vehicle manufacture preventative maintenance, and general service have been completed before employees utilize fleet vehicles.
2. Vehicles that have been parked have undergone a comprehensive pre-trip safety inspection and service to include at a minimum:
 - Inspecting tire condition/pressure (including the spare tire)
 - Checking the oil and all fluid levels
 - A test drive by a qualified mechanic
 - Ensuring the wiper blades are in good working condition
 - Ensuring the battery condition is appropriate
 - A visual inspection of all bulbs and lamps
 - The exterior of the vehicle is adequately clean as not to diminish headlight and lamp intensity or windshield/vehicle glass view obstructions
 - An overall visual inspection of the vehicle to include a check for rodent infestation or insect nests.
3. A plan is in place to clean potentially contaminated vehicles. It may difficult to fully know if a person infected with COVID-19 was in a fleet vehicle, so it is important to have a plan in place to clean the interior of vehicles that could be potentially contaminated. See the below links for guidance:
General Cleaning: <https://njmel.org/wp-content/uploads/2020/03/Cleaning-Surfaces-COVID-19-MSI-Briefing-Mar-2020.pdf>
Vehicle Cleaning: <https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/disinfecting-transport-vehicles.html>
4. A review of any possible manufacturer recalls.

Fleet Managers and Administrators should develop a plan for when employees return to the office and operate fleet vehicles that may include:

- Developing a cleaning guide and frequency for vehicles (e.g. twice per day, after each use, or other)
- Establishing a protocol for proper disposal of face masks, gloves, and other PPE that may have been utilized while operating a fleet vehicle
- Determine if drivers must wear a face mask while operating a fleet vehicle even when alone (to help protect others who may share the vehicle)
- Determine if there will be any restrictions to the number of occupants in a vehicle
- Determine if fleet vehicles should be stocked with protective masks and other PPE
- Determine if there are any travel restrictions in place while utilizing a fleet vehicle

Employers should remind employees that as drivers, they should always conduct a routine pre-trip vehicle visual inspection of any vehicle that they drive. Such pre-trip inspections should include at a minimum:

- Looking for any view obstructions – dirty glass, debris.
- Visually inspect tires for hazards, excessive wear, and proper inflation.
- Ensuring that bulbs and lamps are in proper working order.
- Visually inspect all mirrors to ensure they are in good condition.
- Upon initially driving the vehicle, paying close attention to any unusual noises or vibrations.

Employees should be reminded of any specific policies on how to report a vehicle problem and how to place a vehicle out of service.

Our goal is to help keep your employees safe and to mitigate the risks that confront them while returning to work. By implementing these practices and providing reliable policy guidance, we can mitigate many of the risks that drivers may be confronted with as they begin traveling back to work and resume their normal work activities.

Resources

Automotive Fleet.com: <https://www.automotive-fleet.com/354390/advice-for-fleets-during-the-pandemic>

Consumer Reports: <https://www.consumerreports.org/car-maintenance/car-care-and-maintenance-during-the-coronavirus-covid-19/>

National Safety Council:

https://www.nsc.org/Portals/0/Documents/NSCDocuments_Advocacy/Safety%20at%20Work/covid-19/SAFER%20Framework%20Summary050620.pdf?ver=2020-05-06-162456-463

¹Governors Highway Safety Association. (2020, April 16). *Absent Traffic Jams, Many Drivers Getting More Reckless*. Retrieved May 11, 2020, from Governors Highway Safety Association: <https://www.ghsa.org/resources/news-releases/coronavirus-reckless-driving20>

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER – JUNE 2020

POLICE VEHICLE SAFETY



Unfortunately, we have seen a large number of claims in recent months involving injuries to police officers while in their patrol vehicles. Luckily, the injuries have been relatively minor compared with the catastrophic injuries that are possible in these situations. Also good news is that in the majority these recent claims the officers are not at fault for the accident. But, just because we have been lucky of late does not mean we don't need to reinforce proper safety measures.

PLEASE CONSIDER THE FOLLOWING FOR THE SAFETY OF YOUR OFFICERS.

- Make sure officers are wearing their seatbelts at all times inside the vehicle. It is estimated that half of all police officers suffering fatalities in a car crash were not wearing seatbelts.
- Limit the amount of time the officer is sitting in the police car on the side of the road.
- Limit equipment in the car. Make sure it is properly secured and if it cannot be secured, relocate it or secure it in the trunk.

Examples:

- Officer stopped in the crosshatched median between opposing lanes of traffic to perform paperwork when a driver drifted into this area striking the patrol vehicle. The officer suffered upper back and shoulder injuries resulting in pain management, injections and physical therapy and possible surgery for the shoulder, even though he was wearing a seatbelt at the time. The total costs on this claim to this point are a little over \$70,000. Should surgery be required, this claim will go over \$100,000. Even though this accident is not the fault of the officer, it could have likely been avoided by picking a safer location to perform this work.

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: June 16th, 2020 via Teleconference
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

JUNE ACTIVITIES

- Continuing with weekly emails "A note from your Wellness Director"
- Included in your packet is a list of ideas to **optimize the use of your Wellness Funds**.
- Continuing with weekly Zoom meetings featuring short workouts, meditation, breathing exercises and stretching ideas. I am happy to entertain any changes to the day, time and/or topic based on the needs and interests of your employees.
- I have recently completed my Health & Wellness Coaching Certification through NBHWC. I would like to explore the possibility of offering either individual or group coaching for your municipal employees. Details will be proposed and discussed with *Risk Program Administrators*. Once a plan is formulated, I will present my idea to the Committee for review.

June Targeting Wellness Newsletter

With the gradual re-opening of New Jersey and the attempt to go back to "not-so-normal" workplaces, there will undoubtedly be a mix of feelings and emotions going through you and your employees. In this month's **Targeting Wellness Newsletter**, I share some insights that may or may not be new but could be reassuring and used as a reminder.

Topics include:

- Preparing for post-pandemic with self reflection
- Areas of self-care to target: how are you doing in each?
- Managing the transition back to "not-so-normal"
- Creating a "stress relief" kit for yourself or your employees
- Deep breathing to prepare for stressful environments
- Special page in honor of "Men's Health Month"
- Recipe Corner - Mango Black Bean Salad

Exercise of the Month: This was not emailed along with my monthly Newsletter, however, you will find it included in your Agenda Packet. It shows a few simple exercises you can do throughout the day to reduce the strain on your neck. **Take the Forward Head Posture Test**

Carpal tunnel is being replaced with "text neck" and Forward Head Posture (FHP). Both are due to "bad posture" causing repetitive strain on the muscles that support your head. This is caused by long periods of time either looking down (to text) or jutting your chin forward as you type at your computer. As you sit, your shoulders tend to slouch forward and your head follows.

Articles included in the packet further explain the concern that arises from these two postural conditions.

Two note-worthy take-aways:

1. Neck muscles in the proper position, are designed to support the weight of your head, which can range from 10 to 12 pounds. For every inch you drop your head forward, you double the load on those muscles.
2. FHP results in loss of vital capacity of the lungs by as much as 30%!

Transitioning back into part or full operation to the Public will no doubt be stressful for your staff. Empathy, patience, honesty, self-care reminders, trust, open communication, these are just some of the tenets we'll want to focus on to get through this return to business as "not-so-usual."

Targeting Wellness Newsletter

Good News for Good Health!

May 2020

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs



The COVID-19 pandemic has forced us to create a new normal for ourselves, our employees and our families. These changes and the uncertainties of what lies ahead are key components to consider as we all return to the workplace. This monumental shift in what was once acceptable practices must now embrace a renewed sense of focus on our employees feeling safe, healthy and inspired. Recalling our Theme for 2020 of Stress Management; transitioning back to a new normal work day will undoubtedly create some anxiety and fear. Let's help our employees feel that THEIR safety and wellness come first!

In this issue

- 1 Prepare for Post-pandemic with self reflection
- 2 Areas of self-care: how are you doing?
- 3 Managing the transition back to "not so normal"
- 4 Create a Stress Relief kit
- 5 Deep breathing to prepare for stressful environments
- 6 In honor of "Men's Health Month"
- 7 Recipe Corner

Preparing For Post-Pandemic Through Self-Reflection

During the last two and a half months, no doubt you have experienced many different emotions created by the unforeseen, unbelievable, and uncertain crisis we all encountered. Perhaps during this time you learned a new skill, or became your child(ren)'s fill-in school teacher. Maybe you were able to exercise more, eat healthier home-cooked meals, got more sleep and maybe maintained or even lost a little weight. Or maybe not.

Whatever transpired over these last several weeks, reflect on what you learned, about yourself. Maybe you realized strengths you weren't aware of that helped you be more resilient and adaptable. Or maybe you realize you do not handle stress in the healthiest of ways. Regardless, show yourself some self-compassion and congratulate yourself because in both situations, it required **being aware**. That's a reason to celebrate!

Being aware and acknowledging the situation is the first step towards positive change and growth. Give yourself some credit for doing as well as you did.

Take a moment to think about how you would respond to these self-reflection questions. You may find it helpful to write down your thoughts, sometimes seeing the words on paper helps you process them and begin to see patterns you may not have other-wised noticed. But not writing down your responses can be just as beneficial....it's more about taking time to **reflect, reframe and reset** that matters most. This self "assessment" can be done at any time. One or two of the questions may become your "resiliency reset" questions when you notice you are ruminating or self criticizing.

- ★ **Am I taking anything for granted?** If so, what can you do right now to move towards a more grateful existence?
- ★ **Am I demonstrating a healthy perspective?** If not, what can you change that you are ready to tackle?
- ★ **Am I having negative thoughts before I fall asleep?** What is one thing you can do to help clear your mind?
- ★ **Am I taking care of myself physically?** If not or if there is room for improvement, what are you ready to add to our daily/weekly routine to put your physical well-being as a priority?
- ★ **Am I taking care of myself emotionally?** If not, what one thing could you start right now that would allow you to move towards the life you desire?

As you transition back to the workplace and resume your dealings with the public inside your buildings, there is no doubt you will experience many different emotions, some justified and some may be automatic without an obvious trigger, but will still feel real just the same. Be patient with yourself. And start to strengthen your resilience and adaptability by practicing self-care.



Areas of Self-Care: How Are YOU Doing?

The concepts of self-care are not new. We all know what we should and shouldn't do to help our body, mind and spirit be as strong as possible. But that isn't always something we remember to do in the break of a stressful life. Let's face it...there will ALWAYS be stress in our lives. Our goal should not be to try and eliminate it, but rather, cope and adapt to it. That is where we find empowerment and overall well-being. Where are you in the following areas of self-care?

Physical Self-Care:

This involves movement of the body, health, nutrition, sleep, relaxation, physical embrace and intimacy.

- ★ Going for a walk on the beach or your favorite park (or golf course)
- ★ Learning a new dance or exercise routine
- ★ Getting enough sleep
- ★ Eating nourishing foods
- ★ Having an Epsom salt bath

Psychological Self-Care:

This involves learning new things, being able to assess your choices, finding intrinsic motivation, practicing stillness and creativity.

- ★ Practicing meditation or mindfulness
- ★ Journaling
- ★ Reading a book
- ★ Learning or teaching a new skill
- ★ Doing a digital detox

Emotional Self-Care:

This is when you understand and are in touch with your emotions, you increase empathy and manage stress effectively and develop compassion for self and others.

- ★ Writing a gratitude journal
- ★ Saying no (nicely J)
- ★ Making time to reflect on feelings and developing emotional literacy through awareness
- ★ Practicing self-compassion

Financial Self-Care:

This involves being responsible with your finances, (living expenses, income, insurance, savings, retirement, etc) and having a conscious relationship with money.

- ★ Knowing where your income is coming in
- ★ Knowing what expenses are due and paying on time
- ★ Opening and saving money wisely

Clearly our self-care involves many components in life.

Each can be addressed individually yet each will positively or negatively impact ones overall well-being.



Environmental Self-Care:

This involves having an organized, clutter-free work and home environment, Breathing clean air. Shelter and safety.

- ★ Decluttering your home or work area
- ★ Recycling if possible
- ★ Monitoring your use of technology/social media
- ★ Maintaining a clean and safe home and work environment

Social Self-Care:

This involves having a supportive group and network of people around you that you trust and can turn to when needed. Having a sense of belonging and connectedness.

- ★ Belonging to 3 groups or communities outside of work
- ★ Honoring your commitment to other people (follow through on what you say you will do)
- ★ Asking for help when needed
- ★ Meeting new people

Professional Self-Care:

This involves sharing your strengths and gifts with others, having clear professional boundaries while living your purpose.

- ★ Eating a nourishing lunch each day at work (don't give in to peer pressure)
- ★ Negotiating your needs
- ★ Knowing your role and responsibilities
- ★ Attending professional development sessions or having coaching

Spiritual Self-Care:

This involves your beliefs and values, those things that are important and guide you in life. This includes pursuing your noble goal and the practice that support you developing spiritual awareness.

- ★ Practicing meditation or mindfulness
- ★ Journaling
- ★ Reading a book
- ★ Learning or teaching a new skill
- ★ Doing a digital detox

Managing The Transition Back To “Normal”

Everyone has had their own unique experience during this pandemic. Some may have lost a loved one or know someone who got sick (for which I am very sorry). Therefore, everyone's emotional reaction to transitioning back to “business as not-so-usual” will no doubt be met with various emotion such as disbelief, fear or even anger.

Minimizing the potential for exposure among your employees is of top priority. Some of this you may have already made provisions to change.

Germ Alleviation:

- * Increase communication beyond emails to remind employees of new policies, updated cleaning procedures, and best practices in germ mitigation.
- * Consider a temporary ban on refillable cups and reusable silverware and only use disposable solutions.
- * Create staggered lunch schedules to allow not only social distancing but also more time to sanitize common areas.
- * Provide more outside space that is clean and shaded which can offer an alternative for large gatherings or somewhere to “escape” when an employee needs a stress break.
- * Discover ways to reduce the number of surfaces employees have to touch throughout the day.
- * Promote stand-up meetings where you typically had sit-down meetings to reduce contact with conference room, seating, and gathering areas. (Side benefit: standing meetings are usually shorter in length ☺) And having these meetings with less people present at any one time would be encouraged for a while too.

Minimize Stress and Create A Safe Haven:

- * Create a “Stress Relief” kit* for each employee. This could be in addition to a “safety” kit that may include sanitizer, masks, gloves and a safety guide. Your wellness and/or SIP funds can be used to stock your kit. (see page 5 for some idea on what to include in your kit)
- * Great time to start a new daily routine with your staff that will encourage setting a positive intention for the day and offer each other support to get through it together. For my First Responders, perhaps it will be a new “tactical procedure” for mental well-being.
- * If you don't already have one, consider giving more thought into creating a “quiet space” or “Zen Den”. As things get back to more of a routine, having an area where folks can lay out their own mat and do some yoga stretching or meditation would help manage stress.
- * Consider making an area for virtual workout classes. Encourage walks outside.
- * Remind all employees of your Employee Assistance Program, the benefits and services, available to them any time they need.

www.nelsonworldwide.com

Continue to follow the recommendations set forth by the CDC on social distancing, cleaning practices of common areas and options for wearing protective gear, like cloth face masks

The effects of the global pandemic will reflect the flaws of our past but will also give us the opportunity to emerge stronger than before.

-NELSON

“When we feel powerless against something greater than us, a little control over one's immediate environment can bring peace of mind.”

What is a "Stress Relief" Kit?

I stress about stress
before there's
even stress
to stress
about!



Think of it as you would a survival preparedness or car emergency kit. You have tools and products to help you through a specific situation. Some ideas may include:

- * **Herbal Teas**—while some may prefer alcohol during stressful times, that can actually heighten ones level of stress (and would be unacceptable at work). A better idea is reaching for a bag of herbal tea which can slowdown the activity of the stress hormone known as cortisol. Some other benefits: boosts metabolism, improves mental alertness, helps your digestion, and can strengthen your immune system.
- * **Dark Chocolate**—Although you should avoid stress eating, eating just **1.4 ounces (40 grams)** of dark chocolate a day could lower stress and anxiety levels. Now remember, more of a good thing does not mean it's better. And you'll want to aim for over 72% cocoa (or 100% Cacao). Don't worry, your taste buds will get used to less sweet in no time ☺ The higher the percentage the more antioxidants, called flavonoids, it will contain.
- * **Personal Journal and Pen**— writing down our thoughts can help with our mental health. Focusing on what went right, what you accomplished and what you are grateful for creates more inner peace and happiness.
- * **Headphones**—to allow for 2-5 minute meditation or music breaks. Or for noise-cancelling.
- * **Coloring Book**— something relaxing to do on a break or lunch and can be a great distraction from worrying. Brain exercise and stimulation.
- * **Essential Oils**—calming scents, like lavender, can help with relaxation. Peppermint can help with grounding if you find yourself dissociating or disconnecting.
- * **Affirmation Cards or a daily "positive thought"**— repeating an inspirational word or phrase while really trying to connect the thought to a feeling can help to reprogram a calmer response when faced with future stressors.

Various Mediation Apps:

- * Insight Timer
- * Headspace
- * Evermind
- * Stop, Think, Breathe
- * Calm
- * Simply Being



* **Eye Pillow**—can help relieve tension in the eyes, can be used during meditation or yoga.

* **A tennis ball**—this can help roll out tension spots in the body. Can be a great foot massage while sitting or standing at your desk. (Make sure your socks don't have any holes in them the day you decide to take off your shoe ☺).

Use your own imagination and assemble your own kit. Maybe it would be a nice offering to your employees as they transition to public interaction once again.

Can You Prepare For Stressful Environments?

Think about our US Military. Think about our First Responders. These folks are taught to handle stressful environments. Some come out of training and succeed. Others do not. Why? Training oneself to respond in a controlled manner in an uncontrollable situation requires practicing those learned skills over and over and over again until they become automatic. When you find yourself in a stressful situation, what is the first thing you want to do?

Find something you are able to control—the one thing you are able to control is your breathing. This takes practice and patience with yourself. Example: Knowing the unbelievable stress of being strapped to a bomb filled with rocket fuel and shot into space, resulted in the NASA study of teaching their astronauts what they could control was their breathing.

We often don't even think about our breath throughout our day, yet without it we would not be here. When we become aware (mindful) and practice slowing it down, we provide our body with benefits beyond the standard respiration required to live.

Diaphragmatic or Belly Breathing is the most basic of breathing methods and therefore, should be the first one you'll want to master. It's very simple and requires only a few minutes of concentration.

1. Sit down comfortably, or lay down on a yoga mat, depending on personal preference.
2. Place one hand on your stomach, just below your ribcage. Place the second hand on the center of your chest near your heart.
3. Breathe in deeply through your nostrils and let your first hand be pushed out by your stomach. Your chest should remain stationary.
4. Breathe out through your lips, pursing them as if you were about to whistle or drink through a straw. Gently guide the hand on your stomach inwards, helping to press out the breath.
5. Slowly repeat between 3 and 10 times.

*When You Own
Your Breath,
Nobody
Can Steal Your
Peace.*



Some Benefits of Deep Breathing:

- * It ignites the parasympathetic nervous system which helps calm the body and reduce stress.
- * Lowers your heart rate and blood pressure
- * Helps cognitive functioning by supplying more oxygen to our brain, especially important for clearer thinking during a stressful situation.

www.livestrong.com; www.adrenalfatiguesolution.com

Men, This One's For You

A pilot clinical trial involving asymptomatic hormonally untreated male patients experiencing a consistently rising Prostate-specific Antigen or PSA level, were put on a plant-based diet and were studied for six months to determine if the level of intake of such food would have any impact in the rate their PSA levels rose over that time. Patients and their spouses were encouraged to adopt and maintain a plant-based diet. (PubMed.gov)

Findings revealed that those who were compliant with abstaining from all animal products saw a **regression** in their PSA level! However, knowing that it may be difficult for men to attempt this dietary path, let alone maintain it, the researchers did another study to determine what **ratio** between animal products and vegetables eaten (A:V) could be more self-sustainable and still show some degree of benefits.

In brief, here are the findings:

- * Part of the group maintained a 2:1 (A:V) ratio and another group was able to maintain 1:1 (A:V) ratio.
- * Their PSA doubling time, an estimate of how fast the tumor may be doubling in size, slowed from 21 months to 58 months only after 6 months of eating this way.
- * The tumor did continue to grow with this part-time plant-based diet, however, the expansion of the tumor slowed down.

(note that those who went full plant-based, in one year not only did the tumor stop growing, it actually trended down which is an indication of tumor shrinkage!). Clearly going plant-based is the desirable choice but let's get real. You or the males in your life may be saying "there is no way I'm ready to give up animal products". Okay, so what is the **worst** animal product to avoid and the **best** vegetables to add, if that is all you are willing to change?

Worst animal product for PSA progression: Eggs and Poultry

- * There was a 2-fold risk of prostate cancer progression among men who ate the most eggs (eating less than a single egg a day)
- * Men with high prognostic risk disease and high levels of poultry, had a quadruple increased risk of progression eating a single serving of chicken or turkey a day)

*If you could only add one thing to your diet that's plant-based, what would be the best thing to add? **Cruciferous vegetables***

- * Adding even a single serving a day of either broccoli, Brussels Sprouts, cabbage, cauliflower or kale could cut the risk of prostate cancer progression (defined as cancer coming back, spreading to the bone or even death) by more than 50%!
- * The ratio may also be useful for cancer prevention measures.

Even a small change in your diet could have significantly positive effects on your health now and in the future!

"If you do not make time for your wellness, you will be forced to make time for your illness."
#readThatAgain

Mango Black Bean Salad



Mango Black Bean Salad with corn, tomatoes, bell pepper and zesty lime comes together in 15 minutes. Fresh and healthy salad rich in protein and fiber that everyone will absolutely love. It's a win-win!

Ingredients:

- 2 medium mangos, chopped
- 1 large tomato, chopped
- 1 large bell pepper, chopped
- 1 cup corn, cooked or frozen (thawed)
- 15 – 19 oz can black beans, rinsed and drained
- 1/2 cup cilantro, finely chopped
- 2 tbsp red onion, minced
- 2 tbsp olive oil, extra virgin
- 1 lime, juice of
- 2 tsp cumin, ground



Directions:

1. In a large bowl, add mango, tomato, bell pepper, corn, black beans, cilantro, onion, olive oil, lime juice, cumin, salt, hot pepper flakes.
2. Gently stir to combine. If you have time, allow flavors to marry each other in the fridge for a few hours.
3. Add cooked quinoa, Farro or brown rice to make it one complete meal.

Store: Refrigerate covered for up to 24 hours. **Make Ahead:** Refrigerate without olive oil, lime juice and salt for up to 24 hours, and then add before serving.

Notes:

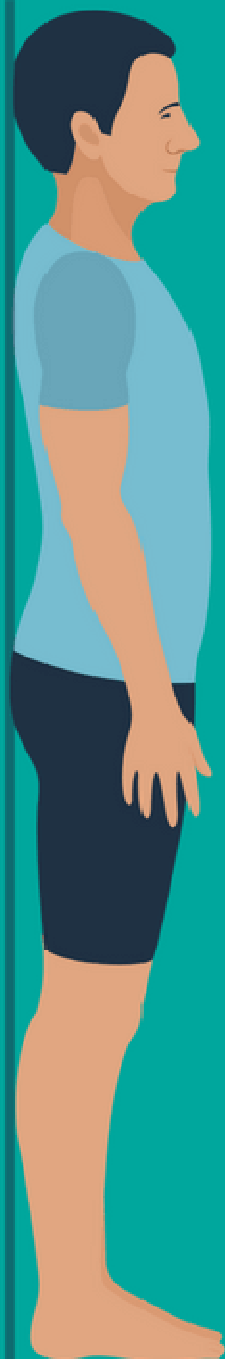
- Make sure to drain and rinse canned beans with cold water. You do not want the liquid in a salad. Plus it will reduce sodium content.
- The "healthiest" canned beans are low sodium, organic and in BPA free cans.
- Avoid buying very soft mango for salad as it will become a mush.
- You can add one diced avocado. Just like with mango, use ripe but firm fruit. And remember it browns easily, so add before serving.
- To thaw frozen corn, run it under warm water in a colander and then drain

Debby Schiffer, Targeting Wellness LLC

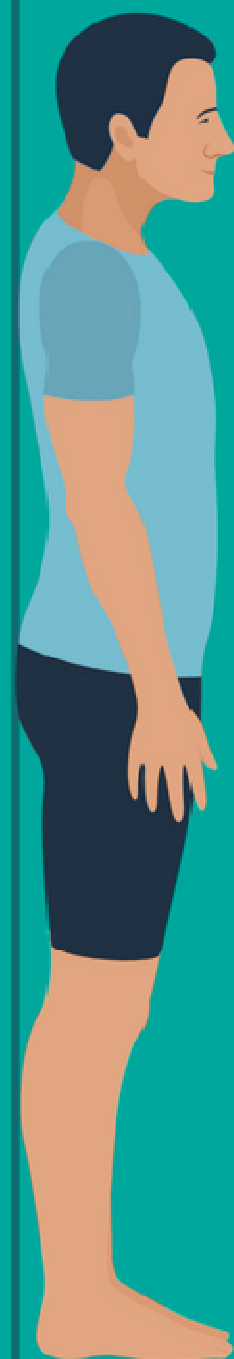
JIF Wellness Director

Email: debby_schiffer@targetingwellness.com Phone: 856-322-1220

Forward Head Posture Test



If the back of your head is NOT able to touch the wall, you have fwd head posture!



Forward Head Posture

A study published in the Journal of Physical Therapy Science breaks down what happens to the body in individuals with forward head posture:

- The muscles and joints at the front of the neck become weak, while the muscles in the upper back and shoulders get really tight (See muscles affected below).
- The center of gravity of your head shifts forward (anteriorly), which increases the load on your neck – for every inch of forward movement, there is an extra 10 pounds of weight placed on your neck! This can consequently lead to musculoskeletal, neural, and vascular system dysfunction.
- The changes that occur with forward head posture can lead to persistent and abnormal pressure in the muscles, tissues, and nerves of both the neck and shoulders, which can lead to rounding of shoulders (increased thoracic kyphosis) and herniated discs in an effort to compensate, which results in a higher load being placed on the back and shoulder muscles (Like Trapezius).
- When you combine all of these changes, you could eventually end up with a condition called “tension neck syndrome” – symptoms of this condition can mimic tension headache.

Forward Head Posture Symptoms:

- Muscle tightness
- Kyphosis (Excessive rounded shoulders)
- Neck tightness/pain
- Back pain
- Muscle spasms
- Restricted breathing
- Poor Balance
- Headaches and migraines
- Insomnia
- Trigger Points
- Chronic fatigue
- Numbness and tingling of the arms and hands
- Temporomandibular joint (TMJ) pain

FHP Can Lead To:

- Osteoporosis (and related fractures)
- Poor shoulder mobility
- Cervical (Neck) spine arthritis
- Shoulder blade pain
- Bulging Discs
- Herniated Discs

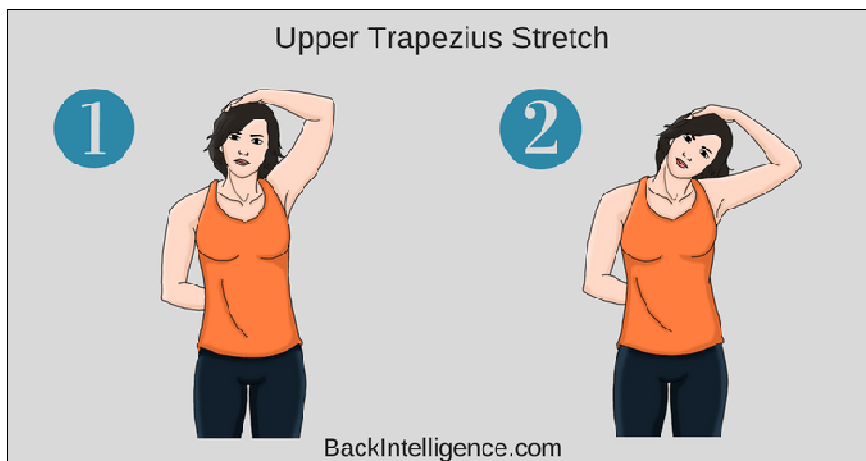
How To Fix Forward Head Posture

5 Exercises

By: [Dr. Shaina McQuilkie, DC](#) and [Leon Turetsky \(NASM-CPT, NASM-CES\)](#),

Last Updated: March 5, 2020, Reviewed By: [Dr. David Oliver, DC](#)

Upper Trapezius Stretch



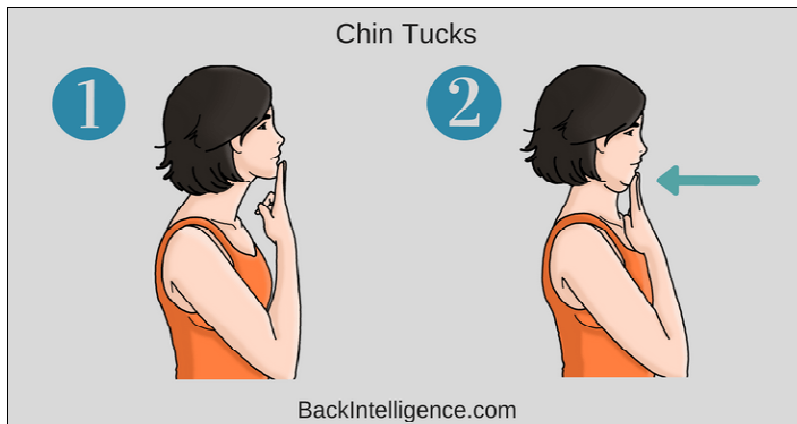
This will stretch out the neck and upper back muscles (Scalene & Upper Trapezius) which can get very tight on individuals with this forward neck syndrome.

- Start either in a standing or seated position.
- Place one of your hands on the opposite side of your head.
- Now bring the head down towards your shoulder.
- Use the hand overhead to press your neck down – to get a deeper stretch (Not too hard).
- Hold for 20-30 seconds and do 2-3 sets.

Go to this video to see a demonstration of the chin tuck and another shoulder exercise for forward head posture.

<https://www.youtube.com/watch?v=6C-wfV27bzI&feature=youtu.be>

Chin Tucks Exercise



This exercise will activate and strengthen your deep cervical muscles (front of the neck muscles).

- Place 2 fingers at the bottom of your chin.
- Gently tuck your chin in and retract your head backwards. At the same time, use your fingers to keep the chin tucked in the entire time.
- Hold the end position for 3 to 5 seconds.
- Relax your neck for a moment (Let the neck come fwd).
- Aim for 2 to 3 sets of 10 repetitions.

**** Your eyes should stay level and you should feel like the back of your neck is lengthening or “pulling up”.**

Neck Flexion (Suboccipital Stretch)



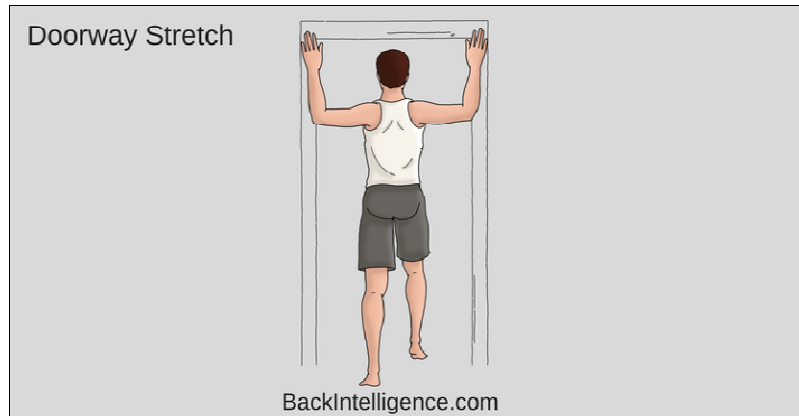
This will stretch the back of your neck muscles including the Suboccipital muscles.

- First, tuck your chin in using 2 fingers of one hand.
- Place your other hand on the back of your head and apply a gentle force down as you pull your head towards your chest.
- When you feel a stretch at the back of your neck, hold the position for 20 to 30 seconds.
- Repeat this stretch 3 times.

**** Keep your chin tucked as you do this stretch.**

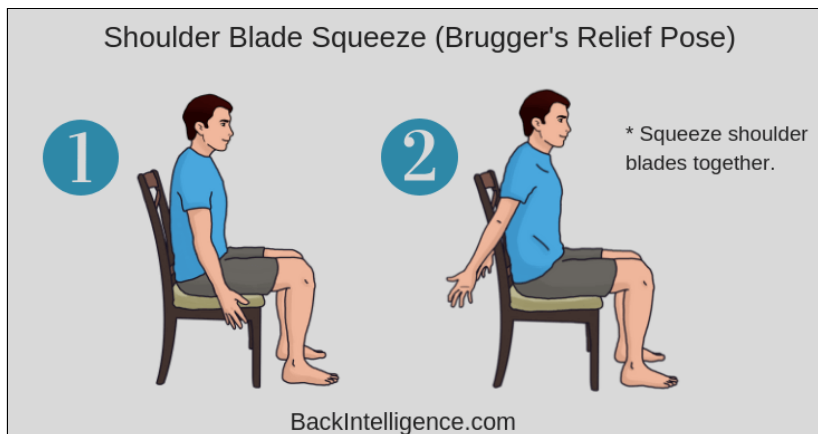
Doorway Stretch

This stretch will help to open up your chest and shoulders, which could be very tight.



- Position your elbows and hands in line with a doorframe.
- Step through the door slowly, until you feel a stretch.
- Hold this end position for 20 to 30 seconds before returning to the starting position.
- Repeat this stretch 2-3 times.

Shoulder Blade Squeeze (aka Brugger's Relief Position)



This exercise will activate and strengthen your low and mid back muscles including Low and Mid Trapezius.

- Position your feet and knees slightly wider than your hips, as you sit on a chair.
- Maintain a chin tuck and raise your chest up, allowing your spine to be in a neutral position.
- Rest both of your arms down by your sides.
- Now bring your arms back and externally rotate them so that your thumbs are pointing backwards.
- Hold this position for 5-10 seconds and release.
- * Aim for 2-3 sets of 10-15 repetitions.
- * Breathe normally as you do these reps.



March 24, 2015 / Brain & Spine

Text Neck: Is Smartphone Use Causing Your Neck Pain?

Improve your posture to find out

Virtually unheard of two years ago, “text neck” is a repetitive strain injury that’s becoming more common as more people hunch over smartphones. Aggravating muscle pain in the neck and shoulders, and sometimes lower back, is occurring even in teens and adolescents.

“Typically, incidence of neck pain increases with age. But today we’re seeing and treating more patients — younger patients — who never reported neck pain before,” says Robert Bolash, MD, a pain specialist at Cleveland Clinic.

A load of hurt

How can using a smartphone or other mobile device cause so much hurt? It’s all in how you look at it. Literally. Looking down, dropping your head forward, changes the natural curvature of your neck. Over time, that misalignment can strain muscles and cause wear and tear on the structures of the neck.

According to Dr. Bolash, three things happen when you drop your head:

- 1 Your neck moves forward.
- 2 Your shoulders round forward or lift up toward your ears.
- 3 Your neck and shoulder muscles spasm (contract).

“Neck muscles, in their proper position, are designed to support the weight of your head, about 10 to 12 pounds,” says Dr. Bolash. “Research shows that for every inch you drop your head forward, you double the load on those muscles. Looking down at your smartphone, with your chin to your chest, can put about 60 pounds of force on your neck.”

Besides muscle pain, text neck can cause a host of other health concerns. Sitting in a slumped position restricts your lungs’ ability to expand, impairing your lung capacity. Inhaling less oxygen means your heart needs to pump harder to distribute more oxygen-carrying blood through your body.

Three tricks to nix text neck

To nix text neck, improve your posture. Dr. Bolash recommends you:

- 1 **Straighten up.** Learn proper posture and neck alignment by peeking at your profile in a mirror. If you’re standing correctly, you should be able to draw a vertical line from your ear to your shoulder.
- 2 **Arch back.** If your posture isn’t perfect, try doing shoulder extensions. Arch your neck and upper back backward, pulling your shoulders into alignment under your ears. This simple stretch can alleviate stress and muscle pain.

Look forward. Rather than tilting your chin down to read your mobile device, raise the device to eye level. The same goes for your desktop computer. Your monitor screen should be at eye level so your head isn't perpetually dropping and causing muscle strain.

Another texting injury: BlackBerry® thumb

While not part of text neck, BlackBerry thumb (hand, finger or thumb pain named after the popular mobile device) is another texting-induced repetitive strain injury.

“A topical pain reliever may help soothe a strained tendon,” says Dr. Bolash. “But, ideally, you should limit how much you’re texting. Composing a manuscript with your thumbs, on a screen that’s a couple of inches wide, isn’t what mobile devices were made for.”

Anatomy and Effects of Texting

Resource: The Text Neck Intitute, Dr. Dean L. Fishman, Chiropractor Physician sites research taken from various studies and journals.

DID YOU KNOW?

The effects of long-term forward neck posture leads to "long term muscle strain, disc herniations and pinched nerves." Mayo Clinic Health Letter Vol. 18, #3 March 2000

It was noted in regard to Respiratory Dysfunction in Chronic Neck Pain Patients..."the study demonstrated a strong association between an **increased forward head posture and decreased respiratory muscle strength** in neck patients." - The journal Cephalalgia, 2009 Feb 2

"For every inch of forward head posture, it can increase the weight of the head on the spine by an additional 10 pounds." - Kapandji, Physiology of Joints, Vol 3.

Forward head posture (FHP) can add up to thirty (30) pounds of abnormal leverage on the cervical spine. This can pull the entire spine out of alignment. -Rene Cailliet, M.D., Director of the Department of Physical Medicine and Rehabilitation at the University of Southern California

FHP has been shown to flatten the normal neck curve, resulting in disc compression, damage, and early arthritis. - Gore DR, Sepic SB, Gardner GM. Roentgenographic findings of the cervical spine in asymptomatic people. Spine 1986; 6:591-694

FHP results in loss of vital capacity of the lungs by as much as 30%. This shortness of breath can lead to heart and blood vascular disease. -Rene Cailliet, M.D., Director of the Department of Physical Medicine and Rehabilitation at the University of Southern California

The entire gastrointestinal system is affected; particularly the large intestine. Loss of good bowel peristaltic function and evacuation is a common effect of FHP. -Rene Cailliet, M.D, Director of the Department of Physical Medicine and Rehabilitation at the University of Southern California

Optimize Your Wellbeing Dollars to Take Care of Employees

The Wellness Funds allocated to each municipality are typically utilized for activities such as onsite classes/demonstrations, well-being challenges, screenings, and health fairs. Another common use has been to offer incentives (monetary or material) for participation in such programs. Due to the pandemic, we will need to rethink how and when to utilize these wellbeing dollars in 2020.

During this unique time, let's seize the opportunity to think outside the box in order to optimize wellbeing dollars to support employees' wellbeing and reduce stress. This may include adjusting or eliminating the requirements of some aspects of incentive programs, especially with regard to activities like screenings and health assessments (i.e. medical inquiries). Employees do not need added pressure, emotionally or financially; wellbeing programs should feel supportive not punitive.

I recently came upon an article that had some ideas on ways to spend your wellbeing funds to take care of your employees. I have also added a few of my own suggestions:

At-Home & Virtual Self-Care Tools

- Subscriptions for a mindfulness app or sleep support
- At-home small item fitness equipment (dumbbells, resistance bands, balls, mats, kettle bells), programs or virtual personal training/lifestyle coaching
- Fees for virtual races (run/walk online challenges)
- **Group meditation practice through video conferencing**
- Products that improve the ergonomics of home workstations
- **One-month membership to a healthy meal delivery service**
- Virtual programs or coaching to help employees with tobacco cessation or other substance addictions
- Water bottles for a hydration challenge
- Personal and home safety equipment (e.g., blood pressure cuffs, first aid kits)
- **10-day Jumpstarts focusing on whole food plant-based nutrition or other online nutrition programs (supported by Wellness Director)**
- Journals or adult coloring books for reflection and relaxation
- Communication and training on accessing virtual health providers
- **Offset the cost of your EAP support program**

Rewards for Activities that Foster Social Connection

- Prizes for wellbeing campaigns focused on self-care practices
- Books for participants of a virtual book club
- Teach your peers a "how to" skill (crafts, knitting, drawing, line dancing, etc)
- **Wellbeing week, featuring online education, demonstrations, search and find activities, and fun quizzes to enhance benefits knowledge and health literacy**
- Healthy selfie contest or best at-home workspace contest
- **Recipe circles or cooking clubs**
- Tickets to concerts/Broadway musicals on Facebook or Instagram Live
- Bingo that includes activities for self-care and/or finding silver linings
- **Peer-to-peer recognition programs**
- Themed "Spirit Week" days to show off via Zoom/Skype meetings (get creative)
- Virtual field trips with coworkers and families to a museum or exhibit of the week

Online Learning Opportunities

- Management training focused on supporting remote employees
- Seminars on personal and professional development topics
- Assessment opportunities to enhance career wellbeing

Optimize Your Wellbeing Dollars to Take Care of Employees

- Classes on mental health first aid
- Demos on how to meditate for stress reduction and self healing
- Classes on personal financial planning and living wills
- Online Personal Strength Assessments (<https://www.viacharacter.org/>)

Audit & Enhance Your Workplace for the Future

- New mothers' room amenities
- Zen room and/or fitness room equipment
- Safety equipment
- Blood pressure cuffs in the office
- Standing collaboration stations
- Refurbished Employee Break Room
- Aesthetic improvements, such as lighting, artwork, plants

If you do not yet have a designated Wellness Coordinator or established Wellness Committee this is a great time to ask for volunteers who can work together with the Wellness Director to formulate a plan as we emerge from this ever-changing pandemic.

While you are figuring out how to make the most out of this year's wellbeing funds, start a wish list for next year. You may have remaining funds in the fourth quarter that can be used for upcoming wellbeing campaigns. Filter your purchasing decisions through a *wellbeing lens* and attempt to address some of the wellbeing domains:

1. Social connectedness
2. Lifestyle behaviors
3. Stress and resilience
4. Emotional health
5. Physical health
6. Meaning and purpose
7. Sense of self
8. Finances
9. Spirituality
10. Exploration and creativity

Get as much employee input as possible on what resources they find meaningful to their wellbeing journey.



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

Intake	May-20	May-19	2020 May YTD	2019 May YTD
# of New Claims Reported	106	31	309	91
# of Report Only	96	10	251	29
% Report Only	91%	32%	81%	32%
# of Medical Only	7	21	40	52
# of Lost Time	3	0	16	10
Medical Only to Lost Time Ratio	70:30	100:00	71:29	84:16
Occupational, Claim Petition Cancer Presumption	1		1	
COVID-19	94		233	
Average # of Days to Report a Claim	1.5	1.2	3.6	1.3

Nurse Case Management	May-20	May-19
# of Cases Assigned to Case Management	15	11
# of Cases >90 days	13	10

Savings	May-20	May-19	2020 May YTD	2019 May YTD
Bill Count	147	143	679	853
Provider Charges	\$128,204	\$77,039	\$1,494,488	\$1,018,414
Repriced Amount	\$46,114	\$32,043	\$395,123	\$371,369
Savings \$	\$82,090	\$44,996	\$1,099,365	\$647,045
% Savings	64%	58%	74%	64%

Participating Provider Penetration Rate	May-20	May-19	2020 May YTD	2019 May YTD
Bill Count	94%	95%	96%	97%
Provider Charges	96%	93%	98%	97%

Exclusive Provider Panel Penetration Rate	May-20	May-19	2020 May YTD	2019 May YTD
Bill Count	96%	97%	96%	97%
Provider Charges	94%	99%	99%	99%

Transitional Duty Summary		2020 May YTD	2019 May YTD
% of Transitional Duty Days Worked		63.0%	55%
\$ Saved By Accommodating		\$77,515	
% of Transitional Duty Days Not Accommodated		37.0%	45%
Cost Of Days Not Accommodated		\$38,984	



Burlington County Municipal JIF
Average Days To Report By JIF Member (Lost Time, Medical Only Report Only)
1/1/2020 - 5/31/2020

	# Of Claims Reported	Average Days Reported To TPA	Average Days Reported To Employer
BORDENTOWN CITY	2	2.0	0.0
BORDENTOWN TOWNSHIP	1	1.0	0.0
DELANCO TOWNSHIP	2	32.5	1.5
DELRAN TOWNSHIP	2	1.5	0.0
EDGEWATER PARK TOWNSHIP	3	0.3	0.0
FLORENCE TOWNSHIP	3	8.0	0.0
LUMBERTON TOWNSHIP	5	2.0	0.0
MANSFIELD TOWNSHIP	3	3.3	2.0
MEDFORD TOWNSHIP	12	1.3	0.2
MOUNT LAUREL TOWNSHIP	175	2.6	0.8
PALMYRA BOROUGH	2	0.0	0.0
PEMBERTON TOWNSHIP	25	7.8	7.0
RIVERSIDE TOWNSHIP	5	2.2	2.0
SOUTHAMPTON TOWNSHIP	5	0.8	0.0
WESTAMPTON TOWNSHIP	61	5.1	0.7
WOODLAND TOWNSHIP	1	0.0	0.0
Grand Total	307	3.6	1.2



**Burlington County Municipal JIF
Claims Related To COVID-19
1/1/2020 - 5/31/2020**

	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
FLORENCE TOWNSHIP	2			2
MANSFIELD TOWNSHIP	1			1
MEDFORD TOWNSHIP			2	2
MOUNT LAUREL TOWNSHIP	6	2	154	162
PEMBERTON TOWNSHIP		3	8	11
WESTAMPTON TOWNSHIP			55	55
Grand Total	9	5	219	233

DOL Month	# Of COVID-19 Claims Reported
Mar	54
Apr	87
May	92
Grand Total	233



**Burlington County Municipal JIF
Transitional Duty Summary Report
1/1/2020 - 5/31/2020**

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	\$ Saved By Accommodating	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated	Cost of Days Not Accommodated
RIVERSIDE TOWNSHIP	41	41	100%	\$5,535	0	0%	\$0
EDGEWATER PARK TOWNSHIP	129	129	100%	\$17,415	0	0%	\$0
DELRAN TOWNSHIP	109	109	100%	\$13,559	0	0%	\$0
LUMBERTON TOWNSHIP	3	3	100%	\$405	0	0%	\$0
BORDENTOWN CITY	119	116	97%	\$11,722	3	3%	\$395
MEDFORD TOWNSHIP	81	74	91%	\$4,718	7	9%	\$446
PEMBERTON TOWNSHIP	135	103	76%	\$12,449	32	24%	\$3,912
MOUNT LAUREL TOWNSHIP	145	92	63%	\$11,712	53	37%	\$6,568
WESTAMPTON TOWNSHIP	190	0	0%	\$0	190	100%	\$19,304
BORDENTOWN TOWNSHIP	102	0	0%	\$0	102	100%	\$8,359
Grand Total	1054	667	63%	\$77,515	387	37%	\$38,984



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Qualcare	138	\$123,279	\$41,683	\$81,596	66%
Hospital	7	\$45,267	\$17,159	\$28,108	62%
Physical Therapy	105	\$34,067	\$8,808	\$25,259	74%
Ambulatory Surgical Center	1	\$19,896	\$5,577	\$14,320	72%
Orthopedics	10	\$11,390	\$5,007	\$6,383	56%
Anesthesiology	2	\$5,753	\$2,241	\$3,512	61%
MRI/Radiology	1	\$3,525	\$750	\$2,775	79%
Urgent Care Center	5	\$1,500	\$1,089	\$410	27%
Emergency Medicine	1	\$754	\$198	\$556	74%
Durable Medical Equipment	2	\$355	\$284	\$71	20%
Physicians Fees	2	\$308	\$200	\$108	35%
Behavioral Health	1	\$308	\$231	\$77	25%
Occ Med/Primary Care	1	\$157	\$139	\$18	11%
Out Of Network	9	\$4,925	\$4,431	\$494	10%
Durable Medical Equipment	2	\$2,645	\$2,502	\$143	5%
Physicians Fees	3	\$777	\$435	\$342	44%
Other	1	\$769	\$760	\$9	1%
Emergency Medicine	1	\$410	\$410	\$0	0%
MRI/Radiology	2	\$324	\$324	\$0	0%
Grand Total	147	\$128,204	\$46,114	\$82,090	64%

Participating Provider Penetration Rate

Bill Count 94%

Provider Charges 96%

Exclusive Provider Penetration Rate

Bill Count 96%

Provider Charges 94%



**Burlington County Municipal JIF
PPO Savings And Penetration Rate
1/1/2020 - 5/31/2020**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	649	\$1,470,465	\$376,426	\$1,094,039	74%
Hospital	28	\$271,985	\$93,779	\$178,206	66%
Orthopedics	88	\$262,642	\$59,747	\$202,895	77%
Neurosurgery	9	\$258,850	\$70,203	\$188,647	73%
Physicians Fees	22	\$210,797	\$9,040	\$201,757	96%
Ambulatory Surgical Center	10	\$207,509	\$46,396	\$161,113	78%
Physical Therapy	331	\$140,445	\$39,718	\$100,727	72%
Anesthesiology	12	\$35,151	\$14,617	\$20,534	58%
MRI/Radiology	26	\$24,704	\$8,883	\$15,821	64%
Durable Medical Equipment	13	\$19,936	\$15,587	\$4,349	22%
Urgent Care Center	61	\$15,092	\$9,502	\$5,591	37%
Physical Medicine & Rehab	4	\$6,887	\$1,049	\$5,838	85%
Occ Med/Primary Care	23	\$6,139	\$3,944	\$2,196	36%
Emergency Medicine	8	\$5,287	\$1,293	\$3,994	76%
Behavioral Health	7	\$3,077	\$2,238	\$839	27%
Laboratory Services	6	\$1,643	\$233	\$1,410	86%
Transportation	1	\$319	\$199	\$120	38%
Out Of Network	30	\$24,023	\$18,696	\$5,326	22%
Physicians Fees	10	\$7,978	\$3,809	\$4,169	52%
Durable Medical Equipment	4	\$5,290	\$4,865	\$425	8%
Emergency Medicine	5	\$4,094	\$4,024	\$70	2%
Anesthesiology	2	\$2,800	\$2,156	\$645	23%
Other	2	\$1,508	\$1,494	\$14	1%
Laboratory Services	2	\$1,031	\$1,029	\$2	0%
Physical Medicine & Rehab	2	\$775	\$773	\$2	0%
MRI/Radiology	2	\$324	\$324	\$0	0%
Urgent Care Center	1	\$223	\$223	\$0	0%
Grand Total	679	\$1,494,488	\$395,123	\$1,099,365	74%

Participating Provider Penetration Rate

Bill Count 96%

Provider Charges 98%

Exclusive Provider Penetration Rate

Bill Count 96%

Provider Charges 99%

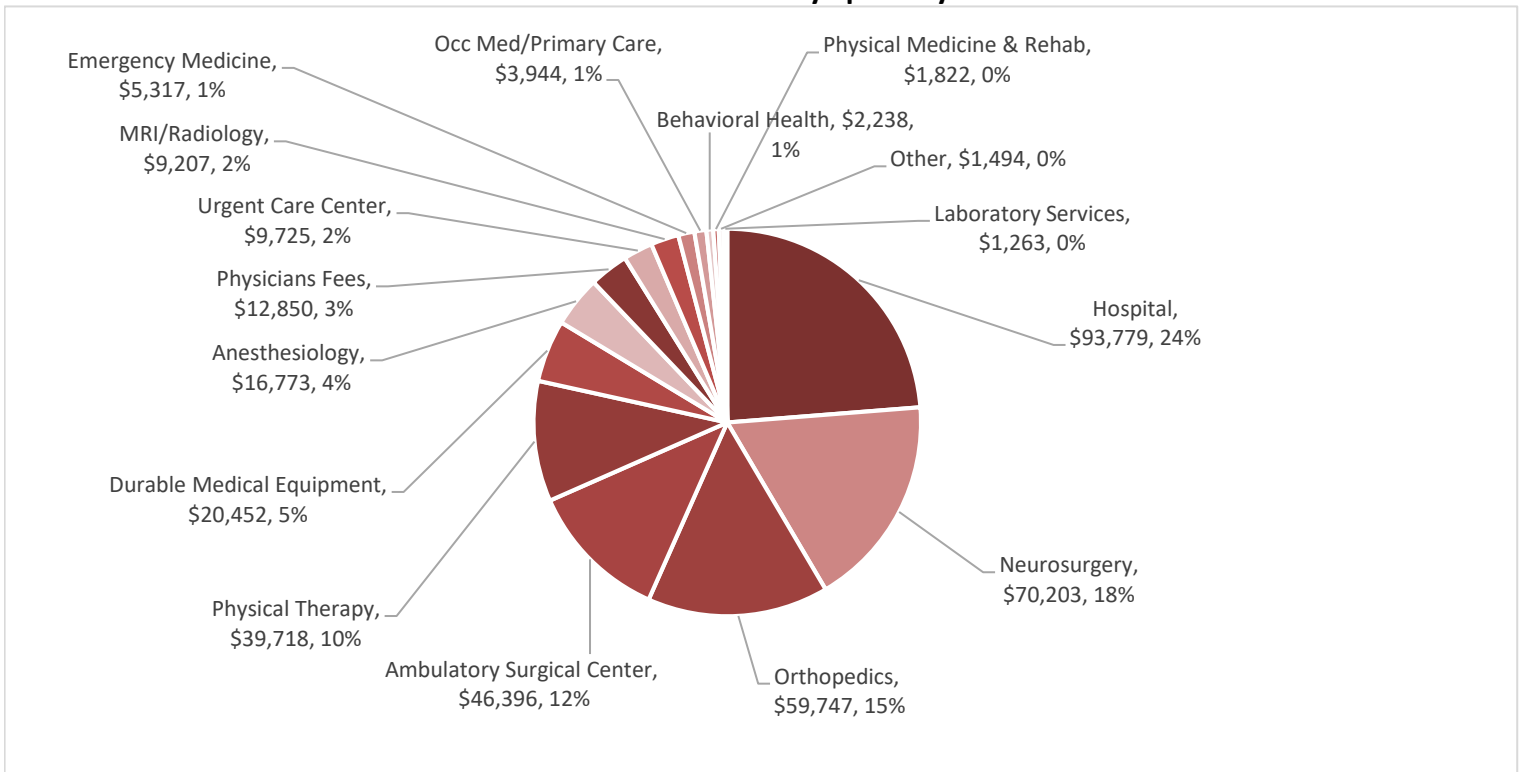


Burlington County Municipal JIF
1/1/2020 - 5/31/2020

Top 10 Providers

	Bill Count	Repriced Amount	Specialty
NEUROSURGICAL AND SPINE SPECIALIST	6	\$69,917	Neurosurgery
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY	14	\$51,559	Hospital
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST	39	\$23,548	Orthopedics
KENNEDY HEALTH SYSTEM	1	\$19,892	Hospital
MEMORIAL AMBULATORY SURGERY CENTER	2	\$18,953	Ambulatory Surgery Center
ROTHMAN ORTHOPAEDICS	19	\$18,157	Orthopedics
STRIVE PHYSICAL THERAPY	153	\$15,245	Physical Therapy
HOME CARE CONNECT LLC	10	\$14,934	Durable Medical Equipment
ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL AT HAMIL	3	\$11,028	Hospital
REGIONAL ORTHOPEDIC, PA	9	\$10,572	Orthopedics
Grand Total	256	\$253,805	

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	55	55							
Kelly Roth	54	56	46	51	48							
Cristina Pondevida	55	52	51	51	44							
Maureen Steelman	55	52	55	50	49							
Virgen Conley	4	4	4	4	3							
Wendie Szamreta	2	0	0	0	0							
Sandra Barber	1	1	1	0	0							
Stephanie Dionisio												
Total	233	221	216	211	199	0	0	0	0	0	0	0

Cyber Risk Management

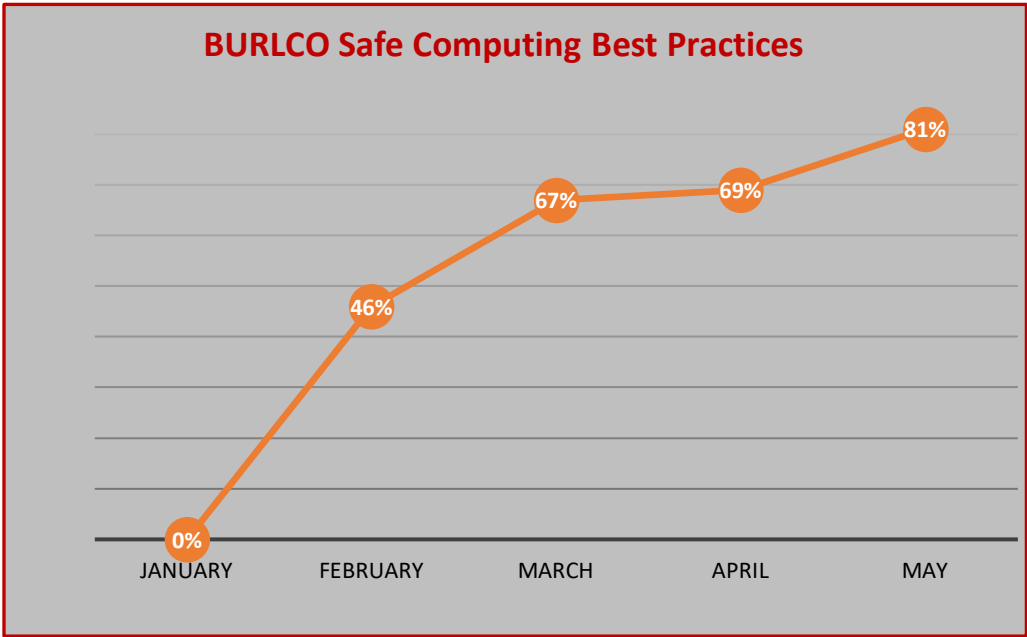
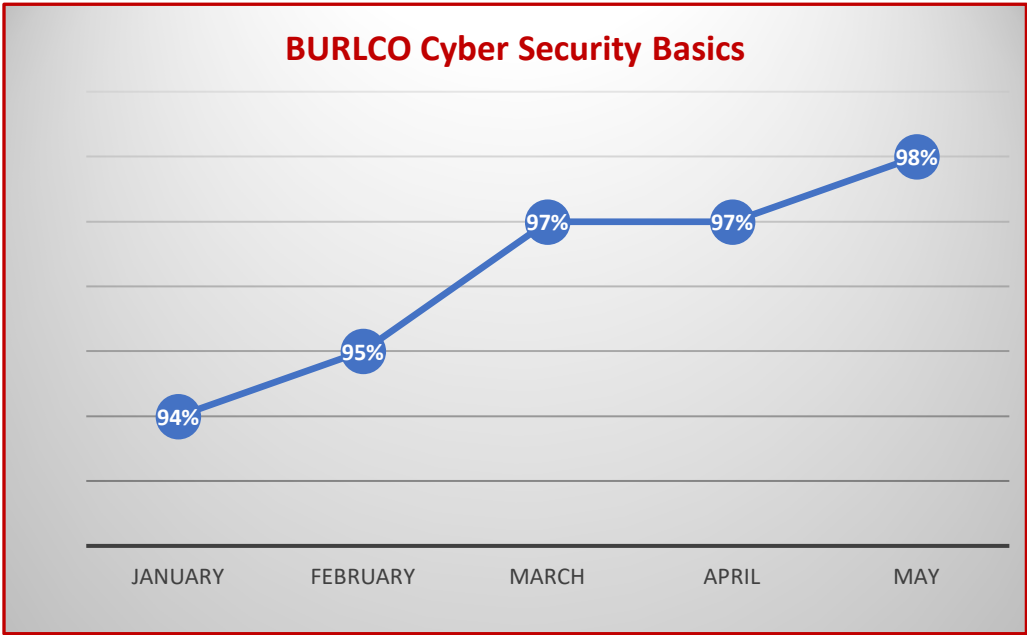
Monthly Executive Report

June 4, 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	4	33%
Bordentown City	7	7	100%	7	7	100%
Bordentown Township	20	19	95%	20	18	90%
Chesterfield Township	16	14	87%	16	6	37%
Delanco Township	16	16	100%	16	16	100%
Delran Township	21	21	100%	21	21	100%
Edgewater Park Township	17	17	100%	17	17	100%
Fieldsboro Borough	3	3	100%	3	1	33%
Florence Township	30	30	100%	30	27	90%
Hainesport Township	8	8	100%	8	8	100%
Lumberton Township	22	18	81%	22	12	54%
Mansfield Township	48	45	93%	48	36	75%
Medford Township	105	105	100%	105	105	100%
Mount Laurel Township	40	39	97%	40	30	75%
New Hanover Township	1	1	100%	7	3	42%
North Hanover Township	10	10	100%	10	10	100%
Palmyra Borough	30	30	100%	30	29	96%
Pemberton Borough	4	4	100%	4	4	100%
Pemberton Township	53	53	100%	53	53	100%
Riverside Township	2	2	100%	2	1	50%
Shamong Township	10	10	100%	10	10	100%
Southampton Township	16	15	93%	16	9	56%
Springfield Township	6	6	100%	6	3	50%
Tabernacle Township	13	13	100%	13	13	100%
Westampton Township	50	49	98%	50	46	92%
Woodland Township	7	7	100%	7	6	85%
Wrightstown Borough	4	4	100%	4	4	100%

Monthly Training Progress

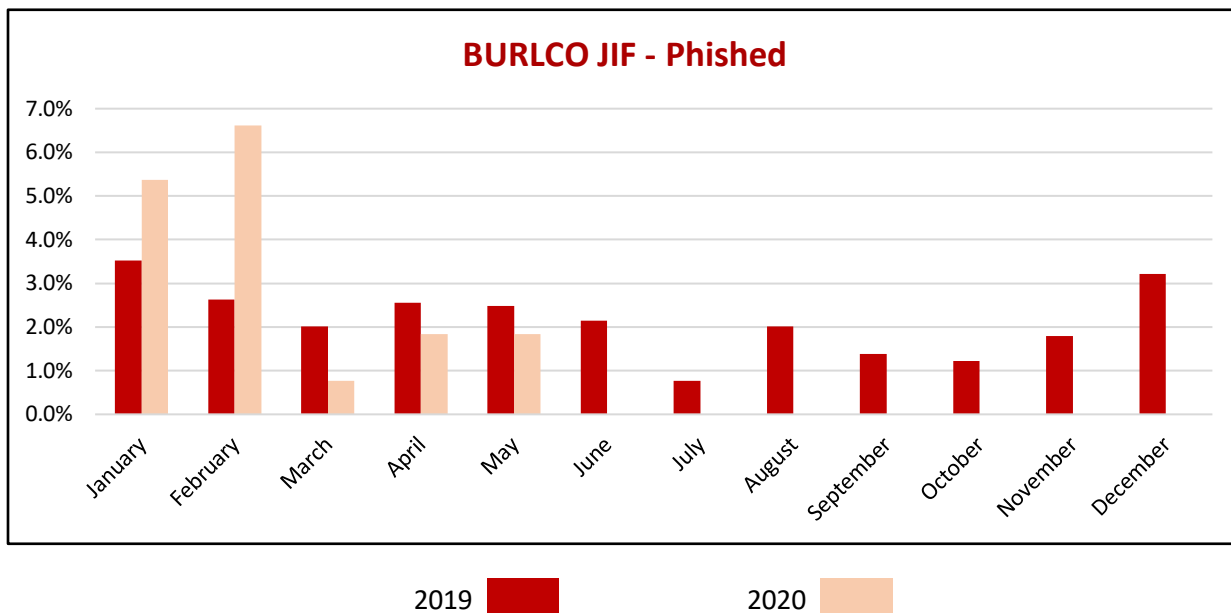


Phishing Report

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%	653	12	1.8%
May	765	19	2.5%	653	12	1.8%
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 3.3%



Phishing by Municipality

Municipality	Total Email	# of Positive Clicks	Count of False Positive	% of Positive Clicks
Bass River Twp	3	0	0	0%
Beverly City	13	0	0	0%
Bordentown City	4	0	0	0%
Bordentown Twp	13	0	0	0%
Chesterfield Twp	8	0	0	0%
Delanco Twp	17	0	0	0%
Delran Twp	47	0	0	0%
Edgewater Park Twp.	17	0	0	0%
Fieldsboro Borough	4	0	0	0%
Florence Twp	33	2	0	6%
Hainesport Twp	8	0	0	0%
Lumberton Twp	17	0	0	0%
Mansfield Twp	51	2	0	4%
Medford Twp	140	5	0	4%
Mount Laurel Twp	70	0	0	0%
North Hanover Twp	7	0	0	0%
Palmyra Borough	44	1	0	2%
Pemberton Twp	43	1	0	2%
Pumberton Borough	4	0	0	0%
Riverside Twp	2	0	0	0%
Shamong Twp	7	0	0	0%
Southampton Twp	16	1	0	6%
Springfield Twp	7	0	0	0%
Tabernacle Twp	12	0	0	0%
Westampton Twp	55	0	0	0%
Woodland Twp	7	0	0	0%
Wrightstown Borough	4	0	0	0%

Grand Total 653 12 1.8%

Phishing Template Utilization

Phishing Template	Count of Phishing Template	% of Template Used	Count of Date Clicked	% of Click
amazon_order	24	4%	2	8%
Amex_Income_Verification	59	9%	0	0%
apple	23	4%	0	0%
BackgroundReport_Text	49	8%	0	0%
cyber_acuity	19	3%	0	0%
Facebook Reactivation	52	8%	2	4%
facebook_page_insights	12	2%	0	0%
hp_order_survey	22	3%	0	0%
linkedin_who_looking	29	4%	0	0%
Microsoft_Office365_Password_Change	45	7%	0	0%
microsoft_planner	24	4%	0	0%
Netflix_Account	48	7%	0	0%
Office_File_Deletion_Alert	23	4%	0	0%
UPS Package Redirect	62	9%	1	2%
workstation_updates	34	5%	1	3%
Zendesk_Password_Change	59	9%	4	7%
Zendesk_Ticket_Update	69	11%	2	3%

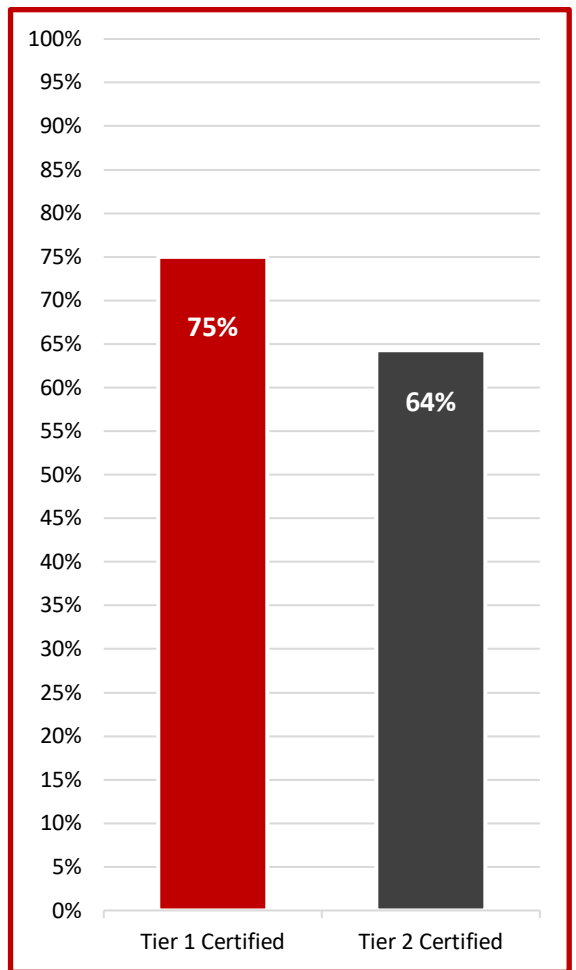
Grand Total

653

12

MEL's Cyber Risk Management 6/4/2020

Municipality +B2:D30	Tier 1 Certification Approved	Tier 2 Certification Approved
Bass River Township	8/27/2019	8/27/2019
Beverly City		
Bordentown City		
Bordentown Township	6/3/2020	
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	
New Hanover Township		
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		



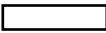



Total # of Municipalities	28	
Tier 1 Certified	21	75%
Tier 2 Certified	18	64%

Vulnerability Scanning

Understanding the vulnerability report

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

Below is a table for reference.



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

Vulnerability Score by Municipality

AJG-Burlington - Monthly Summary Report

JIF	Municipality	Severity	Contact Name	Contact Email	Last Scan/Email
Burlington	Bass River Township	2.6	Amanda Somes	bassriverclerk@comcast.net	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	2020-04-22 16:15:37
Burlington	Florence Township	4.0	Richard Brook	rbrook@florence-nj.gov	2020-04-22 16:15:37
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@northhanovertwp.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

<div>   </div>			
Pleasantville City - 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

Scam of the Week:

Exploiting the Coronavirus: Malicious Zoom Installer

WARNING from KnowBe4 !!!

Scammers are sending out phishing emails with links to download the latest version of Zoom. When clicked, the link takes you to a third-party website—not the official Zoom site—to download an installer. If you download and run the file, the program truly does install Zoom. The trick is, the installer also places a remote access trojan (RAT) on to your computer. This RAT gives cybercriminals the ability to observe everything you do on your machine. This includes keylogging (saving what you type), recording video calls, and taking screenshots—all of which can be used to steal your sensitive information.

Don't fall victim to this scam! Remember the following:

- If an email directs you to install or update an application, do not click on the link in the email. Instead, go directly to the official website through your browser. This ensures you are accessing the real page and keeping your credentials safe.
- When using a work device, reach out to your IT department before installing any software. They can check that the application is legitimate and safe.



Stop, Look, and Think. Don't be fooled.

The KnowBe4 Security Team

[KnowBe4.com](https://www.knowbe4.com)

COVID-19 Sample Phishing Email

[EXTERNAL] Redeem SBSA-COVID-19-Financial Relief
ibsupport@standardbank.co.za
To [REDACTED]

 SBSA-COVID-19-Financial Relief.html (2 KB)  View Forensics

Dear User

Standard Bank has announced a second wave of relief to help its customer base navigate financial commitments as Covid-19 continues. Please Download attached SBSA COVID-19 Financial Relief to receive your R7,500.00 government issued financial relief.

To view this file, you will need to have Adobe PDF Reader installed. To install it, simply:

Copy and paste this URL into your browser: www.get.adobe.com/reader/?promoid=BUIGO
Go to the website
Click the 1Cdownload 1D button and follow the easy steps. Done!

[EXTERNAL] Urgent Order / Covid-19 Medical Equipment

buyer@gov.com

To:

  P.O Covid-19 Medical Equipment.html (9 KB)




FYI

Find the attached of our purchase order catalogue over Covid 19, pharmaceutical products, equipment and medical devices e.t.c we need immediately.

kindly note that we have go true your latest catalog from our partner. Also,inform us about the minimum order quantity,Delivery time or FOB,and payment terms warranty.

If you need any other additional information, please contact me
Purchasing ManagerLuke Diego

[EXTERNAL] Re: UN COVID-19 Stimulus

 noreply@messagecentre.com

To:

Note that you have been chosen as one of the beneficiaries of this package.

You will be receiving the sum of 10,000.00 EUR plus Sanitizes worth 500, EUR in addition to this you will also receive face Mask worth 500 EUR as well.




Kindly contact our Zonal Coordinator, Mrs Lina, through her email address below to receive your approved package.

Contact Email Address: delia.d@onet.eu

RE: Coronavirus disease (COVID-19) outbreak prevention and cure update.

TedrosAdhanom@who.int

To: [REDACTED]

 tedros-adhanom-who-director-general.jpg (50 KB)  Coronavirus Disease (COVID-19) CURE.rar (1 MB)  Coronavirus Disease (COVID-19) CURE.zip (1 MB)

Please find the attached file with the instructions on common drugs to take for prevention and fast cure to this deadly virus called Coronavirus Disease (COVID-19).

This is an instruction from WHO (World Health Organization) to help fight against coronavirus.

NOTE : once received this mail review the attached file and follow the instructions .

please forward to your family members and friends to help us reach every one on how to fight this virus , and the instructions are very simple and affordable.

Thanks


Best regard

Director WHO (World Health Organization)

[EXTERNAL] Coronavirus today infected 34 people in your state

Clariss.Mageissen2081246@gmx.com

To: [REDACTED] nj.us

 covi19map.zip (1 KB)

logo

Important news

Due to the latest news we want to notify that we developed a new

Application that can show the Coronavirus alerts near you.

This Application is absolutely free in United States.

You can find the App in the attachment.

[IMAGE]

United States Department of Health & Human Services 2020

Required Java, you can download it from Official site

This Month's "Security with a Smile" (Because Life is Too Short...)



This Month's Advice: Don't Stop Learning

If Justin Timberlake has taught us anything it's that slightly mis-pronouncing the word "me" was an excellent career decision... and that the month of May is a month to get excited about!

Before summer starts, let's use the time we have left in May to remind ourselves of the key things we need to keep on our mind to stay safe from phishing emails. Back by popular demand is our [10 Tips for Detecting Phishing Emails!](#)



Give this 2-minute read a once-over to remind yourself of the key things to consider when scanning through your inbox.

You may be thinking, “Hey, I already learned this stuff... why are you bothering me with things I already know?”

Our data shows that organizations that train their employees (even on the same content) on a consistent basis significantly reduce the likelihood of a person clicking on a bad link. Our minds have recency bias so put these lessons into your short-term memory and you are more likely to act on them when they are needed most.

This is the stuff that makes the difference between keeping your business running smoothly or being another breach headline!

Today’s tip on how to avoid being phished:

Use email filtering and routing to send safe emails and potentially malicious emails to different places/folders. Email filtering and rule creation has come a long way. You can route emails to different folders (including automatically opening them, deleting them or quarantining them) based on who the sender is, if your email address is on the “To:” line and many more criteria. If you set up some simple routing rules in your email system, you can send inherently

suspicious emails (like email addresses you have never sent an email to) to a specific folder where you can browse through them on “high alert.”

Want to avoid doing real work for another 5 minutes?

Blog: [4 Tips to “Quarantine” the Latest Ransomware Threats](#)



MEL Cyber Compliance – May 2020

JIF	Member	Tier 1	Tier 2
Burlington County Municipal JIF	Bass River Township	Approved	Approved
Burlington County Municipal JIF	Beverly City	Incomplete	Incomplete
Burlington County Municipal JIF	Bordentown City		
Burlington County Municipal JIF	Bordentown Township	Incomplete	Incomplete
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	Incomplete
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	Incomplete	No Response	Approved	Incomplete	No Response
Burlington County Municipal JIF	20	2	6	18	3	7

June 8, 2020

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending May 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 \$ 22,281.12. This generated an average annual yield of 1.46%. However, after including an unrealized net loss of \$ 9,638.67 in the asset portfolio, the yield is adjusted to .83% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$103,363.15 as it relates to current market value of \$ 14,485,875.16 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$14,557,349.13.

Our asset portfolio with Wilmington/Trust consists of 4 obligations with maturities greater than one year and 6 obligations with maturities less than one year.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 5,250.00 w/YTD Total \$ 54,782.17 (detailed in my report)
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00
FY '20 Appropriation Refunds \$ 875.00

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 \$ 125,755.69. The claims detail shows 265 claim payments issued.

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

Delran Township	\$30,994.00
Chesterfield Township	\$ 1,106.00
Bordentown City	\$69,943.00
Bordentown Township	\$43,901.00
Westampton Township	\$10,356.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 18,410,378.52 to a closing balance of \$ 18,150,030.45 showing a decrease in the fund of \$ 260,348.07. 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
4/3	PEMBERTON BOROUGH	2019171998	JOSEPH LICATA	WC	2019	14.00	
4/7	MANSFIELD TWP.	2018106877	ALEXANDER CASTLE	WC	2017	38.78	
4/7	BEVERLY CITY	1245135	KENYATTA KELLY	WC	2016	15.84	
4/17	DELANCO TWP.	2020196917	DELANCO TWP.	PR	2020	5,059.26	
TOTAL-APR.						5,127.88	
TOTAL-YTD							49,532.17
5/1	MANSFIELD TWP.	2020181860	MANSFIELD TWP.	PR	2019	5,000.00	
5/11	PEMBERTON BOROUGH	2019171998	JOSEPH LICATA	WC	2019	50.00	
5/13	WRIGHTSTOWN BORO	1114463	WRIGHTSTOWN BORO	PR	2010	200.00	
TOTAL-MAY						5,250.00	
TOTAL-YTD							54,782.17

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

	<u>March</u>	<u>April</u>	<u>May</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	19,637,635.63	19,723,797.36	18,410,378.52	
RECEIPTS:				
Interest Income (Cash)	90,222.18	1,435.25	-5,843.32	170,199.41
Premium Assessment Receipts	369,268.00	0.00	0.00	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	5,059.26	0.00	5,059.26
Fund Year 2019	0.00	14.00	5,050.00	52,007.42
Fund Year 2018	0.00	0.00	0.00	136.00
Fund Year 2017	0.00	38.78	0.00	331.28
Fund Year 2016	0.00	15.84	0.00	793.64
Closed Fund Year	0.00	0.00	200.00	200.00
Total Subrogation, Salvage & Reimb.Receipts	0.00	5,127.88	5,250.00	58,527.60
FY 2020 Appropriation Refunds	0.00	0.00	875.00	875.00
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:	459,490.18	6,563.13	281.68	3,352,053.01
DISBURSEMENTS:				
Net Claim Payments:				
Fund Year 2020	59,157.22	53,795.59	55,890.20	203,571.52
Fund Year 2019	102,056.40	82,779.67	28,211.50	461,853.83
Fund Year 2018	54,989.19	209,122.94	12,665.23	347,528.49
Fund Year 2017	10,414.22	3,780.53	18,474.76	69,525.40
Fund Year 2016	50,470.30	21,629.13	9,514.00	109,321.66
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	277,087.33	371,107.86	124,755.69	1,191,800.90
Exp.& Admin Bill List Payments:				
Exp. & Cont. Charges FY 2021	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2020	95,509.12	85,697.35	98,641.53	565,467.45
Property Fund Charges FY 2020	0.00	0.00	0.00	0.00
E-JIF Premium FY 2020	0.00	0.00	0.00	120,931.00
M.E.L. Premium FY 2020	0.00	440,184.75	0.00	880,369.50
POL/EPL Policy Premium FY 2020	0.00	372,547.00	0.00	678,453.00
M.E.L. Premium FY 2019	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2019	732.00	50,445.01	37,232.00	124,935.63
Exp. & Cont. Charges FY 2018	0.00	0.00	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	96,241.12	948,874.11	135,873.53	2,380,402.12
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	373,328.45	1,319,981.97	260,629.22	3,572,203.02
Closing Balance for the Period:	19,723,797.36	18,410,378.52	18,150,030.98	
Account Net Cash Change During the Period:				
Operating Account	1,717,359.11	-1,306,175.50	-245,349.50	1,394,442.24
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	7,737.50	-1,146.34	-7,000.00	-8,206.87
Asset Management Account	-1,638,934.88	-6,097.00	-7,998.04	-1,606,385.38
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:	86,161.73	-1,313,418.84	-260,347.54	-220,150.01
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 May
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	\$18,410,378.05	7,281.44	14,493,873.20	3,808,223.41	100,000.00	1,000.00
Opening Interest Accrual Bal	\$52,988.21	-	52,988.21	-	-	-
1 Interest Accrued and/or Int	\$18,485.76	\$0.00	\$18,485.76	\$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)	\$1,640.63	\$0.00	\$1,640.63	\$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	\$2,154.73	\$0.00	\$0.00	\$2,154.73	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$9,638.67	\$0.00	-\$9,638.67	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$12,642.45	\$0.00	\$10,487.72	\$2,154.73	\$0.00	\$0.00
9 Deposits - Purchases	\$273,754.22	\$0.00	\$0.00	\$13,125.00	\$124,755.69	\$135,873.53
10 (Withdrawals - Sales)	-\$528,258.44	-\$7,000.00	\$0.00	-\$260,629.22	-\$124,755.69	-\$135,873.53
Ending Cash & Investment Bal	\$18,150,030.52	\$281.44	\$14,485,875.16	\$3,562,873.92	\$100,000.00	\$1,000.00
Ending Interest Accrual Balance	\$71,473.97	\$0.00	\$71,473.97	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$37,963.28	\$0.00	\$0.00	\$0.00	\$37,963.28	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$18,187,993.80	\$281.44	\$14,485,875.16	\$3,562,873.92	\$137,963.28	\$1,000.00

Investment Income Allocation

	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
Opening Cash & Investment	43,596.52	185,626.15	48,659.42	699,813.60	197,720.96	19,787.52	(411,526.63)	(23,937.41)	(93,504.03)	175,857.30	\$842,093.41
Opening Interest Accrual Bal	155.52	349.67	92.02	1,381.38	369.93	37.02	51.45	0.00	687.67	578.93	\$3,703.59
1 Interest Accrued and/or Int	\$42.37	\$180.41	\$47.29	\$680.16	\$192.17	\$19.23	\$0.00	\$0.00	\$0.00	\$170.92	\$1,332.56
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 ation and/or Interest Cost)	\$3.76	\$16.01	\$4.20	\$60.36	\$17.06	\$1.71	\$0.00	\$0.00	\$0.00	\$15.17	\$118.27
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	\$4.94	\$21.03	\$5.51	\$79.28	\$22.40	\$2.24	\$0.00	\$0.00	\$0.00	\$19.92	\$155.32
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$22.09	-\$94.07	-\$24.66	-\$354.64	-\$100.20	-\$10.03	\$0.00	\$0.00	\$0.00	-\$89.12	-\$694.81
8 Net Investment Income	\$28.98	\$123.38	\$32.34	\$465.16	\$131.42	\$13.15	\$0.00	\$0.00	\$0.00	\$116.89	\$911.34
9 Interest Accrued - Net Char	\$42.37	\$180.41	\$47.29	\$680.16	\$192.17	\$19.23	\$0.00	\$0.00	\$0.00	\$170.92	\$1,332.56
Ending Cash & Investment	\$42,897.94	\$184,069.12	\$48,644.47	\$645,893.59	\$197,660.22	\$19,781.44	-\$411,526.63	-\$23,937.41	-\$93,504.03	\$78,036.74	\$688,015.46
Ending Interest Accrual Bal	\$197.89	\$530.08	\$139.31	\$2,061.54	\$562.10	\$56.25	\$51.45	\$0.00	\$687.67	\$749.85	\$5,036.15

	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
Opening Cash & Investment	(80,569.35)	429,909.53	108,391.85	1,140,339.85	302,536.78	0.00	0.00	120.22	255,509.73	189,567.72	\$2,345,806.33
Opening Interest Accrual Bal	0.81	1,128.69	289.21	3,443.11	905.35	0.00	0.00	0.45	799.50	772.66	\$7,339.77
1 Interest Accrued and/or Int	\$0.00	\$417.84	\$105.35	\$1,108.31	\$294.04	\$0.00	\$0.00	\$0.12	\$248.33	\$184.24	\$2,358.23
2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 ation and/or Interest Cost)	\$0.00	\$37.08	\$9.35	\$98.36	\$26.10	\$0.00	\$0.00	\$0.01	\$22.04	\$16.35	\$209.30
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	\$48.70	\$12.28	\$129.19	\$34.27	\$0.00	\$0.00	\$0.01	\$28.95	\$21.48	\$274.88
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	-\$217.86	-\$54.93	-\$577.89	-\$153.32	\$0.00	\$0.00	-\$0.06	-\$129.48	-\$96.07	-\$1,229.61
8 Net Investment Income	\$0.00	\$285.76	\$72.05	\$757.98	\$201.09	\$0.00	\$0.00	\$0.08	\$169.84	\$126.00	\$1,612.80
9 Interest Accrued - Net Char	\$0.00	\$417.84	\$105.35	\$1,108.31	\$294.04	\$0.00	\$0.00	\$0.12	\$248.33	\$184.24	\$2,358.23
Ending Cash & Investment	-\$75,569.35	\$429,777.45	\$108,273.55	\$1,111,913.01	\$302,443.84	\$0.00	\$0.00	\$120.18	\$255,431.23	\$152,276.95	\$2,284,666.86
Ending Interest Accrual Bal	\$0.81	\$1,546.52	\$394.55	\$4,551.43	\$1,199.39	\$0.00	\$0.00	\$0.56	\$1,047.83	\$956.90	\$9,698.01

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2018	Opening Cash & Investment	43,958.69	168,228.52	72,315.04	103,241.56	429,243.86	0.00	0.00	170.38	14,943.81	146,134.07	\$978,235.93
	Opening Interest Accrual Balance	113.25	\$19.53	194.52	977.57	1,164.43	0.00	0.00	0.44	42.61	408.01	\$3,420.36
	1 Interest Accrued and/or Interest	\$42.72	\$163.50	\$70.28	\$100.34	\$417.19	\$0.00	\$0.00	\$0.17	\$14.52	\$142.03	\$950.76
	2 Interest Accrued - discounts	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (ization and/or Interest Cost)	\$3.79	\$14.51	\$6.24	\$8.91	\$37.03	\$0.00	\$0.00	\$0.01	\$1.29	\$12.61	\$84.38
	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 Instruments	\$4.98	\$19.06	\$8.19	\$11.70	\$48.63	\$0.00	\$0.00	\$0.02	\$1.69	\$16.56	\$110.82
	6 Interest Paid - Term Instruments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$22.28	-\$85.25	-\$36.65	-\$52.32	-\$217.53	\$0.00	\$0.00	-\$0.09	-\$7.57	-\$74.06	-\$495.74
	8 Net Investment Income	\$29.22	\$111.82	\$48.07	\$68.62	\$285.32	\$0.00	\$0.00	\$0.11	\$9.93	\$97.13	\$650.22
	9 Interest Accrued - Net Change	\$42.72	\$163.50	\$70.28	\$100.34	\$417.19	\$0.00	\$0.00	\$0.17	\$14.52	\$142.03	\$950.76
	Ending Cash & Investment	\$43,945.18	\$159,939.26	\$72,292.83	\$98,782.20	\$429,111.99	\$0.00	\$0.00	\$170.32	\$14,939.22	\$146,089.18	\$965,270.18
Ending Interest Accrual Balance	\$155.97	\$683.03	\$264.80	\$1,077.92	\$1,581.62	\$0.00	\$0.00	\$0.61	\$57.13	\$550.04	\$4,371.12	

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL		EJIF	MEL	Admin	Total
2017	Opening Cash & Investment	63,265.97	321,985.48	110,024.94	1,147,040.04	558,493.51	113,283.94	0.00	11.88	180,771.96	210,426.32		\$2,705,304.04
	Opening Interest Accrual Balance	169.26	907.34	295.57	3,116.25	1,500.34	304.33	0.00	0.03	485.63	565.45		\$7,344.19
	1 Interest Accrued and/or Interest	\$61.49	\$312.94	\$106.93	\$1,114.83	\$542.81	\$110.10	\$0.00	\$0.01	\$175.70	\$204.52		\$2,629.33
	2 Interest Accrued - discounts	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00
	3 (ization and/or Interest Cost)	\$5.46	\$27.77	\$9.49	\$98.94	\$48.17	\$9.77	\$0.00	\$0.00	\$15.59	\$18.15		\$233.36
	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	\$7.17	\$36.48	\$12.46	\$129.95	\$63.27	\$12.83	\$0.00	\$0.00	\$20.48	\$23.84		\$306.48
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00
	7 Realized Gain (Loss)	-\$32.06	-\$163.17	-\$55.76	-\$581.28	-\$283.03	-\$57.41	\$0.00	\$0.01	-\$91.61	-\$106.64		-\$1,370.96
	8 Net Investment Income	\$42.05	\$214.02	\$73.13	\$762.43	\$371.23	\$75.30	\$0.00	\$0.01	\$120.16	\$139.87		\$1,798.20
	9 Interest Accrued - Net Change	\$61.49	\$312.94	\$106.93	\$1,114.83	\$542.81	\$110.10	\$0.00	\$0.01	\$175.70	\$204.52		\$2,629.33
	Ending Cash & Investment	\$63,246.54	\$305,516.40	\$109,991.14	\$1,144,583.04	\$558,321.92	\$113,249.14	\$0.00		\$11.88	\$180,716.42	\$210,361.67	\$2,685,998.15
	Ending Interest Accrual Balance	\$230.75	\$1,220.28	\$402.51	\$4,231.08	\$2,043.15	\$414.43	\$0.00		\$0.04	\$661.32	\$769.96	\$9,973.52

	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2016											
Opening Cash & Investment	83,636.54	240,235.18	112,202.73	874,534.99	457,929.57	104,938.97	0.00	57.35	229,963.61	197,285.33	\$2,300,784.27
Opening Interest Accrual Balance	224.68	743.79	301.42	2,431.67	1,230.18	281.91	0.00	0.15	617.78	529.97	\$6,361.56
1 Interest Accrued and/or Interest	\$81.29	\$233.49	\$109.05	\$849.97	\$445.07	\$101.99	\$0.00	\$0.06	\$223.51	\$191.74	\$2,236.17
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 (ization and/or Interest Cost)	\$7.21	\$20.72	\$9.68	\$75.44	\$39.50	\$9.05	\$0.00	\$0.00	\$19.84	\$17.02	\$198.46
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	\$9.48	\$27.22	\$12.71	\$99.07	\$51.88	\$11.89	\$0.00	\$0.01	\$26.05	\$22.35	\$260.65
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$42.38	-\$121.74	-\$56.86	-\$443.19	-\$232.06	-\$53.18	\$0.00	-\$0.03	-\$116.54	-\$99.98	-\$1,165.96
8 Net Investment Income	\$55.59	\$159.68	\$74.58	\$581.30	\$304.38	\$69.75	\$0.00	\$0.04	\$152.86	\$131.13	\$1,529.31
9 Interest Accrued - Net Change	\$81.29	\$233.49	\$109.05	\$849.97	\$445.07	\$101.99	\$0.00	\$0.06	\$223.51	\$191.74	\$2,236.17
Ending Cash & Investment	\$83,610.84	\$240,161.37	\$112,168.26	\$864,752.32	\$457,788.88	\$104,906.73	\$0.00	\$57.33	\$229,892.96	\$197,224.72	\$2,290,563.41
Ending Interest Accrual Balance	\$305.97	\$977.28	\$410.47	\$3,281.64	\$1,675.25	\$383.90	\$0.00	\$0.21	\$841.28	\$721.71	\$8,597.72

	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	8,853,284.46	\$8,853,284.46
Opening Interest Accrual Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23,785.43	\$23,785.43
1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,604.65	\$8,604.65
2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$763.67	\$763.67
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	\$1,002.97	\$1,002.97
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$4,486.55	-\$4,486.55
8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,884.74	\$5,884.74
9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,604.65	\$8,604.65
Ending Cash & Investment	\$200.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,850,564.55	\$8,850,764.55
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$32,390.08	\$32,390.08

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
May 01, 2020 - May 31, 2020

Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$14,546,861.41
Net of Contributions & Withdrawals	-
Net Investment Change	\$10,487.72
Closing Market Value w/Accrued Income	\$14,557,349.13

Your Relationship Team

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

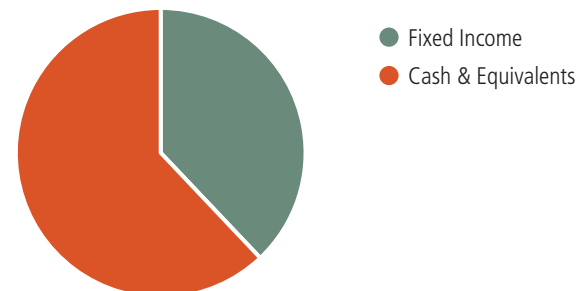
Relationship Summary

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

May 01, 2020 - May 31, 2020

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$5,495,135.65	37.93%
Cash & Equivalents	8,990,739.51	62.07
TOTAL	\$14,485,875.16	100%



Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$5,495,135.65	\$31,973.15	\$5,527,108.80	\$82,268.75	1.50%
Cash & Equivalents	8,990,739.51	39,500.82	9,030,240.33	120,506.95	1.51
TOTAL	\$14,485,875.16	\$71,473.97	\$14,557,349.13	\$202,775.70	1.50%

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	\$14,493,873.20	\$16,092,260.54
Accrued Income	52,988.21	41,032.34
Opening Market Value w/Accrued Income	\$14,546,861.41	\$16,133,292.88
Contributions		
Cash Receipts	7,000.00	17,752,204.84
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	\$7,000.00	\$17,752,204.84
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-7,000.00	-19,516,355.00
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Withdrawals	-\$7,000.00	-\$19,516,355.00
Net Contributions & Withdrawals	-	-\$1,764,150.16
Closing Market Value	14,485,875.16	14,485,875.16
Accrued Income	71,473.97	71,473.97
Closing Market Value w/Accrued Income	\$14,557,349.13	\$14,557,349.13
Net Investment Change	\$10,487.72	\$188,206.41
Net Investment Change Detail	Current Period	Year-to-Date
Net Investment Change	\$10,487.72	\$188,206.41
Income Earned		
Dividends	-	-
Net Interest	-	68,114.10
Other Income	-	-
Change in Accrual	18,485.76	30,441.63
Total Income Earned	\$18,485.76	\$98,555.73
Market Appreciation	-\$7,998.04	\$89,650.68

Relationship Summary *(continued)*

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

May 01, 2020 - May 31, 2020

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	-	-
Interest	-	68,114.10
Other Income	-	-
Total Taxable	-	\$68,114.10
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	-	\$68,114.10

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	1,640.63	1,640.63
Loss	-	-
Total Long Term	\$1,640.63	\$1,640.63
TOTAL GAIN/LOSS	\$1,640.63	\$1,640.63

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	7,000.00	17,752,204.84
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	-	17,679,840.90
Net Interest	-	68,114.10
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	\$7,000.00	\$35,500,159.84
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-7,000.00	-19,516,355.00
Other Fees	-	-
Purchases	-	-15,983,804.84
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Disbursements	-\$7,000.00	-\$35,500,159.84
TOTAL CLOSING BALANCE	-	-
Net Total Payables and Receivables	1,000,000.00	
NET OF CASH BALANCE	\$1,000,000.00	

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

Asset Allocation

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

May 01, 2020 - May 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	37.93%	\$5,495,135.65	\$5,391,772.50	\$103,363.15	\$31,973.15	\$5,527,108.80
Total Fixed Income	37.93%	\$5,495,135.65	\$5,391,772.50	\$103,363.15	\$31,973.15	\$5,527,108.80
■ Cash & Equivalents						
Taxable	62.07	8,990,739.51	8,990,739.51	-	39,500.82	9,030,240.33
Total Cash & Equivalents	62.07%	\$8,990,739.51	\$8,990,739.51	-	\$39,500.82	\$9,030,240.33
TOTAL ASSETS	100%	\$14,485,875.16	\$14,382,512.01	\$103,363.15	\$71,473.97	\$14,557,349.13

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

May 01, 2020 - May 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	-	-	-	-	-	\$6,875.00	-	-	-	-
UNITED STATES TREASURY NOTES DTD 10/31/2015 1.375% 10/31/2020 CUSIP: 912828L99 Moody's: AAA	998,000	100.488	1,002,870.24	991,255.70	11,614.54	1,193.26	13,722.50	0.43	0.14	6.92
UNITED STATES TREASURY NOTES DTD 02/15/2018 2.250% 02/15/2021 CUSIP: 9128283X6 Moody's: AAA	699,000	101.453	709,156.47	697,580.16	11,576.31	4,623.19	15,727.50	0.71	0.20	4.90
UNITED STATES TREASURY NOTES DTD 06/30/2019 1.625% 06/30/2021 CUSIP: 9128287A2 Moody's: AAA	699,000	101.531	709,701.69	698,645.04	11,056.65	4,774.42	11,358.75	1.08	0.21	4.90
UNITED STATES TREASURY NOTES DTD 09/30/2016 1.125% 09/30/2021 CUSIP: 912828T34 Moody's: AAA	1,020,000	101.246	1,032,709.20	1,010,796.09	21,913.11	1,943.85	11,475.00	1.33	0.20	7.13
UNITED STATES TREASURY NOTES DTD 11/30/2019 1.500% 11/30/2021 CUSIP: 912828YT1 Moody's: AAA	1,000,000	101.977	1,019,770.00	997,812.50	21,957.50	7,540.98	15,000.00	1.49	0.19	7.04

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

May 01, 2020 - May 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	\$102.195	\$1,020,928.05	\$995,683.01	\$25,245.04	\$5,022.45	\$14,985.00	1.66	0.19%	7.05%
Total U.S. Treasury Bonds			\$5,495,135.65	\$5,391,772.50	\$103,363.15	\$31,973.15	\$82,268.75	1.14	0.19%	37.93%
Total U.S. Taxable Fixed Income			\$5,495,135.65	\$5,391,772.50	\$103,363.15	\$31,973.15	\$82,268.75	1.14	0.19%	37.93%
TOTAL FIXED INCOME			\$5,495,135.65	\$5,391,772.50	\$103,363.15	\$31,973.15	\$82,268.75	1.14	0.19%	37.93%

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	-	\$9,912.00	\$30,240.00	0.03	1.51%	13.73%
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	-	9,823.50	29,970.00	0.15	1.50	13.71
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	-	9,807.11	29,918.00	0.21	1.50	13.70
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	-	9,958.21	30,378.95	0.28	1.48	14.02
Total U.S. Treasury Bills			\$7,990,739.51	\$7,990,739.51	-	\$39,500.82	\$120,506.95	0.17	1.50%	55.17%

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

May 01, 2020 - May 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 (%)
Payables & Receivables										
CASH RECEIVABLE FOR MATURITY OF 0.0000 UNITS OF U.S. TREASURY NOTES 1.375% 5/31/20 PAYABLE ON 06/01/20	1,000,000	\$1.00	\$1,000,000.00	\$1,000,000.00	-	-	-	-	-	6.90%
Total Payables & Receivables			\$1,000,000.00	\$1,000,000.00	-	-	-	-	-	6.90%
Total Taxable			\$8,990,739.51	\$8,990,739.51	-	\$39,500.82	\$120,506.95	0.17	1.50%	62.07%
TOTAL CASH & EQUIVALENTS			\$8,990,739.51	\$8,990,739.51	-	\$39,500.82	\$120,506.95	0.17	1.50%	62.07%
<hr/>										
Grand Total			\$14,485,875.16	\$14,382,512.01	\$103,363.15	\$71,473.97	\$202,775.70			100%
Accrued Income			\$71,473.97							
<hr/>										
Grand Total Market Value w/ Accrued Income			\$14,557,349.13							

Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

May 01, 2020 - May 31, 2020

Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
OPENING BALANCE				-	-
05/07/2020	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	\$7,000.00	-
05/07/2020	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF drawdown of funds Burlington County Muni JIF INVESTORS BANK 1000398255	-	-7,000.00	-
05/31/2020 05/31/2020*	Maturities	MATURED 1000000 PAR VALUE OF U.S. TREASURY NOTES 1.375% 5/31/20 AT 100 TRADE DATE 2020-05-31 SETTLEMENT DATE 2020-05-31 \$1,000,000.00 CASH RECEIVABLE	1,000,000	-	-
CLOSING BALANCE				-	-

* indicates a pending transaction.

Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

May 01, 2020 - May 31, 2020

Realized Gain / Loss Detail

Transaction Description	Disposition Date	Quantity	Cost	Proceeds	Short Term Gain/Loss	Long Term Gain/Loss	Realized Gain/Loss
MATURED 1000000 PAR VALUE OF U.S. TREASURY NOTES 1.375% 5/31/20 AT 100 TRADE DATE 2020-05-31 SETTLEMENT DATE 2020-05-31 \$1,000,000.00 CASH RECEIVABLE	* 05/31/2020	1,000,000	\$998,359.37	\$1,000,000.00	-	\$1,640.63	\$1,640.63
NET REALIZED GAIN/LOSS			\$998,359.37	\$1,000,000.00	-	\$1,640.63	\$1,640.63

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

* indicates a pending transaction.

Statement Disclosures

Statement Review; Limitations on Actions

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

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

Fee Arrangements

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

Affiliated Advisers

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Glossary *(continued)*

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

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

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

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

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

Current Fund Year: 2020 Month Ending: May											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	153,888.37	1,345,984.86	451,593.98	3,964,970.04	1,945,924.68	238,010.43	(411,526.63)	(23,577.58)	587,685.08	10,157,425.28	18,410,378.52
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	5,200.00	0.00	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	5,250.00
Invest Pymnts	(92.25)	(529.61)	(177.69)	(1,560.13)	(765.69)	(93.65)	0.00	(0.14)	(268.04)	(3,996.74)	(7,483.94)
Invest Adj	20.22	116.09	38.96	342.01	167.86	20.53	0.00	0.02	58.76	876.17	1,640.62
Subtotal Invest	(72.03)	(413.52)	(138.73)	(1,218.12)	(597.83)	(73.12)	0.00	(0.12)	(209.28)	(3,120.57)	(5,843.32)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	875.00	875.00
TOTAL	5,127.97	(413.52)	(138.73)	(1,168.12)	(597.83)	(73.12)	0.00	(0.12)	(209.28)	(2,245.57)	281.68
EXPENSES											
Claims Transfers	685.19	26,107.74	85.00	97,877.76	0.00	0.00	0.00	0.00	0.00	0.00	124,755.69
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135,874.06	135,874.06
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	685.19	26,107.74	85.00	97,877.76	0.00	0.00	0.00	0.00	0.00	135,874.06	260,629.75
END BALANCE	158,331.15	1,319,463.60	451,370.25	3,865,924.16	1,945,326.85	237,937.31	(411,526.63)	(23,577.70)	587,475.80	10,019,305.65	18,150,030.45

(0.01) (0.01)

REPORT STATUS SECTION

<u>Report Month: May</u>		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 unreconcil / Max/Min	0.00	0.00

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2020										
Month Ending:	May										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	43,596.52	185,626.15	48,659.42	699,813.60	197,720.96	19,787.52	(411,526.63)	(23,937.41)	(93,504.03)	175,857.30	842,093.41
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	(17.15)	(73.04)	(19.15)	(275.36)	(77.80)	(7.79)	0.00	0.00	0.00	(69.20)	(539.49)
Invest Adj	3.76	16.01	4.20	60.36	17.06	1.71	0.00	0.00	0.00	15.17	118.27
Subtotal Invest	(13.39)	(57.03)	(14.95)	(215.00)	(60.74)	(6.08)	0.00	0.00	0.00	(54.03)	(421.22)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	875.00	875.00
TOTAL	(13.39)	(57.03)	(14.95)	(215.00)	(60.74)	(6.08)	0.00	0.00	0.00	820.97	453.78
EXPENSES											0.00
Claims Transfers	685.19	1,500.00	0.00	53,705.01	0.00	0.00	0.00	0.00	0.00	0.00	55,890.20
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98,641.53	98,641.53
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	685.19	1,500.00	0.00	53,705.01	0.00	0.00	0.00	0.00	0.00	98,641.53	154,531.73
END BALANCE	42,897.94	184,069.12	48,644.47	645,893.59	197,660.22	19,781.44	(411,526.63)	(23,937.41)	(93,504.03)	78,036.74	688,015.46

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2019										
Month Ending:	May										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(80,569.35)	429,909.53	108,391.85	1,140,339.85	302,536.78	0.00	0.00	120.22	255,509.73	189,567.72	2,345,806.33
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	5,000.00	0.00	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	5,050.00
Invest Pymnts	0.00	(169.16)	(42.65)	(448.70)	(119.04)	0.00	0.00	(0.05)	(100.54)	(74.59)	(954.73)
Invest Adj	0.00	37.08	9.35	98.36	26.10	0.00	0.00	0.01	22.04	16.35	209.29
Subtotal Invest	0.00	(132.08)	(33.30)	(350.34)	(92.94)	0.00	0.00	(0.04)	(78.50)	(58.24)	(745.44)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	5,000.00	(132.08)	(33.30)	(300.34)	(92.94)	0.00	0.00	(0.04)	(78.50)	(58.24)	4,304.56
EXPENSES											
Claims Transfers	0.00	0.00	85.00	28,126.50	0.00	0.00	0.00	0.00	0.00	0.00	28,211.50
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37,232.53	37,232.53
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	85.00	28,126.50	0.00	0.00	0.00	0.00	0.00	37,232.53	65,444.03
END BALANCE	(75,569.35)	429,777.45	108,273.55	1,111,913.01	302,443.84	0.00	0.00	120.18	255,431.23	152,276.95	2,284,666.86

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2018											
Month Ending:	May										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	43,958.69	168,228.52	72,315.04	103,241.56	429,243.86	0.00	0.00	170.38	14,943.81	146,134.07	978,235.93
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	(17.30)	(66.19)	(28.45)	(40.62)	(168.90)	0.00	0.00	(0.07)	(5.88)	(57.50)	(384.91)
Invest Adj	3.79	14.51	6.24	8.91	37.03	0.00	0.00	0.01	1.29	12.61	84.39
Subtotal Invest	(13.51)	(51.68)	(22.21)	(31.71)	(131.87)	0.00	0.00	(0.06)	(4.59)	(44.89)	(300.52)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(13.51)	(51.68)	(22.21)	(31.71)	(131.87)	0.00	0.00	(0.06)	(4.59)	(44.89)	(300.52)
EXPENSES											
Claims Transfers	0.00	8,237.58	0.00	4,427.65	0.00	0.00	0.00	0.00	0.00	0.00	12,665.23
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	8,237.58	0.00	4,427.65	0.00	0.00	0.00	0.00	0.00	0.00	12,665.23
END BALANCE	43,945.18	159,939.26	72,292.83	98,782.20	429,111.99	0.00	0.00	170.32	14,939.22	146,089.18	965,270.18

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2017											
Month Ending:	May										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	63,265.97	321,985.48	110,024.94	1,147,040.04	558,493.51	113,283.94	0.00	11.88	180,771.96	210,426.32	2,705,304.04
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	(24.89)	(126.69)	(43.29)	(451.34)	(219.76)	(44.57)	0.00	0.00	(71.13)	(82.80)	(1,064.47)
Invest Adj	5.46	27.77	9.49	98.94	48.17	9.77	0.00	0.00	15.59	18.15	233.34
Subtotal Invest	(19.43)	(98.92)	(33.80)	(352.40)	(171.59)	(34.80)	0.00	0.00	(55.54)	(64.65)	(831.13)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(19.43)	(98.92)	(33.80)	(352.40)	(171.59)	(34.80)	0.00	0.00	(55.54)	(64.65)	(831.13)
EXPENSES											
Claims Transfers	0.00	16,370.16	0.00	2,104.60	0.00	0.00	0.00	0.00	0.00	0.00	18,474.76
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	16,370.16	0.00	2,104.60	0.00	0.00	0.00	0.00	0.00	0.00	18,474.76
END BALANCE	63,246.54	305,516.40	109,991.14	1,144,583.04	558,321.92	113,249.14	0.00	11.88	180,716.42	210,361.67	2,685,998.15

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2016										
Month Ending:	May										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	83,636.54	240,235.18	112,202.73	874,534.99	457,929.57	104,938.97	0.00	57.35	229,963.61	197,285.33	2,300,784.27
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	(32.91)	(94.53)	(44.15)	(344.11)	(180.19)	(41.29)	0.00	(0.02)	(90.49)	(77.63)	(905.32)
Invest Adj	7.21	20.72	9.68	75.44	39.50	9.05	0.00	0.00	19.84	17.02	198.46
Subtotal Invest	(25.70)	(73.81)	(34.47)	(268.67)	(140.69)	(32.24)	0.00	(0.02)	(70.65)	(60.61)	(706.86)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(25.70)	(73.81)	(34.47)	(268.67)	(140.69)	(32.24)	0.00	(0.02)	(70.65)	(60.61)	(706.86)
EXPENSES											
Claims Transfers	0.00	0.00	0.00	9,514.00	0.00	0.00	0.00	0.00	0.00	0.00	9,514.00
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	9,514.00	0.00	0.00	0.00	0.00	0.00	0.00	9,514.00
END BALANCE	83,610.84	240,161.37	112,168.26	864,752.32	457,788.88	104,906.73	0.00	57.33	229,892.96	197,224.72	2,290,563.41

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	May										
	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	8,853,284.46	8,853,284.46
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	200.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	200.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(3,483.58)	(3,483.58)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	763.67	763.67
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(2,719.91)	(2,719.91)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	200.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(2,719.91)	(2,519.91)
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	200.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,850,564.55	8,850,764.55

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid May	Monthly Recoveries May	Calc. Net Paid Thru May	TPA Net Paid Thru May	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2020	Property	66,691.45	685.19	0.00	67,376.64	67,376.64		0.00	0.00
	Liability	1,750.00	1,500.00	0.00	3,250.00	3,250.00		0.00	0.00
	Auto	1,011.75	0.00	0.00	1,011.75	1,011.75		0.00	0.00
	Workers Comp	73,168.86	53,705.01	0.00	126,873.87	126,873.87		0.00	0.00
	Total	142,622.06	55,890.20	0.00	198,512.26	198,512.26	0.00	0.00	0.00
2019	Property	548,935.33	0.00	5,000.00	543,935.33	543,935.33		0.00	0.00
	Liability	26,639.25	0.00	0.00	26,639.25	26,639.25		0.00	0.00
	Auto	19,659.60	85.00	0.00	19,744.60	19,744.60		0.00	0.00
	Workers Comp	842,053.00	28,126.50	50.00	870,129.50	870,129.50		0.00	0.00
	Total	1,437,287.18	28,211.50	5,050.00	1,460,448.68	1,460,448.68	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	315,759.94	8,237.58	0.00	323,997.52	323,997.52	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	1,944,540.52	4,427.65	0.00	1,948,968.17	1,948,968.17	0.00	0.00	0.00
	Total	2,645,477.61	12,665.23	0.00	2,658,142.84	2,658,142.84	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	168,198.32	16,370.16	0.00	184,568.48	184,568.48	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	1,074,498.44	2,104.60	0.00	1,076,603.04	1,076,603.04	0.00	0.00	0.00
	Total	1,457,821.82	18,474.76	0.00	1,476,296.58	1,476,296.58	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	293,000.08	0.00	0.00	293,000.08	293,000.08	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	1,401,005.96	9,514.00	0.00	1,410,519.96	1,410,519.96	(0.00)	(0.00)	0.00
	Total	2,022,278.04	9,514.00	0.00	2,031,792.04	2,031,792.04	(0.00)	(0.00)	0.00
Closed FY	Property	0.00	0.00	200.00	(200.00)	(200.00)	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	200.00	(200.00)	(200.00)	0.00	0.00	0.00
TOTAL		7,705,486.71	124,755.69	5,250.00	7,824,992.40	7,824,992.40	0.00	0.00	0.00



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: May 1, 2020 - May 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
15016	5/4/2020		INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/ 2020179427	7/19/2019	\$500.00	2019/2019	Loss
15017	5/4/2020			RAYMOND & COLEMAN LLP			\$6,779.25		
			BODILY INJURY [Expired]		- - /2019164610	11/9/2018	\$2,939.75	2018/2018	Legal
			BODILY INJURY [Expired]		- - /2020192488	12/18/2017	\$3,839.50	2017/2017	Legal
15018	5/4/2020		INDEMNITY	JENNIFER KELLY PHD LLC	MLT-2020179427/ 2020179427	7/19/2019	\$400.00	2019/2019	Loss
15019	5/4/2020			DAVID S DEWEESE			\$1,500.00		
			EPL PI		- - /2020201956	4/9/2020	\$750.00	2020/2020	Legal
			PUB OFF PI		- - /2020202721	3/23/2020	\$750.00	2020/2020	Legal
15020	5/4/2020			PIETRAS SARACINO SMITH & MEEK			\$1,111.50		
			INDEMNITY		- - /2019154157	9/29/2018	\$344.50	2018/2018	Legal
			INDEMNITY		- - /2018128624	3/15/2018	\$767.00	2018/2018	Legal
15021	5/4/2020		INDEMNITY	MOUNT LAUREL TOWNSHIP	- - /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
15022	5/4/2020		INDEMNITY	BORDENTOWN TOWNSHIP	- - /2020185549	10/1/2019	\$791.36	2019/2019	Loss
15023	5/4/2020		INDEMNITY	WESTAMPTON TOWNSHIP	- - /2020191522	12/5/2019	\$1,364.70	2019/2019	Loss
15024	5/4/2020		INDEMNITY	John Snook	- - /2020186961	10/12/2019	\$1,842.00	2019/2019	Loss
15025	5/4/2020		INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
15026	5/4/2020			QUAL-LYNX			\$72.25		
			INDEMNITY		- - /2020197977	2/24/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2020198215/ 2020198215	2/21/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2020198215/ 2020198217	2/21/2020	\$4.25	2020/2020	Expense
			INDEMNITY		- - /2020197572	2/18/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2020197771	2/17/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2020197148	2/12/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2020197580	2/12/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2020197125	2/11/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2020196995	2/11/2020	\$4.25	2020/2020	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: May 1, 2020 - May 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/ 2020196814	2/5/2020	\$4.25	2020/2020	Expense
		MEDICAL ONLY		- - /2020196452	2/5/2020	\$4.25	2020/2020	Expense
		MEDICAL ONLY		MLT-2020196813/ 2020196813	2/5/2020	\$4.25	2020/2020	Expense
		MEDICAL ONLY		- - /2020196688	2/5/2020	\$4.25	2020/2020	Expense
		MEDICAL ONLY		- - /2020196491	2/5/2020	\$4.25	2020/2020	Expense
		MEDICAL ONLY		- - /2020196107	1/31/2020	\$4.25	2020/2020	Expense
		MEDICAL ONLY		- - /2020197636	9/1/2019	\$4.25	2019/2019	Expense
		INDEMNITY		- - /2020196387	6/27/2019	\$4.25	2019/2019	Expense
15027	5/4/2020		STRIVE PHYSICAL THERAPY AND			\$380.00		
		INDEMNITY		- - /2020193180	12/24/2019	\$80.00	2019/2019	Loss
		INDEMNITY		- - /2020189571	11/12/2019	\$300.00	2019/2019	Loss
15028	5/4/2020	INDEMNITY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	- - /2020198969	3/5/2020	\$9,797.93	2020/2020	Loss
15029	5/4/2020	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	MLT-2020194299/ 2020194299	1/12/2020	\$4,220.12	2020/2020	Loss
15030	5/4/2020	INDEMNITY	VIRTUA WILLINGBORO HOSPITAL	- - /2020194285	1/12/2020	\$1,727.00	2020/2020	Loss
15031	5/4/2020		REHAB EXCELLENCE CENTER LLC			\$1,251.00		
		INDEMNITY		- - /2020198969	3/5/2020	\$90.00	2020/2020	Loss
		INDEMNITY		MLT-2020194299/ 2020194299	1/12/2020	\$468.00	2020/2020	Loss
		INDEMNITY		- - /2019176278	6/11/2019	\$693.00	2019/2019	Loss
15032	5/4/2020	INDEMNITY	NovaCare Rehabilitation	- - /2020194285	1/12/2020	\$1,581.00	2020/2020	Loss
15033	5/4/2020	INDEMNITY	VIRTUA MEDICAL GROUP	- - /2020202586	4/16/2020	\$595.68	2020/2020	Loss
15034	5/4/2020	MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	- - /2020181062	8/11/2019	\$139.04	2019/2019	Loss
15035	5/4/2020	MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	MLT-2020198215/ 2020198215	2/21/2020	\$198.15	2020/2020	Loss
15036	5/4/2020		LOURDES IMAGING ASSOC, PA			\$324.00		
		INDEMNITY		- - /2020198969	3/5/2020	\$276.00	2020/2020	Loss
		INDEMNITY		- - /2020194285	1/12/2020	\$48.00	2020/2020	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: May 1, 2020 - May 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
15037	5/4/2020	INDEMNITY	HOME CARE CONNECT LLC	-- /2020198969	3/5/2020	\$283.68	2020/2020	Loss
15038	5/4/2020	INDEMNITY	NEW JERSEY ANESTHESIA ASSOCIATES	MLT-2020194299/ 2020194299	1/12/2020	\$1,211.43	2020/2020	Loss
15039	5/4/2020		ISO SERVICES INC			\$246.75		
		INDEMNITY		-- /2020197977	2/24/2020	\$11.75	2020/2020	Expense
		INDEMNITY		-- /2020197572	2/18/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2020197771	2/17/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2020197148	2/12/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2020197580	2/12/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2020197125	2/11/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2020196995	2/11/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		MLT-2020196813/ 2020196814	2/5/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2020196452	2/5/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		MLT-2020196813/ 2020196813	2/5/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2020196688	2/5/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2020196491	2/5/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2020196107	1/31/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2020195954	1/30/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2020195934	1/29/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2020195876	1/27/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2020194340	1/12/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2020197636	9/1/2019	\$11.75	2019/2019	Expense
		INDEMNITY		-- /2020196387	6/27/2019	\$11.75	2019/2019	Expense
		INDEMNITY		-- /2018142758	5/14/2018	\$11.75	2018/2018	Expense
		INDEMNITY		-- /2018128624	3/15/2018	\$11.75	2018/2018	Expense
15040	5/4/2020		QUALCARE INC			\$1,548.00		



BURLINGTON COUNTY J.I.F.

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Bank Account : ALL

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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		MEDICAL ONLY		MLT-2020203655/ 2020203774	4/20/2020	\$516.00	2020/2020	Loss
		INDEMNITY		MLT-2020203655/ 2020203655	4/16/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		- - /2020194543	1/14/2020	\$516.00	2020/2020	Loss
15041	5/11/2020	INDEMNITY	LAW OFFICES OF WILLIS & GRESEK	Z33679/001245810	2/1/2016	\$2,289.00	2016/2016	Loss
15042	5/11/2020		ADMINISTRATIVE CLAIM SERVICES			\$9.00		
		MEDICAL ONLY		MLT-2020203655/ 2020203774	4/20/2020	\$3.00	2020/2020	Expense
		INDEMNITY		MLT-2020203655/ 2020203655	4/16/2020	\$3.00	2020/2020	Expense
		INDEMNITY		MLT-2020199940/ 2020199940	3/16/2020	\$3.00	2020/2020	Expense
15043	5/11/2020	INDEMNITY	NovaCare Rehabilitation	- - /2020194285	1/12/2020	\$36.39	2020/2020	Loss
15044	5/11/2020	INDEMNITY	JENNIFER KELLY PHD LLC	MLT-2020179427/ 2020179427	7/19/2019	\$400.00	2019/2019	Loss
15045	5/11/2020	1ST PARTY COLL PD	LEO PETETTI LLC	- - /2020199935	3/17/2020	\$55.00	2020/2020	Expense
15046	5/11/2020		AFFANATO MARUT LLC			\$388.50		
		INDEMNITY		- - /2019152686	9/14/2018	\$156.00	2018/2018	Legal
		INDEMNITY		- - /2018146837	6/16/2018	\$102.50	2018/2018	Legal
		INDEMNITY		- - /2018127449	3/2/2018	\$130.00	2018/2018	Legal
15047	5/11/2020		PIETRAS SARACINO SMITH & MEEK			\$2,528.50		
		INDEMNITY		- - /2018121619	12/29/2017	\$481.00	2017/2017	Legal
		INDEMNITY		- - /2018107338	7/10/2017	\$299.00	2017/2017	Legal
		INDEMNITY		Z33679/001245810	2/1/2016	\$1,748.50	2016/2016	Legal
15048	5/11/2020	INDEMNITY	MANSFIELD TOWNSHIP	- - /2020202122	4/9/2020	\$1,890.00	2020/2020	Loss
15049	5/11/2020	INDEMNITY	WESTAMPTON TOWNSHIP	- - /2020202586	4/16/2020	\$1,087.90	2020/2020	Loss
15050	5/11/2020	INDEMNITY	FLORENCE TOWNSHIP	MLT-2020202105/ 2020202105	4/7/2020	\$1,080.00	2020/2020	Loss
15051	5/11/2020	INDEMNITY	MANSFIELD TOWNSHIP	- - /2020202122	4/9/2020	\$1,890.00	2020/2020	Loss
15052	5/11/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	MLT-2020203655/ 2020203655	4/16/2020	\$1,344.33	2020/2020	Loss
15053	5/11/2020	INDEMNITY	PETER DELAGARZA	Z33679/001245810	2/1/2016	\$5,211.00	2016/2016	Loss



BURLINGTON COUNTY J.I.F.

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15054	5/11/2020		INDEMNITY	Barrington Pratt	MLT-2020194299/ 2020194299	1/12/2020	\$4,320.00	2020/2020	Loss
15055	5/11/2020		INDEMNITY	AARON DIPERI	-- /2017100711	4/22/2017	\$1,056.28	2017/2017	Loss
15056	5/11/2020		1ST PARTY COLL PD	WESTAMPTON TOWNSHIP	-- /2020199935	3/17/2020	\$630.19	2020/2020	Loss
15057	5/11/2020		INDEMNITY	RANCOCAS ANESTHESIOLOGY PA	-- /2020194285	1/12/2020	\$1,030.00	2020/2020	Loss
15058	5/11/2020			STRIVE PHYSICAL THERAPY AND			\$1,345.00		
			INDEMNITY		-- /2020193180	12/24/2019	\$320.00	2019/2019	Loss
			INDEMNITY		-- /2020191522	12/5/2019	\$240.00	2019/2019	Loss
			INDEMNITY		-- /2020189571	11/12/2019	\$465.00	2019/2019	Loss
			INDEMNITY		-- /2020187376	10/18/2019	\$320.00	2019/2019	Loss
15059	5/11/2020		INDEMNITY	MEMORIAL AMBULATORY, SURGERY CENTER	MLT-2020194299/ 2020194299	1/12/2020	\$5,576.50	2020/2020	Loss
15060	5/11/2020		INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2020186961	10/12/2019	\$750.00	2019/2019	Loss
15061	5/11/2020		INDEMNITY	ROTHMAN ORTHOPAEDICS	-- /2020185549	10/1/2019	\$98.75	2019/2019	Loss
15062	5/11/2020			REHAB EXCELLENCE CENTER LLC			\$450.00		
			INDEMNITY		MLT-2020194299/ 2020194299	1/12/2020	\$225.00	2020/2020	Loss
			INDEMNITY		-- /2019176278	6/11/2019	\$225.00	2019/2019	Loss
15063	5/11/2020		INDEMNITY	NovaCare Rehabilitation	-- /2020194285	1/12/2020	\$186.00	2020/2020	Loss
15064	5/11/2020		INDEMNITY	QUALCARE INC	-- /2020204378	5/5/2020	\$516.00	2020/2020	Loss
15065	5/18/2020		INDEMNITY	J H BUEHRER & ASSOCIATES	Z33679/001245810	2/1/2016	\$90.00	2016/2016	Expense
15066	5/18/2020			CAPEHART & SCATCHARD PA			\$644.00		
			INDEMNITY		-- /2020178113	7/7/2019	\$31.00	2019/2019	Legal
			INDEMNITY		-- /2019158514	11/15/2018	\$182.00	2018/2018	Legal
			INDEMNITY		-- /2019153387	9/21/2018	\$260.00	2018/2018	Legal
			INDEMNITY		-- /2018122274	1/4/2018	\$171.00	2018/2018	Legal
15067	5/18/2020			PARKER MCCAY			\$7,116.61		
			BODILY INJURY [Expired]		-- /2020181471	5/7/2019	\$85.00	2019/2019	Legal
			POLICE PROF BI		-- /2019165721	2/11/2017	\$7,031.61	2017/2017	Legal
15068	5/18/2020		INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020185549	10/1/2019	\$791.36	2019/2019	Loss
15069	5/18/2020		INDEMNITY	WESTAMPTON TOWNSHIP	-- /2020191522	12/5/2019	\$1,364.70	2019/2019	Loss
15070	5/18/2020		INDEMNITY	AARON DIPERI	-- /2017100711	4/22/2017	\$264.07	2017/2017	Loss



BURLINGTON COUNTY J.I.F.

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15071	5/18/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
15072	5/18/2020	INDEMNITY	John Snook	-- /2020186961	10/12/2019	\$1,842.00	2019/2019	Loss
15073	5/18/2020	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
15074	5/18/2020	MEDICAL ONLY	IVY REHAB NETWORK INC	-- /2020200150	3/17/2020	\$600.00	2020/2020	Loss
15075	5/18/2020	INDEMNITY	STRIVE PHYSICAL THERAPY AND	-- /2020187376	10/18/2019	\$385.00	2019/2019	Loss
15076	5/18/2020	INDEMNITY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2020197977	2/24/2020	\$1,727.00	2020/2020	Loss
15077	5/18/2020	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2020189571	11/12/2019	\$95.00	2019/2019	Loss
15078	5/18/2020	INDEMNITY	VIRTUA WILLINGBORO HOSPITAL	-- /2020198969	3/5/2020	\$1,727.00	2020/2020	Loss
15079	5/18/2020	INDEMNITY	ROTHMAN ORTHOPAEDICS	-- /2020186961	10/12/2019	\$54.32	2019/2019	Loss
15080	5/18/2020		REHAB EXCELLENCE CENTER LLC			\$486.00		
		INDEMNITY		MLT-2020194299/ 2020194299	1/12/2020	\$243.00	2020/2020	Loss
		INDEMNITY		-- /2019176278	6/11/2019	\$243.00	2019/2019	Loss
15081	5/18/2020	INDEMNITY	NovaCare Rehabilitation	-- /2020194285	1/12/2020	\$93.00	2020/2020	Loss
15082	5/18/2020	INDEMNITY	VIRTUA MEDICAL GROUP	-- /2020202586	4/16/2020	\$173.64	2020/2020	Loss
15083	5/18/2020	MEDICAL ONLY	CENTRAL JERSEY URGENT CARE	-- /2020201706	4/7/2020	\$320.00	2020/2020	Loss
15084	5/18/2020	INDEMNITY	CAPITAL HEALTH MEDICAL GROUP	MLT-2020202105/ 2020202105	4/7/2020	\$435.00	2020/2020	Loss
15085	5/18/2020	INDEMNITY	LUMBERTON EMERGENCY SQUAD INC	MLT-2020194299/ 2020194299	1/12/2020	\$759.80	2020/2020	Loss
15086	5/26/2020	INDEMNITY	CAPEHART & SCATCHARD PA	-- /2020185549	10/1/2019	\$310.00	2019/2019	Legal
15087	5/26/2020		PARKER MCCAY			\$8,344.50		
		POLICE PROF PI		-- /2018145140	4/18/2018	\$2,845.45	2018/2018	Legal
		POLICE PROF BI		-- /2019165721	2/11/2017	\$5,499.05	2017/2017	Legal
15088	5/26/2020	INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/ 2020179427	7/19/2019	\$500.00	2019/2019	Loss
15089	5/26/2020	1ST PARTY COLL PD	BAY HEAD INVESTMENTS INC	-- /2020181860	8/17/2019	\$783.76	2019/2019	Loss
15090	5/26/2020	BODILY INJURY [Expired]	DIGISTREAM MID ATLANTIC INC	-- /2019155373	9/8/2018	\$2,452.38	2018/2018	Expense
15091	5/26/2020	INDEMNITY	JENNIFER KELLY PHD LLC	MLT-2020179427/ 2020179427	7/19/2019	\$200.00	2019/2019	Loss
15092	5/26/2020	INDEMNITY	AFFANATO MARUT LLC	-- /2018143570	11/1/2016	\$175.50	2016/2016	Legal
15093	5/26/2020	INDEMNITY	PIETRAS SARACINO SMITH & MEEK	-- /2019166742	2/25/2019	\$591.50	2019/2019	Legal
15094	5/26/2020	INDEMNITY	MEDFORD TOWNSHIP	-- /2020204378	5/5/2020	\$1,643.06	2020/2020	Loss



BURLINGTON COUNTY J.I.F.

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15095	5/26/2020		INDEMNITY	MANSFIELD TOWNSHIP	-- /2020202122	4/9/2020	\$1,890.00	2020/2020	Loss
15096	5/26/2020		1ST PARTY COLL PD	MANSFIELD TOWNSHIP	-- /2020181860	8/17/2019	\$216.24	2019/2019	Loss
15097	5/26/2020		INDEMNITY	MARK HERKOPEREC	-- /2018128624	3/15/2018	\$1,180.00	2018/2018	Loss
15098	5/26/2020		INDEMNITY	DAVID GUDONIS	-- /2018130588	4/7/2018	\$1,098.40	2018/2018	Loss
15099	5/26/2020			QUAL-LYNX			\$55.25		
			MEDICAL ONLY		-- /2020200076	3/18/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2020200555/ 2020200560	3/18/2020	\$4.25	2020/2020	Expense
			INDEMNITY		MLT-2020200555/ 2020200555	3/18/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		-- /2020200150	3/17/2020	\$4.25	2020/2020	Expense
			INDEMNITY		MLT-2020199940/ 2020199940	3/16/2020	\$4.25	2020/2020	Expense
			INDEMNITY		MLT-2020199940/ 2020199941	3/16/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		-- /2020199280	3/9/2020	\$4.25	2020/2020	Expense
			INDEMNITY		-- /2020198969	3/5/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		-- /2020193338	12/30/2019	\$4.25	2019/2019	Expense
			INDEMNITY		MLT-2019156966/ 2019156968	10/29/2018	\$4.25	2018/2018	Expense
			MEDICAL ONLY		MLT-2019156966/ 2019156966	10/29/2018	\$4.25	2018/2018	Expense
			MEDICAL ONLY		MLT-2018122351/ 2018122351	1/9/2018	\$4.25	2018/2018	Expense
			MEDICAL ONLY		-- /2017099790	4/10/2017	\$4.25	2017/2017	Expense
15100	5/26/2020		MEDICAL ONLY	EMERGENCY MEDICAL ASSOCIATES CHS LLC	-- /2020197636	9/1/2019	\$410.00	2019/2019	Loss
15101	5/26/2020			STRIVE PHYSICAL THERAPY AND			\$1,565.00		
			INDEMNITY		-- /2020193180	12/24/2019	\$320.00	2019/2019	Loss
			INDEMNITY		-- /2020191522	12/5/2019	\$640.00	2019/2019	Loss
			INDEMNITY		-- /2020189571	11/12/2019	\$285.00	2019/2019	Loss
			INDEMNITY		-- /2020187376	10/18/2019	\$320.00	2019/2019	Loss



BURLINGTON COUNTY J.I.F.

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Bank Account : ALL

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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
15102	5/26/2020	MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2020200076	3/18/2020	\$1,727.00	2020/2020	Loss
15103	5/26/2020		BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$465.00		
		INDEMNITY		-- /2020193180	12/24/2019	\$95.00	2019/2019	Loss
		MEDICAL ONLY		-- /2020190361	11/19/2019	\$275.00	2019/2019	Loss
		INDEMNITY		-- /2019176278	6/11/2019	\$95.00	2019/2019	Loss
15104	5/26/2020	INDEMNITY	ROTHMAN ORTHOPAEDICS	-- /2020194285	1/12/2020	\$73.90	2020/2020	Loss
15105	5/26/2020		REHAB EXCELLENCE CENTER LLC			\$486.00		
		INDEMNITY		MLT-2020194299/ 2020194299	1/12/2020	\$243.00	2020/2020	Loss
		INDEMNITY		-- /2019176278	6/11/2019	\$243.00	2019/2019	Loss
15106	5/26/2020	INDEMNITY	VIRTUA MEDICAL GROUP	-- /2019169455	3/25/2019	\$185.32	2019/2019	Loss
15107	5/26/2020	INDEMNITY	MSC GROUP INC	-- /2020185549	10/1/2019	\$1,232.50	2019/2019	Loss
15108	5/26/2020	INDEMNITY	CAPITAL HEALTH MEDICAL GROUP	-- /2020185549	10/1/2019	\$14.95	2019/2019	Loss
15109	5/26/2020	INDEMNITY	FUSION HEALTHCARE SOLUTIONS	-- /2020187376	10/18/2019	\$1,269.75	2019/2019	Loss
15110	5/26/2020	MEDICAL ONLY	QUALCARE INC	-- /2020205363	5/15/2020	\$516.00	2020/2020	Loss
Total for BURLINGTON COUNTY J.I.F.		\$125,755.69		Total for BURLINGTON COUNTY J.I.F.		\$125,755.69		

Number of Checks:	95	First Check Number:	15016
Number of Payments:	265	Last Check Number:	15110
Expense Payments:	\$2,980.63		
Legal Payments:	\$29,489.86		
Loss Payments:	\$93,285.20		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - June 2020

	Payee	FY 2020	FY 2019	Clsd Yrs	JIF Appropriation	Description
1	Actuarial Advantage	79.00			Prof Services/Actuary	May 2020 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	30,810.00			Prof Services/Administration	June 2020 Fee
3	Arthur J. Gallagher Risk Management Services, Inc.	43.25			Misc/Postage/Copies/Faxes	May fees postage/copies expenses
4	The DeWeese Law Firm, P.C.	6,074.00			Prof Services/Attorney	June 2020 Fees
5	Bowman & Company LLP		13,870.00		Prof Services/Auditor	Final payment for 13-31-19 audit services
6	Qual-Lynx	17,669.00			Prof Services/Claims Admin.	June 2020 Fees
7	Joyce Media	375.00			Misc/JIF Website	June 2020 Fees
8	AssetWORKS	10,809.00			Prof Services/Prop. Appraiser	70% completion of property appraisals
9	Kris Kristie	375.00			Misc/Recording Secretary	June 2020 Fees
10	J. A. Montgomery Risk Control Services	11,593.00			Prof Services/Safety Director	June 2020 Fees
11	Pivot Point Security		732.00		EPL/CYBER/Technology Risk Management Serv	Contract Fees 9/1-8/31/2020
12	Secure Data Consulting Services, LLC	4,675.00			Prof Services/Technology Risk Serv Dir	June 2020 Fees
13	Tom Tontarski	949.00			Prof Services/Treasurer	June 2020 Fees
14	Tom Tontarski	26.35			Misc/Postage/Copies/Faxes	Priority mail fees
15	Conner Strong & Buckelew	705.00			Prof Services/Underwriting Mgr	June 2020 Fees
16	Debby Schiffer	2,538.00			Wellness Program	June 2020 Fees
17	MEL RCF			475,021.07	Transfer to RCF	Trasnfer of 2015 to clsd yrs
18	MEL RCF			87,719.00	Closed Years	Trigger assessment to RCF (pd from 2015)
19	4imprint	744.08			Misc/Annual Planning Retreat	Inv #8295331 Hand sanitizer and face masks
20	ARC Reprographics	165.50			Misc/Office Supplies	Inv#277170 & #277201 check and reg envelopes
21	Iron Mountain	75.76			Misc/Record Retention Service	Inv#CSBL789 Storage 6/1-30/2020; Service 4/29-5/26/2020
22	Office Depot	394.00			Misc/Annual Planning Retreat	Inv#495926868001 supplies for annual retreat/cyber
23	Westampton Township		3,400.00		Safety Incentive Program	Direct reimbursement
	TOTAL	\$88,099.94	\$14,602.00	\$562,740.07		

JIF Bill List Total	\$665,442.01
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***Finance Committee Meeting
Wednesday May 27, 2020
Via Conference Call***

A meeting of the Burlington County Municipal Joint Insurance Fund Finance Committee was held on Wednesday, May 27, 2020 via conference call due to social distancing guidelines set forth by COVID-19 pandemic.

Mike Theokas, **Bordentown Township**
Paul Kosko, **Hainesport Township**
Brandon Umba, **Lumberton Township**
Kathy Burger, **Medford Township**
Chris Ridings, **Mt Laurel Township**
Dave Matchett, **Shamong Township**
Paul A. Forlenza, MGA, Executive Director, **AJGRMS**
Paul J. Miola, CPCU, ARM, Deputy Executive Director, **AJGRMS**
Jodi Palmeri, Sr. Financial Analyst, **AJGRMS**
Tracy Forlenza, Financial Analyst, **AJGRMS**
Jim Miles, CPA, Bowman & Company LLP, **Fund Auditor**
Dennis Skalkowski, CPA, Bowman & Company LLP, **Fund Auditor**
Tom Tontarski, **Fund Treasurer**

Those unable to attend were:

Jeff Hatcher, *Committee Chair*, **Delran Township**
John Gural, **Palmyra Borough**
Paul Keller, **Springfield Township**

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

Report on Audit of Financial Statements – 12/31/19

Ms. Forlenza emailed the Committee members a draft of the Audit of Financial Statements for the Fund Year ended 12/31/19 prior to the meeting since the meeting was held via conference call.

Mr. Skalkowski reviewed the draft audit with the members. He noted that pages 5-6, *Internal Control*, is a review of the internal processes. He noted no findings or recommendations. Mr. Miles commented that in a professional organization it is not uncommon to have no findings. He reminded the members that it is Bowman's objective to examine the information to make sure the JIF's financials are fairly stated. He further noted that the opinion report is what Bowman finds based on the JIF information and not taken from it.

Mr. Skalkowski stated that pages 7-10 is the *Management's Discussion and Analysis* report and is completed by Arthur J. Gallagher.

Mr. Skalkowski then reviewed page 11, *Statement of Net Position (Exhibit A-1)*. He noted that this is a balance sheet of assets and liabilities noting that *Total Assets* increased by \$470,842; *Total Liabilities* increased by \$303,394; and *Net Position* has decreased by \$527,142.

Mr. Skalkowski then reviewed page 12, *Comparative Statement of Revenues, Expenses and Change in Net Position (Exhibit A-2)* with the members. He noted that Operating Revenue has increased by \$98,490 and Operating Expenses are almost breakeven when compared.

Mr. Skalkowski then reviewed page 13, *Comparative Statement of Cash Flow (Exhibit A-3)* with the members. He noted that this is full detail of the operating activities for the 2019 Fund Year. He noted the \$764,584 in *Net Cash Flows Provided by Operating Activities* is the difference from the net of purchases (moving cash to investments) and redemptions for the year.

Mr. Skalkowski then reviewed pages 21-22, *Note 4, Investments*, which is a summary of all investments including comparative market values.

Mr. Skalkowski then reviewed, *Note 5, Changes in Unpaid Claims Liabilities* on pages 22-23. He further explained that these values fluctuate year to year. The *Total unpaid claim and claim adjustment for all Fund years ending 12/31/2019* is \$6,023,274 versus \$5,329,471 at 12/31/2018.

Mr. Skalkowski then reviewed, *Note 6, Membership in Joint Insurance Funds* on pages 23-24. He stated this gives information on the MEL JIF, RCF JIF and the EJIF and shows the breakout on page 25 of the net position for each.

Mr. Skalkowski then reviewed, *Note 7, Surplus Distribution* on page 26 depicting the dividend release and the EJIF dividend release. He explained also that *Note 8* on pages 27-28 lists the AELCF activity and balances.

Ms. Skalkowski explained that *Note 10, MEL JIF Retrospective Program* on page 29 highlights the terms of the program with obligations listed below.

Mr. Skalkowski noted that the Auditor and the Executive Director's office felt it was appropriate to add a COVID-19 pandemic notation to reflect any potential financial impacts.

Ms. Palmeri explained a new category in the potential obligations listed on page 29. She stated that in 2018 the Committee, in anticipation of upcoming legislation for Firefighters Cancer Presumption Legislation, overfunded the MEL Retrospective obligation. In 2019, the Committee again overfunded the MEL Retrospective obligation in anticipation for both the Firefighters Cancer Presumption and the Sexual Abuse and Molestation Legislation. She reported that in order to not overstate the Fund's obligation to the MEL, it was decided to breakout the over/under funding per year in the budget.

Mr. Skalkowski commented that *Schedule 1* on page 31 is the *Reconciliation of Claims Liabilities by Fund Year* which are the claims broken out by Line of Coverage.

Mr. Skalkowski commented that *Schedule 2* on page 32 is the *Ten-Year Claims Development Information* which highlights the performance of the claims by year. He noted that although the ideal scenario would wash to \$0, years showing negative balances are good.

Mr. Skalkowski then explained how the *Historical Balance Sheet (Schedule A)*, page 34, conforms to Statutory Basis accounting. As a result, it does not include *Investments in Joint Ventures*. He added that GAAP accounting standards includes these investments. He stated that

the Net Statutory Surplus at 12/31/2019 is \$10,691,400 with \$9,580,084 returned to the members thus far.

Mr. Skalkowski noted that *Note 1, (Notes to Supplementary Information)*, highlights the differences of the Joint Ventures.

Mr. Skalkowski then reviewed *Schedules A-G* with the Committee explaining how they interconnect. He commented that if you add the schedules across, you get the balances on Schedule A and B. Schedule D is broken out by line of coverage.

Mr. Skalkowski commented that Schedule E on page 49 is the *Claims Analysis*. He explained that \$1,050,602 is claims paid and the balance of \$3,271,112 are the case reserves and IBNR.

Mr. Skalkowski noted that the Schedule F's highlight Excess Insurance and Operating Expenses for every natural account. He further stated that Schedule H's are the cash balances per Fund Year.

Mr. Forlenza asked if there were any additional questions for the Fund Auditor, being none, Mr. Miles and Mr. Skalkowski thanked the Committee.

Resolution to Accept 12/31/2019 Audit – June Executive Committee Meeting

Ms. Palmeri directed the Committee to a draft Resolution *Accepting the 12/31/19 Fund Audit* included in the agenda packet and asked the Committee if they would like to move to accept the Audit by resolution at the June Executive Committee Meeting. The Committee agreed. Ms. Palmeri stated that the resolution will be attached to the minutes of today's meeting for consideration at Executive Committee meeting in June.

Report to be filed with DOBI, DCA, & State Comptroller's Office

Ms. Palmeri indicated that once accepted by the Fund, the Audit will be filed with DOBI, DCA and the State Comptroller's Office. Ms. Palmeri asked if there were any questions, their being none, she continued.

Finance Committee Charter

Ms. Palmeri noted that the Finance Committee Charter was included in the agenda packet. She asked the members of the Committee if they had any suggested changes to the Charter at this time. Hearing none, she stated that any suggestions can be sent to the Finance Chair, Jeff Hatcher, or the Executive Director's office following today's meeting.

MEL Financial Fast Track - 12/31/19

Ms. Palmeri stated that the MEL Financial Fast Track shows the surplus of \$18,400,819 as of December 31, 2019. She also noted that there is a RCF Surplus Trigger Assessment of \$2,505,237. She reminded the members that in recognition of the Fire Fighters Cancer Presumption and Sexual Abuse and Molestation legislation, the RCF was having concerns regarding their overall financial position and were going to issue additional assessments based on various factors. She stated that the determining factor to maintain stability was 12.5% of the overall surplus position to the total liabilities for all the open claims. In order to meet this criteria, the amount needed was approximately \$3 Mil. The RCF has deteriorated since we last examined it at the end of last year and the MEL proportionate share of the additional assessment is \$2,505,237.

RCF JIF Financial Fast Track - 12/31/19

Ms. Palmeri reviewed the RCF Financial Fast Track with the Committee. She noted that the RCF's surplus as of 12/31/19 was \$12,110,198 which includes the \$5,235,393 surplus income trigger. She stated that without the trigger income, the surplus would have been approximately \$7 mil compared to last year's \$11mil; the deterioration of \$4 mil drove the surplus trigger assessment to increase over the original prediction of \$3 mil. She stated that each JIF within the RCF JIF must pay their proportionate share including the MEL JIF. She noted that this is calculated by taking an overall proportionate share of every fund year within the RCF to obtain the total amount. She further stated that in order to get to the \$5,235,393, the 12.5% Actuarial recommendation was utilized.

Ms. Palmeri reported that the BURLCO JIF's proportionate share of the trigger assessment is \$87,719. She stated that this is now reflected in the audit. She reviewed the FFT with the members reviewing the surplus/deficits of each year. She also reminded the members that if no claims arise, this money will be liquidated back to the members. She reported that our office has requested the RCF reporting to reflect the DOL year as well as the year in which it was transferred.

BURLCO JIF Performance in the RCF

Ms. Palmeri reviewed the performance of BURLCO JIF claims, valued as of 12/31/19, that have been transferred to the RCF, which includes Fund Years 1993 through 2015. She reminded the members that Property is not transferred to the RCF. She explained how the spreadsheet depicts the claims reserves that the Fund paid into the RCF versus what was paid out on those claims. The report depicts the value of the claims at the point of transfer which is now 12/31 instead of 6/30 as in previous years. Ms. Palmeri explained that this reduction in difference between what is being paid to the RCF. She stated the bottom section of page 10 notes the paid and reserve values at 12/31/18 versus 12/31/19 without IBNR noting the variations in line of coverage.

Ms. Palmeri noted that the overall differential which is now 2.4% would be approximately 30% if the liability was transferred to the commercial market. She reminded the members that when we began to report the RCF performance, the BURLCO JIF was contributing an additional 5% over the net incurred compared to the 2.4% today. The deterioration is being driven primarily from the 2013 fund year. Ms. Palmeri reviewed the 2013 claims (over \$50k differential) that have deteriorated since the point of transfer. She also stated that the claims paid at 12/31/19 was an additional \$335,732; however, the claims paid plus reserves at 12/31/19 improved by \$187,369 showing that the claims that settled within the past year improved.

Ms. Palmeri asked the Committee if they had any questions. No questions were entertained.

Interim Financial Summary December 31, 2019

Ms. Palmeri referenced the Interim Financial Summary as of December 31, 2019 included in the agenda packet and asked the Committee if they would like her to review them, as they are identical to the figures just reviewed by the Fund Auditor, or simply review the Interim Financial Summary as of March 31, 2020, which is also included in the agenda packet. The Committee agreed to move to the March 31, 2020 report.

Interim Financial Summary March 31, 2020

Ms. Palmeri reviewed the Historical Operating Results Summary valued as of March 31, 2020. She reviewed each line of coverage for Fund Years 2016 through 2020 and made the following observations:

All Fund Years – Ms. Palmeri noted that as of 03/31/20 there was a total of \$122,913,650 in contributions. The Fund has paid \$101,581,634 in Claims and Payments, including excess insurance. Investment income totals \$4,681,324 with a return surplus of \$9,580,084, leaving the JIF with a Cash Position of \$16,689,656. Ms. Palmeri stated that we have now broken out the MEL Retro into Contributions and Over/Under Funding. Thus far \$354,875 was transferred and an additional \$256,400 in Over Funding for any Fire Fighters Cancer Presumption or Sexual Abuse and Molestation liability. The Fund currently maintains \$3,729,651 in Case Reserves in the open years with \$2,328,988 in IBNR. The RCF Surplus trigger assessment of \$87,719 was also included for a Net Current Surplus of \$10,543,298 which deteriorated by \$148,102 since 12/31/19.

Ms. Palmeri reported to the Committee that the RCF has invoiced the JIF for the trigger assessment and we are looking for direction as to which fund year to pay this assessment. She stated that since the RCF is utilizing a proportionate share of all Fund Years in the RCF it is not attached to any particular Fund Year. While our Financial Statements do not track the surplus of each Fund Year in the closed year, the internal documents do. She reminded the Committee that this is shown when release of Surplus scenarios are presented and noted that most of the older Fund Years no longer have surplus to release. She recommended paying this from FY 2015 because the calculation for the RCF trigger assessment is valued as of 12/31/19, which coincides with the transferring of the 2015 Fund Year. She also noted that beginning with this fund year, the Actuary stopped increasing the confidence level since it was now offset with the trigger assessment. The Committee agreed to use Fund Year 2015 to pay the trigger assessment.

Fund Year 2020 – Ms. Palmeri noted there was \$1,946,518 in total contributions which represents 25% of the total anticipated contributions for the year and \$1,342,845 in Claims and Payments, including excess insurance and the EPL non-compliant surcharge which will be removed after the budget amendment is completed later this year. There is investment income of \$11,380. This leaves the Fund Year with a Cash Position of \$615,053. There are Case Reserves of \$361,564 and \$405,413 in IBNR, resulting in deficit position of (\$151,924). Ms. Palmeri reminded the Committee that the deficit in the EPL/POL is due to only recognizing 25% of contributions, but paying 50% of the EPL premium. There are 73 claims for the period. She stated that at 03/31 in 2019, there was a deficit of \$60,000 and 84 claims; 2018 there was a deficit of \$240,000 and 85 claims.

Fund Year 2019 – Ms. Palmeri noted there was a total of \$7,589,945 in contributions to date. The Fund has paid out \$5,426,763 in Claims and Payments, including excess insurance. Investment income totals \$81,209, resulting in a Cash Position of \$2,244,392. She noted that the MEL Retrospective Program contribution shows the transfer of \$241,351. The Fund currently maintains \$1,084,174 in Case Reserves and \$968,122 in IBNR for a Net Current Surplus position of \$192,096, which has improved \$26,657 since 12/31/19. She noted that the WC line has deteriorated by \$214,179 and reviewed the six claims driving the deterioration with the Committee. She also stated that we are recommending an intra-fund transfer of \$120,000 from Deductible to the Property since the cash line is in a deficit. A draft resolution is included in the agenda packet. The Committee approved the resolution for the \$120,000 intra-fund transfer from Deductible to Property to be presented at the June Executive Committee meeting.

Fund Year 2018 – Ms. Palmeri noted there is a total of \$7,494,652 in contributions to date \$6,415,929 in Claims and Payments, including excess insurance. Investment income totals \$110,509, resulting in a Cash Position of \$1,189,232. She noted that the MEL Retrospective Program contribution shows the transfer of \$188,080. The Fund currently maintains \$1,067,502 in Case Reserves and \$662,519 in IBNR for a Net Current Surplus position of \$540,789, which has deteriorated by \$210,201 since 12/31/19. Ms. Palmeri reviewed the two claims causing the deterioration.

Fund Year 2017 – Ms. Palmeri noted there is a total of \$7,800,316 in contributions to date and paid out \$5,242,317 in Claims and Payments, including excess insurance. Investment income totals \$156,744, resulting in a Cash Position of \$2,714,743. She noted that the MEL Retrospective Program contribution shows the transfer of \$91,135. The Fund currently maintains \$545,207 in Case Reserves and \$156,787 in IBNR for a Net Current Surplus of \$2,012,749, which has improved by \$60,851 since 12/31/19.

Fund Year 2016 – Ms. Palmeri noted there is a total of \$7,887,845 in contributions to date and paid out \$5,695,397 in Claims and Payments, including excess insurance. Investment income totals \$134,525, resulting in a Cash Position of \$2,327,296. She noted that the MEL Retrospective Program contribution shows the transfer of \$90,709. The Fund currently maintains \$671,204 in Case Reserves and \$136,147 in IBNR for a Net Current Surplus of \$1,519,945, which improved by \$44,071 since 12/31/19. She noted that this Fund Year will be transferred to the RCF 12/31/19.

Closed Years Contingency Fund – Ms. Palmeri noted that for the Closed Years Fund (1991-2015) there were \$90,194,374 in Total Contributions, \$77,458,706 in Total Payments, and \$4,171,221 in Investment Income. She stated that \$9,580,084 has been returned in surplus. The total surplus is \$7,239,086 in the Closed Years Fund.

MEL JIF Retrospective Contingency Fund– Ms. Palmeri stated that attached is the MEL JIF Retrospective summary. She noted that the money collected for potential MEL liability for Fund Year 2016, 2017, 2018 and 2019 is \$611,275, and is shown as an expense liability as to not overstate the Fund's surplus position. Ms. Palmeri noted that the MEL Retro transfer of \$354,875 is now broken out with the MEL liability and the over/under funding of \$256,400 transferred. The investment income of \$15,736, however, will be allocated to the surplus line as it is true income. She noted that the Net Current surplus of \$272,136 has increased \$3,438 since 12/31/19.

A copy of the 03/31/20 Historical Operating Results are attached and incorporated herein.

BURLCO Dividend Release Scenarios

Ms. Palmeri then directed the Committee to surplus release scenarios of \$750,000, \$850,000 and \$950,000 noting that last year the Fund initially released \$750,000. She then reminded the Committee that the Fund then authorized the release of an additional \$150,000 in November in recognition that the many member's assessments were increasing in 2020 mostly due to the first phase of the reallocation of EPL/POL premiums across all MEL JIFs. Ms. Palmeri explained that 2020 is the first year of a five year phase in of revised EPL premiums that once complete, will result in more evenly allocated premium statewide that is based upon a member's exposure and past performance. The BURLCO JIF has performed well in this line of coverage for many years in comparison to other MEL affiliated JIFs, therefore, the members had become "under assessed" in that their premium was not covering their overall exposures. She noted that the 2021 EPL assessment will include the second part of the phase in process. Ms. Palmeri then highlighted that each scenario has an accompanying per Member allocation for the Committee to see the overall impact of each release scenario. Ms. Palmeri reminded the Committee that the Actuary recommends the percentage of unencumbered JIF surplus to the current budget should not be less than 50%.

Mr. Forlenza explained that he and Mr. Miola have been participating in discussions with other Executive Director's around the State regarding the impact of COVID-19 on member municipality operations and finances. He noted that many towns are experiencing a reduction in their Miscellaneous Revenues; specifically, construction code fees, land use fees, and court fees. He further noted that towns are facing an uncertain future in regards to State Aid for 2021. Mr.

Forlenza stated that he has spoken to several CFO's around Southern New Jersey who have indicated to him that property tax income has remained fairly steady since most payments are made by mortgage companies; however, the third quarter tax revenue could be impacted. He then asked the Committee members if they were experiencing similar trends in their towns. Several Committee members indicated similar results in their towns.

Mr. Forlenza noted that the Fund could simply release additional surplus to assist members in these difficult times. He and some Committee members noted that this would be sustainable for a few years; however, at some point the Fund would be unable to release as much surplus and this could have a detrimental impact on members' local tax CAP. In addition, the 2021 JIF Budget is likely to increase as the JIF is dealing with the potential fallout related to the amendment to the statute of limitations for Sexual Abuse and Molestation claims and the change to the Workers' Compensation Statute making certain types of cancers in fire fighters compensable. In addition, there is also likely to be increases in the JIF Budget due to COVID-19. Mr. Forlenza also noted possible increases in MEL assessments due to a hardening worldwide insurance market. As a result, Mr. Forlenza wants to make sure that the JIF does not hurt its financial position by liquidating too much surplus.

Mr. Theokas agreed with Mr. Forlenza stating that he does not want to see the Fund liquidate more surplus as members quickly get used to increasing amounts of surplus from the JIF. He stated that his town has seen a reduction in Miscellaneous Revenues; however, so far it has not hurt them significantly. Mr. Umba indicated that his town is in a similar situation now; however, the true impact of the pandemic will not be realized until the end of the 2020 and into 2021. Mr. Ridings also agreed noting that it is important that the JIF hold its surplus and protect its financial position while the impact of the pandemic plays out.

Ms. Palmeri asked the Committee to review the scenarios as they will be discussed at their next Committee meeting at which time the financial position of the individual Fund Years will be valued as of June 30, 2020.

JIF Cash Flow & Surplus Options

Mr. Forlenza then directed the Committee a copy of his May 21, 2020 email that he sent to the Finance Committee members in preparation for today's meeting. He then summarized his email noting that in early May, the MEL approved the creation of the Joint Cash Management & Investment Program. Mr. Forlenza noted that this program is one that the MEL has been working on for many years. He explained that a small group of representatives at the MEL had been working with State officials and the legislature to adopt legislation that allows JIFs around the State to pool their idle cash together and jointly invest those funds. The statutory change required to allow this pooling of investment cash also authorized the JIFs to purchase municipal bond anticipation notes, tax anticipation notes, and municipal taxable and nontaxable bonds. Mr. Forlenza explained that as the JCMI was forming he arranged a conference call between representatives of the JCMI, his office, Tom Tontarski, Treasurer, BURLCO & TRICO JIFs, Dave DeWeese, Fund Solicitor, and John Hansen, Treasurer, ACM JIF to garner information on how the JCMI operates.

Following this conference call, the group received a number of documents from the JCMI for their review, which were attached to Mr. Forlenza's May 21, 2020 email to the Finance Committee. The documents included the JCMI Policy, application, agreement, and authorizing resolution. Mr. Forlenza explained that the group then had a second conference call where they reviewed the aforementioned documents and generated a list of several questions/concerns that

were highlighted in Mr. Forlenza's May 21st email. He noted the concerns regarding no representation from the Fund on the JCMI Operating Committee, the type and allocation of long term debt that can be purchased, as well as some philosophical differences with the goals of the JCMI. Mr. Forlenza explained that he as well as his staff and the Treasurers were always under the impression that the main goal of the JCMI was to make the cash flow and surplus of the MEL JIFs more readily available to the members to save them borrowing costs. It appears that the JCMI is most interested in maximizing investment income. Mr. Tontarski agreed stating that the JCMI could be a valuable program for its members; however, he is concerned about not having input on the amount and type of debt being purchased.

Mr. Forlenza then explained that he has been speaking with his group in regards to alternatives to joining the JCMI while still being able to use the cash flow and surplus position of the BURLCO JIF to assist the members in these difficult financial times. Mr. Forlenza noted that the ACM, BURLCO, & TRICO, JIFs could pool their idle cash and create their own JCMI. Some of the drawbacks include administration of the program and the need to hire certain professionals. The Fund could also defer a percentage of the members 2020 or 2021 assessment. For example, if the Fund decided to defer 25% of this year's assessment for each member, the Fund would then establish a receivable on the Fund's general ledger for the amount deferred for each member. The Fund could then create a plan to reimburse itself over time. He also stated that any member that leaves the Fund would be required to pay the Fund back the deferred amount immediately or the Fund could withhold future dividends from the member until the Fund is fully reimbursed.

Finally, Mr. Forlenza noted another idea discussed included a process to provide cash flow to members while they await reimbursement of COVID-19 related expenses. He explained that many members will likely seek payment of various unanticipated and uncovered expenses related to COVID-19. His understanding for FEMA reimbursement is that members submit an application to FEMA documenting their expenses. FEMA will then provide a certification to the municipality as to the amount of their reimbursement. Once the certification is received, the reimbursement could take almost a year before payment is made to the municipality. Mr. Forlenza noted that the Fund could lend the member money based upon the FEMA certification and then the member would reimburse the JIF once the payment is received from FEMA. He then asked for the Committee's thoughts as he wants to make sure that the membership considers the possible use of the Fund's resources to assist them in these difficult times.

Ms. Burger stated that she would like to hold off on making any decisions regarding any use of the Fund's surplus until which time they see the impact of COVID-19 on the third quarter tax payments. She further stated that she would be against joining the JCMI if the local JIFs do not have representation on the Operating Committee. Mr. Umba agreed noting that by mid-August municipalities will have a much better idea of their financial position for the remainder of the year. The other Committee members agreed to table the discussion and revisit at the next meeting in late August. Mr. Forlenza indicated that he will continue to review potential uses of the JIF's surplus and cash flow to assist members. In addition, he stated that he will contact the JCMI to see if they are willing to expand the representation on the Operating Committee to participating JIFs.

Retrospective Candidate Analysis

Ms. Palmeri provided the Committee with an update as to the performance of the candidates, both those enrolled in the program and those in prior year programs, in the Retrospective Program valued as of 12/31/19 and 03/31/20. She noted that the members participating in the program are sent quarterly updates to inform them of any potential additional assessments. The

Committee agreed to only review the 03/31/20 valuations. She noted that 2018 and 2019 are omitted from the report as no members qualified for the Retrospective Program in those Fund Years.

Bordentown City

Ms. Palmeri reviewed Bordentown City noting their participation in the Program in 2016. She noted their loss ratio in Fund Year 2016 is 79.5% and her office will continue to monitor the City's performance.

Bordentown Township

Ms. Palmeri reviewed Bordentown Township noting their participation in the Program in 2016 and 2017. She noted their loss ratios are well below 100% for both years and her office will continue to monitor the Township's performance.

Delanco Township

Ms. Palmeri reviewed Delanco Township noting their participation in the Program in 2020. She noted their loss ratio is 59.3% and her office will continue to monitor the Township's performance.

Edgewater Park Township

Ms. Palmeri reviewed Edgewater Park Township noting their participation in the Program in 2020. She noted their loss ratio is 525.6 % valued as of 3/31/2020. She noted that the loss funding shown in the analysis represents only 25% of the Township's minimum loss funding assessment for 2020. She further explained that of the total amount incurred of \$131,250, only \$12,841 has been paid with the remaining balance of \$118,409 in case reserves. Ms. Palmeri stated that her office will continue to monitor this situation as it develops.

Palmyra Borough

Ms. Palmeri reviewed Palmyra Borough noting their participation in the Program in 2020. She noted their loss ratio is 4.4% and her office will continue to monitor the Borough's performance.

Riverside Township

Ms. Palmeri reviewed Riverside Township noting their participation in the Program in 2020. She noted their loss ratio is 7.7% and her office will continue to monitor the Township's performance.

Westampton Township

Ms. Palmeri reviewed Westampton Township noting their participation in the Program in 2020. She noted their loss ratio valued as of 3/31/2020 is 127.2%. She reminded the Committee that the loss funding shown in the analysis represents only 25% of the Township's minimum loss funding assessment for 2020. She further explained that of the total amount incurred of \$41,052, only \$32,542 has been paid with the remaining balance of \$8,510 in case reserves. Ms. Palmeri stated that her office will continue to monitor this situation as it develops.

Fund Year 2020 Budget Process***Six Year Loss Ratio Summary as of March 31, 2020***

Ms. Palmeri directed the Committee to the Six Year Average Loss Ratio Summary spreadsheets contained in the agenda. She indicated that these reports are for Fund Years 2014-2019 valued as of 03/31/20. She noted that the Six Year Average Loss Ratio for the Fund is 76.3%. She then reviewed the individual years, by line of coverage, with the Committee.

Ms. Palmeri then presented the MEL Six Year Average Loss Ratio Reports valued as of 03/31/20 for Fund Years 2014-2019. She noted that the Six Year Average Loss Ratio for the MEL is at 47.3%. She reminded the Committee that the MEL utilizes the ten year loss ratio when determining the Fund's participation in the MEL Retrospective Program. She also reminded the Committee that Auto Liability claims are incorporated into the General Liability line at the MEL level. She then reviewed the individual years, by line of coverage, with the Committee.

Next, Ms. Palmeri reviewed the EPL/POL Six Year Average Loss Ratio report valued as of 03/31/20 for Fund Years 2014-2019. Ms. Palmeri noted that the carrier considers a 55% loss ratio a breakeven point due to the fact that the premium is inclusive of operating expenses, surcharges, taxes, profits, etc. She noted that the Five Year Average Loss Ratio is 27.6% which is used to allocate individual member increases or decreases as well as the JIF increases within the MEL program. She stated that the Six Year Average Loss Ratio for EPL/POL is at 34.9%. Ms. Palmeri reminded the Committee of their discussions earlier in the meeting regarding the phasing in of a new process for determining members EPL assessment. She explained that over the next few months, her office will be involved in reviewing the formula for the second year of the five year phase in process to ensure the member assessments are correct.

Ms. Palmeri reported that the excess carrier recently contacted us noting there were issues with the March 31, 2020 data they sent. She noted that we are in the process of reviewing the differences and will likely reproduce the March 31, 2020 EPL/POL loss runs.

Renewing Members for 2021

Ms. Palmeri informed the Committee that ten (10) members are up for renewal effective January 1, 2021 including: Bass River, Beverly, Florence, Hainesport, Mount Laurel, North Hanover, Palmyra, Shamong, Springfield, and Woodland Township. She noted that the arrows on the report on page 66 indicate the member was asked to renew a year early as to redistribute the loss funding on those renewal years.

Performance over 100%

Ms. Palmeri then directed the Committee to a spreadsheet in the agenda packet comparing the six year average loss ratios for the renewing members versus the overall Fund performance. Ms. Palmeri noted that while some of the renewing members have a few years with loss ratios over 100%, only two members have a six year average loss ratio over 100%; Springfield and Palmyra.

Vendor Fee Request Letters

Ms. Palmeri presented the draft vendor fee request letter for the Committee's review. She first inquired if the Committee wished to continue following the "Non-fair and Open Process", which was the decision of the Fund when the "Pay to Play" guidelines went into effect. The Committee agreed to continue utilizing the "Non-fair and Open Process" in the appointment of Fund Professionals. Ms. Palmeri then asked if the Committee had any suggested language changes to the vendor fee request letter prior to it being released. The Committee approved the letter with no recommended revisions. Ms. Palmeri stated that the letters would go out shortly; however, Ms. Forlenza was going to incorporate a reminder into the body of the email to the professionals that due to the potential financial impact of COVID-19 on the JIF Budget as well as member

finances, any increase in their fee must be supported with adequate documentation to justify the need.

Budget Items

Reallocating Budgets to Isolate Member Benefits

Ms. Palmeri asked for the Committee's approval to change the layout of the JIF Budget to better differentiate between the operating expense section of the budget and the member benefits section. She explained that certain appropriations within the JIF Budget such as the Fund Actuary, Administrator, etc., are solely for the operation of the Fund. She stated that other expenses are really member benefits such as the Safety Incentive Program, Optional Safety Budget, and other similar appropriations. Ms. Palmeri would like to change the layout of the budget so that these two groups of expenses that have historically been grouped together as "operating expenses" are differentiated from one another. This will help provide a true indication of the Fund's actual operating expense ratio. The Committee agreed to this request.

Draft Budget Amendment – July Executive Meeting

Ms. Palmeri stated that a proposed budget amendment will be presented at the July Executive Committee meeting for consideration assuming that the JIF can meet face to face. She noted that the amendment will include the addition of New Hanover effective January 1, 2020; the addition of the Pemberton Township Sewer Authority effective January 1, 2020; adjustments to member assessments based upon changes to Cyber premiums, EPL/POL buy downs, and VDO adjustments; as well as anticipated changes to the member MEL assessments and RMC fee changes.

Revisions to JIF Policies

New Policy - Estimating Assessment by Department

Ms. Palmeri reminded the Committee of their discussions last year in regards to members seeking a breakdown of their annual assessment by different departments. She reminded the Committee that they approved a philosophy years ago utilizing proportionate share of exposures applied to each line of coverage to provide the estimated assessment. She noted that if the municipality has 5% of the Total Insurable Values allocated to their Police Department, then 5% of their premium is what the Police Department is for property and similar for other lines of coverage. She stated the problem with this philosophy is that the Loss Funding is not allocated by line of coverage per member based on exposures, so when the exposures are factored in to provide estimated assessments, the formula is skewed.

In response to this situation, last year the Fund approved an additional expenditure for the Actuary to provide a breakdown of loss funding by line of coverage for each member. This allocation is now updated annually by the Actuary and provided to the Fund. Ms. Palmeri then directed the Committee to a draft Policy included in the agenda packet. The policy outlines the process of utilizing the Actuary's by line of coverage percentage allocation and how the Executive Director's office then applies member exposure data for a particular department to these percentages to determine an assessment for a department or activity. Ms. Palmeri then asked the Committee to review the policy and advise of any changes prior to August 27th. Any changes will be noted and included in the September 3rd Finance Committee Agenda to be presented at the following Executive Committee meeting.

Mr. Forlenza then directed the Committee to a copy of an email included in the agenda packet that he received from John Hansen, Treasurer, ACM JIF. He explained that Mr. Hansen contacted him following the JIF Reorganization meetings in January. The email is a response to

a telephone conversation he had with David Ruber, Controller, Qual-Lynx. Mr. Forlenza then directed the Committee to a copy of Resolution 2020-08 *Adopting Fiscal Policies & Procedures* included in the agenda packet. Mr. Forlenza explained that each year, the JIF adopts this resolution which, amongst other things, authorizes certain individuals at Qual-Lynx to sign claim payment checks. The Resolution is specific as to who can sign the check and whether the signature must be original or a facsimile signature. Resolution 2020-08 indicates that certain individuals at Qual-Lynx can use their facsimile signature on checks; however, Mr. Ruber would like a change to the Resolution that authorizes these individuals to be able to use a digital signature instead. Mr. Forlenza stated that unless there is an urgency identified by Qual-Lynx for this change to be made now, he will make this change to the 2021 Resolution *Adopting Fiscal Policies & Procedures*. The Committee agreed.

Surplus Distribution Policy

Mr. Forlenza reminded the Committee that last year the Committee authorized an amendment to the Surplus Distribution section of the Plan of Risk Management, which was adopted at the January Reorganization meeting. The amendment requires the Fund to consider the revised statute of limitations associated with the Sexual Abuse and Molestation claims and the amendments to the Workers' Compensation statute regarding the compensability of fire fighter cancer claims before deciding if a former member of the Fund should receive its balance of surplus from the Fund.

Mr. Forlenza explained that the Fund's *Surplus Distribution Policy*, a copy of which is included in the agenda packet, does not include this language. He explained that for purposes of consistency, he would like to amend the Policy to reflect the language in the Plan of Risk Management to ensure consistency between the documents. The Committee agreed to this change. Mr. Forlenza stated that he would amend the Policy and forward it to the membership for their review prior to the next Committee meeting.

Impact of Statutory Changes Firefighters Presumption Bill

Mr. Forlenza updated the Committee noting that since this legislation went into effect, several claims from employees of BURLCO JIF members have been received. He noted that in conversations with other Executive Directors around the State, he believes that the number of claims is likely to increase as word of mouth spreads about this legislative change and the impact of COVID-19 begins to wane. Mr. Forlenza stated that he will keep the Committee updated on claims activity associated with this matter.

Sexual Abuse & Molestation

Mr. Forlenza stated that Statewide only a few claims associated with this legislative change have been received. He noted that to the best of his knowledge, no claims have been brought against any BURLCO JIF member to date. As noted earlier, in conversations with other Executive Directors around the State, it is anticipated that these claims will begin to be reported as the impact of COVID-19 begins to wane. In addition, over the past few days, he has seen an uptick in television advertisements from attorneys seeking to represent potential victims of sexual abuse and molestation. Again, Mr. Forlenza stated that he will keep the Committee updated on claims activity associated with this matter.

Miscellaneous***Second Installment Due Date***

Mr. Forlenza stated that currently the second installment of members' 2020 assessments are due on August 17th. Based upon the potential impact of COVID-19 on members' finances, he asked the Committee if they would like to extend the due date for the second installment to September 15 or 30th. Following a brief discussion, the Committee decided to wait until the July Executive Committee meeting to make a decision. At that time, the members should have a better idea of the state of their local finances. The Committee agreed.

Next Meeting Date

Ms. Palmeri noted the next meeting is scheduled for September 3rd at 1:00 PM and we will decide prior if we can meet in person or via conference call. The meeting will consist of discussions on Loss Funding Recommendations, as well as Assessment Allocations Strategies, including Reward and Re-evaluations candidates and Retro Assessment Program Candidates, if any. She also stated that the Committee would review updated Surplus Distribution options, the Preliminary Budget, and Vendor Review.

Seeing no other business, the meeting was adjourned at 2:45 PM.

File:	BURLCO/GEN/Finance Committee	Tab:	05/27/20
	BURLCO/2020/Finance Committee	Tab:	05/27/20

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Interim Financial Statement Summary

For the Period Ended March 31, 2020

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

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
All Fund Years
March 31, 2020

	Total
Earned Contributions & MEL / RCF Dividends	\$122,913,650
Claims Paid (Net of Subrogation) & RCF Premiums	(40,153,058)
Excess Recoveries	252,211
Excess Insurance Premiums Paid	(34,676,706)
Operating Expenses Paid	(20,883,531)
Residual Claims Fund Premiums Paid	(6,120,550)
Residual Claims Fund Surplus Trigger Assessment	-
Total Payments	(101,581,634)
Position After Expenses	21,332,016
Investment Income (per treasurer)	4,681,324
Transfers	-
Return of Surplus	(9,580,084)
MEL Retro Transfer - Regular Contributions	354,875
MEL Retro Transfer - Over/(Under) Funding	256,400
MEL Retro Transfer - Excess Premiums Paid	(354,875)
CASH POSITION	16,689,656
Case Reserves	(3,729,651)
IBNR Reserves	(2,328,988)
Residual Claims Fund Surplus Trigger Assessment	(87,719)
Net Current Surplus	10,543,298
Valued as of 12/31/19	\$10,691,400
NET CHANGE	(\$148,102)
Claim Count: 03/31/20 (Open Fund Years)	1,599
Claim Count: 12/31/19 (Open Fund Years)	1,501
Net Change	98

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2020

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2020
March 31, 2020

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$68,507	\$116,351	\$30,843	\$480,020	\$122,774	\$12,287	\$716,035	\$399,701	\$1,946,518
Other Contributions/Retro Payments									\$0
Total Contributions	\$68,507	\$116,351	\$30,843	\$480,020	\$122,774	\$12,287	\$716,035	\$399,701	\$1,946,518
Claims Paid (Net of Subrogation)	(41,879)	(1,000)	(1,012)	(49,995)					(93,886)
Excess Recoveries									-
Excess Insurance Premiums Paid							(\$867,022)		(867,022)
Operating Expenses Paid								(\$381,938)	(381,938)
Total Payments	(41,879)	(1,000)	(1,012)	(49,995)	-	-	(867,022)	(381,938)	(1,342,845)
Position After Expenses	26,628	115,351	29,831	430,025	122,774	12,287	(150,987)	17,763	603,673
Investment Income (per treasurer)	506	968	257	3,899	1,021	102	2,699	1,928	11,380
Transfers									-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	-	-	-
CASH POSITION	27,134	116,319	30,088	433,923	123,796	12,389	(148,288)	19,692	615,053
Case Reserves	(60,196)	(28,850)	(4,388)	(268,130)		-	-	-	(361,564)
IBNR Reserves	(1,000)	(108,031)	(31,688)	(264,694)			-	-	(405,413)
Net Current Surplus/(Deficit)	(34,062)	(20,562)	(5,988)	(98,901)	123,796	12,389	(148,288)	19,692	(151,924)
RECOMMENDED TRANSFERS									-
Valued as of 12/31/19									\$0
NET CHANGE	(34,062)	(20,562)	(5,988)	(98,901)	123,796	12,389	(148,288)	19,692	(151,924)
Claim Count: 03/31/20 (Open Fund Years)	14	19	6	34					73
Claim Count: 12/31/19 (Open Fund Years)									0
Net Change	14	19	6	34					73

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2020

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2019
March 31, 2020

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$267,750	\$451,895	\$125,800	\$1,953,070	\$493,972	\$0	\$2,740,523	\$1,556,335	\$7,589,345
Other Contributions/ Retro payments								\$600	\$600
Total Contributions	\$267,750	\$451,895	\$125,800	\$1,953,070	\$493,972	\$0	\$2,740,523	\$1,556,935	\$7,589,945
Claims Paid (Net of Subrogation)	(532,340)	(25,628)	(19,660)	(776,895)					(1,354,523)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,740,332)		(2,740,332)
Operating Expenses Paid								(1,331,908)	(1,331,908)
Total Payments	(532,340)	(25,628)	(19,660)	(776,895)	-	-	(2,740,332)	(1,331,908)	(5,426,763)
Position After Expenses	(264,590)	426,267	106,140	1,176,175	493,972	-	191	225,027	2,163,182
Investment Income (per treasurer)	617	5,322	2,473	32,006	9,279		14,916	16,595	81,209
Transfers	200,000				(200,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(241,351)	-	(241,351)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	241,351	-	241,351
CASH POSITION	(63,973)	431,589	108,613	1,208,181	303,251	-	15,107	241,623	2,244,392
Case Reserves	(51,736)	(92,074)	(13,088)	(927,276)					(1,084,174)
IBNR Reserves	-	(289,453)	(97,785)	(580,884)					(968,122)
Net Current Surplus/(Deficit)	(115,709)	50,062	(2,260)	(299,979)	303,251	-	15,107	241,623	192,096
<i>RECOMMENDED TRANSFERS</i>	<i>120,000</i>				<i>(120,000)</i>				-
Valued as of 12/31/19	(\$144,175)	(\$6,150)	(\$12,896)	(\$85,800)	\$300,137	\$0	\$12,827	\$101,496	\$165,439
NET CHANGE	28,466	56,212	10,636	(214,179)	3,114	-	2,280	140,127	26,657
Claim Count: 03/31/20 (Open Fund Years)	87	132	22	161					402
Claim Count: 12/31/19 (Open Fund Years)	84	114	22	157					377
Net Change	3	18	0	4					25

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2020

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2018
March 31, 2020

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$270,300	\$451,350	\$125,800	\$2,011,950	\$507,802	\$0	\$2,594,140	\$1,533,310	\$7,494,652
Other Contributions/Retro Payments									\$0
Total Contributions	\$270,300	\$451,350	\$125,800	\$2,011,950	\$507,802	\$0	\$2,594,140	\$1,533,310	\$7,494,652
Claims Paid (Net of Subrogation)	(328,196)	(296,946)	(56,981)	(1,754,231)					(2,436,354)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,568,089)		(2,568,089)
Operating Expenses Paid								(1,411,486)	(1,411,486)
Total Payments	(328,196)	(296,946)	(56,981)	(1,754,231)	-	-	(2,568,089)	(1,411,486)	(6,415,929)
Position After Expenses	(57,896)	154,404	68,819	257,719	507,802	-	26,051	121,824	1,078,723
Investment Income (per treasurer)	1,941	6,993	3,645	36,624	22,336	-	15,144	23,826	110,509
Transfers	100,000				(100,000)				-
Return of Surplus									-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(188,080)	-	(188,080)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	188,080	-	188,080
CASH POSITION	44,045	161,397	72,464	294,343	430,138	-	41,195	145,651	1,189,232
Case Reserves	(1)	(267,782)	(5,178)	(794,541)					(1,067,502)
IBNR Reserves	-	(323,963)	(61,112)	(277,444)					(662,519)
Net Current Surplus/(Deficit)	44,044	(430,348)	6,174	(777,642)	430,138	-	41,195	145,651	(540,789)
RECOMMENDED TRANSFERS									-
Valued as of 12/31/19	\$43,651	(\$452,119)	(\$9,476)	(\$525,112)	\$426,303	\$0	\$41,060	\$145,105	(\$330,588)
NET CHANGE	393	21,771	15,650	(252,530)	3,835	-	135	546	(210,201)
Claim Count: 03/31/20 (Open Fund Years)	56	150	39	157					402
Claim Count: 12/31/19 (Open Fund Years)	56	150	39	157					402
Net Change	0	0	0	0					0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2020

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2017
March 31, 2020

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$256,700	\$470,050	\$123,250	\$2,153,161	\$530,873	\$107,867	\$2,663,205	\$1,495,210	\$7,800,316
Other Contributions/Retro Payments									\$0
Total Contributions	\$256,700	\$470,050	\$123,250	\$2,153,161	\$530,873	\$107,867	\$2,663,205	\$1,495,210	\$7,800,316
Claims Paid (Net of Subrogation)	(196,463)	(165,654)	(18,662)	(1,073,301)	-	-	-	-	(1,454,080)
Excess Recoveries	-	-	-	-	-	-	-	-	-
Excess Insurance Premiums Paid		-	-	-	-	-	(2,490,955)	-	(2,490,955)
Operating Expenses Paid	-	-	-	-	-	-	-	(1,297,282)	(1,297,282)
Total Payments	(196,463)	(165,654)	(18,662)	(1,073,301)	-	-	(2,490,955)	(1,297,282)	(5,242,317)
Position After Expenses	60,237	304,396	104,588	1,079,860	530,873	107,867	172,250	197,928	2,557,999
Investment Income (per treasurer)	3,159	20,512	5,663	70,770	28,769	5,650	9,230	12,992	156,744
Transfers	-	-	-	-	-	-	-	-	-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(91,135)	-	(91,135)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	91,135	-	91,135
CASH POSITION	63,396	324,908	110,251	1,150,630	559,642	113,517	181,480	210,920	2,714,743
Case Reserves	(3,518)	(184,050)	-	(357,639)	-	-	-	-	(545,207)
IBNR Reserves	-	(78,123)	(6,088)	(72,576)	-	-	-	-	(156,787)
Net Current Surplus/(Deficit)	59,878	62,735	104,163	720,415	559,642	113,517	181,480	210,920	2,012,749
<i>RECOMMENDED TRANSFERS</i>									-
Valued as of 12/31/19	\$59,462	\$27,213	\$100,253	\$708,969	\$554,652	\$112,505	\$179,865	\$208,979	\$1,951,898
NET CHANGE	416	35,522	3,910	11,446	4,990	1,012	1,615	1,941	60,851
Claim Count: 03/31/20 (Open Fund Years)	55	115	40	124					334
Claim Count: 12/31/19 (Open Fund Years)	55	115	40	124					334
Net Change	0	0	0	0					0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2020

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2016
March 31, 2020

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$275,084	\$510,765	\$119,721	\$2,225,415	\$552,833	\$100,147	\$2,589,363	\$1,514,397	\$7,887,725
Other Contributions								\$120	\$120
Total Contributions	\$275,084	\$510,765	\$119,721	\$2,225,415	\$552,833	\$100,147	\$2,589,363	\$1,514,517	\$7,887,845
Claims Paid (Net of Subrogation)	(315,204)	(273,161)	(13,068)	(1,399,232)	-	-	-	-	(2,000,665)
Excess Recoveries					-	-	-	-	-
Excess Insurance Premiums Paid					-	-	(2,367,012)		(2,367,012)
Operating Expenses Paid					-	-		(1,327,397)	(1,327,397)
Total Payments	(315,204)	(273,161)	(13,068)	(1,399,232)	-	-	(2,367,012)	(1,327,397)	(5,695,074)
Position After Expenses	(40,120)	237,604	106,653	826,183	552,833	100,147	222,351	187,120	2,192,771
Investment Income (per treasurer)	3,928	22,468	5,780	52,005	26,038	5,008	8,725	10,572	134,525
Transfers	120,000	-	-		(120,000)				-
Return of Surplus	-	-	-	-	-	-		-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(90,709)	-	(90,709)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	90,709	-	90,709
CASH POSITION	83,808	260,072	112,433	878,188	458,871	105,155	231,076	197,692	2,327,296
Case Reserves	-	(429,039)	-	(242,165)		-	-	-	(671,204)
IBNR Reserves	-	(46,253)	-	(89,894)	-	-	-	-	(136,147)
Net Current Surplus/(Deficit)	83,808	(215,220)	112,433	546,129	458,871	105,155	231,076	197,692	1,519,945
<i>RECOMMENDED TRANSFERS</i>									-
Valued as of 12/31/19	\$83,061	(\$227,126)	\$111,431	\$524,561	\$454,780	\$104,217	\$229,021	\$195,929	\$1,475,874
NET CHANGE	747	11,906	1,002	21,568	4,091	938	2,055	1,763	44,071
Claim Count: 03/31/20 (Open Fund Years)	73	114	38	163					388
Claim Count: 12/31/19 (Open Fund Years)	73	114	38	163					388
Net Change	0	0	0	0					0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2020

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Closed Years Contingency Fund
March 31, 2020

	1991-2015
Earned Contributions & MEL / RCF Dividends	\$90,194,374
Claims Paid (Net of Subrogation)	(32,813,550)
Excess Recoveries	\$252,211
Excess Insurance Premiums Paid	(23,643,296)
Operating Expenses Paid	(15,133,521)
Residual Claims Fund Premiums Paid	(6,120,550)
Residual Claims Fund Surplus Trigger Assessment	-
Total Payments	(77,458,706)
Position After Expenses	12,735,668
Investment Income (per treasurer)	4,171,221
Transfers	\$0
Return of Surplus	(9,580,084)
MEL Retro Transfer - Regular Contributions	\$0
MEL Retro Transfer - Excess Premiums Paid	\$0
CASH POSITION	\$7,326,805
Case Reserves - Property	\$0
IBNR Reserves - Property	\$0
Residual Claims Fund Surplus Trigger Assessment	(\$87,719)
Current Surplus/(Deficit)	7,239,086
Open Property Claim Count: 03/31/20	1
Open Property Claim Count: 12/31/19	1
Net Change	0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from
Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2020

Burlington County Municipal Joint Insurance Fund Historical Operating Results Summary MEL JIF RETRO Contingency Fund March 31, 2020	
	Fund Year(s) 2016- 2019
MEL Retro Transfer - Contributions	354,875
MEL Retro Transfer - Over/(Under) Funding	256,400
Total Contributions	611,275
MEL Retro Transfer - Excess Premiums Paid	0
Position After Expenses	611,275
Investment Income (per treasurer)	15,736
Transfers	
Return of Surplus	
CASH POSITION	\$627,011
MEL Retro Transfer - Excess Premiums Liability	(354,875)
Current Surplus/(Deficit)	\$272,136
Valued as of 12/31/19	\$268,698
NET CHANGE	\$3,438
Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2020	

Burlington County Municipal Joint Insurance Fund
Open Years Comparative Operating Results Summary
March 31, 2020

Fund Year 2020	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 27,134	\$ 116,319	\$ 30,088	\$ 433,923	\$ 123,796	\$ 12,389	\$ (148,288)	\$ 19,692	\$ 615,053
Net Current Surplus/(Deficit)	\$ (34,062)	\$ (20,562)	\$ (5,988)	\$ (98,901)	\$ 123,796	\$ 12,389	\$ (148,288)	\$ 19,692	\$ (151,924)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/19	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
NET CHANGE	\$ (34,062)	\$ (20,562)	\$ (5,988)	\$ (98,901)	\$ 123,796	\$ 12,389	\$ (148,288)	\$ 19,692	\$ (151,924)

FUND YEAR 2019	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ (63,973)	\$ 431,589	\$ 108,613	\$ 1,208,181	\$ 303,251	\$ -	\$ 15,107	\$ 241,623	\$ 2,244,392
Net Current Surplus/(Deficit)	\$ (115,709)	\$ 50,062	\$ (2,260)	\$ (299,979)	\$ 303,251	\$ -	\$ 15,107	\$ 241,623	\$ 192,096
RECOMMENDED TRANSFERS	\$ 120,000	\$ -	\$ -	\$ -	\$ (120,000)	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/19	\$ (144,175)	\$ (6,150)	\$ (12,896)	\$ (85,800)	\$ 300,137	\$ -	\$ 12,827	\$ 101,496	\$ 165,439
NET CHANGE	\$ 28,466	\$ 56,212	\$ 10,636	\$ (214,179)	\$ 3,114	\$ -	\$ 2,280	\$ 140,127	\$ 26,657

FUND YEAR 2018	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 44,045	\$ 161,397	\$ 72,464	\$ 294,343	\$ 430,138	\$ -	\$ 41,195	\$ 145,651	\$ 1,189,232
Net Current Surplus/(Deficit)	\$ 44,044	\$ (430,348)	\$ 6,174	\$ (777,642)	\$ 430,138	\$ -	\$ 41,195	\$ 145,651	\$ (540,789)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/19	\$ 43,651	\$ (452,119)	\$ (9,476)	\$ (525,112)	\$ 426,303	\$ -	\$ 41,060	\$ 145,105	\$ (330,588)
NET CHANGE	\$ 393	\$ 21,771	\$ 15,650	\$ (252,530)	\$ 3,835	\$ -	\$ 135	\$ 546	\$ (210,201)

FUND YEAR 2017	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 63,396	\$ 324,908	\$ 110,251	\$ 1,150,630	\$ 559,642	\$ 113,517	\$ 181,480	\$ 210,920	\$ 2,714,743
Net Current Surplus/(Deficit)	\$ 59,878	\$ 62,735	\$ 104,163	\$ 720,415	\$ 559,642	\$ 113,517	\$ 181,480	\$ 210,920	\$ 2,012,749
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/19	\$ 59,462	\$ 27,213	\$ 100,253	\$ 708,969	\$ 554,652	\$ 112,505	\$ 179,865	\$ 208,979	\$ 1,951,898
NET CHANGE	\$ 416	\$ 35,522	\$ 3,910	\$ 11,446	\$ 4,990	\$ 1,012	\$ 1,615	\$ 1,941	\$ 60,851

FUND YEAR 2016	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 83,808	\$ 260,072	\$ 112,433	\$ 878,188	\$ 458,871	\$ 105,155	\$ 231,076	\$ 197,692	\$ 2,327,296
Net Current Surplus/(Deficit)	\$ 83,808	\$ (215,220)	\$ 112,433	\$ 546,129	\$ 458,871	\$ 105,155	\$ 231,076	\$ 197,692	\$ 1,519,945
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/19	\$ 83,061	\$ (227,126)	\$ 111,431	\$ 524,561	\$ 454,780	\$ 104,217	\$ 229,021	\$ 195,929	\$ 1,475,874
NET CHANGE	\$ 747	\$ 11,906	\$ 1,002	\$ 21,568	\$ 4,091	\$ 938	\$ 2,055	\$ 1,763	\$ 44,071

Resolution No. 2020 -

**Burlington County Municipal Joint Insurance Fund Resolution of Certification
Annual Audit Report for Period Ending December 31, 2019**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2019 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the Executive Committee, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the Executive Committee of the Fund shall by resolution certify to the Local Finance Board of the State of New Jersey that all members of the Executive Committee have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the Executive Committee have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the Executive Committee.

WHEREAS, such resolution of certification shall be adopted by the Executive Committee no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the Executive Committee have received and have familiarized themselves with, at least, the minimum requirements of the Local

Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the Executive Committee to the penalty provisions of R.S. 52:27BB-52- to wit:

R.S. 52:27BB-52 – “A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office.”

NOW, THEREFORE, BE IT RESOLVED, that the Executive Committee of the Burlington County Municipal Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF A
RESOLUTION ADOPTED AT THE MEETING HELD ON JUNE 16, 2020 VIA
CONFERENCE CALL.

Fund Secretary

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
TRANSFER OF FUNDS
RESOLUTION NO. 2020-

WHEREAS, the Burlington County Municipal Joint Insurance Fund is duly constituted as a Municipal Joint Insurance Fund pursuant to N.J.S.A. 40A:10 et seq; and

WHEREAS, the Fund's cash analysis as of March 31, 2020 indicates the need for intra-fund transfers as follows:

Amount	From	To
\$120,000	2019 Deductible	2019 Property

WHEREAS, there are sufficient funds in the above accounts to effect said transfers;

NOW, THEREFORE BE IT RESOLVED, that the Executive Committee of the Burlington County Municipal Joint Insurance Fund does hereby transfer the sums set forth above.

Pursuant to N.J.A.C. 11:5-2.13, a copy of this Resolution shall be forthwith sent to the Departments of Banking and Insurance and Community Affairs affording them thirty (30) days in which to object to the aforementioned transfer. If no objection is received in writing within said thirty (30) day period, the Administrator and Treasurer shall affect said transfer. The Executive Committee shall, prior to making a said transfer, complete the certification below.

Chairperson

Secretary

Date

ROLL CALL

VOTE ____ Yes ____ No ____ Abstain

A copy of this Resolution was sent to the Department of Banking and Insurance and the Department of Community Affairs on the _____ day of _____, 2020.

As of the ____ day of _____, 2020, no objection has been received.

As of the ____ day of _____, 2020, written approval was received.

BY: _____

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Administrative Policies & Procedures

Date Adopted: **00/00/2020**

POLICY: Estimating Assessment to a Department

PURPOSE: To establish a method in which to fairly allocate a percentage of a Municipality's Annual Assessment to a department

Municipalities require an Assessment allocation by Department in order to be able to charge back (or allocate) insurance costs associated with the noted Department. As the JIF does not have published rates as an insurance company would, an alternative method was necessary. To accomplish this goal, the following guidelines shall be used in calculating an estimated Assessment:

1. The Fund Actuary provides the percentage in which to allocate each Member Municipality's Loss Funding (money used to pay claims within the JIF's SIR, which is thoroughly defined in "ACM Assessment Allocation Policy") by Line of Coverage (LOC) on an annual basis.
2. The Member Municipality LOC is the Division of Local Government Services Flexible Chart of Accounts Allocation and includes the Fund Actuary's Loss Funding calculation, Operating Expenses, Excess / Standalone Premiums, and Risk Management Consultant Fees broken out by Line of Coverage.
3. The Member Municipality Representative will request an estimated Assessment while providing the following exposure data for a specific Department:
 - a. Total Insurable Values (TIV) – all building, contents, auto, equipment, etc. values
 - b. Auto Counts
 - c. Total Payroll and/or Number of Volunteers
 - d. Amount allocated in the Municipality's Budget Appropriations for the noted Department OR the Department's Annual Budget if appropriation is not available
4. The Executive Director's Office will utilize the Member Municipality's exposure data (provided during the latest Exposure Review Process) and the reported exposures for the Department (as provided in step 3 by the Member Municipality Representative) to calculate a proportionate share of exposures for the noted Department.
5. The Executive Director's Office will utilize the percentages calculated in step 4 and apply these percentages to the associated Member Municipality LOC as noted below to provide an estimated Assessment.
 - a. Property – TIV
 - b. Auto – Auto Counts
 - c. Workers' Compensation – Payroll
 - d. General Liability – Budget Appropriation



Municipal Excess Liability Joint Insurance Fund

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

Date: June 3, 2020
To: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack
Subject: June MEL Meeting

2021 Rate Table & Budget: Following a public hearing, the Board of Fund Commissioners adopted a flat rate table for 2021. Taking action in June will facilitate the local JIFs in planning for their budgets this Fall.

Audit Committee: Audit Committee met on May 29, 2020 to review the Year-End Financials and the Internal Audit-Claims, Internal Audit – Contract Management/Conflict of Interest. In reviewing the Audit Report as of December 31, 2019, Auditor noted the Residual Claims Fund “surplus floor” trigger for an additional assessment. The RCF and MEL added this to Risk Management Plans in 2019 to protect the Fund’s financials, in response to changes in the law concerning firefighters’ cancer and sexual molestation.

Committee Chairman noted Internal Auditor for Contract Management favorably viewed the MEL’s appointment of a Qualified Purchasing Agent. In addition, Committee Chairman Rheinhardt said the committee was provided with an overview of the Joint Cash Management & Investment Program (JCMI) and agreed to alter the Internal Audit Universe to add JCMI review to be performed in 2020.

Management Committee: Committee met on May 20, 2020 to review the following items:

Reinsurance and Excess Insurance Renewals: Underwriting Manager was asked to look at the MEL’s insurance and reinsurance program structure to see if there are new opportunities for alternate programs or retention models that will help the MEL and JIFs be resilient in a difficult market. Management Committee met on May 20th which included a discussion of those alternative structures for the MEL. The MEL is now in the process of working to schedule a meeting with the Department of Banking and Insurance to discuss these alternates.

Risk Control Services: Management Committee recommends the board approve the Safety proposal to reposition services to respond to the impact of pandemic restrictions on training, some of which have already been implemented. Mr. Shives said J.A. Montgomery developed two new delivery methods for training: 1) video online streaming; and 2) interactive webinar training. Board of Commissioners adopted a resolution authorizing a contract amendment to effectuate changes. Executive Director said these new methods are not only helpful during the pandemic but will create options for convenient training in the future as well.

Professional Services: The Board of Fund Commissioners adopted a resolution authorizing the use of Competitive Contract Request for Proposals for various consulting, professional services, consulting and other services, since the majority of the Fund’s contracts are set to expire December 31, 2020.

Specialized Legal Services: The Board accepted the recommendation of the Management Committee, Fund Attorney and Executive Director by awarding a contract Craig Domalewski, Esq. of Dughi, Hewit

& Domalewski, P.C. for specialized legal services in the area of insurance coverage analysis and advice. Mr. Domalewski had been providing this service on a couple of claims and due to the success and value added service.

Origami Contract Expansion: The E-JIF engaged Origami to access its Risk Management Information System to include EJIF data, such as housing tank location information and uploading aggregate claims information. Since Origami was able to price this contract based on the MEL's RMIS framework, Origami has asked that this be a three- party agreement between the EJIF, the MEL and Origami so that Origami's services to EJIF would terminate (or have to be renegotiated) if the MEL's agreement were to come to an end. This allows for ease of administration and significant cost savings. Fund Attorney reviewed the matter and agreed this is the best option. Board of Commissioners accepted the recommendation and authorized the Chairman to execute the agreement.

Joint Cash Management Investment (JCMI) Update: In March the MEL adopted a resolution awarding Clearbrook Investment Consulting as the Asset Manager, Bank of New York as Custodian and Accounting and NW Financial as the Financial Advisor for the MEL's Joint Cash Management Program. At that time, documents were distributed, including bylaws, that participating JIFs would be asked to adopt. The JCMI Operating Committee has now drafted revised documents. In particular, the Committee determined bylaws were not necessary and has drafted a policy in its place. Copies of the agency agreement, policy and resolution for local JIFs to participate distributed for information.

The RCF and EJIF adopted resolutions to join the JCMI in March. A meeting of Investment Committee, including all local JIF Treasurers, was held to introduce the Joint Cash Management & Investment Program to local affiliated JIFs. Local JIFs have begun to approve participation. The JCMI will stagger the process of expanding participants. The JCMI Operating Committee worked with Fund Chairman to execute contracts approved in March and authorized signatories with custodian.

The Board adopted a resolution to establish an investment policy and agency agreement for participating members of the Joint Cash Management and Investment Program.

Investment Committee Chairman Rheinhardt said prior investment rules would have meant earnings of 13 basis points or \$99,000; but since the JCMI became operational, earnings have been \$1,100,000 while savings for members whose bonds were purchased totaled \$150,000.

Model Personnel Manual and Employee Handbook: The Model Personnel Committee met on May 4, 2020. Mr. Giacobbe reviewed the draft manuals with the committee and is making some suggested revisions. Draft Policies were distributed to the Board of Fund Commissioners Model Personnel Committee met again on May 29th. Board approved the documents, subject to likely minor adjustments. Documents are expected to be posted to the MEL webpage by the end of the month, if not sooner.

Legislative Committee: The committee met on May 7, 2020 and submitted minutes of that meeting. Minutes amended to reflect the attendance of Commissioner Rheinhardt.

Committee Chairman Cuccia said the Legislative Committee strongly recommended supporting Assemblymen Benson and Coughlin bill A-3971 and Senator Singleton S-2475. The companion bills authorize local units to issue "coronavirus relief bonds" to allow them to borrow money, with a ten-year payback period, to cover shortfalls and unanticipated costs that are a direct result of the COVID-19 pandemic. The Board adopted a resolution to support.

Coverage Committee: The committee met on May 8, 2020 and submitted minutes of the meeting. Committee Chairwoman Tozzi said the committee covered a lot of topics; in particular, recommending that statutory position bond coverage be extended during any appeal process.

Safety & Education Committee: The committee met on May 8, 2020 and submitted the minutes of that meeting. To assist members with their training needs during the public health crisis, the MEL Media Library has added a new video streaming service, called **MSI NOW**. The new service has about 130

titles available for streaming for either individual or group training basis. MSI Now will eventually replace the current MEL Media Library.

Cyber Task Force: The MEL's Cyber Task Force met on May 15th. The Task Force has begun the process of revising the MEL's Cyber Risk Management Program. Underwriting Manager said it is expected that members already in compliance will be "grandfathered".

Marketing Committee: The committee met on May 26, 2020 and submitted the minutes of that meeting. Committee Chairman Hirsh thanked Acrisure and Princeton Strategic Communications for presenting excellent reports.

Covid-19 Special Subcommittee Meeting: The committee met on May 1st and May 22nd and submitted minutes of both meetings.

The Board accepted the Committee's recommendation and appointed Judge Carver as Special Master to the Fund for COVID-19 matters.

Special Ad-Hoc Claims Committee- Fire Fighter Cancer/Sexual Abuse Molestation: The committee met on May 18, 2020 to review pending claims. Committee is generating a reference list of defense panel attorneys for sexual abuse claims and has appointed Litigation Managers to address firefighter cancer claims. In addition, committee will solicit archivist services and has reviewed training resources developed by J.A. Montgomery.

Claims Review Committee: The Claims Review Committee met on May 6, 2020. Copies of those minutes are distributed separately. The committee will be meeting this afternoon and is scheduled to meet next on September 3, 2020 at noon.

RCF Report: A copy of Commissioner Clarke's report on the RCF's March meeting distributed for information.

League Magazine Ad: A copy of the latest in the series of "Power of Collaboration" ad that will appear in the League of Municipalities magazine submitted to the Board. The ad highlights the resources, financial strength and collaborative power of the MEL to assist its members during a public health crisis.

2020 Financial Disclosures: In light of the circumstances surrounding COVID-19, the Local Finance Board, at its meeting of April 22, 2020, voted to extend the date at which the Board would take enforcement action against non-fillers of the 2020 FDS until July 31, 2020 from the statutory deadline of April 30, 2020. As of May 29th all MEL Fund Commissioners and Professionals have completed the filing.

Agenda Electronic Mailing: Over the past several years, the JIFs have increasingly been moving towards providing all meeting materials electronically, saving resources of time and material, and also more environmentally conscientious. Going forward, agendas will be emailed unless otherwise requested.

	MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
	2021 BUDGET FOR RATE DEVELOPMENT				
	MUNICIPALITIES ONLY - CURRENT DATA				
		A	B	B-A	B-A
		BUDGET	BUDGET		
	APPROPRIATIONS	2020 RATES	2021 RATES	\$	%
	I. CLAIMS AND EXCESS INSURANCE PREMIUMS	MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
	CLAIMS				
	Excess Liability:				
1	To 500K	2,157,919	2,157,919	-	0.0%
2	1.5MIL Ex 500K	4,722,953	4,722,953	-	0.0%
3	Excess WC	6,129,312	6,129,312	-	0.0%
4	Excess Property Claims	3,032,300	3,032,300	-	0.0%
5	POL/EPL Land Use	1,042,919	1,042,919	-	0.0%
6	Aggregate Excess LFC	13,920	13,920	-	0.0%
7	JIF Faithful Performance Bond	197,448	197,448	-	0.0%
8	Surety Bond	298,816	298,816	-	0.0%
9	Sub Total	17,595,587	17,595,587	-	0.0%
10	PREMIUMS				
11	3MIL ex 2MIL	3,069,128	3,069,128	-	0.0%
12	Optional Excess Liability	2,131,417	2,131,417	-	0.0%
13	Optional Excess POL/EPL	629,275	629,275	-	0.0%
14	Excess WC	2,501,301	2,501,301	-	0.0%
15	Excess Property	9,346,830	9,346,830	-	0.0%
16					
17	Loss Fund Contingency	1,582,525	1,582,525	-	0.0%
18	Sub Total	19,260,476	19,260,476	0	0.0%
19	Total Claims & Premiums	36,856,063	36,856,063	-	0.0%
20					
21	II. EXPENSES				
22	Claims Adjustment	1,072,065	1,072,065	-	0.0%
23	Property Adjustment	173,189	173,189	-	0.0%
24	Administration	1,223,772	1,223,772	-	0.0%
25	Loss Fund Management	138,319	138,319	-	0.0%
26	Actuary	52,140	52,140	-	0.0%
27	Attorney	46,925	46,925	-	0.0%
28	Deputy Attorney	1,566	1,566	-	0.0%
29	Attorney-OPRA	17,665	17,665	-	0.0%
30	Auditor	29,902	29,902	-	0.0%
31	Treasurer	26,437	26,437	-	0.0%
32	Underwriting Manager	550,387	550,387	-	0.0%
33	Reinsurance Manager	317,826	317,826	-	0.0%
34	Safety and Education Committee	206,166	206,166	-	0.0%
35	Computer Services	146,457	146,457	-	0.0%
36	Legislative Committee	28,026	28,026	-	0.0%
37	Internal Audit Committee	61,397	61,397	-	0.0%
38	Strategic Planning Committee	30,699	30,699	-	0.0%
39	Coverage Committee	40,663	40,663	-	0.0%
40	Communications Committee	126,368	126,368	-	0.0%
41	Expense Contingency	79,886	79,886	-	0.0%
42	Subtotal	4,369,855	4,369,855	-	0.0%
43					
44	MEL Safety Institute	1,056,675	1,056,675	-	0.0%
45	Total Appropriations	42,282,593	42,282,593	-	0.0%



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: June 3, 2020
TO: Burlington County Municipal Joint Insurance Fund
FROM: Commissioner Jack
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

AUDITOR YEAR-END REPORTS – Mr. Jones of Nisivoccia & Company reviewed the audit report as of December 31, 2019. The Auditor said the Fund is in excellent financial condition. The audit report contained no findings and no recommendations. Following his review of the audit, the Executive Board adopted Resolution #19-20 approving the Year-End Financials and executed the Group Affidavit.

ACTUARIAL IBNR ESTIMATES – The EJIF Actuary gave a verbal report on the actuarial IBNR estimates for the E-JIF valued as of March 31, 2020.

DUE DILIGENCE REPORTS - The Executive Director reviewed the Financial Fast Track and other due diligence reports as of March 31, 2020. The Executive Director said the Fund remains in excellent financial shape.

NEXT MEETING- The next meeting of the EJIF is scheduled for September 2, 2020 at the Forsgate CC, Jamesburg.



Municipal Excess Liability Residual Claims Fund

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

June 3, 2020

Memo to: Burlington County Municipal Joint Insurance Fund

From: Commissioner Matchett

Re: RCF June Meeting

Wielkottz & Company: Correspondence was received from Jim Cerullo notifying the fund that Ferraioli, Wielkottz, Cerullo & Cuva, P.A. ceased doing business as of December 31, 2019 and have rebranded as Wielkottz & Company. A resolution was passed to authorize the reassignment.

Auditor and Actuary Year-End Reports: The Audit Report as of December 31, 2019 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor referred to *Exhibit B-Change of Net Position* and reported Fund Year 2019 changed from \$1 million to \$12,110,000. The largest item contributing to the change was the result of creating the Surplus Trigger Account last fall. The supplemental assessment totaled \$5.2 million to be assessed over a 10-year period by the members of the fund. The other factor cited is the reoccurring deficits of the various older fund years, which the fund will continue to monitor and will make adjustments if deemed necessary at the appropriate time.

Fund Actuary reviewed the Actuarial Analysis and Loss Adjustment Reserves Report. As of December 31, 2019 the RCF has reserves totaling \$96.9 million and is consistent with Schedule C of the financial statements. The loss reserves are made up of \$70.9 million in case reserves and \$18 million in IBNR reserves. Fund Actuary reported the loss reserves are consistent with their estimate of unpaid claim liabilities.

Following the report, the Board approved the year-end financials as presented and adopted resolution 11-20 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report

2019 Budget Amendment: Historically at the September meeting, the Fund approves an amendment to the current year's budget to accept the transfer of liabilities as of June 30th. Executive Director reported that starting in 2018 the Board agreed to extend the valuation of transfers from June 30th to December 31st. With this extension the Fund can now introduce an amended 2019 budget, which is being increased from \$661,000 to \$21,088,527.

The Board of Fund Commissioners reviewed the proposed budget amendment for Fund Year 2019 and made a motion to introduce on first reading the amendment to the 2019 Budget and to schedule the Public Hearing on September 2, 2020 at 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey. Enclosed is the 2019 amended budget.

Professional Services: The 3-year contract period for the professional services contracts will expire at year-end for the positions of Executive Director, Deputy Administrator, Treasurer, Actuary, Claims

Supervisor, Internal Auditor and Fund Attorney. The full Board of Commissioners has historically been tasked as the evaluation committee for review of proposals and award of services to be confirmed at the January reorganization meeting, which was again accepted as the process for this year. A resolution authorizing the use of the Competitive Contract Request for Proposals (CCRFP) to initiate the process was passed.

2020 Financial Disclosures - The Division of Local Government Services distributed a notice that online filings could begin on Monday March 30th for JIF Commissioners, as well as, any other municipal related positions that require filing. In light of the circumstances surrounding COVID-19, the Local Finance Board, at its meeting of April 22, 2020, voted to extend the date at which the Board would take enforcement action against non-fillers of the 2020 FDS until July 31, 2020.

Position Bond Renewal: The annual renewal of the Position Bond to cover the Executive Director, Treasurer and Claims Administrators was renewed on May 1, 2020. The bond limit was increased from \$250,000 to \$1 million. The annual premium increased respectfully from \$1,070 to \$2,200.

Power of Collaboration The latest in the series of “Power of Collaboration” ads will appear in the League of Municipalities magazine. The ad highlights the resources, financial strength and collaborative power of the MEL to assist its members during a public health crisis.

Electronic Mailings: Over the past several years, the JIFs have increasingly been moving towards providing all meeting materials electronically, saving resources of time and material, and also more environmentally conscientious. Going forward, agendas will be emailed unless otherwise requested.

Claims Committee: The Claims Review Committee met on May 6, 2020 and also met prior to the Fund meeting on June 3rd. The Claims Committee will meet again at 9:00 a.m. on September 2nd.

Next Meeting: The next meeting of the RCF is scheduled for September 2, 2020 at 10:30AM, and is currently scheduled at the Forsgate Country Club.

Fund Attorney reported we have been asked to monitor three claims where there is no coverage because of deficiencies in reporting by the outside carriers. They are all older claims that would have been in the RCF, but again they are not under our coverage, and we are only providing guidance and walking them through the process.

Commissioner Rheinhardt gave an overview of the MEL Audit Committee meeting; they welcomed a new board member Mr. George Destafney. The committee reviewed the audit reports for the MEL and the actuarial evaluation report as of December 31, 2019 which were both favorable. The Contract Management / Conflict of Interest audit had a great response from the auditor, and they welcomed the inclusion of using a QPA in our process. Internal Audit for Claims review had one minor note that was reflective of the growing pains in using Origami. The Audit Universe was updated to move JCMI to later this fall for internal auditors to review this year and obtain their input.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2019 AMENDED BUDGET				
	2019	2019 Amendment	2019	\$
	PROPOSED	2015 Assessments	Revised Budget	CHANGE
	BUDGET			
APPROPRIATIONS				
MEL	297,473	9,685,750	9,983,223	9,685,750
BMEL	0	0	0	0
ATLANTIC	46,735	807,657	854,392	807,657
BERGEN	13,056	1,056,261	1,069,317	1,056,261
BURLCO	19,549	475,021	494,570	475,021
CAMDEN	22,478	375,747	398,225	375,747
MONMOUTH	25,780	1,122,437	1,148,218	1,122,437
MORRIS	19,616	1,381,025	1,400,641	1,381,025
NJUA	16,107	687,618	703,725	687,618
OCEAN (incl Brick) incremental inr	57,400	985,592	1,042,992	985,592
PMM	8,104	59,173	67,277	59,173
SOUTH BERGEN	20,963	968,854	989,817	968,854
SUBURBAN ESSEX	20,409	1,078,225	1,098,635	1,078,225
TRICO	29,273	533,884	563,157	533,884
SUBURBAN MUNICIPAL	3,306	189,396	192,702	189,396
CENTRAL JERSEY	45,191	927,442	972,633	927,442
NJPHA	15,558	754,444	770,002	754,444
TOTAL	661,000	21,088,527	21,749,527	21,088,527
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2019 AMENDED BUDGET				
	2019 PROPOSED	2019 Amendment	2019	
	BUDGET	2015 Assessments	Revised Budget	
APPROPRIATIONS				
CLAIMS	0	21,088,527	21,088,527	21,088,527
REINSURANCE PREMIUMS	28,000		28,000	0
LOSS FUND CONTINGENCY	0		0	0
SUBTOTAL LOSS FUND	28,000	21,088,527	21,116,527	21,088,527
EXPENSES				
ADMINISTRATOR	201,806		201,806	0
DEPUTY ADMINISTRATOR	68,648		68,648	0
ATTORNEY	41,779		41,779	0
CLAIMS SUPERVISION & AUDIT	60,395		60,395	0
TREASURER	39,225		39,225	0
AUDITOR	23,171		23,171	0
ACTUARY	41,367		41,367	0
MISCELLANEOUS	24,312		24,312	0
SUBTOTAL	500,703	0	500,703	0
EXPENSE CONTINGENCY	132,297		132,297	0
SUBTOTAL EXPENSES	633,000	0	633,000	0
TOTAL BUDGET	661,000	21,088,527	21,749,527	21,088,527