



## AGENDA PACKET



**Tuesday, July 21, 2020 at 3:30 PM**

**Hainesport Municipal Building with Conference Call capability**

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

**/BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**Tuesday, July 21, 2020 – 3:30 PM  
Hainesport Municipal Building  
w/ Conference Call Availability**

**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 **June 16, 2020** Meeting Minutes.....Pages 1-12
  - B. Adoption of the **June 16, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 13-44
  - A. Lost Time Accident Frequency.....Pages 17-18
  - B. Certificates of Insurance.....Pages 19-20
  - C. Financial Fast Track Report.....Page 21
  - D. Regulatory Filing Checklists.....Pages 22-23
  - E. 2019 Safety Incentive Program Awards.....Page 24
  - F. 2020 Optional Safety Budget.....Page 25
  - G. 2020 Wellness Incentive.....Page 26
  - H. EPL/Cyber Risk Management Budget.....Page 27
  - I. EPL Compliance Status .....Page 28
  - J. Statutory Bond Status.....Pages 29-30
  - K. Skateboard Park Approval Status.....Page 31
  - L. Capehart & Scatchard Updates.....Pages 32-36
  - M. Police Command Staff Training
  - N. Managerial & Supervisory Training
  - O. Land Use Training Certification.....Page 37
  - P. Financial Disclosure Statement.....Pages 38-43
  - Q. Renewing Members
  - R. Renewing Member Visitation Program
  - S. 2021 Exposure Renewal Process
  - T. 2020 Property Reports

U.	Quarterly Attendance Report.....	Page 44
V.	Website	
W.	New Member Activity	
VIII.	Solicitor's Report	
A.	Closed Cases.....	Page 45
B.	MEL Helpline and Contact List.....	Pages 46-47
IX.	Safety Director's Report	
A.	Activity Report .....	Pages 48-51
B.	Police One Training.....	Update
C.	MSI Bulletin: Reopening Update.....	Pages 52-54
D.	MSI Bulletin: Reopening Outdoor Activities & Facilities.....	Pages 55-58
E.	MSI Bulletin: Reopening Playgrounds.....	Pages 59-60
F.	MSI Bulletin: Hurricane Season & COVID .....	Page 61
G.	LE Bulletin: Ford Develops Process Heat & Decontaminate Patrol SUVs.....	Page 62
H.	LE Bulletin: Hearing Protection.....	Pages 63-65
I.	LE Bulletin: Identifying the Unseen Victims of the Pandemic.....	Pages 66-73
J.	LE Bulletin: Outdoor Dining Considerations.....	Pages 74-75
X.	Claims Administrator's Report	
A.	Lessons Learned from Losses .....	Page 76
XI.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 77-78
B.	Targeting Wellness Newsletter .....	Pages 79-87
C.	HIIT Workout.....	Pages 88-89
D.	Multiple Challenge Ideas for Employees.....	Pages 90-92
E.	JIF Approved Wellness Items & Activities.....	Pages 93-94
F.	NJ Well Program Steps.....	Pages 95-96
XII.	Managed Health Care Report	
A.	Summary Report .....	Page 97
B.	Average Number of Days to Report a Claim.....	Page 98
C.	COVID – 19 Claims Report.....	Page 99
D.	Transitional Duty Reports.....	Page 100
E.	PPO Savings & Penetration Report.....	Pages 101-102
F.	Top 10 Provider/Paid Provider by Specialty.....	Page 103
G.	Nurse Case Management Report.....	Page 104
XIII.	Technology Risk Services	
A.	Report.....	Pages 105-116
B.	MEL Cyber Risk Management Plan Compliance Status.....	Page 117
C.	Pivot Point Newsletters.....	Page 118
XIV.	Treasurer's Report as of June 30, 2020 .....	Pages 119-154
A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	EJIF FY 2019 Dividend.....	Page 155
F.	June Bill List.....	Page 156
G.	RMC Bill List.....	Page 157

Motion to approve the Payment Register & Bill Lists– **Motion – Roll Call**

XV. Committee Report

A. Finance Committee Report

1. 2020 Budget Amendment

a. Public Hearing

1. 2020 Budget Amendment Public Hearing – **Motion to Open – All in Favor**

2. 2020 Budget Amendment Public Hearing – **Motion to Close – All in Favor**

b. 2020 Amended Budget Adoption – **Motion to Adopt – Roll Call**.....Page 158

c. 2020 Amended Assessment Certification Adoption – **Motion to Adopt – Roll**

**Call**.....Page 159

B. Strategic Planning Committee Meeting Minutes – June 16, 2020.....Pages 160-165

XVI. MEL/RCF/E-JIF Reports

Nothing to Report

XVII. Miscellaneous Business

A. Authorization to Process and pay Fund Vendors in August 2020 – **Motion – Roll Call**

B. Resolution 2020-\_\_\_\_\_ Authorizing the Fund Chair and the Fund Secretary to Execute a Contract with Police One Academy to Provide Online Police Related Training for a Period of One Year at a Cost Not to Exceed \$9,500.00 – **Motion - Roll Call**.....Pages 166-167

C. Resolution 2020-\_\_\_\_\_ Authorizing the Fund Chair and the Fund Secretary to Execute a Contract with Media Pro and Pivot Point Security to Technology Risk Management Services for a Period of One Year at a Cost Not to Exceed \$14,212.00 – **Motion - Roll Call**.....Pages 168-169

D. Motion to Authorize the Executive Directors Office to Re-Advertise the September 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, September 15, 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**

**June 16, 2020**

**OPEN SESSION MINUTES**

---

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held via conference call on Tuesday, June 16, 2020 at 3:30 PM, prevailing time. Chair Jack, **Riverside**, presiding. The meeting was called to order at 3:30 PM.

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

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

**ROLL CALL**

Rich Wolbert, **Beverly City**  
Mike Theokas, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
Erin Provanzano, **Delanco Twp.**  
Jamey Eggers, *Alternate*, **Delran Twp.**  
Patrice Hansell, **Fieldsboro Borough**  
Steve Fazekas, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Chris Ridings, *Alternate*, **Mt. Laurel Twp.**  
Kyle Tuliano, **New Hanover Twp.**  
Mary Picariello, **North Hanover Twp.**  
Donna Mull, **Pemberton 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:

Grace Archer, **Bordentown City**  
Amanda Somes, **Bass River Twp.**  
Tom Pullion, **Edgewater Park Twp**  
Brandon Umba, **Lumberton Twp.**  
John Gural, **Palmyra 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  
Lou Romero, Technology Risk Services Director, *Secure Data Consulting Services*

Also present were the following Risk Management Consultant agencies:

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

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

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

Motion by Mr. McMahon, seconded by Mr. Cramer to move up Ms. Kosko 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 May 19, 2020 meeting of the Fund, as found in the agenda packet and as 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 May 19, 2020 meeting as amended. All In Favor. Motion carried by majority vote.

The Closed Session minutes of the May 19, 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. The Managerial & Supervisory Training and the Police Command Training that was postponed 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. He further noted that the September & October trainings are still scheduled; however, might have to be rescheduled pending social distancing guidelines in effect at the time. Mr. Forlenza noted there are updated RSVP forms included in the agenda for both of these trainings as they were originally going to an employee in the Executive Directors office who is no longer with the company, however please hold off on responding until a decision is made in regards to the postponing and rescheduling of these trainings. A notice will be forthcoming to all members in the near future from his office.

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 planning the Annual Planning Retreat due to the social distancing guidelines due to the pandemic. Mr. McMahon will update the Committee on the Retreat during his report later in the meeting.

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 30<sup>th</sup>. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office should contact Kris Kristie.

Mr. Forlenza noted 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. 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. With that said, the Renewal Visitation Program has kicked off as well for those ten (10) towns, and the Executive Directors office has reached out and set up visits with each town to do a quick presentation to the Governing Body. At this time, it is a bit odd to do so via teleconference, as many of the meetings are still being held this way, but it is working.

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 no 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 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.

Mr. DeWeese asked if there were any questions at this time. Mr. Cramer noted he is getting quite a few requests from the public to use Township parks for sports activities since the Governor recently allowed for the reopening of parks. He asked if there was any additional information that should be requested from the sports organizations or any additional forms that need to be completed.

Mr. DeWeese stated that earlier today he email to all members a NJ Department of Health Guidance bulletin in regards to sports activities which included a detailed explanation of what is and isn't permitted at this time. He noted in regards to outside organizations using municipal facilities we should be following the Use of Facilities Guidelines that are posted on the BURLCOJIF website, as well as continuing to execute the Use of Facilities Agreements and providing the appropriate forms of insurance.

Mr. DeWeese noted this is new territory for everyone; however, based on all of his research, if you are the owner of the facility or field being utilized by the outside organization, that does not make you responsible for enforcing the COVID -19 guidelines. If the organization decides they are going to participate in these sporting activities, they need to comply with and enforce the Department of Health Guidelines that have been issued. Mr. DeWeese stated that he feels as long as our municipalities are using the Use of Facilities Application & Agreement, getting agreements signed and securing the proper insurance forms, he feels the members are protected.

He noted that he, Mr. Forlenza, Mr. Miola and Mr. Cooney, discussed this recently. Mr. DeWeese stated there is coverage under the JIF General Liability Policy if there are claims brought against the municipality alleging the municipality somehow was to blame for someone contracting COVID-19 while utilizing a municipal facility, but he cautions everyone that there are exclusions in the policy for failure to comply with a Statute or Executive Order if you have blatantly ignored them and any punitive damages awarded are not covered under any policy. Mr. Cramer thanked Mr. DeWeese for his explanation.

### ***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 guidance for re-opening Public Facilities.

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 began with eight (8) topics on June 2, 2020 and registration information is sent out by email prior to each training.

Lastly, Mr. Saville stated the results for "What's Wrong with This Picture" JSO Picture challenge has been compiled and will be sent out Wednesday. He noted only twelve (12) members participated in the challenge. He also noted 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 June which reviewed *Police Vehicle Safety*. He then highlighted the following to consider for the safety of your Officers:

- Make sure Officers are wearing seatbelts at all times
- Limit the time the Officer is sitting on the side of the road in a police car
- Limit equipment in the car, as anything not tied down can become a projectile.

He then presented an example of a claim where the officer suffered severe injuries, and though no fault of the officers, had he not been on the side of the road, sitting in his vehicle doing paperwork, could have been avoided.

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 June have been postponed due to the pandemic and social distancing.

Ms. Schiffer noted she is still sending out the weekly emails: "A note from your Wellness Director" in an effort to provide words of positivity and to remind everyone to take care of yourself first, as well as weekly Zoom meetings featuring short workouts, meditation and breathing and stretching exercises.

Ms. Schiffer noted as we start to transition back to dealing with the public face to face, we have to be particularly conscious of how your employees concerns are addressed. Health and well-being, financial stability, and job security are top concerns for employees right now and acknowledging, addressing and supporting those fears in meaningful ways will leave a lasting mark.

Ms. Schiffer noted she has recently completed her Health & Wellness Coaching Certification through NBHWC and she is hoping to explore the possibility of offering either individual or group health & wellness coaching for municipal employees (via phone, video, or person). This would be an opportunity for her to help people discover a way of living more consciously, which can enhance their overall well-being and resilience. Details will be proposed and discussed with Mr. Forlenza and Mr. Miola. Once a plan is formulated, she will present her idea to the Committee for review.

### **June Targeting Wellness Newsletter**

The Newsletter focused on some of the transiting concerns and ways to manage stress.

### **Exercise of the Month:**

Ms. Schiffer noted her "Exercise of the Month" included in the agenda packet depicts simple exercises you can do throughout the day to reduce the strain on your neck. 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%

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 May 2020.

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

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

	<b>May</b>	<b>YTD</b>
<i>Lost Time</i>	3	16

<i>Medical Only</i>	7	40
<i>Report Only</i>	96	251
<i>Total Intakes</i>	106	309
<i>Report Only % of Total</i>	91%	81%
<i>Medical Only/Lost Time Ratio</i>	70:30	71:29
<i>Average Days to Report</i>	1.5	3.6

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

Ms. Beatty presented the Transitional Duty Report:

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	1,054
<i>Transitional Duty Days Worked</i>	667
<i>% of Transitional Duty Days Worked</i>	63%
<i>\$ Saved by Accommodating</i>	\$77,515
<i>Transitional Duty Days Not Accommodated</i>	387
<i>% of Transitional Duty Days Not Accommodated</i>	37%
<i>Cost of Days Not Accommodated</i>	\$38,984

Ms. Beatty presented a new report that depicts the number of cases related to COVID-19 from January 2020 to present by town and month. The highlights of this report are as follows:

Total Cases in the BURLCOJIF:233

Indemnity: 9  
Medical Only: 5  
Report Only: 219

Ms. Beatty noted there have only been nine (9) semi-serious COVID-19 cases reported with none being placed on ventilators. She noted if anyone would like details on their town's cases, please contact her.

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

Ms. Beatty presented the PPO Penetration Report:

<b><i>PPO Penetration Rate</i></b>	<b><i>May</i></b>
<i>Bill Count</i>	147
<i>Original Provider Charges</i>	\$128,204
<i>Re-priced Bill Amount</i>	\$46,114
<i>Savings</i>	\$82,090
<i>% of Savings</i>	64%
<i>Participating Provider Penetration Rate - Bill Count</i>	94%
<i>Participating Provider Penetration Rate – Provider Charges</i>	96%
<i>EPO Provider Penetration Rate - Bill Count</i>	96%
<i>EPO Provider Penetration Rate – Provider</i>	94%

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

Ms. Beatty noted most medical facilities are starting to schedule procedures/surgeries that had been postponed due to the pandemic

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

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

Mr. Romero noted there are still seven (7) members who still have not completed last year's basic Cyber Security course, and he will be following up with those members; and eight (8) members are below 70% in regards to the latest Cyber Hygiene training course titled *Best Practices for Work and Home*. He had asked that all members complete this training by May 29, 2020, so please consider this a reminder.

Mr. Romero noted in regards to the phishing emails for the month of May, there were 653 phishing emails issued with 12 clicked, or 1.8%, which is great and lower than where we were at the beginning of the year. He then noted he is in the process of updating the "fake" emails and you will see them coming out from different sources, challenging your employees. Mr. Romero noted; however, there are some firewalls that are blocking the phishing email exercises, so he noted he will be notifying the members of the source used so they can please go to their IT department and ask them to allow access from those sources.

In regards to the MEL Cyber Risk Management Compliance, 21 of our 28 members are certified in Tier 1, and 18 of the 28 are completely certified. He noted that Bordentown Township is just about to become Tier 2 certified, so congratulations to them.

PivotPoint Security continues to do the Vulnerability Scanning of your firewalls and gateways, and included in the agenda is their most recent activity report. Mr. Romero 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, however, there is now a malicious email in regards to downloading the latest Zoom version, and if clicked, will steal information from your computer. Mr. Romero noted to please only download from trusted sources, or original websites

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

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

Mr. Tontarski presented an overview of the Treasurer's Report for the month of **May 2020**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski reports are valued as of May 31, 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 \$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.

The Fund's 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**

	Monthly	YTD
Subrogation Receipts	\$5,250.00	\$54,782.17
Salvage Receipts	\$0	
Overpayment Reimbursements	\$0	
FY '20 Appropriation Refunds	\$875.00	

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

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

***Cash Activity for the Period***

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.

***Loss Run Payment Register – May 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 \$125,755.69. The claim detail shows 265 claim payments issued.

***Bill List – June 2020***

For the Executive Committee's consideration, Mr. Tontarski presented the June Bill List in the amount of \$668,842.01 which was included in the agenda packet. He explained an amount of \$3,400.00 for Westhampton's SIP payment was included on the Bill List presented, however the Bill List total was not updated, so the amended amount of \$668,842.01 is the total for consideration inclusive of that payment.

Chair Jack entertained a motion to approve the May 2020 Loss Run Payment Register and approve the June 2020 Bill List in the amount of \$668,842.01 as presented

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

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

**ROLL CALL*****Yeas:***

Doug Cramer, **Tabernacle Twp.**  
James Ingling, **Wrightstown Borough**  
Jerry Mascia, **Mt. Laurel Twp.**  
Rich Wolbert, **Beverly City**  
Glenn McMahon, **Chesterfield Twp.**  
Meghan Jack, **Riverside Twp.**  
Paula Kosko, **Hainesport Twp.**

***Nays:***

None

***Abstain:***

None

All in favor. Motion carried by unanimous vote.

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

### **COMMITTEE REPORTS**

**Finance Committee Meeting Minutes – May 27, 2020** – In the absence of Mr. Hatcher, Mr. Forlenza presented the Finance Committee Report, noting the detailed minutes were included in the agenda packet, along with the Interim Financials, and then highlighted the following:

Mr. Forlenza stated the main purpose of the meeting was to review the 12/31/19 Audit and noted there is great detail in the minutes of the Auditors findings and financial position of the Fund. He noted the Funds overall Net position decreased by approximately \$500,000, however, the Fund remains in a very healthy position overall. There were no findings or recommendations in the Audit.

Also reviewed were both the MEL and RCF financials positions as of 12/31/19 and the Interim Financials valued as of 3/31/20, which are included as an attachment to the minutes. The Net Current surplus position at 12/31/19 was \$10,691,400 with \$7,200,000 in the Closed Year account which is eligible to be returned to the members over time as a Surplus Distribution.

In regards to Surplus Distribution, three (3) different distribution scenarios were reviewed and discussed and the Committee will make a recommendation at the next meeting in regards to this year's release.

Mr. Forlenza noted a discussion on the Retrospective candidates was held on those currently participating in the program, and the Committee also reviewed the Loss Ratios as of March 31, 2020 for the JIF, MEL and EPL as well as the renewing members as we have 10 members up for renewal effective 1/1/2021.

The Committee reviewed several JIF Policies, one of which is up for approval tonight, as well as a Resolution that would authorize an intra-fund transfer from the Deductible line to the Property line in the 2019 Fund Year. As many are aware, the Property Line has been a tricky line of coverage as of late as we have had escalating claims within this line.

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

Mr. Forlenza then presented two (2) Resolutions for consideration and adoption:

***Resolution 2020-26 Accepting the Annual Audit Report for the Period Ending December 31, 2019.***

Motion by Mr. McMahon, seconded by Mr. Ingling to approve Resolution 2020-26 as presented.

<b>ROLL CALL</b>	<b>Yeas:</b>	Doug Cramer, <b>Tabernacle Twp.</b> James Ingling, <b>Wrightstown Borough</b> Jerry Mascia, <b>Mt. Laurel Twp.</b> Rich Wolbert, <b>Beverly City</b> Glenn McMahon, <b>Chesterfield Twp.</b> Meghan Jack, <b>Riverside Twp.</b> Paula Kosko, <b>Hainesport Twp.</b>
------------------	--------------	---

<b>Nays:</b>	None
--------------	------

<b>Abstain:</b>	None
-----------------	------

All in favor. Motion carried by unanimous vote.

***Resolution 2020-27 Authorizing an Intra-Fund Transfer for the 2019 Fund Year of \$120,000 from the Deductible Line to the Property Line***

Motion by Ms. Kosko, seconded by Mr. McMaohon to approve Resolution 2020-27 as presented.

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

**Nays:**                      None

**Abstain:**                      None

All in favor. Motion carried by unanimous vote.

Lastly, Chair Jack asked for a Motion to accept ***Estimating Assessments by Department Policy*** as detailed in the agenda.

Motion by Mr. McMahon, seconded by Mr. Wolbert to accept *Estimating Assessments by Department Policy* as presented. All in favor. Motion carried.

***Strategic Planning Committee Meeting – June 16, 2020*** – Mr. McMahon noted the Committee met earlier today and the minutes would be included in next month's agenda. He then highlighted the following from the meeting:

Mr. McMahon stated the Committee reviewed and discussed Membership Renewals, Membership growth, the Fund Commissioner Orientation, Elected Officials Trainings, Cyber Liability and a possible increase in the Cyber Liability premiums. Also discussed was the December Dinner Meeting; however, we do not have a location for this meeting as of yet. In regards for the 2021 meetings, it was decided to keep meeting in Hainesport on the third Tuesday of each month at 3:30 PM, and in regards to the Executive Committee voting format, we have decided to leave it as a full vote of the members present at each meeting. Lastly, the Committee decided to cancel the Retreat this year due to Social Distancing restrictions; however, all members we will still be granted credit for ½ day attendance for the SIP program.

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

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

Chair Jack stated both the MEL and EJIF met via teleconference on June 3, 2020 and reports were included in the agenda packet and are self-explanatory. She then noted the MEL adopted their Rate Table which will stay flat which is good for all JIF members, and both entities had adopted their Audit Reports.

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

Mr. Matchett stated the RCF also met via teleconference on June 3 2020 and the report was included in the agenda packet and was self-explanatory. He then noted the RCF Adopted their Audit, which only had one recommendation, which is the same every year, to watch the Surplus amounts.

Mr. Matchett 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, and what the social distancing guidelines will be in the next couple of weeks, he would like to ask for a Motion, after consultation with the Fund Chair, Secretary, & Solicitor to re-advertise the July Executive Committee Meeting to a conference call, if needed. He noted although he would very much like to have a face to face meeting, 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 July Executive Committee Meeting as outlined by Mr. Forlenza.

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

### ***Next Meeting***

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

### ***PUBLIC COMMENT***

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

### ***EXECUTIVE SESSION MEETING – Resolution #2020-28***

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

Motion by Mr. McMahon seconded by Ms. Kosko to Adopt ***Resolution #2020-28***.

<b>ROLL CALL</b>	<b><i>Yeas:</i></b>	Doug Cramer, <b>Tabernacle Twp.</b> James Ingling, <b>Wrightstown Borough</b> Jerry Mascia, <b>Mt. Laurel Twp.</b> Rich Wolbert, <b>Beverly City</b> Glenn McMahon, <b>Chesterfield Twp.</b> Meghan Jack, <b>Riverside Twp.</b> Paula Kosko, <b>Hainesport Twp.</b>
------------------	---------------------	---

<b><i>Nays:</i></b>	None
---------------------	------

<b><i>Abstain:</i></b>	None
------------------------	------

All in favor. Motion carried by unanimous vote.

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

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

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

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

***APPROVAL OF CLAIMS PAYMENTS***

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

<b><i>Workers Compensation</i></b>
<i>2018143570</i>

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

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

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

***Nays:***                      None

***Abstain:***                      None

All in favor. Motion carried by unanimous vote.

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

There were none (0) abandonment of Subrogation claim(s) presented in Closed Session:

***MOTION TO ADJOURN***

Chair Jack entertained a motion to adjourn the June 16, 2020 meeting of the BURLCO JIF.

Motion by Mr. McMahon, seconded by Mr. Wolbert, to adjourn the June 16, 2020 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:23 PM.

---

Kris Kristie,  
*Recording Secretary for*

---

Glenn McMahon,  
*Fund Secretary*



To: Fund Commissioners  
From: Paul A. Forlenza, MGA, RMC, Executive Director  
Date: July 21, 2020  
Re: **Executive Director's Report**

.....

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

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

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

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

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

The Financial Fast Track Report as of May 31, 2020 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of May 31, 2020 was **\$10,817,664**

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

Enclosed please find two regulatory filing checklists that we provide each month as part of our due diligence reporting on behalf of the JIF. These checklists provide an outline of required reporting to the Departments of Banking and Insurance and Community Affairs on an annual and a monthly basis, and the status of the items outlined.

**E. 2019 Safety Incentive Program Awards (pg. 24)**

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. 25)**

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. 26)**

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. 27)**

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. 28)**

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

**J. Statutory Bond Status (pgs. 29-30)**

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

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

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. 32-36)**

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**

Due to the COVID-19 pandemic, and the required social distancing guidelines, the JIF has had to cancel the April 1, 2020 Police Command Staff training. It is our goal to reschedule this training date for either later this year or early next year once the pandemic restrictions have been lifted. A notice will be sent to all members once a decision regarding the rescheduling of these sessions has been made. If you or any officers have registered for the September 22<sup>nd</sup> or October 15<sup>th</sup> Police Command Staff training sessions a decision will be made no later than the first week of September as to whether these sessions will be held. A notice will be sent to all members once a decision is made regarding these sessions. Please do not try and register for these sessions until a decision is announced as to whether these sessions will be held. Finally, over the past few weeks, several members have suggested that we make this training available online. Due to the sensitive nature of this training and the subject matter to be discussed, the preference is hold this training in person. Again, we will notify you should this change.



## **N. Managerial & Supervisory Trainings**

Due to the COVID-19 pandemic, and the required social distancing guidelines, the JIF has had to cancel the June 24, 2020 training sessions. It is our goal to reschedule these training dates for either later this year or early next year once the pandemic restrictions have been lifted. A notice will be sent to all members once a decision regarding the rescheduling of these sessions has been made. If you or any of your employees have registered for September 24th or September 29th Managerial & Supervisory training sessions, a decision will be made no later than the first week of September as to whether these sessions will be held. A notice will be sent to all members once a decision is made regarding these sessions. Please do not try and register for these sessions until a decision is announced as to whether these sessions will be held. Finally, over the past few weeks, several members have suggested that we make this training available online. Due to the sensitive nature of this training and the subject matter to be discussed, the preference is to hold this training in person. Again, we will notify you should this change.

## **O. Land Use Training Certification (pg. 37)**

On or about October 11<sup>th</sup>, a supply of Land Use Liability Training Booklets were mailed to each member's Municipal Clerk. Included with the Booklets was a memorandum and certification. The Clerk was asked to provide these materials to the municipality's Land Use Board Secretary(s), who will work with the Land Use Board Attorney(s) to complete the training process. Land Use Board members that complete the training process will be eligible for enhanced coverage should they be personally named in a Land Use claim. Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that this training has been completed for certain Board Members. Please note that only these Board Members that have completed the training are eligible for the enhanced coverage. If you have any questions, please do not hesitate to contact Ed Cooney, Fund Underwriter at 973-659-6424 or [ecooney@connerstrong.com](mailto:ecooney@connerstrong.com).

## **P. Financial Disclosure Statement Filing (pgs. 38-43)**

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. 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, Hainesport, 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

## **R. Renewing Member Visitation Program**

Last 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, if you have not done so already.

## **S. 2021 Exposure Renewal Process**

On or about July 8, 2020, all members and their risk managers received a notification that the 2021 Exposure Renewal Process will begin on or about July 13, 2020. As occurred last year, members will receive an email from Origami containing a link to the Origami renewal site. Included in the July 13<sup>th</sup> correspondence was important information pertaining to your property and equipment schedules, employee payroll information/counts, and other exposure data. In addition, the July 13<sup>th</sup> correspondence included important information regarding coverage exclusions and limits. All members and risk managers are urged to carefully review this information prior to starting the renewal process. Anyone with questions regarding the exposure renewal process should contact Jodi Palmeri (Jodi\_Palmeri@riskprogramadministrators.com) or Tracy Forlenza (Tracy\_Forlenza@riskprogramadministrators.com). Members are asked to complete the 2021 exposure renewal process no later than Friday, August 28, 2020

## **T. 2020 Property Reports**

On or about July 13, 2020, members that received a physical appraisal this year should have received a copy of their appraisal report via email. The reports were emailed to the Municipal Clerk and copied to their RMC and Fund Commissioner. Members are encouraged to review the report and notify the Property Appraisal if any properties were missed during the appraisal process. Any questions regarding the report can be addressed to Mel Ngayan at AssetWORKS at [Melvin.ngayan@assetworks.com](mailto:Melvin.ngayan@assetworks.com) or 215-354-1078.

## **U. Quarterly Attendance (pg. 44)**

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

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

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

## **W. 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 May 31, 2020									
		# CLAIMS	Y.T.D.	2020	2019	2018			TOTAL
		** FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	* 5/31/2020	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2020 - 2018
1	75 Beverly City	0	0	0.00	0.00	0.00	1 Beverly City		0.00
2	76 Delanco Township	0	0	0.00	0.00	2.15	2 Delanco Township		1.11
3	77 Delran Township	0	0	0.00	0.94	2.87	3 Delran Township		1.51
4	79 Florence Township	0	0	0.00	1.91	1.91	4 Florence Township		1.58
5	80 Hainesport Township	0	0	0.00	0.00	0.00	5 Hainesport Township		0.00
6	81 Lumberton Township	0	0	0.00	0.00	0.00	6 Lumberton Township		0.00
7	82 Mansfield Township	0	0	0.00	0.00	0.98	7 Mansfield Township		0.42
8	83 Medford Township	0	0	0.00	0.72	0.00	8 Medford Township		0.30
9	84 Riverside Township	0	0	0.00	0.00	5.00	9 Riverside Township		1.95
10	85 Shamong Township	0	0	0.00	0.00	0.00	10 Shamong Township		0.00
11	86 Tabernacle Township	0	0	0.00	0.00	1.27	11 Tabernacle Township		0.41
12	456 Springfield Township	0	0	0.00	0.00	0.00	12 Springfield Township		0.00
13	531 Chesterfield Township	0	0	0.00	0.00	0.00	13 Chesterfield Township		0.00
14	576 Mount Laurel Township	0	0	0.00	2.02	2.63	14 Mount Laurel Township		1.90
15	577 Bass River Township	0	0	0.00	0.00	0.00	15 Bass River Township		0.00
16	589 Bordentown City	0	0	0.00	2.07	0.00	16 Bordentown City		0.79
17	600 Bordentown Township	0	0	0.00	3.55	0.00	17 Bordentown Township		1.58
18	601 North Hanover Township	0	0	0.00	0.00	1.32	18 North Hanover Township		0.56
19	636 Wrightstown Borough	0	0	0.00	0.00	0.00	19 Wrightstown Borough		0.00
20	642 Pemberton Borough	0	0	0.00	2.33	0.00	20 Pemberton Borough		0.95
21	650 Palmyra Borough	0	0	0.00	1.20	2.67	21 Palmyra Borough		1.56
22	651 Woodland Township	0	0	0.00	0.00	0.00	22 Woodland Township		0.00
23	679 Fieldsboro Borough	0	0	0.00	0.00	0.00	23 Fieldsboro Borough		0.00
24	697 New Hanover Township	0	0	0.00	---	---	24 New Hanover Township		0.00
25	532 Westampton Township	0	1	1.80	3.03	2.00	25 Westampton Township		2.37
26	208 Pemberton Township	0	2	2.39	2.56	5.17	26 Pemberton Township		3.60
27	373 Southampton Township	0	1	3.00	1.18	2.55	27 Southampton Township		2.03
28	78 Edgewater Park Township	0	2	8.35	0.00	4.35	28 Edgewater Park Township		3.42
Totals:		0	6	0.64	1.20	1.69			1.31
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 May 31, 2019 1.48									

<b>2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS</b>				
		<b>May 31, 2020</b>		
	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>TOTAL</b>
	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>RATE *</b>
<b>FUND</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>2020 - 2018</b>
Professional Municipal Managemer	<b>0.00</b>	1.88	2.48	<b>1.80</b>
Monmouth County	<b>0.45</b>	1.28	1.16	<b>1.09</b>
Burlington County Municipal JIF	<b>0.64</b>	1.20	1.69	<b>1.31</b>
Atlantic County Municipal JIF	<b>0.75</b>	2.45	2.28	<b>2.10</b>
Morris County	<b>0.77</b>	1.52	1.60	<b>1.42</b>
Bergen County	<b>0.77</b>	1.47	1.43	<b>1.33</b>
Ocean County	<b>0.86</b>	1.69	2.23	<b>1.76</b>
Suburban Essex	<b>0.88</b>	1.83	2.09	<b>1.77</b>
Central New Jersey	<b>0.99</b>	1.35	1.49	<b>1.34</b>
NJ Utility Authorities	<b>1.01</b>	2.52	2.17	<b>2.11</b>
NJ Public Housing Authority	<b>1.02</b>	1.75	2.11	<b>1.77</b>
South Bergen County	<b>1.07</b>	1.52	2.25	<b>1.74</b>
Suburban Municipal	<b>1.08</b>	1.75	1.74	<b>1.63</b>
Gloucester, Salem, Cumberland Co	<b>1.18</b>	1.66	1.97	<b>1.70</b>
Camden County	<b>1.51</b>	1.34	1.85	<b>1.57</b>
<b>AVERAGE</b>	<b>0.87</b>	1.68	1.90	<b>1.63</b>
<b>* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time</b>				

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 5/22/2020 To 6/22/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - New Jersey Department of Health I - Township of Medford	and Senior Services Office of Emergency Medical Services PO Box 360 Trenton, NJ 08625-0360	RE: Use of Hampton Lakes Emergency Medical State Licensing & EMS Charting Requirements. Evidence of Insurance The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, fire aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency.	5/28/2020 #2514744	GL AU EX WC
H - Township of Delran I - Delran Emergency Squad	900 Chester Avenue Delran, NJ 08075	Insurer: Burlington County Municipal JIF/As Referenced Above Policy#: As Referenced Above Policy Term: As Evidenced Above Policy Limits: \$300,00 Evidence of insurance. The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency.	6/4/2020 #2524005	GL AU EX WC
H - New Jersey Department of Health I - Township of Delran	P.O. Box 360 Trenton, NJ 08625	Insurer: Burlington County Municipal JIF/As Referenced Above Policy#: As Referenced Above Policy Term: As Evidenced Above Policy Limits: \$300,00 Evidence of insurance. The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency.	6/4/2020 #2524010	GL AU EX WC
H - New Jersey Department of Health I - Township of Southampton	Office of Emergency Medical Services, PO Box 360 Trenton, NJ 08625	Re: Use of Hampton Lakes Emergency Medical Services State Licensing & EMS Charting requirements. Evidence of insurance. Professional Liability language is included within the Member Manual (General Liability). The Umbrella Liability Policy sits excess of the General Liability Policy The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency.	6/9/2020 #2524871	GL AU EX WC
H - Vermeer North Atlantic I - Township of Lumberton	7 Maple Ave Magnolia, NJ 08049	RE: Rented equipment Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by	6/9/2020 #2524939	GL AU EX WC OTH

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 5/22/2020 To 6/22/2020

		written contract as respects to rented equipment: Vermeer S925TX1VP 1VRL07057L1002490 Value \$31,287 Vermeer MSSA356 1VRW030E9K1001619 Value \$3,297		
H - Enterprise FM Trust I - Township of Riverside	PO Box 16805 St Louis, MO 63105	RE: Leased Vehicles Enterprise FM Trust is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Leased Vehicles	6/15/2020 #2526473	GL AU EX WC OTH
H - State of New Jersey I - Township of Bordentown	Department of Health 369 S Warren St Trenton, NJ 08608	Evidence of Insurance with respects to Bordentown EMS services Professional Liability language is included within the Member Manual (General Liability). The Umbrella Liability Policy sits excess of the General Liability Policy The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency.	6/15/2020 #2526478	GL AU EX WC
H - COUNTY OF BURLINGTON I - Borough of Pemberton	BOARD OF CHOSEN FREEHOLDERS 49 RANOCAS ROAD, ROOM 225 PO BOX 6000 MT HOLLY, NJ 08060	RE: SHARED SERVICES AGREEMENT Evidence of Insurance	6/22/2020 #2528438	GL AU EX WC OTH
<b>Total # of Holders: 8</b>				

# BURLINGTON COUNTY MUNICIPAL FUND

## FINANCIAL FAST TRACK REPORT

AS OF **May 31, 2020**

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. <b>UNDERWRITING INCOME</b>	<b>665,791</b>	<b>3,328,953</b>	<b>120,531,989</b>	<b>123,860,942</b>
2. <b>CLAIM EXPENSES</b>				
Paid Claims	119,506	1,133,273	45,946,703	47,079,976
Case Reserves	352,989	817,430	3,078,506	3,895,935
IBNR	(185,741)	(218,820)	2,469,746	2,250,926
Recoveries	-	-	-	-
<b>TOTAL CLAIMS</b>	<b>286,754</b>	<b>1,731,883</b>	<b>51,494,954</b>	<b>53,226,837</b>
3. <b>EXPENSES</b>				
Excess Premiums	227,076	1,135,382	33,358,372	34,493,754
Administrative	112,028	536,064	20,415,868	20,951,933
<b>TOTAL EXPENSES</b>	<b>339,104</b>	<b>1,671,446</b>	<b>53,774,241</b>	<b>55,445,687</b>
4. <b>UNDERWRITING PROFIT (1-2-3)</b>	39,933	(74,376)	15,262,794	15,188,418
5. <b>INVESTMENT INCOME</b>	12,642	200,641	4,451,302	4,651,943
6. <b>DIVIDEND INCOME</b>	0	0	644,455	644,455
7. <b>STATUTORY PROFIT (4+5+6)</b>	<b>52,575</b>	<b>126,265</b>	<b>20,358,551</b>	<b>20,484,816</b>
8. <b>DIVIDEND</b>	0	0	9,579,433	9,579,433
9. <b>RCF Surplus Trigger Assessment</b>	0	0	87,719	87,719
10. <b>STATUTORY SURPLUS (7-8-9)</b>	<b>52,575</b>	<b>126,265</b>	<b>10,691,399</b>	<b>10,817,664</b>

### SURPLUS (DEFICITS) BY FUND YEAR

<b>Closed</b>	5,532	90,119	7,160,079	7,250,198
<b>MEL JIF Retro</b>	416	4,097	268,697	272,795
<b>2016</b>	1,529	47,063	1,475,874	1,522,937
<b>2017</b>	1,798	64,294	1,951,900	2,016,194
<b>2018</b>	650	(208,003)	(330,588)	(538,591)
<b>2019</b>	1,452	(110,053)	165,437	55,384
<b>2020</b>	41,197	238,748		238,748
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>52,575</b>	<b>126,265</b>	<b>10,691,399</b>	<b>10,817,664</b>
<b>TOTAL CASH</b>				<b>18,150,030</b>

### CLAIM ANALYSIS BY FUND YEAR

<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>(200)</b>	<b>(200)</b>	<b>39,254,984</b>	<b>39,254,784</b>
<b>FUND YEAR 2016</b>				
Paid Claims	9,514	108,528	1,923,264	2,031,792
Case Reserves	(12,577)	(121,739)	750,364	628,625
IBNR	3,063	(9,566)	157,165	147,599
Recoveries	0	0	0	0
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>(22,777)</b>	<b>2,830,793</b>	<b>2,808,016</b>
<b>FUND YEAR 2017</b>				
Paid Claims	18,475	69,194	1,407,102	1,476,297
Case Reserves	50,234	(17,914)	624,575	606,661
IBNR	(68,709)	(87,695)	160,812	73,117
Recoveries	0	0	0	0
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>(36,415)</b>	<b>2,192,490</b>	<b>2,156,075</b>
<b>FUND YEAR 2018</b>				
Paid Claims	12,665	347,392	2,310,750	2,658,143
Case Reserves	307,138	300,309	887,784	1,188,092
IBNR	(319,803)	(426,902)	747,042	320,140
Recoveries	0	0	0	0
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>220,799</b>	<b>3,945,576</b>	<b>4,166,375</b>
<b>FUND YEAR 2019</b>				
Paid Claims	23,162	409,846	1,050,602	1,460,449
Case Reserves	(34,939)	166,350	815,783	982,132
IBNR	11,778	(440,490)	1,404,727	964,237
Recoveries	0	0	0	0
<b>TOTAL FY 2019 CLAIMS</b>	<b>1</b>	<b>135,706</b>	<b>3,271,112</b>	<b>3,406,818</b>
<b>FUND YEAR 2020</b>				
Paid Claims	55,890	198,512		198,512
Case Reserves	43,133	490,425		490,425
IBNR	187,930	745,833		745,833
Recoveries	0	0		0
<b>TOTAL FY 2020 CLAIMS</b>	<b>286,953</b>	<b>1,434,770</b>		<b>1,434,770</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>286,754</b>	<b>1,731,883</b>	<b>51,494,954</b>	<b>53,226,837</b>

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.



***Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund***

**Monthly Regulatory Filing Check List**

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

<b><u>ITEM</u></b>	<b><u>FILING STATUS</u></b>
Meeting Minutes	7/28/20
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	7/6/20
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A

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

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

<b>ITEM</b>	<b>FILING STATUS</b>
Ethics Filings ( <i>Notification to FC's and Prof's</i> )	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	7/2/20
List of Fund Commissioners & Executive Committee	1/23/20
Identity of Administrator	1/23/20
Identity of Treasurer	1/23/20
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	1/23/20
Withdrawals	
Exhibit A - Certification of JIF Fund Professionals	1/23/20
Exhibit B - Certification of JIF Data Forms	N/A
Exhibit D - New Member Filings	2/10/20
New Service Providers	1/23/20
Annual Reorganization Resolutions, including Cash Management Plan	1/23/20

<b>Professionals</b>	<b>Contract</b>	<b>Gen Ins</b>	<b>Fidelity</b>	<b>E&amp;O</b>	<b>Surety</b>
<b>Actuary</b> – Actuarial Advantage	X	8/7/20	N/A	7/16/20	N/A
<b>Administrative Consultant</b> -PERMA	X	12/10/20	N/A	12/10/20	N/A
<b>Administrator</b> - AJG	X	10/1/20	5/1/20	9/1/20	N/A
<b>Asset Manager</b> -Wilmington Trust	X	10/1/20	JIF	10/1/20	N/A
<b>Banking</b> – M & T	X	N/A	10/1/20	N/A	N/A
<b>Attorney</b> - DeWeese	X	9/1/20	N/A	9/1/20	N/A
<b>Auditor</b> - Bowman	X	8/1/20	N/A	N/A	N/A
<b>Claims Administrator</b> - Qual-Lynx	X	7/1/20	5/1/20	10/1/20	12/31/18
<b>Managed Care</b> - QualCare	X	7/1/20	N/A	10/1/20	N/A
<b>Payroll Auditor</b> - Bowman	X	8/1/20	N/A	8/1/20	N/A
<b>Property Appraiser</b> - AssetWorks	X	9/27/20	N/A	9/27/20	N/A
<b>Safety Director</b> - JA Montgomery	X	12/10/20	N/A	12/10/20	N/A
<b>Underwriting Manager</b> -Conner Strong	X	12/10/20	N/A	12/10/20	N/A
<b>Technology Risk Services</b> – Lou Romero	X	3/1/21	N/A	3/1/21	N/A
<b>Treasurer</b> – Tom Tontarski	X	N/A	5/1/20	N/A	JIF
<b>Recording Secretary</b> – Kris Kristie	X	N/A	N/A	N/A	N/A
<b>Website</b> – Joyce Media	X	N/A	N/A	N/A	N/A
<b>Wellness Director</b> – Debby Schiffer	X	N/A	N/A	N/A	N/A

**Burlington County Municipal Joint Insurance Fund  
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						3,400.00								3,400.00	0.00		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	\$3,400.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$62,800.00	\$18,950.00		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																		
																Total Paid	Remaining Balance	Date Encumbered
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				
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							420.00							420.00	1,175.00		
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	\$420.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	420.00	51,625.00		

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							174.63							174.63	825.37	
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	\$174.63	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	174.63	21,575.37	

**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 :		July 6, 2020				
Total Participating Members		28				
Complaint		26				
Percent Compliant		92.86%				
			01/01/20		2020	
Member Name	Checklist Submitted *	Compliant	EPL Deductible		POL Deductible	Co-Insurance 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 7/6/20

JIF	Name	Applicant	Position	Effective Date	Delete Date	IsActive	Status
BURLCO	Bass River Township	Eileen Brower	Treasurer	06/13/2016		Yes	Approved
BURLCO	Bass River Township	Albert Stanley	Tax Collector/CFO	06/05/2017		Yes	Approved
BURLCO	Bass River Township	Linda Eliason-Ash	Tax Collector	01/01/2007	05/31/2017	No	Approved
BURLCO	Beverly City	Shari Key	Tax Collector	05/01/2014		Yes	Approved
BURLCO	Beverly City	Yvonne Bullock	Treasurer / CFO Crime	05/01/2014		Yes	Approved
BURLCO	Beverly City	Shari Lynn Phillip	Tax Collector	05/01/2014		No	Approved
BURLCO	Bordentown City	Richard Wright	Treasurer	06/20/2019		Yes	Approved
BURLCO	Bordentown City	Jennifer M. Smith	Tax Collector	02/13/2017		Yes	Approved
BURLCO	Bordentown City	Caryn Hoyer	Tax Collector	08/10/2015	02/13/2017	No	Approved
BURLCO	Bordentown City	Margaret Peak	Treasurer/CFO-crime	08/01/2013	06/14/2019	No	Approved
BURLCO	Bordentown City	Tanyika Johns	Tax Collector	03/11/2014	08/10/2019	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
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

# MEL STATUTORY BONDS as of 7/6/20

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**

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

# Appellate Court Allows Employee To Reopen Terms Of A Consent Settlement To Reconstruct Wages

John H. Geaney June 12, 2020 Settlements 0 Comments

A recent unpublished case poses an unusual question: can a party to a consent settlement for a percentage of disability award reopen the case to dispute the rate that was agreed to in the settlement? The case is **Calero v. Target Corporation**, A-2650-18T3 (App. Div. June 10, 2020).

Ms. Calero and Target Corporation agreed to a settlement on August 23, 2016 for a certain percentage of partial permanent disability. Wages were stipulated at that time of \$276.17 week with a capped rate of \$193.32. That meant that petitioner's weekly permanency payments were capped at \$193.32. The Judge of Compensation and all parties, including the petitioner, signed the final order. Several months later petitioner hired a new lawyer, who filed a motion for reconsideration of the wage which had been stipulated to in the settlement order. The new lawyer argued that the part-time wage should have been reconstructed based on a full time wage. Target opposed the motion for reconsideration.

A hearing took place on September 12, 2018, and petitioner was permitted to testify essentially that the consent award was wrong on her wage. She agreed that she earned \$11.50 per hour but she was not seeking a higher percentage of disability. She testified that she was hired on a full-time basis but she "worked the hours that were posted" for her. She maintained that she was always available for 40 hours. After her accident she tried to return to work but was physically unable to do so, and she said her hours continued to be reduced until there was no more work for her. She had not worked anywhere since leaving Target.

On cross examination, petitioner acknowledged that sometimes she barely worked 20 hours per week. But she maintained that most of the time she worked 40 hours per week. Counsel for Target did not offer any documents on her actual hours worked, nor produce any testimony from store employees. It does not appear in the decision whether petitioner was asked why she had in fact agreed to the rate of \$193.32 at the time of the 2016 settlement.

On January 16, 2019, the Judge of Compensation issued his decision reconstructing petitioner's wages to 40 hours per week. The judge applied the law set forth in **Katsoris v. S. J. Publ'g Co.**, 131 N.J. 535 (1993). That case requires proof of a permanent diminution of earnings capacity to reconstruct wages. Given petitioner's testimony that she mainly worked 40 hours per week and that she could no longer work, the judge held that petitioner had proven a permanent diminution of wage earning capacity. In so finding, the Judge of Compensation relied on a Civil Rule 4:50-1, which allows for judicial relief "which involves mistake, inadvertent surprise or excusable neglect."

Pursuant to the reconstructed wage, petitioner's new wage became \$460 per week, which allowed for a permanency rate up to \$322 per week, substantially higher than the rate in the 2016 order of \$193.32 per week.

Target appealed and argued that N.J.S.A. 34:15-27 respecting requests for modifications does not permit a party to reopen a case on stipulated facts like wage and rate. Rather, the rule is designed for requests for modifications in the percentage of disability, or requests for further treatment or further temporary disability benefits. The Appellate Division refused to hear this argument because Target failed to argue this point before the Judge of Compensation. The policy of the appellate division is to only hear arguments on appeal that were raised below. The Appellate Division also noted that Target had conceded that Civil Rule 4:50-1 permitted petitioner to make application to the Judge of Compensation for relief from a mistake.

The Appellate Division commented that even if it had considered Target's argument that stipulations on wages and rates cannot be the subject of a motion for reconsideration, "... we would find no error because regardless of the Act's provisions, a judge of compensation has inherent authority to open judgments or orders in the interest of justice and that decision will not be disturbed absent an abuse of discretion."

Target also argued that it was unfairly required to "incur additional and unforeseen litigation expenses to defend the settlement" which created "a tangible and significant harm." The Court rejected this argument because "Target did not argue before the judge of compensation or now before us, that had reconstruction been raised by Calero in the settlement discussions that led to the consent order, she would not have been entitled to the application of reconstruction to her wages." In other words, the Court said that Target never proved petitioner was not entitled to the reconstructed wage. The Court said, "*Target offered absolutely no evidence to refute Calero's proofs or to establish that the alleged substantial prejudice Target suffered outweighed that which Calero experienced by not have her award properly determined.*"

This case is unpublished, meaning that other courts are not bound by it, but it raises some very important questions for all cases where petitioners do not regularly work 40-hour per week jobs and may have capped permanency rates. If the petitioner agrees on the record to the wage and rate and testifies as such, is the petitioner still able to hire another lawyer later on to prove that wages should have been reconstructed? How can the respondent protect itself from settlements being overturned on this issue? Can respondent do the same thing and reopen awards if records show that the petitioner in fact had a lower wage than that which was agreed on?

In this particular case, the evidence produced by petitioner for reconstruction of wages was strong and consistent with the Katsoris decision because petitioner argued she had a permanent diminution of earning capacity. There was no evidence offered by Target to dispute the statements petitioner made in court. Rather, Target focused on the unfairness to the company when a petitioner moves to reject the terms of consent order after the order has been entered and is being paid. In fact, It does seem unfair to the employer to negotiate a settlement considering all factors, including the percentage of disability and rate, and then have one part of that settlement remain open for a subsequent attack. What we do not know in this case was whether the overall percentage of disability was negotiated higher in exchange for a capped rate. There is no mention of that in the decision.

# Gathering Information to Make Decisions on Compensability of COVID-19 Cases

John H. Geaney June 25, 2020 Compensability 0 Comments

Employers, third party administrators and insurance carriers have for months been expending a great deal of time collecting information needed to make compensability decisions in respect to COVID-19 claims. There are many important questions to be asked in making such decisions. This blog focuses not so much on specific questions but on areas of inquiry.

## PCP and Hospital Records

Primary care physician records as well as hospital records related to COVID-19 are often pivotal in making compensability decisions. The PCP records often document when symptoms first appeared and what those symptoms were. The physician almost always asks the patient questions about the source of the coronavirus, specifically whether that source is a family member, friend, work associate, or someone whom the employee was assisting or caring for. Similarly, initial hospital admission records may assist in confirming the start of symptoms and source information.

## Source and Exposure Identification

Questions should focus on where and how the employee believes he or she contracted the virus. Sometimes the employee knows no specific source and other times the employee is quite certain of the source. Whether the employee indicates the source is a colleague, patient, or customer, follow-up questions should address how much time the employee spent working with this individual or individuals and how close they physically were. Was there daily contact and what was the physical work situation? Does the employee know whether the source has tested positive for COVID-19? Were masks or protective devices being used?

## Quarantine Issues

One area of inquiry should be whether any colleagues, close friends or family members have been quarantined within the past month. If the answer is affirmative, follow-up questions need to focus on the reason for the quarantine and whether the employee is aware of positive or negative test results for the individual who was quarantined. If the quarantined individual is a family member, it is important to ask about contact which the employee had with the family member before, during and after the period of quarantine. The dates of the quarantine period should also be identified.

## Travel Issues

Each state has had somewhat different approaches to responding to the coronavirus, so it is important to ask questions about travel both within and outside the employee's home state and places where the employee visited and stayed. By the same token, inquiry should be made about any friends or relatives who have visited the employee in the last month and the health of the visitor.

### **Timeline Questions**

The CDC advises that respiratory symptoms of COVID-19 usually appear an average of 5-6 days after exposure, but symptoms may appear in as few as 2 days or as long as 14 days after exposure. This is important to keep in mind in the event that the employee has just recently tested positive for COVID-19 but is pointing to a source that the employee has not been around for four weeks. It is often difficult for any of us to remember what we were doing a few weeks ago. Calendars and emails are often helpful in refreshing recollection.

### **Outside Activities**

Questions need to be asked about recent gatherings, whether they be religious, social, or entertainment oriented. Family get-togethers have been documented in many articles as a source of spreading coronavirus. It is worthwhile to ask the employee whether he or she has been shopping in the past month and worthwhile to confirm that the employee wore a mask or similar covering.

### **Symptoms and Medications**

Questions about symptoms and medications are significant because one can have COVID-19 long before a positive test confirms it. The questions should document when symptoms occurred, what they were, what medications were taken, and whether symptoms changed over time. This information can often be checked against family doctor or hospital records. For those who have had symptoms, it is helpful to pin down the nature and severity of the symptoms. This information may take on added significance if a claim petition should later be filed in the Division with allegations of impairment of specific bodily organs. Of course, as has been well documented, some people who are positive for COVID-19 have no symptoms at all.

### **COVID -19 Testing**

It is necessary to ask about positive and negative COVID-19 test results and the dates of those tests. If a physician or hospital was involved in facilitating the testing, those records should be obtained.

### **Last Employment Date and Second Jobs**

An employee who reports a COVID-19 claim should be asked when he or she last worked, whether the work was performed on site or remotely, and whether the individual has another job. There are hundreds of thousands of employees in New Jersey who work part-time jobs. An EMT may work part-time in that position but have another full-time position. A nurse or technician may work part-time for two hospitals. Decisions on compensability are obviously much more complicated when someone has two jobs since there may be potential exposure in one or both jobs or no exposure at all. In multi-employment situations, it becomes critical to obtain a record of the days worked in each position. That information should be compared with the timeline of symptoms and illness.

## **Summary**

These are some of the key areas of inquiry that will facilitate decisions on compensability. Employers, third party administrators and carriers should bear in mind that when if a decision is made to accept a COVID-19 claim, that does not mean that the allegations of the formal Claim Petition have necessarily been accepted. For instance, if an employee has contracted work-related COVID-19 and files a claim petition alleging permanent pulmonary impairment and psychiatric impairment, the pulmonary and psychiatric aspects of the claim petition may still be denied. Just as in any workers' compensation claim, there must be a showing of objective evidence of causally-related impairment to support an award in workers' compensation.

### **About the Author:**

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

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

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

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

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



## BURLCO Land Use Training Certification - June

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](http://www.nj.gov/dca/divisions/dlgs)

**E-mail:** [dlgs@dca.nj.gov](mailto:dlgs@dca.nj.gov)

**Distribution**

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

# Local Finance Notice

**Philip D. Murphy**  
Governor

**Lt. Governor Sheila Y. Oliver**  
Commissioner

**Melanie R. Walter**  
Director

## Local Government Ethics Law

### 2020 Financial Disclosure Statements

#### Filing Information for Local Government Officers

##### Introduction

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

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

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

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

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

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

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

A separate Local Finance Notice has been issued to municipal clerks, county clerks, and other local government entity representatives who have administrative responsibilities under the Local Government Ethics Law pertaining to financial disclosure statements. If a more comprehensive explanation of the financial disclosure statement filing requirements is desired, please read Local Finance Notice 2020-03 and the other materials that are posted on the Division of Local Government Services' (Division's) web site, [www.fds.nj.gov](http://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](http://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](http://www.fds.nj.gov) and/or watch the webinar training video.
- STEP 3: Go to [www.fds.nj.gov](http://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](http://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](http://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 30<sup>th</sup> 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](http://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](https://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](mailto:LFB_FDS@dca.nj.gov) or by phone at 609-292-4537.

---

Approved: Melanie R. Walter, Director

## 2020 BURLCO Meeting Attendance

Municipality	Name	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y									6			
Bass River	Somes/Ireton	N/A	FC	N/A	N/A	FC	N/A							2	0	6	33%	0%	33%
Beverly City	Wolbert/Midgett	N/A	FC	FC	N/A	N/A	FC							3	0	6	50%	0%	50%
Bordentown City	Archer/Wright	FC	FC	FC	FC	FC	N/A							5	0	6	83%	0%	83%
Bordentown Twp.	Theokas/Elsasser	FC	Alt	FC	FC	FC	FC							5	1	6	83%	17%	100%
Chesterfield Township	McMahon/Hoyer	FC	FC	N/A	FC	FC	FC							5	0	6	83%	0%	83%
Delanco Township	Provanzano/Browne	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Delran Township	Hatcher/Eggers	FC	FC	FC	FC	FC	Alt							5	1	6	83%	17%	100%
Edgewater Park Twp.	Pullion/Treusch	FC	N/A	FC	Alt	FC	N/A							3	1	6	50%	17%	67%
Fieldsboro	Hansell, P./Lewis.C	N/A	FC	FC	FC	FC	FC							5	0	6	83%	0%	83%
Florence Township	/Sahol	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Hainesport Township	Kosko/Kilburn	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Lumberton Township	Umba/Dellorco	FC	FC	FC	FC	FC	N/A							5	0	6	83%	0%	83%
Mansfield Township	Fitzpatrick/Magee	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Medford Township	Burger/Meder	Alt	FC	FC	FC	FC	FC							5	1	6	83%	17%	100%
Mt. Laurel	Mascia/Ridings	FC	Alt	FC	FC	Alt	Alt							3	3	6	50%	50%	100%
New Hanover	Tuliano/Gianaris	FC	FC	N/A	N/A	N/A	FC							3	0	6	50%	0%	50%
North Hanover	Picariello/Kocubinski	FC	FC	N/A	FC	N/A	FC							4	0	6	67%	0%	67%
Palmyra Borough	Gural/Pearlman	FC	N/A	FC	FC	FC	N/A							4	0	6	67%	0%	67%
Pemberton Borough	Mull/Vallari	Alt	N/A	N/A	FC	N/A	FC							2	1	6	33%	17%	50%
Pemberton Twp.	Hornickel/Brown	Alt	N/A	FC	FC	FC	FC							4	1	6	67%	17%	83%
Riverside Township	Jack/Mansdoerfer	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Shamong Township	Matchett	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Southampton Township	Hoffman	N/A	N/A	N/A	N/A	N/A	N/A							0	0	6	0%	0%	0%
Springfield Township	Keller/Sobotka	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Tabernacle Township	Cramer/Barber	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Westampton Township	Ent/Farnsworth	FC	Alt	N/A	FC	FC	FC							4	1	6	67%	17%	83%
Woodland Township	Brown/Seeland	N/A	N/A	N/A	N/A	N/A	N/A							0	0	6	0%	0%	0%
Wrightstown	Ingling	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
28		23	22	20	23	22	21	28	28	28	28	28	28	121	10	168	72%	6%	78%
		82%	79%	71%	82%	79%	75%	100%	100%	100%	100%	100%	100%						

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



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

**JULY 2020**  
**CLOSED CASES**

1.) **Pierson v. City of Bordentown**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on July 14, 2018. The Plaintiff, Richelle Pierson, alleged that she was a lawful pedestrian walking along Crosswick Street, at or near its intersection with Lafayette Street, in the City of Bordentown, when she was caused to trip and fall as she stepped off of the sidewalk into a hole. The Plaintiff alleged that she twisted her right knee causing a contusion and a sprain to that knee, and that she also sprained her right shoulder and back as a result of the fall. The Plaintiff further alleged that the City of Bordentown was negligent in allowing the dangerous condition of the area to exist. The case was assigned to Douglas Heinold, Esquire on March 5, 2020. Defense Counsel accepted the Assignment and he filed an Answer on behalf on the insured. Defense Counsel proceeded with the filing of a Motion for Summary Judgment on behalf of the insured on April 2, 2020 alleging that the Plaintiff failed to comply with the Notice requirements of the New Jersey Tort Claims Act. On June 26, 2020, Judge Harrington entered an Order granting the Motion. Judge Harrington found the Plaintiff's visit to the Police Station to orally report the fall was insufficient notice since the Tort Claims Act requires the notice to be in writing; that the Police Officer generating a one paragraph report does not convert it to a written notice as the Police Officer is not her agent; that if the Plaintiff had submitted that paragraph in writing to the Clerk's office, the Judge would have found substantial compliance; and that the mailing of a Tort Claims Act notice form to Plaintiff's counsel over a year after the incident asking that it be submitted within 20 days did not act as a waiver.



## 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](http://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:** July 6, 2020

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

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

### *LOSS CONTROL SURVEYS*

- Delanco- Conducted a Loss Control Survey on June 18, 2020
- Chesterfield- Conducted a Loss Control Survey on June 22, 2020
- Township of Bordentown- Conducted a Loss Control Survey on June 30, 2020

### *LAW ENFORCEMENT LOSS CONTROL SURVEYS*

- Palmyra Police Department- Conducted a Law Enforcement Consult on June 16, 2020

### *MEETINGS ATTENDED*

- Executive Fund Commissioner Meeting (Telephonic) – June 16, 2020
- Claims Meeting – (Telephonic) - June 16, 2020

### *UPCOMING MEETING SCHEDULE*

DATE	TOPIC	LOCATION
July 21	Claims Meeting	Telephonic
July 21	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.

- Law Enforcement Bulletin- Disinfection Software for Ford SUV's on June 2, 2020
- Reopening Outdoor Activities Bulletin on June 4, 2020
- MEL-Sponsored Webinar: Communication in a Crisis on June 11, 2020
- Live Safety Training Webinars- July Registration Now Open! On June 11, 2020
- Live Safety Training Webinars- July Registration Now Open! Update on June 15, 2020
- Latest Reopening Schedule Bulletin on June 16, 2020
- Model Waiver Form for Summer Camps on June 22, 2020
- Reminder- MEL Webinar Facing and Embracing Crisis for Your Municipality on June 23, 2020
- Hurricane Season and COVID Bulletin on June 24, 2020
- Expanding Outdoor Dining Areas on June 26, 2020
- Reopening Playgrounds on June 30, 2020

### ***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](http://www.njmel.org) or email the video library at [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com).

June	
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](mailto:afelip@jamontgomery.com)).

## July Webinar Training Schedule

Date	Webinar Topic	Time
7/1/20	<a href="#">BBP</a>	9:00 - 10:00 am
7/2/20	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
7/7/20	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
7/8/20	<a href="#">Fall Protection Awareness</a>	9:00 - 11:00 am
7/9/20	<a href="#">CDL-Drivers Safety Regulations</a>	1:00 - 3:00 pm
7/10/20	<a href="#">Driving Safety Awareness</a>	9:00 - 10:30 am
7/13/20	<a href="#">Dealing with Difficult People</a>	9:00 - 11:00 am
7/13/20	<a href="#">MSI Learning Management System - Administrator Overview</a>	1:00 - 2:30 pm
7/14/20	<a href="#">Hearing Conservation</a>	9:00 - 10:00 am
7/15/20	<a href="#">Asbestos, Lead, Silica, Lead Overview</a>	9:00 - 10:00 am
7/16/20	<a href="#">BBP</a>	1:00 - 2:00 pm
7/17/20	<a href="#">Protecting Children from Abuse</a>	9:00 - 11:00 am
7/17/20	<a href="#">PPE</a>	1:00 - 3:00 pm
7/20/20	<a href="#">Fire Extinguisher</a>	1:00 - 2:00 pm
7/21/20	<a href="#">Dealing with Difficult People</a>	9:00 - 11:00 am
7/22/20	<a href="#">HazCom w/GHS</a>	9:00 - 10:30 am
7/23/20	<a href="#">Fire Safety</a>	9:00 - 10:00 am
7/24/20	<a href="#">Protecting Children from Abuse</a>	9:00 - 11:00 am
7/27/20	<a href="#">CDL-Drivers Safety Regulations</a>	9:00 - 11:00 am
7/28/20	<a href="#">PPE</a>	9:00 - 11:00 am
7/29/20	<a href="#">Mower Safety</a>	9:00 - 10:00 am
7/30/20	<a href="#">Fire Extinguisher</a>	9:00 - 10:00 am
7/31/20	<a href="#">MSI Learning Management System - Administrator Overview</a>	10:00 - 11:30 am

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





June 16, 2020

## **Updated Guidance on Indoor & Outdoor Gatherings and Reopening Outdoor Pools and the Reopening Timeline of New Jersey as of June 15, 2020**

Through March and early April, Governor Murphy's Executive Orders #103, #104, #107, #110 and # 118 effectively closed all non-essential gatherings and activities in New Jersey. Starting on April 29, Governor Murphy, under a series of Executive Orders, started to reopen New Jersey. The Safety Director offers the timeline of activities that have been opened, or are scheduled to be opened so that our members can ensure they are taking the proper steps to reopen their facilities and activities. Hyperlinks to documents are provided for your reference.

### **May 2, 2020**

State parks and golf courses are permitted to be reopened for activities such as walking or jogging, with certain restrictions under [Executive Order #133](#). County and municipal parks may be reopened with at least the same restriction.

Playgrounds must remain closed.

### **May 13, 2020**

Gatherings that occur entirely in vehicles may take place with specified safeguards under [Executive Order # 142](#).

### **May 18, 2020**

Non-essential construction projects may restart, with social distancing and other provisions in place under Executive Order #142.

### **May 19, 2020**

Certain restrictions regarding play on golf courses were eased under [Executive Order #147](#).

### **May 22, 2020**

Beaches, boardwalks, lakes and lakefronts may reopen with social distancing and other restrictions in place by [Executive Order # 143](#). See the MEL Safety Institute Bulletin [Best Practices for Re-Opening Beach Operations](#).

Swimming allowed in State parks in designated areas by EO #143.

Community gardens, batting cages, archery and shooting ranges, tennis clubs and golf driving ranges can reopen with occupant limits and social distancing safeguards established as per Executive Order #147.

Outdoor gatherings are now permitted up to 25 persons under [Executive Order # 148](#), indoor gatherings remain at maximum of 10 persons.

Campgrounds may reopen under Executive Order #148.

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.



## June 9, 2020

Indoor gatherings may take place if the number of attendees is limited to 25% of the capacity of the room, and not be larger than 50 persons under [Executive Order # 152](#). Attendees at the gathering are required to be six feet apart from other attendees at all times, excluding immediate family members, caretakers, household members, or romantic partners. Attendees must wear face coverings at all times except when doing so would inhibit the individual's health or where the individual is under two years of age. Organizers of the gathering should demarcate six feet spacing, restrict sharing of equipment, and use contactless options for donations or registration fees.

Indoor gatherings of less than 10 persons are not required to adhere to the above restrictions for larger gatherings, but all individuals at the gathering should wear face coverings at all times, except when doing so would inhibit the individual's health or when the individual is under two years of age.

Outdoor gatherings may now be limited to a maximum of 100 persons under Executive Order # 152. Social distancing, facial coverings, and other safeguards must be established. Outdoor religious services and political activity, such as a protests, are not required to comply with the provisions of the outdoor gathering paragraphs of the Executive Order.

New Jersey Stay-at-Home Order is rescinded under [Executive Order #153](#).

## June 15, 2020

Childcare Centers may resume operations. New Jersey Department of Children and Families provides [COVID-19 Resources for Licensed Childcare](#). Centers may open earlier for staff to prepare for children. If considering reopening a Childcare facility, please utilize the [CDC Childcare Program Decision Tree](#).

Restaurants, cafeterias, dining establishments, and food courts, with or without a liquor license, bars, and all other holders of a liquor license with retail consumption privileges, collectively referred to as "food or beverage establishments," are permitted to offer in-person service at outdoor areas, provided that the establishment complies with social distancing, food handling, and other safeguards under [Executive Order #150](#). Municipalities may permit food and beverage establishment to expand to sidewalks, streets, parks and other areas to accommodate outdoor dining.

Picnic areas and pavilions at State parks may re-open under Executive Order 150.


Brick-and-mortar premises of non-essential retail businesses may re-open to the public with social distancing, limiting occupancies, and other safeguards in place under Executive Order #150.

## June 22, 2020

Outdoor organized sports and activities that do not involve person-to-person contact or routinely entail individuals interacting within six feet of one another under Executive Order #149.

Outdoor swimming pools are permitted to open provided they comply with [New Jersey COVID-19 Outdoor Pool Standard](#) under Executive Order #153. Pools may open before June 22 for lifeguard training and swim lessons. Aquatic recreational facilities, indoor recreational facilities, and playgrounds associated with the pool must remain closed. Food establishments associated with the pool may offer take-out or delivery services, or set-up outside dining in accordance with Executive Order #150.

Additional resources include the [CDC for Considerations for Public Pools, Hot Tubs, and Water Playgrounds During COVID-19](#).



Under [Executive Order #154](#), personal care services facilities are permitted to open provided the facility complies with standards issued by the New Jersey Division of Consumer Affairs and New Jersey Department of Health . Personal care services include beauty salons, barber shops, cosmetology shops, day & medical spas, electrology facilities, hair braiding shops, massage parlors, nail salons, tanning salons, and tattoo parlors.

### **June 30, 2020**

High school sporting activities under the jurisdiction of the New Jersey State Interscholastic Athletic Association (“NJSIAA”) may resume in accordance with reopening protocols issued by NJSIAA under Executive Order #149. Additional resource include [CDC Consideration for Youth Sports](#).

### **July 6, 2020**

Youth Summer Camps centers may begin operations provided they comply with the [New Jersey COVID-19 Youth Summer Camp Standards](#), and submit the [New Jersey Youth Camp COVID-19 Attestation Form](#) to the New Jersey Department of Health under Executive Order # 149. Camps may engage in pre-operational activities prior to July 6. See the earlier MEL Institute Safety Bulletin [Reopening Outdoor Activities and Facilities](#).

Additional resources include [CDC Suggestions for Youth and Summer Camps](#) and the [CDC Youth Programs and Camps Decision Tree](#).

Reopening continues to be a rapidly changing landscape. The Safety Director will closely monitor future executive Orders and work diligently to keep our members informed.



June 2020

## **The Phased Reopening of Outdoor Activities and Facilities**

Governor Murphy announced his plan to reopen New Jersey on May 18, 2020, which established four “phases,” based on the COVID-19 statistics and the principal of “*Restoring Economic Health through Public Health*” available at <https://www.nj.gov/governor/news/news/562020/approved/20200518a.shtml>. In conjunction with the implementation of his plan, Governor Philip Murphy issued a series of Executive Orders over the past few weeks that slowly re-opened outdoor facilities and activities. What follows is a timeline of what has been reopened to date and what is scheduled to reopen in the near future, with the specified health and safety protocols.

**Executive Order No. 133**, issued April 29, 2020; <https://nj.gov/infobank/eo/056murphy/pdf/EO-133.pdf>

This EO reopened State and county parks and forests for passive recreational activities where social distancing can be readily achieved. Permitted activities included fishing and hunting, boating and canoeing, hiking and walking, running and jogging, and biking and horseback riding. Municipal, county, and State golf courses may also re-open with occupancy restrictions, social distancing safeguards, and cleaning requirements. However, miniature golf courses and driving ranges will remain closed.

The EO mandated the following areas shall remain closed in State parks and forests:

- Picnic areas
- Playgrounds, exercise stations, and equipment
- Pavilions, restrooms, visitor centers, and interiors of historical sites.

Certain restrictions were set forth in the EO:

- Face coverings should be worn when social distancing cannot be maintained
- Parking will be limited to 50% of maximum capacity
- Picnicking is prohibited
- Organized activities, contact sports, and gatherings in parks are not permitted
- Recreational campgrounds and transient campsites must remain closed

Counties and municipalities may re-open parks with at least the same, or higher level, of restrictions.

**Executive Order No. 142**, issued May 13, 2020; <https://nj.gov/infobank/eo/056murphy/pdf/EO-142.pdf>

This EO permits the resumption of non-essential construction projects with the proper safeguards in place such as restricting visitors, practicing social distancing, and controlling congregating at high-risk areas.

Gatherings where attendees remain in their vehicles are now permitted, provided the attendees remain in the vehicle for the duration of the gathering, vehicles must be spaced at least 6 feet apart or the windows, doors, and sunroofs of the vehicles must remain totally closed.

Non-essential retail businesses may re-open for curbside pick-up with strict safeguards for customers and retail clerks. Customers may not enter the brick-and-mortar store and must pre-order and pre-pay for the goods.

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.

**Executive Order No. 143**, issued May 14, 2020; <https://nj.gov/infobank/eo/056murphy/pdf/EO-143.pdf>

This EO opened public and private beaches, boardwalks, lakes, and lakeshores with the following restrictions:

- Water fountains, picnic areas, playgrounds, pavilions and visitor centers, indoor recreational areas, water play areas such as splash parks, and other ancillary buildings shall remain closed.
- Bathrooms, showering, and changing areas are excluded from the above list of closed facilities.
  - Limit occupancy in public restrooms through signage or where practical using attendants
  - Foot pedals or motion sensors must be provided for each shower pedestal and requiring foot coverings by users
  - Establish a cleaning schedule in accordance with CDC guidelines, <https://www.cdc.gov/coronavirus/2019-ncov/community/disinfecting-building-facility.html>
- Beaches, boardwalks, lakes, and lakefronts must
  - Impose non-discriminatory capacity restrictions such as limiting available beach tags
  - Provide for social distancing / physical barriers at beach badge sale points
  - Require users to practice social distancing by such measures at controlling entrance points and demarcating 6 foot of spacing
  - Remove or otherwise restrict access to benches and tables to discourage gatherings
  - Routinely clean and disinfect high-touch areas at appropriate intervals in accordance with CDC and DOH guidelines. Workers who perform the cleaning and disinfection must be trained and provided with protective equipment.
  - Encourage staff and visitors to wear face coverings
- Develop lifeguard policies and training programs that support COVID-19 considerations
- Continue the prohibition of gatherings such as festivals, concerts, fireworks, and movies of Executive Order No. 133.
- Restaurants, bars, concessions, snack bars, and food trucks may only offer food delivery and / or take-out services.
- Amusement parks, arcades, and other places of public amusement must remain closed. This extends to public piers, docks, and boat ramps and landings.

**Executive Order No.147**, issued May 18, 2020; <https://nj.gov/infobank/eo/056murphy/pdf/EO-147.pdf>

This EO reopened:

- outdoor public archery and shooting ranges,
- batting cages,
- golf driving ranges,
- tennis clubs, and
- community gardens

The establishments must adopt policies on limiting gatherings to 10 people, social distancing, remote reservations, and payment, limit the use of rented or shared equipment, promote good hand hygiene practices by visitors and

staff, and establish frequent cleaning and disinfection protocols. Facial coverings should continue to be worn by visitors and staff.

Amusement parks, arcades, and other places of public amusement associated with the above establishment must remain closed. The following shall also remain closed: picnic areas, playgrounds, pavilions fitness centers, and locker rooms. Restrooms may remain open with the proper occupancy and social distancing precautions and cleaning schedule.

**Executive Order No.148**, issued May 22, 2020; <https://nj.gov/infobank/eo/056murphy/pdf/EO-148.pdf>

This EO allowed gatherings of up to 25 persons (amending E.O. 107) outdoors with the same 6-foot social distancing, facial coverings, and precautions that restrict contact between attendees other than immediate family members, romantic partners, and caregivers. Facial coverings should still be worn. Organizers of the gathering should demarcate 6-foot distancing and demonstrate appropriate distancing. Seating must be arranged to promote 6-foot spacing. Seating and shared equipment must be sanitized after the event. These provisions apply to gatherings at State, county, and municipal parks, beaches, boardwalks, lakes, and lakeshores. Special events at these locations are still prohibited.

Open-air tarps and tents are permitted for protection from inclement weather or for shade. Attendees must remain outdoors at all times, with the sole exception being for use of a restroom. If seating is provided, it must be limited to single individuals, immediate family members, romantic partners, or caregivers.

Private recreational campgrounds may reopen with the proper safeguards. County and municipally-owned campgrounds may also reopen with the same safeguards in place.

Indoor events are still limited to 10 people with the proper precautions.

Schools may now allow individuals, including students onto premises, but only to engage in passive recreational activities and within 10-person limit and proper social distancing. EO 148 continued the prohibition on contact and other sports that involve participants routinely interacting within 6 feet.

**Executive Order No. 149**, issued May 30, 2020; <https://nj.gov/infobank/eo/056murphy/pdf/EO-149.pdf>

Governor Murphy's EO 149 rescinds EO 110 effective June 15, 2020, and the following facilities are included in this EO.

- **On June 15, child care centers and child care facilities** may resume operations, provided they comply with the COVID-19 Child Care Standards and other applicable regulations. All child care centers must submit an attestation to the Department of Children and Families (DCF) that they will follow all applicable health and safety standards at 24 hours before resuming operations. Centers may engage in pre-operational activities ahead of June 15. The NJDOH has been charged with formulating and distributing guidance to Child Care Centers and Facilities.
- **Youth summer camps and summer recreation programs** are permitted to operate starting on July 6, provided they comply with the COVID-19 Youth Summer Camp Standards and other applicable regulations. Camps must submit an attestation to the Department of Health (DOH) that they will follow all applicable health and safety standards at 24 hours before resuming operations. Youth camp operators

wishing to commence operations of a youth camp after July 6, 2020, may do so only if they have submitted such an application at least fourteen days prior to the start date. Camps may engage in pre-operational activities ahead of July 6. Residential and overnight camps are still prohibited from operations.

- Effective June 22, **organized outdoor sporting activities including sports leagues** may resume, **EXCEPT** contact sports or activities that involve person-to-person contact or routinely entail individuals interacting within 6 feet of one another. Contact sports or activities that entail close contact remain prohibited in any setting. **High school sporting activities** may reopen on or after June 30, in accordance with the N.J. State Interscholastic Athletic Association protocols.

Please note, the N.J. Department of Human Services has made available up to \$20 million in grants to assist child care centers and youth camps to help meet health and safety guidelines in response to COVID-19. The money can be used to purchase cleaning products, personal protective equipment such as masks and gloves, thermometers, and other products and services to open and operate during the pandemic. The grants are available to licensed child care providers and youth camps that comply with updated state health and safety guidance. The providers must be registered with the [NJ Workforce Registry](#) and must apply through the [New Jersey Child Care Information System \(NJCCIS\)](#).

The Safety Director recommends adherence to the CDC recommendations to keep communities safe while resuming daycares and day camps while providing crucial support for parents and guardians returning to work. The recommendations are attached and can be also found at <https://www.cdc.gov/coronavirus/2019-ncov/community/schools-day-camps.html>.

In light of the ongoing COVID-19 pandemic concerns, the Safety Director recommends consideration of the use of an “indemnification” or “hold harmless” agreement that addresses the use of municipal facilities by sports leagues or other third parties. The agreement or certification would include the 3<sup>rd</sup> party’s assurance that they have reviewed and will adhere to Governor Murphy’s Executive Order # 149, the CDC guidelines, and the NJ Department of Health guidelines for COVID-19 in all respects while they are using the municipal facilities and that the organization shall hold the municipality harmless from liability. Please consult with your local municipal attorney and risk management consultant regarding this recommendation.

The Safety Director will monitor future Executive Orders and keep our members advised.





June 30, 2020

## **Reopening Public Outdoor Playgrounds**

On Friday afternoon, June 26, Governor Murphy issued [Executive Order # 157](#) which permits public playgrounds to reopen beginning on Thursday, July 2, 2020. Paragraph 14, on page 19 of the Order, did not comment on the New Jersey Department of Health (DOH) issuing guidance. The [DOH website](#), as of June 29, only says, “On July 2, playgrounds, outdoor amusement parks, and outdoor water parks can reopen subject to required protocols.”

The Safety Director recommends owners of public playgrounds review the protocols from the Centers for Disease Control as they prepare their playgrounds to safely open.

CDC issued [Guidance for Administrators in Parks and Recreational Facilities](#) with the following recommendations:

- Provide signage advising visitors of good hygiene practices
  - Stay home if sick
  - Practice social distancing
  - Cover coughs and sneezes
  - Wash hands often
  - Avoid touching face
  - Wear cloth face-covering unless age or health concerns indicate otherwise

The Safety Director generally advises against signs that warn visitors to “use at own risk.”

Most importantly, owners of playgrounds should consult with their counsel for specific guidance on signs for your circumstances.

- Decide if and how often playground equipment will be cleaned. Follow the CDC’s [Reopening Guidance for Cleaning and Disinfecting Public Spaces, Workplaces, Businesses, Schools, and Homes](#)
  - Coronaviruses on surfaces and objects naturally die within hours to days. Warmer temperatures and exposure to sunlight will reduce the time the virus survives on surfaces and objects.
  - Outdoor areas generally require normal routine cleaning and do not require disinfection. Spraying disinfectant on sidewalks and in parks is not an efficient use of disinfectant supplies and has not been proven to reduce the risk of COVID-19 to the public. Owners should maintain existing cleaning and hygiene practices for outdoor areas.
  - Routine cleaning with soap and water will decrease how much of the virus is on surfaces and objects, which reduces the risk of exposure. Use low-pressure delivery systems, such as garden hose, to minimize the potential for aerosolizing contaminants from the surface being cleaned.

Owners of playgrounds may also include messages signage users how they are cleaning playgrounds. The Safety Director recommends sharing what you are doing to clean play equipment. Owners are discouraged from including verbiage on what the agency is not doing.

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.

- If possible, restrooms in parks with playgrounds should be reopened. If restrooms will remain closed, notify visitors on the organization's website or at the entrance to the park.
  - Establish a cleaning and disinfection schedule, especially for high-touch surfaces such as faucets, toilets, doorknobs, and light switches. Follow the CDC's *Guidance for Cleaning and Disinfecting Public Spaces* to develop, implement, and maintain a plan to perform regular cleanings to reduce the risk of exposure to COVID-19.
  - Clean and disinfect restrooms daily, or more often if possible, using EPA-registered disinfectants that are effective against SARS-CoV-2, the virus that causes COVID-19.
  - Stock restrooms with supplies for handwashing, including soap and paper towels for drying hands or hand sanitizer with at least 60% alcohol and no-touch trash cans.
  - Restroom facilities without running water, such as portable toilets, are typically not stocked with hand hygiene products. Encourage visitors to bring their own hand sanitizer with at least 60% alcohol for use in these facilities.

As further information becomes available, the Safety Director will share it with our members.





June 24, 2020

## 2020 Hurricane Season and the COVID Pandemic

Responding to storms during the 2020 New Jersey Hurricane Season will present the additional challenges of operating under the restrictions of the COVID-19 crisis in the State. To assist emergency managers, FEMA released their [COVID-19 Pandemic Operational Guidance for 2020 Hurricane Season](#).

The guide supports FEMA's mission of helping people before, during, and after disasters. Federal, state, and local officials, along with the private sector and non-governmental organizations, must partner together to fulfill their respective missions and help disaster survivors. As the Nation continues to respond to and recover from COVID-19 while posturing for the coming hurricane season, emergency managers must continue to operate under a framework of a **locally executed, state managed, and federally supported** approach to incident stabilization. The guide will:

- Describe anticipated challenges to disaster operations posed by COVID-19 and describe planning considerations for emergency managers in light of these challenges;
- Outline how FEMA plans to adapt response and recovery operations to the realities and risks of COVID-19 to:
  - Ensure prioritization for life safety, life sustainment, and workforce protection, and
  - Maintain the delivery of FEMA's programs and help to solve complex problems by using whole-of-community disaster assistance to the highest level possible;
- Allow emergency managers to prepare and plan accordingly based on FEMA's operational posture and create a shared understanding of expectations; and
- Provide guidance, checklists, and resources to enable emergency managers to best adapt response and recovery plans.

The guide is comprised of two main sections: response planning and recovery planning. Throughout each section, emergency managers will find detailed information on FEMA's operating posture and guidance for State and local governments. In the appendixes, emergency managers will find checklists and resources on FEMA operations and additional COVID-19 related guidance.

Public entities are facing unprecedented challenges as they must still respond to hurricanes and other large-scale emergencies. The Safety Director encourages emergency managers, elected officials, and leaders of agencies that are a part of the Emergency Operation Plans to download the FEMA guide and incorporate the information into your plans.

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.

TO: Police Chiefs, Public Safety Directors, and Fund Commissioners

FROM: Chief Keith F. Hummel (Ret.)  
J. A. Montgomery Consulting

DATE: May 29, 2020

RE: Ford Develops Process to Heat and Decontaminate Its Patrol SUVs  
LE Bulletin 2020-04

In response to an idea from New York police officers concerned about the coronavirus.<sup>i</sup> The Ford Motor Company announced it is launching a “heated sanitation software” technology that helps disinfect vehicle touchpoints. The new software program allows the vehicle’s interior to heat up beyond 133 degrees Fahrenheit for 15 minutes. The Ford Motor Company worked closely with Ohio State University and determined that exposing coronavirus to temperatures to 56 degrees Celsius or 132.8 degrees Fahrenheit reduces the viral concentration by greater than 99 percent on interior surfaces and materials inside of Ford’s Police Interceptor Utility vehicles.<sup>ii</sup>

These cleaning efforts may help disinfect vehicles between officer assignments and passenger transports. This upgrade along with cleaning guidelines from the Center for Disease Control and Prevention will assist agencies with the process of keeping their officers and citizens safe.

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

Contact your local Ford Dealership for additional information on this software upgrade.

Once this software is installed, policies, procedures, and training should be developed to provide officers with guidance on how and when this “heating” procedure should be completed.

If you have any questions or should need assistance from the Safety Directors office feel free to call or contact me at khummel@jamontgomery.com or call 856-470-0699.

Stay safe and thank you for your service!

## Resources:

---

<sup>i</sup> <https://www.freep.com/story/money/cars/ford/2020/05/27/ford-sanitizing-police-interceptor-suv-coronavirus-heat/5264453002/>

<sup>ii</sup> <https://www.policemag.com/556748/ford-develops-process-to-heat-and-decontaminate-its-patrol-suvs>

TO: Police Chiefs, Public Safety Directors, and Fund Commissioners

FROM: Deputy Chief Michael Brosnan (Ret.)  
J. A. Montgomery Consulting

DATE: June 10, 2020

RE: Firearms Training and Hearing Protection  
LE Bulletin 2020-06

Regularly scheduled firearms training and mandated firearms qualifications are an integral part of the police training regimen. Competent firearms instructors are keenly aware of the necessary safety steps that are required to be taken on the firing range to ensure the well being of all range participants. Officers are routinely reminded of the importance of proper firearms handling, as well as the use of eye, ear, and ballistic protection. While most understand the damage that a projectile fired from a weapon can cause, it is important to understand the potential for temporary or permanent hearing injuries that can occur from firearms noise exposure.

### Background

The National Institute for Occupational Safety and Health (NIOSH) has conducted extensive research on the long-term effects of occupational noise on the individual. Most occupational research studying noise exposure focuses on the level and length of exposure using a time-weighted average workday model. Unlike occupations that utilize equipment for extended periods, police firearms training results in what is referred to as "impulse" noise, which is short in interval length but high in intensity. Occupational noise is measured in decibel (dB) sound pressure levels. The Occupational Safety and Health Organization (OSHA) has determined that any occupational noise level exposure higher than 90 dB requires that the employer provide the employee with appropriate hearing protection, also referred to as a form of Personal Protective Equipment (PPE). Single-shot impulse noise from handguns and rifles typically lie in the range of 145 dB to 165 dB dependent upon the type of weapon, the caliber, and the type of ammunition being used. Hearing protection at a firing range typically consists of either "earplug" style protection devices placed inside the ear, or " earmuff" style hearing protectors that cover the exterior of the ear. NIOSH has determined that both the plug and muff style hearing protection devices each have advantages concerning the reduction of noise levels. As such, NIOSH recommends that both earplugs and earmuffs be worn simultaneously while anyone is actively participating in firearms training, or is in relative proximity to active firearms training. This is especially important when utilizing indoor shooting facilities where the decibel sound pressure levels may be exacerbated. According to PEOSH, the practice of using both earplugs and earmuffs is the accepted standard for indoor ranges.

### Equipment Selection

Noise-reducing PPE devices vary in the level of decibel reduction capabilities. There are a large variety of earplugs and earmuffs available. The device's Noise Reduction Rating (NRR) should be the primary

criteria for the selection of the appropriate PPE. This rating is determined following laboratory testing by the U.S. Environmental Protection Agency (EPA). The protective equipment should be rated as having a minimum noise reduction rating of 20 dB, with an optimal rating of 30dB or higher. A higher NNR number indicates a higher level of effective noise reduction. The EPA rating label is typically located on the packaging of the device or on the device itself. The highest NNR currently available for earplugs is 33 dB, while the highest NNR for earmuffs is 31dB. Utilizing optimal pairs simultaneously results in an NNR of approximately 36 dB. Agencies should consider issuing each employee their own set of noise reduction PPE for hygienic reasons.

### Recommendations

While it is understood that some organizations may face fiscal restraints prohibiting them from taking the most proactive measures, the following are recommendations for best business practices:

- Law enforcement organizations should consider pre-employment hearing screening as a part of the medical screening process. Factors to consider include pre-existing medical conditions, noise exposure during previous employment, and previous or current military duty. Hearing deficiencies may not necessarily preclude employment; however, baseline testing may provide means of measuring any future impact of noise exposure.
- Agencies should consider regular hearing testing of firearms instructors, as well as officers assigned to specialty units (i.e. Tactical / SWAT personnel) who may be exposed to more frequent firearms training.
- A voluntary testing option could be part of a larger wellness program, especially for officers who maintain their firearms proficiency outside of the scope of their employment
- Appropriate noise-reducing PPE must be provided by the agency. Officers seeking to utilize personally purchased PPE equipment should be required to seek approval of the Range Master / Firearms Instructor with the understanding that the equipment must meet or exceed the standards of the equipment offered by the agency and is aligned with agency policy. All individuals present during any firearms training should utilize both earplug and earmuff devices for the duration of the training.
- Law enforcement agencies should detail the mandatory utilization of authorized noise-reducing PPE in their applicable policies and procedures.
- The New Jersey Public Employee Safety and Health organization (PEOSH) is the regulatory and compliance agency charged with enforcing safety standards for New Jersey public employers and employees. Informational guidance and safety compliance checklists can be located online via the NJ.gov website under the New Jersey State Department of Health, Division of Workplace, Health, and Safety.

***The information in this bulletin is intended to provide suggested best business practices regarding firearms training hearing protection. It is in no way intended to provide legal or medical guidance. Agencies should conduct due diligence in researching information for policy and procedure purposes.***

References and Additional Resources:

<https://www.cdc.gov/niosh/nioshtic-2/20031787.html>

<http://www.hearingreview.com/2007/03/firearms-and-hearing-protection/>

<https://www.cdc.gov/niosh/docs/96-110/pdfs/96-110.pdf?id=10.26616/NIOSH PUB96110>

<https://njmel.org/mel-safety-institute/resource-center/employee-safety/shift-briefings/>

[www.osha.gov/safeandsoundweek](http://www.osha.gov/safeandsoundweek)

TO: Police Chiefs, Public Safety Directors, and Fund Commissioners

FROM: Chief Harry Earle (Ret.)  
J. A. Montgomery Consulting

DATE: June 4, 2020

RE: The Looming Urgency: Identifying the Unseen Victims of the Pandemic  
Law Enforcement Bulletin 2020-05

The COVID-19 outbreak and the recent significant civil unrest has greatly challenged law enforcement. It is unknown what impact this weekend's protests and riots will have on the COVID-19 virus. However, the pandemic's social isolation measures may likely increase domestic violence, physical and sexual abuse, active shooter/hostile events, and suicides. The below information describes the many likely outcomes of the pandemic. This past week's events will further exacerbate many of these outcomes. I felt it was vital for you to have this information as some of the consequences listed could have significant wellness and safety ramifications for communities, officers, and their families both now and for years to come.

*The Looming Urgency: Identifying the Unseen Victims of the Pandemic*

The nation is eager to get back to *normal*. The desire to fill coffee shops, movie theaters, and baseball fields to satisfy our calling for human socialization and be a part of the economic recovery is well understood. However, for young people isolated at home, or healthcare providers, first responders, and anyone who left home to work during the pandemic, *normal* may be very different for them. Youth in homes rife with violence and neglect may have experienced trauma. The children of first responders and health care professionals endured anxiety as they worried about their parents, who may have been easily exposed to the virus. Social distancing was needed to help contain the virus, but such measures left some disconnected from persons in their lives who best protect them, exposed some children of the first responders and others on the front lines to vicarious trauma, and left many others at high risk of ongoing sexual abuse and exploitation, neglect, maltreatment, depression, or exposure to violence. Communities must act now so they can be prepared to identify and implement the necessary protective factors for the many victims of COVID-19 who were never sick with a virus but have suffered long-lasting mental and physical harm in isolation either directly, as a front line responder, or as a bystander.

The adverse effects of trauma on young people have become more widely known. Abuse, neglect, and traumatic events have been described as "Adverse Childhood Experiences" or "ACEs." There is a great risk to a child who has a significant history of exposure to neglect and trauma.<sup>1</sup> Traumatic incidents and events include emotional and physical abuse and neglect, sexual abuse, serious injury or death of a parent, exposure to family discord, domestic violence, substance abuse, and other traumatic and non-

nurturing experiences and environments.<sup>2</sup> Significant exposure to severe traumatic events can negatively affect a child's developing brain and result in a substantially impaired ability to develop healthy coping skills and adapt to life's challenges as the child becomes an adult.<sup>3</sup> Those exposed to ACEs have a higher likelihood of abusing tobacco, alcohol, prescription medications, illicit drugs, and other substances and are more likely to become directly engaged with law enforcement and the criminal justice system.<sup>4</sup> For some young people, the pandemic has resulted in trauma, and its consequences are likely to be included on a new list of ACEs triggers for years to come.

The International Association of Chiefs of Police recognized the challenges facing those exposed to trauma and violence. It adopted a 2018 Resolution calling on all law enforcement agencies internationally to become well informed about ACEs, to work with other professionals, and develop age-appropriate responses in providing protective factors for children and adults.<sup>5</sup> It is imperative that the criminal justice system, health care system, educators, social service agencies and anyone interacting with families and children to understand that the pandemic has brought the need for urgent attention to ACEs. We must begin to work together with new urgency in developing and deploying resources to everyone that has been or may be impacted in the future as a result of COVID-19.

The Coronavirus is a disaster that has crippled America, and for the first time in history, a major disaster declaration was issued in all fifty states due to the COVID-19 epidemic.<sup>6</sup> One advantage of a disaster is that past disasters can teach us valuable lessons. Hurricane Harvey, which battered Texas in 2017, offers some glimpse of the misery that can follow a disaster long after the homes are rebuilt. In the aftermath of Harvey, there were increased reports for felony-level domestic violence offenses, including strangulation, and an increase in domestic violence-related murders in the months following Hurricane Harvey than in the previous year.<sup>7</sup> The Journal of Research in Medical Sciences also reported that numerous studies reveal that being exposed to natural disasters such as a tsunami, hurricane, earthquake, and flood increases violence against women and girls, rape and sexual abuse, intimate partner violence, child PTSD, child abuse, and inflicted traumatic brain injury.<sup>8</sup> The research regarding the impact of a pandemic is limited, but it is likely that many of the same traumatic outcomes associated with disasters such as earthquakes and hurricanes are likely to occur on a much larger scale following the pandemic.

The need for America to recover financially from the COVID-19 disaster is well understood. Sadly, many are not aware of the undesirable outcomes for women who suffer severe emotional or physical abuse during times of economic stress. News broadcasts regularly report of Americans who can't pay their bills as a result of the pandemic. It is much disturbing that so many Americans are having difficulty making ends meet. Still, it's even more troubling because utility nonpayment, housing nonpayment, food insecurity, and no phone service are associated with increased odds of intimate partner violence.<sup>9</sup>



Economic declines also affect children with respect to violence. Three hospital-based studies suggest that abusive head trauma rose dramatically during the 2007-2009 U.S. financial crisis.<sup>10</sup> As efforts continually unfold to rebuild the economy from COVID-19, we must remember that for many, the economic fallout has sparked an increase in violence that will not go away even when the quarantines are gone. Economic difficulties from the pandemic will likely create a long term climate of abuse for many by withholding money, food, and the inability to leave a violent home.

The Coronavirus is harming Americans' mental health. A poll by the Kaiser Family Foundation conducted in March 2020 found that forty-five percent of adults said the Coronavirus had an impact on their mental health and nineteen percent report that it had a significant impact.<sup>11</sup> These findings should be of substantial concern as mental disorders are among the strongest risk factors for self-directed violence such as suicide and that such suicidal behavior may manifest years after a natural disaster.<sup>12</sup> This manifestation will be occurring at a time when Americans have set a record in seeking gun ownership. The FBI reported completing 3.7-million-gun background checks in March 2020 alone – the highest number it has ever recorded.<sup>13</sup> Absent action to help those mentally affected by the COVID-19 disaster, the factor of more people with mental illness, and record-setting gun purchases could potentially equal a rise in suicide and for those who wish to harm others – a surge in active shooter/hostile events for years to come. This risk of potential violence affects not only the individuals experiencing mental anguish, but also their families, and the police officers who will be called upon to handle these situations.

Police Officers not only face danger when they respond to calls involving subjects threatening suicide. Sadly, research suggests that officers may be more likely to die by suicide than in the line of duty.<sup>14</sup> There is also an increasing concern regarding doctors and suicide. Although the data is sparse, an estimated four hundred doctors take their own lives each year.<sup>15</sup> A recent study also found that doctors are at an increased risk of suicide and that even further research needs to be done, especially amongst other health care workers.<sup>16</sup> It is unclear what impact COVID-19 will have on the mental health of first responders and health care workers, but it is clear that wellness programs for these populations need significant reinforcement and further investment.

The quarantine was implemented to stop the spread of the virus. Still, the same actions that were put in place to protect people have helped hide abuse and neglect from the professionals who are commonly the first to report children being abused and neglected. It is incredibly alarming that professionals submitted 67.3 percent of the reports regarding child abuse and neglect in the U.S. in 2018. These professionals were educators, doctors, nurses, social service personnel, and law enforcement.<sup>17</sup> Child abuse is already a widespread problem. In the fiscal year 2018, there were an estimated 678,000 victims of child abuse and neglect in the U.S.<sup>18</sup> Now, just two years later, almost all of these professionals who



were responsible for the majority of the more than a half-million child abuse reports in 2018 are absent from young people's lives for a significant amount of time due to social distancing.

Sexual exploitation is of great concern during the COVID-19 crisis. Nearly one in five women and one in seventy-one men in the U.S. have been sexually assaulted at some time in their lives.<sup>19</sup> As discussed, the closed and locked doors of the pandemic provide increased opportunity and a lack of reporting opportunities for victims. The risk of Human Trafficking has remained high even during the quarantine as social media is a common means to recruit victims.<sup>20</sup> Furthermore, once quarantines are lifted, we must be prepared to deal with the potential wave of human trafficking. Once young people can leave their homes, close attention must be paid to those that are reported missing or absent from home - especially group homes. In one study in Milwaukee, 59% of those trafficked were reported missing at least once.<sup>21</sup>

Reports of increases in domestic violence during the pandemic are inconsistent. Some agencies have reported sharp inclines in domestic violence such as the Charlotte-Mecklenburg, North Carolina Police Department (17% increase), the Nassau County, New York, Police Department (10% increase), or the Gloucester Township Police Department, New Jersey (33% increase).<sup>22</sup> In contrast, the Chicago Police Department (Illinois), Austin Police Department (Texas), and the Chandler Police Department (Arizona) all had a decrease in domestic violence reports.<sup>23</sup> This does not necessarily mean there is less domestic violence, but just less domestic violence being reported.

Further study is needed to determine what barriers and collateral issues were created as a result of the pandemic that has affected domestic violence victims, advocates, and police officers. It is unclear if all victims were willing to seek a restraining order and other protective measures during the quarantine as they would have done so prior. The victim may have feared the offender could contract COVID-19 in jail and feel responsible if he became infected. Police officers may have faced challenges in having victims seek solace in safe houses due to fears of the Coronavirus and reduced services. Likely, the same social distancing measures implemented to help flatten the coronavirus curve have caused a spike in domestic violence reporting, but how all of those individual incidents were resolved is not yet fully known. This is especially important as the presence of a gun in a domestic violence situation increases the risk of homicide by 500%.<sup>24</sup> This, coupled with the previously discussed record number of gun permit applications, gives rise to ensuring that domestic violence offenders are held accountable.

Although the death rates associated with COVID-19 are fluid, there is a pattern that has emerged has solid and troublesome. It appears that African Americans may be more likely to die from Coronavirus. For example, in Shelby County Tennessee, 71% of the COVID-19 deaths are African American, while African Americans only make up half the population.<sup>25</sup> In Milwaukee County, Wisconsin, 81% of the

COVID deaths have been African Americans, where they make up just 26% of their population.<sup>26</sup> This in itself should be alarming, but when we look at other likely imminent ACEs related outcomes of this epidemic, such as increased domestic violence, unreported child abuse, human trafficking, and the impact on young people this disparity of death will grow to be more significant if appropriate actions are not taken now. There is already a growing national concern regarding suicide amongst black youth. The suicide death rate among black youth has been increasing faster than any other racial/ethnic group.<sup>27</sup> The mental illness and trauma associated with the disproportionate deaths of African Americans due to COVID-19 may result in significant ACEs for the youth of color that demands an immediate comprehensive national strategy.

The COVID-19 pandemic requires that we plan now to implement coordinated community-wide measures to help identify everyone who has suffered and connect them with appropriate protective factors. This includes not only the victims of domestic violence, sexual exploitation, child abuse, and the survivors of those lost to COVID-19, but also the front line personnel such as police officers, emergency medical workers, and healthcare workers who worked tirelessly in helping those during the pandemic. As discussed, ACEs are associated with an increased risk of abusing tobacco, alcohol, prescription medications, illicit drugs, and more likely to become negatively involved with law enforcement and the criminal justice system. If we wish to effectively prevent crime, addiction, suicide, and improve the safety and wellness of police officers, we must address ACEs.

We must take immediate action to identify the unseen victims of the pandemic, including those who were bystanders to the violence and trauma so they will not suffer long term mental anguish for years to come. It will be more efficient to dedicate funding and resources to assist the first responders and their children, domestic violence victims, children exposed to trauma, health care workers and their children, and those physically and sexually abused now, as opposed to allowing the pain and trauma to manifest for years. If we do not act now, we will then have to face the crime, suicide, violence, illness, disease, substance abuse, and other mental health challenges due to this *disaster*.

Suggested action items to help the unseen victims of the pandemic:

1. Implement the front line law enforcement officer *Risk Screening Tool*<sup>28</sup> or similar instrument for runaway and missing persons to learn of potential abuse, why they have left home, and identify the child's *Trusted Adult* at their school.
2. Implement the *Home Safety Worksheet*<sup>29</sup> or similar tool to identify children exposed to domestic violence, identify a child's *Trusted Adult* at school, and to assist victims of domestic violence.
3. Implement the *Exposure to Trauma and Arrest Form*<sup>30</sup> or another system to identify children exposed to trauma, including the death of a friend or loved one, exposure to violence, witnessing

a significant medical incident involving a friend or loved one, and also identifying the child's *Trusted Adult*.

4. Establishing a procedure of informing any identified *Trusted Adult* of a child exposed to violence, trauma, or has been reported missing.
5. Educate police officers, teachers, and health care professionals on child brain development and ACEs and how this can impact their potential involvement in the criminal justice system.
6. Implement diversion from the formal juvenile justice system for minor offenses.
7. Consider the impact of racial disparity in the juvenile justice system.
8. Ensure police officers, health care workers, educators, and social service providers, and anyone who has contact with children has a clear understanding of what the signs of abuse and neglect may be and how to make proper and timely notifications to the appropriate authorities.
9. Create a *Juvenile Huddle*<sup>31</sup> or other collaborative effort to help develop a community-wide action plan involving schools, police, and service providers for youth who have been exposed to ACEs, have run away from home or been previously reported missing, been truant from school, had a crisis or mental health issue, have been subject to violence including domestic violence, witnessed a parent/guardian or loved one arrested, or involved in a minor criminal offense.

#### About the Author

Harry Earle served as Chief of Police of the Gloucester Township Police Department from 2009-2019, where the measures mentioned above were developed in consultation with Licensed Clinical Social Worker Michelle Selfridge. These measures coupled with all members of the Gloucester Township Police Department's commitment to other traditional and community policing actions resulted in a 76% reduction in violent crime and a 41% reduction in non-violent crime in Gloucester Township from 2009 to 2019.<sup>32-33</sup>

Harry Earle can be contacted at:

[hearle@jamontgomery.com](mailto:hearle@jamontgomery.com)

[linkedin.com/in/harry-earle-6730bb31](https://www.linkedin.com/in/harry-earle-6730bb31)

#### Endnotes:

<sup>1</sup>The Centers for Disease Control. (2019). *About Adverse Childhood Experiences*. Retrieved August 2019, from CDC: [https://www.cdc.gov/violenceprevention/childabuseandneglect/acestudy/aboutace.html?CDC\\_AA\\_refVal=https%3A%2F%2Fwww.cdc.gov%2Fviolenceprevention%2Facestudy%2Fabout\\_ace.html](https://www.cdc.gov/violenceprevention/childabuseandneglect/acestudy/aboutace.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fviolenceprevention%2Facestudy%2Fabout_ace.html)

<sup>2</sup>The Centers for Disease Control and Prevention. (2019). *About the CDC - Kaiser ACE Study*. Retrieved July 2019, from CDC: <https://www.cdc.gov/violenceprevention/childabuseandneglect/acestudy/about.html>

<sup>3</sup>ACES 360 Iowa. (2019). *ACES Impact on Brain Development*. Retrieved August 2019, from ACES 360 Iowa: <https://www.iowaaces360.org/aces-and-development.html>

<sup>4</sup>Bartos, L. (January 2016). Pipeline to Prison May Start with Childhood Trauma. *California Health Report*

- <sup>5</sup>International Association of Chiefs of Police, J. J. (2019). *2018 Resolutions*. Retrieved from International Association of Chiefs of Police:  
<https://www.theiacp.org/sites/default/files/View%20the%20recently%20adopted%202018%20Resolutions.pdf>
- <sup>6</sup>Ruiz, M. (2020, April 11). *Coronavirus: Trump has Declared a Major Disaster in all 50 States for the First Time in History*. Retrieved from Fox News: <https://www.foxnews.com/politics/coronavirus-trump-declared-major-disaster-in-all-50-states-first-time-history>
- <sup>7</sup>Serrata, J. V., & Alvarado, M. G. (2018). *Understanding the Impact of Hurricane Harvey on Family Violence Survivors in Texas and Those Who Serve Them*. Austin, Texas: Texas Council on Family Violence .
- <sup>8</sup>Rezaeian, M. (2012). The association between natural disasters and violence: a systematic review of the literature and a call for more epidemiological studies. *Journal of Research in Medical Sciences*, 2-3.
- <sup>9</sup>Schwab-Reese, L. M., Peek-Asa, C., & Parker, E. (2016). Associations of financial stressors and physical intimate partner violence perpetration. *Injury Epidemiology*.
- <sup>10</sup>Shanahan, M. E., Zolotor, A. J., Barr, R. G., & Runyan, D. K. (2013). *National, Regional, and State Abusive Head Trauma: Application of the CDC Algorithm*. American Academy of Pediatrics.
- <sup>11</sup>Occupational Health and Safety. (2020, April 6). *For Half of Americans, the Coronavirus is Harming their Mental Health*. Retrieved from Occupational Health and Safety: <https://ohsonline.com/articles/2020/04/06/for-half-of-americans-the-coronavirus-is-harming-their-mental-health.aspx>
- <sup>12</sup>Rezaeian, M. (2012). The association between natural disasters and violence: a systematic review of the literature and a call for more epidemiological studies. *Journal of Research in Medical Sciences*, 2-3.
- <sup>13</sup>Bowden, J. (2020, April 2). *FBI Processes Record Number of Gun Permits In March*. Retrieved from The Hill: <https://thehill.com/blogs/blog-briefing-room/news/490748-fbi-processes-record-number-of-gun-background-checks>
- <sup>14</sup>International Association of Chiefs of Police; Bureau of Justice Assistance; Education Development Center; National Action Alliance for Suicide Prevention. (n.d.). *Preventing Suicide Among Law Enforcement Officer: An Issue Brief*. Alexandria, Virginia: IACP.
- <sup>15</sup>Glaser, G. (2017, July 12). American Doctors Are Killing Themselves and No One Is Talking About It - Silent Epidemic. *The Daily Beast*.
- <sup>16</sup>Dutheil F, A. C. (2019). *Suicide Among Physicians and Health Care Workers: A Systemic Review and Meta-analysis*.
- <sup>17</sup>U.S. Department of Health & Human Services, Administration for Children and Families, Administration on Children, Youth and Families's Bureau. (2020). *Child Maltreatment 2018*. Available from <https://www.acf.hhs.gov/cb/research-data-technology/statistics-research/child-maltreatment>
- <sup>18</sup>National Criminal Justice Reference Service. (2020, April 26). *National Criminal Justice Reference Service*. Retrieved from Special Feature: Child Abuse: <https://www.ncjrs.gov/childabuse/>
- <sup>19</sup>National Sexual Violence Resource Center. (2020, April 26). *Statistics*. Retrieved from NSVRC: <https://www.nsvrc.org/statistics>
- <sup>20</sup>Polaris. (2020, April 25). *Polaris*. Retrieved from Human Trafficking and Social Media: <https://polarisproject.org/human-trafficking-and-social-media/>
- <sup>21</sup>Milwaukee Homicide Review Commission, Rething Resources, Medical College of Wisconsin Institute for Health and Equity, Milwaukee Sexual Assault Review, and Milwaukee Police Department - Sensitive Crimes Division. (2018). *Estimating the Magnitude of Sex Trafficking Risk and Victimization of Juveniles and Young Adults*. Milwaukee: City of Milwaukee.
- <sup>22</sup>Police Executive Research Forum. (2020). *Changes in Domestic Violence Calls, and the Police Response, in the COVID Environment*. Washington, DC: PERF.
- <sup>23</sup>Weihua, L., & Schwartzapfel, B. (2020, April 22). Reports of Domestic Abuse in Three Cities Have Dropped. But Police Experts Say That May be a Problem. *The Marshall Project*.
- <sup>24</sup>National Sexual Violence Resource Center. (2020, April 26). *Statistics*. Retrieved from NSVRC: <https://www.nsvrc.org/statistics>
- <sup>25</sup>Brooks, R. (2020, April 24). African Americans Struggle with Disproportionate Death Toll. *National Geographic*.
- <sup>26</sup>Salsich, A. (2020, April 9). COVID-19 and Race Equity.
- <sup>27</sup>Health, C. B. (2019). *Ring the Alarm - The Crisis of Black Youth Suicide in America*. Washington DC: Congressional Black Caucus.
- <sup>28</sup>Earle, H. (2011, April). Chief of Police (Ret.). *Runaway Risk Screening Tool*. New Jersey

<sup>29</sup>Earle, H. (2014, August). Chief of Police (Ret.). *Home Safety Worksheet*. New Jersey.

<sup>30</sup>Earle, H. (2017, August). Chief of Police (Ret.). *Exposure to Trauma and Arrest Form*. New Jersey.

<sup>31</sup>Earle, H. M., & Selfridge, M. L. (2011). Earle, Chief of Police (Ret.); Selfridge, Licensed Clinical Social Worker. *The JU Huddle*. New Jersey.

<sup>32</sup>Bellano, A. (2020, January 23). *Early Data Shows Drop in Crime, Gloucester Township Chief Says*. Retrieved from Patch Gloucester Township: <https://patch.com/new-jersey/gloucestertownship/early-data-shows-drop-crime-gloucester-township-chief-says>

<sup>33</sup>New Jersey State Police. (2020, April 25). *2009 Uniform Crime Reporting*. Retrieved from New Jersey State Police: <https://www.njsp.org/ucr/2009/index.shtml>

TO: Police Chiefs, Public Safety Directors, and Fund Commissioners

FROM: Chief Harry Earle (Ret.)

DATE: June 25, 2020

RE: Temporary Outdoor Dining Safety Considerations  
Law Enforcement Bulletin 2020-08

---

New Jersey Executive Order #150 authorized that municipalities may permit food and beverage establishments to expand sidewalks, streets, parks, and other areas to accommodate outdoor dining. Executive Order #150 can be viewed here: <https://nj.gov/infobank/eo/056murphy/pdf/EO-150.pdf>

Designating areas that are not designed for dining can present hazards. Areas that were once designated for vehicular travel, parking, cycling, or active exercise and are now being utilized as a dining area is a significant change of use that warrants some safety considerations. Additionally, temporary dining areas that are adjacent to locations that have active vehicular travel or persons exercising may also present the need for some additional protection. It is recommended that law enforcement agencies become familiar with areas that have been adapted to accommodate outdoor dining to help mitigate risks. Such considerations may include:

1. Familiarize officers, and as appropriate, restaurant operators of the risks of intentional vehicle ramming attacks and possible protective measures. The U.S. Departments of Homeland Security published the document entitled *Vehicle Ramming – Security Awareness for Soft Targets and Crowded Places*.  
<https://www.cisa.gov/sites/default/files/publications/Vehicle%20Ramming%20-%20Security%20Awareness%20for%20ST-CP.PDF>
2. These same protective measures may also assist in protecting patrons from accidental acceleration, brake/gas confusion, distracted drivers, or drivers under the influence.
3. Consult the Manual on Uniform Traffic Control Devices (MUTCD) concerning road closures and lane restrictions.
4. Consult with your municipal attorney before supplying police or municipal-owned barricades to close roadways and parking areas to accommodate outdoor dining for a private restaurant.
5. When roads are closed to accommodate outdoor dining, ensure the community is advised of the road closure or lane restrictions through the use of the municipality's website and social media outlets if available.
6. When roads or any area where vehicles would usually travel are closed to accommodate outdoor dining, ensure that emergency service responders such as fire and EMS are aware of the potential obstacles in responding to an emergency.

There are many potential hazards associated with transforming areas such as parking lots and streets into temporary dining areas. Many of these additional hazards are generally outside the scope of law enforcement's role. Still, when identified by law enforcement or received by law enforcement, officers must be aware of the proper notification process to report such concerns. Depending upon the identified hazard, the officer may need to report a risk internally within the department or to an outside entity such as the Department of Health, Building/Code Inspectors, and Fire Officials. Such additional hazards may include:

- Traffic safety-related dangers as a result of the temporary outdoor dining
- The inability of firefighting equipment to access fire hydrants and fire suppression connections blocked by tables, tents, or other equipment
- Improper and unsafe lighting or electrical connections
- Tents that are not stable or not adequately secure
- Trip hazards – curbs, parking stops, poor pavements (This could be identified by an officer who responds to a medical call for service at an outdoor dining area, for example)

These are difficult times and several changes are being made to help the economy and promote business activity. Law enforcement's part during this time is to help this happen by identifying risks and encouraging safe practices.



# LESSONS LEARNED FROM LOSSES

## MONTHLY NEWSLETTER – JULY 2020

# PROMPT REPORTING



- For all lines of coverage, please report the claim as soon as possible to our office.
- The sooner we get any claim the sooner we can begin to help you through the claim process, provide an immediate defense if needed or assist an employee with medical needs.
- In Workers' Compensation, late reporting can lead to injuries becoming worse and it makes it more difficult for us to determine whether the injury occurred on the job.
- In Liability, late reporting can jeopardize the best possible defense being provided to your town.
- With Property claims, late reporting can cause coverage issues and delays in getting repairs completed.
- Delays can also cost us the ability to secure restitution from negligent parties.

Example: As a claims organization, we have many examples of employees with underlying conditions who would have benefitted from the claim being reported earlier so there would be earlier involvement of a nurse case manager since we are allowed to direct medical treatment in a Workers' Compensation claim in New Jersey. These case managers are registered nurses that can recognize the need for specific medical treatment for a claimant. Please report any injury to us as soon as you can so that all proper medical care can be administered.



## 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: July 21, 2020 via Teleconference  
Contact Information: [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

### JULY ACTIVITIES

- Continuing with emails: "A note from your Wellness Director"
- Reminder of NJWELL Program for your employees. A step-by-step guide is included in your packet
- Continuing with weekly Zoom meetings featuring short workouts, meditation, breathing exercises or 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.
- Conducted a group coaching session with Delanco on Stress Awareness
- Some towns are planning for the future months. Looking to rescheduling pre-COVID-19 events where possible

### *Other Wellness Ideas and Usage of Funds:*

- Offset Employee Assistance Program Fee
- Cost for extra PPE supplies required due to COVID-19
- "Stress Kit" ideas
- Fresh Produce and Healthy snacks for office
- Challenges for self-care (bingo water, exercise)
- Gratitude board and Random acts of kindness
- Outdoor picnic areas
- Recipe swap (plan to make it into an employee "Healthy cookbook")
- Garden – construction and planting supplies



Photo: Delanco Township

### *New Idea Proposed For All Municipalities:*

Each Municipality is encouraged to ask their employees to work as a team (whether it's a small town working together as one unit or one department working together) on the following:

- *Task:* to identify a stress management initiative that they will, can and/or did implement for all staff or for the department. (Examples may be: they developed and use a quiet room, they started each meeting with a meditation or positive affirmation, they do lunch time yoga class, they conduct walking meetings, etc.). It can be something done as a group keeping in mind all social distancing requirements, or something that can be offered for each employee to do independently while at work.
- *Objective:* get employees to identify and implement positive stress reducers into their work environment on a daily basis. Especially important as transitioning back to public interaction continues AND in preparation for the potential "Fall phase" of COVID-19.
- Teams/Departments should state *why they chose this particular "activity" and how it has helped in dealing with stress.*
- Ideas/photos will be shared among all towns in order to spark ideas and continue offering ways to build resiliency and adaptability skills with your employees.
- Questions, ideas, photos can be sent to [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com)

*July's Targeting Wellness Newsletter offers you the following:*

- Importance of hydration and the healthiest beverages to consume
- Benefits of all the available fruits and how adding spices can boost your immune system
- A bit of surprising information on oils
- Steps to keep your grilling safe
- plus some healthy recipes to share at your summer picnics

*The Exercise of the Month* is some short cardio workouts that can add to your current workout routine, or to be used as a stand alone to get your heart pumping!

I have included some *ideas on "challenges"* to keep employee self-care on the forefront of their minds.

*New Resources:* I have been exploring new resources that may offer services, skills, expertise on addressing and managing stress in the workplace.

# Targeting Wellness Newsletter

## Good News for Good Health!

July 2020

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

*"And so with the sunshine  
and the great bursts of  
leaves growing on the  
trees, just as things grow  
in fast movies, I had that  
familiar conviction that  
life was beginning over  
again with summer."*

*- F. Scott Fitzgerald, The  
Great Gatsby*



Summer has arrived! And with it comes renewed life, beauty, and hope! Although expressed in different ways, we have been through so much uncertainty, fear, and disconnect. Let this time refuel your soul.

Turning your mind off to the "outside" may seem impossible. Please take a moment to reflect on how far you have come and all the strength required within you to get where you are today. I want to take this moment to say Thank you! Feeling unappreciated, out of control and unsure of what the future will bring, can be paralyzing.

Know that you are important, you are doing the best you can, and you are so valuable!

### *In this issue*

- 1 Warm Weather Tips
- 2 Variety of Fruit and Their Benefits
- 3 Add Some Spice To Your Life
- 4 Importance of Hydration
- 5 Healthiest Beverages to Drink
- 6 What is Nutrient Pollution?
- 7 True or False? Certain Oils Are "Heart-Healthy"
- 8 Steps For Safe Grilling
- 9 Recipe Corner

## Warm Weather Watch

*Celebrate Independence Day without illness or injury...some common sense tips:*

**The rule of “not letting food sit out** for more than two hours” is shortened to one hour if the temperature is above 90° F. When in doubt, throw it out.

**Always wear a life jacket** when boating.

**The hours between 10 a.m. and 4 p.m.** are the most hazardous for outdoor ultraviolet (UV) radiation exposure in the United States.

**Watch for signs of heat exhaustion or heat stroke**, especially in children. Kids' bodies absorb more heat on a hot day than adults do. Also, children are less able to lower their body heat by sweating. A child's body temperature may increase three to five times as fast as an adult's body temperature. Signs of trouble include red, hot, and moist or dry skin; no sweating; a strong, rapid pulse or a slow, weak pulse; a throbbing headache; dizziness; confusion; being grouchy (or grouchier than normal); or acting strangely.

### Top 5 Healthiest Condiments

1. **Mustard**—has no sugar. Mustard seed itself is a powerful antioxidant. Yellow mustard contains turmeric and paprika both antioxidants as well.
2. **Guacamole**—contains lots of healthy fats that satisfy your appetite and regulate hormone balance, has lots of fiber, and plenty of vitamins, minerals, and antioxidants
3. **Salsa**— Although ketchup is considered unhealthy due to the sugar content, salsa is almost never made with added sugar if you get a good brand. Mostly just vegetables. Try it on your 4th of July burger and see!
4. **Hummus**— this is mostly chickpeas, tahini, garlic, lemon and olive oil. But now there are all kinds of flavors to choose from. When buying hummus make sure its made with olive oil and NOT soybean or canola oil.
5. **Pesto**—Generally a mashed mix of garlic, pine nuts, basil, olive oil, and grated cheese. Great source of healthy fats and powerful antioxidants.

## Compelling Reasons For Eating A Variety of Fruits

### STRAWBERRIES

Fighting cancer & aging



### BLUEBERRIES

Protects the Heart



### GRAPES

Relaxes blood vessels



### BANANAS

Boost energy



### CHERRIES

Calms Nervous System



### MANGOS

Prevents cancers



### PEACHES

Provide potassium fluoride & iron



### KIWIS

Increase bone mass



### ORANGES

Protects skin & vision



### APPLES

Help resist infection



### WATERMELON

Controls heart rate



### PINEAPPLE

Fights arthritis





## Add Some Spice To Your Life



Spices	What it does for your bones	How to use it
Cinnamon	Lowers blood sugar levels by slowing the breakdown of carbohydrates in the digestive tract and improves insulin sensitivity; helps fight inflammation and has been shown to lower cholesterol and triglycerides in blood.	<ul style="list-style-type: none"> <li>• Sprinkle on apples or pears</li> <li>• Add to tea or coffee</li> <li>• Add to oatmeal</li> </ul>
Sage	Can improve brain function and memory	<ul style="list-style-type: none"> <li>• Dried or fresh</li> <li>• Fresh can be added to recipes at the beginning but best to add dried sage near the end of cooking time.</li> </ul>
Garlic	Alkalizes and has anti-inflammatory & antioxidant properties	<ul style="list-style-type: none"> <li>• Add to almost anything, including soups, dips, veggies, and sauces</li> </ul>
Ginger	Has anti-inflammatory and antioxidant actions, can treat nausea with just 1 gram; can help with pain management	<ul style="list-style-type: none"> <li>• Make ginger tea</li> <li>• Slice and use with veggie stir-fry</li> </ul>
Turmeric	Helps prevent your body from oxidative stress that can lead to cell damage, bone loss and negative health effects	<ul style="list-style-type: none"> <li>• Use in curries</li> <li>• Toss with rice</li> <li>• Add to cooked vegetable</li> </ul>
Cayenne Pepper	Contains capsaicin which helps reduce appetite and may have anti-cancer properties	<ul style="list-style-type: none"> <li>• Wherever you want to add a little “kick” to your food</li> </ul>

*It's best to consume spices either fresh or dried as opposed to pill form. The same holds true (and maybe more so) when it comes to vitamins. “Vitamin supplements are not a panacea for good health” (Campbell, The China Study). This means that the vitamin works best when consumed as food, not isolated in a pill form. One unfortunate misconception thought by many is that in taking a supplement it will offset the unhealthy eating choices that may continue. Trying to incorporate more of the real stuff is the best way to go.*

## Importance of Hydration

We have all been told how important it is to stay hydrated every day, no matter what. AND if you are in excessive heat or performing a lot of strenuous physical activity, it is VITAL that you drink even more. It goes way beyond quenching thirst; it's about keeping your body functioning properly and feeling healthy. Almost every major system within your body needs water to function and survive. Water...

- ★ Is essential for cognitive performance and mental health
- ★ Regulates body temperature (crucial in the heat of summer!)
- ★ Protects body organs and tissues
- ★ Carries nutrients and oxygen to cells and lubricates our joints
- ★ Helps flush out waste lessening the burden placed on our kidneys and liver

**Eat your water through these summer veggies!**

**Cucumbers (96.7% water)**

**Celery (95.4% water)**

**Radishes (95.3% water)**

**Tomatoes (94.5% water)**

**Green peppers (93.9% water)**

**Cauliflower (92.1% water)**

**Watermelon (91.5% water)**

**Spinach (91.4% water)**

**.....and more!**

Resource: Mayo Clinic & Health

*Getting the required amount is not always easy; some find it difficult to drink plain water. Understandable. So let's look at some options that might help you to stay at a safe level throughout the day.*

Try infusing drinking water with a slice of lemon, lime, orange, or grapefruit. Fresh mint leaves, cucumbers, sliced strawberries, fresh sliced ginger are all great options to enhance the "non-flavor" of water!



If you are a soda addict and find it very challenging to switch to water, try sparkling water. A Soda Stream machine is also a more eco-friendly and more affordable in the long term than buying bottled sparkling water.

## Healthiest Beverages To Drink (In addition to Water)

**Green Tea:** known for its influence on preventing some cancers and has also been found to improve artery function, reducing the risk of cardiovascular disease. **Note:** adding milk was found to dramatically reduce the bioavailability of the antioxidants in tea. Lemon, however, increases the levels! White tea is the least processed of teas followed by green, then oolong, then black, which is the most processed.

**Hibiscus Tea:** In a study of over 3000 foods, beverages, spices, herbs and supplements used worldwide, this tea was the highest in antioxidants. Visit <https://deliciouslygreen.com/hibiscus-agua-fresca/> for a recipe.



**Water with Apple Cider Vinegar:** Recent studies have shown that consuming vinegar with a meal reduces the spike in blood sugar, insulin, and triglycerides. It also increases the feeling of fullness after a meal. Recommendation on how to make your own is add 1 or 2 tablespoons of apple cider vinegar (make sure you get the kind that includes the Mother) to 8 ounces of water. **CAUTION: Do not drink vinegar straight! The acetic acid can burn your esophagus!**

Resource: Food Revolution Network

## What is Nutrient Pollution?

We know how important water is for our existence, for our health, as well as for the animals and planet. You may or may not have heard of “nutrient pollution”. This is one of the most widespread, costly and challenging environmental problems being faced today in America. Is it caused by human activities that increase the amount of nitrogen and phosphorus in our air and water, so much so that they become toxic.



In normal amounts, they are a natural part of our aquatic ecosystems. However, at the level we are now seeing, they are becoming devastating. It is causing severe algal growth (algae blooms), which block essential light for the growth of water plants. When the algae and seagrasses die, they decay and the bacteria created, depletes oxygen (eutrophication) from the water. This, in turn, may cause the death of many fish, crabs, oysters, and other aquatic animals. An example of eutrophication are the large fish kills that occur from time to time in various water bodies around the world.

### Where are these “nutrients” coming from?

- ★ Increased living in coastal areas
- ★ Wastewater treatment facilities
- ★ Runoff from land in urban areas during rain (discharge of fertilizers, sewage, or detergents which contain high levels of phosphates)
- ★ Industrial farming – manure, waste “lagoons” that eventually leak into the water system

### There are a few things we can do to help.

- ⇒ Using no-phosphorus fertilizers on lawns and gardens. Looking at the package, the phosphorus number is in the middle (i.e. 22-0-15).
- ⇒ Picking the right time to fertilize (not before a big rain storm) and not using too much that cannot be absorbed into the soil and will run off during the next storm.
- ⇒ Keeping leaves and grass clippings out of the street where it can be washed into the sewers that drain into lakes and rivers.
- ⇒ Buying detergents that are free of phosphates
- ⇒ Planting buffer strips of deep-rooted plants along ditches, streams and lakes to absorb and filter runoff.
- ⇒ Only watering where necessary, preventing excess water flowing away from gardens and reducing sprinkler usage which may create a lot of water runoff
- ⇒ **And by spreading the word. Awareness is the first step.**

To find out more on what you can do, go to <https://www.epa.gov/nutrientpollution/what-you-can-do>

## True or False? Certain oils are “heart-healthy”

This may come as a surprise but the correct response is false. NO Oil is healthy. I did not believe it either...at first. Oil, especially Olive, has always been promoted as protecting us from certain diseases. After all, it's part of the Mediterranean diet which is associated with heart-health and an array of other benefits. Articles usually just debate what kind to get (Regular, Virgin or Extra Virgin)\*.

I was raised in a very Italian household where everything, I mean EVERYTHING, had oil on it, in it or around it (sometimes all three! YIKES!) As an adult, I continually read that oil provided a great source of “good fats” which we “needed” in our diet. Guess what? They lied! Here are some hard facts:

- ♥ Oil is jam-packed with calories, ALL from FAT
- ♥ Coconut oil is 90% saturated fat; lard is 40% saturated fat
- ♥ One tablespoon of oil has 120 calories and 14 grams of fat (I'm sure I used much more than that with every dish)
- ♥ Oil slows blood flow, depresses the immune system, accumulates inside arteries, damages blood vessels and contributes to insulin resistance (which increases one risk of getting Type 2 Diabetes). Within hours of ingesting oil—olive, corn, palm, etc.—arteries stiffen and their ability to dilate is impaired.

\*Note: On the surface, the articles look unbiased. But when you dig deeper, many times the author is connected to an organization that promoted and sold olive oil.

### But Don't We NEED Fats?

We need two types which cannot be made by our body, therefore must come from our food. That is Omega-3 and Omega-6, both contribute to brain function. Omega-3 are also thought to reduce inflammation and the risk of cardiovascular disease.

The amount needed daily, according to The National Academy of Sciences, is 1/4 of a teaspoon for women and 1/3 of a teaspoon for men. That's about 1-3% of your calorie intake and can easily be achieved on a whole food plant-based diet, without oils.

Olive oil is promoted as being an excellent way to get our essential fatty acids. However, because olive oil is mainly comprised of monounsaturated fats, you'd have to drink one cup of the stuff a day to get the Omega-3 required! That's 1,900 calories and 30 grams of fat! Easier and healthier way to get your omega-3 fatty acid would be to add 1-2 tablespoons of flaxseeds—not flaxseed oil—to your diet.

There is also argument that olive oil is healthy because it contains polyphenols. Yes olive oil does contain these antioxidants, but so do fruits and vegetables, which also offer a TON of other nutrients NOT found in olive oil, or any oil for that matter. Example: You can get as many polyphenols in 4 lettuce leaves (12 calories) as you'd get from 1 tablespoon of olive oil, plus 120 calories.

You would be better off eating the olive instead:

	Calories	Grams of Fat
100 grams of whole olives (just under a cup)	115	11
100 grams of olive oil (about 8 tablespoons)	884	100



Email me if you are interested in learning how to cook without oil.

Resource: [nutritionstudies.org](http://nutritionstudies.org); UC Davis Integrative Medicine



## Steps To Help Promote Cancer-Safe Grilling

What seems to naturally go together with summer time and pool side fun? Back yard grilling of course! With the July 4th weekend upon us, I just wanted to remind everyone to be cautious when grilling meat. Cooking meat at high temperatures, such as in grilling, causes the formation of two types of cancer-promoting substances: HCAs (heterocyclic amines) and PAHs (polycyclic aromatic hydrocarbons).

Grilling (broiling) and barbecuing (charbroiling) meat, fish, or other foods with intense heat leads to the formation of these potential carcinogens. The PAHs are found in the flames that can adhere to the surface of food. HCAs form in meat because of the way its protein reacts to the grill heat. This could actually lead to changes in DNA which may lead to cancer development.

**Here are some easy things to keep in mind to help reduce the risks when grilling this summer.**

**Tips offered by the American Institute for Cancer Research.**

1. **Marinate:** Studies suggest that if you marinate your meat prior to grilling it could decrease the formation of HCAs.
2. **Pre-cook:** When grilling larger cuts, you can reduce the exposure time to the flame by partially cooking it (on stove top or oven).
3. **Go Lean:** Trimming of the fat around the edges of meat will reduce flare-ups and potential charring. Cook your meat in the center of the grill and make sure to flip frequently.
4. **Mix it up:** Cut meat into smaller portions and mix them with vegetables to shorten cooking time.
5. **Go Green:** Why not cut down on the meat and grill more fruits and vegetables. They do not produce HCAs.

*Protecting yourself and your family from food-born germs: Quick Reminder*

**Separate While Shopping:** In the grocery store, pick up any animal products right before checkout. Keep meats, poultry and seafood in plastic bags away from the rest of your food.

Keep meats, poultry and seafood **cold until ready to grill**. If transporting, keep below 40 degrees Fahrenheit.

**Wash your hands** with soap before and after handling raw meat, poultry and seafood since germs on your hands can be transferred to the food.

**Don't cross-contaminate.** Throw out marinades and sauces that come in contact with raw meat juices .

**Use a food thermometer** to ensure meat is cooked hot enough to kill harmful germs.

Resources: AICR.org, CDC

## Temperature Guide

- 145°F – whole cuts of beef, pork, lamb, and veal (stand-time of 3 minutes at this temperature)
- 145°F – fish
- 160°F – hamburgers and other ground beef
- 165°F – all poultry and pre-cooked meats, like hot dogs

## QUINOA TABBOULEH SUMMER SALAD RECIPE



Chock full of fresh veggies, so easy to pull together, oil free, and chickpeas for protein, makes this a great addition to any summer time event or weekend dinner. If you want, roast the chickpeas to give your salad that extra crunch!

**Prep Time:** 15 minutes

**Cook Time:** 5 minutes

**Total Time:** 20 minutes

**Yield:** 3 - 4 servings

### Ingredients:

- \* 2 red tomatoes, chopped
- \* 2 small Persian cucumbers, chopped
- \* half of a red onion, chopped
- \* a handful of cilantro, roughly chopped
- \* 2 green onions, minced
- \* 1 can of cooked chickpeas (garbanzo beans)
- \* 2 cups of cooked quinoa ( 1 cup dry quinoa + 1 1/4 cup water)
- \* 1 to 2 cups or more of mixed greens for the base – **optional**
- \* one small mango chopped – **optional**
- \* On top, drizzle some *Oil free golden turmeric dressing* or the *Cilantro garlic sauce* or if you're a hurry just **throw some lime juice** on top! Dressing recipes included.
- \* pinch of himalayan salt and black pepper to taste

### Directions:

1. **Add 2 cups of cooked quinoa** to a mixing bowl (for best result let quinoa cool down a bit if still warm before mixing veggies in).
2. **Add the garbanzo beans**, chopped mangoes if using, and the mixed chopped vegetables (except the optional mixed greens), to the mixing bowl and gently fold in, mixing it all in with the quinoa. Add the pinch of salt and black pepper to taste.
3. **Tabbouleh is traditionally served cold**, so you can go ahead and place the mixing bowl in the fridge for a few hours if you want it cold... or you can serve right away at room temperature. Both ways are great in my opinion!
4. **When ready to serve** – serve tabbouleh on top of mixed greens and drizzle some either dressing. You can also skip the dressings and just throw lime juice on top for a quicker alternative. Enjoy!

### Note:

- \* You can use a mix of red and white quinoa
- \* This is a great salad to clean out the fridge with – find whatever extra veggies you have laying around in the fridge and use them up in this salad before they spoil!
- \* If you don't have the extra time to make the oil free golden turmeric salad dressing, feel free to use any salad dressing that you have on hand, or you can use the juice of a lime as well for added flavor!
- \* This salad is best enjoyed fresh and the day of, but leftovers will last for about a day or two.



Recipes from: Sprouting Zen.com

## OIL FREE GOLDEN TURMERIC SALAD DRESSING



Turmeric is so potent that all you need is a quarter teaspoon (1/4) a day to reap it's many benefits! So basically by using this dressing on your salads, not only are you enjoy good tasting food, but also good-for-your-health food, too!

**Prep Time:** 5 minutes  
**Cook Time:** 2 minutes  
**Total Time:** 7 minutes  
**Yield:** 1/2 cup of dressing  
**Servings:** 2

### Ingredients:

- \* 1/2 cup (69g) of hemp seeds
- \* 1/2 of one lemon including the fiber, peeled (51g), or 1 tablespoon (9g) of lemon juice\*
- \* 2 teaspoons (10g) of agave
- \* 1 garlic clove (around 6g)
- \* 1/4 teaspoon (1g) of turmeric powder
- \* 1/8 teaspoon (2g) of onion powder
- \* 1/4 teaspoon (4g) himalayan salt



### Directions:

Add all ingredients to a high speed blender and blend until smooth and creamy.  
 Use as a dressing on top of your favorite salads

## THE ULTIMATE GREEN CILANTRO GARLIC SAUCE

- \* **Prep Time:** 10 minutes
- \* **Total Time:** 10 minutes
- \* **Yield:** 2 cups of sauce



### Ingredients:

- \* 1 cup of cashews (soaked overnight or at least 20 minutes)
- \* 1/2 cup of chopped cilantro including the stems (so much flavor in the stems!)
- \* 1/4 cup of hemp seeds (optional)
- \* 2 to 3 cloves of garlic
- \* The juice of 1 lemon (about 2 tbsp)
- \* 1/4 cup of chopped red onion
- \* 1 to 1.5 cups of water (always add less first until you reach your desired consistency)
- \* A dash of cayenne pepper

### One Step Direction:

Add all ingredients to a high powered blender and blend until smooth consistency. Begin by adding 1 cup of water and add more as needed

Recipes from: Sprouting Zen.com

Debby Schiffer, Targeting Wellness LLC

JIF Wellness Director

Email: [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) Phone: 856-322-1220

## 6 Simple HIIT Workouts for Home or Office—15 Minutes or Less

Add any of these HIIT workouts to your daily routine. Don't add them all at once though. One or two is sufficient either as a stand alone exercise or to incorporate into your existing workout to increase what you get out of it without much additional time.

### HIIT Options:

1. Speed walking for 2 minutes then slow down for 1 minute. Repeat for 15 minutes.
2. At home, run up and down stairs 3 times, then rest for 1 minute. (if you don't have many steps, go up and down until you feel a little breathless, then rest. An option is to just use one step (step up up and down down) for 1 minute or work up to that. Repeat over 15 minutes switching lead legs each time. Another option, if you are using a treadmill, raise the incline to a challenging level for 30 seconds then bring it down to flat for 30 seconds. Keep alternating that for the workout.
3. March or run in place for two minutes, then rest for one minute. Repeat over 15 minutes.
4. Jump rope for one or two minutes, then rest for one minute. Repeat over 15 minutes.
5. Do front, side, and back lunges for 2 minutes alternating legs, then rest for one minute. Repeat over 15 minutes.
6. On your exercise bike, pedal at a slow pace to warm up for 5 minutes, then increase the resistance and pedal with 100% effort for 10 seconds, then slow the pace again until your heart rate slows. Then repeat. Work up to 20 seconds of high-intensity bursts.



I MAY NOT BE THERE YET,  
**BUT I AM CLOSER**  
THAN I WAS YESTERDAY

If you are new to working out, have any injuries or prior conditions that may hinder your ability to perform the activities safely, please seek approval from your physician and always listen to your body!

If you need other options, do not hesitate to reach out to me.

Debby Schiffer Targeting Wellness, LLC  
Email: [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com)





## Workout To YOUR Level and Always Practice Good Form

- Start off slow especially if you are just getting started.
- Always warm up by doing your first round or two at a lower intensity.
- When adding HIIT workouts, take the time to practice good form for each exercise.
- Think about knee position and protecting your back.
- Make sure to incorporate stretch to your workouts to make sure you have full mobility when attacking the moves.

### Keep these things in mind if you are new to HIIT workouts.

#### Honor your body and fitness level.

- Do not go from couch potato to full-blown HIIT workouts, without a ramp-up period for your body to acclimate to full-blown exercise.
- Add these into your routine slowly keeping in mind exercises such as jumping rope or running stairs or speed walking or running can be very intense and will elevate your heart rate quickly. Pace yourself.
- Do not exercise when tired. Because HIIT focuses on intensity, speed, and a high number of repetitions in a short period of time, it's important to pay attention to how you feel and to always use proper form. Also being tired is a set-up for possible injury.
- Having supportive athletic shoes is also important. There is a lot of jumping and running with HIIT workouts. Don't skimp on cross-trainers or running shoes. Again, only do to the level of YOUR fitness. You always have the option to march in place and work up to a jog or run. If something hurts your knees or back, discontinue that move.
- Remember to add in periods of rest and recovery to bring your heart rate back into normal range. It's very important. And, don't plan on continuing HIIT workouts for more than 30 minutes max. Do not do this every day...try for 2 -3 times a week.

## **IDEAS FOR WORKPLACE “CHALLENGES”**

I put challenges in quotes because I don't want this to cause more stress on top of what is already out there. These are ideas to encourage self-awareness, self-care, and perhaps generate some camaraderie that keeps everyone connected at a safe distance.

- Feel free to pick one or several.
- Try a different “challenge” each week.
- Make it “just for fun” or attach points to each for a “prize” drawing at the end for those who participate.

### **Overall Physical Condition**

- **A minimum of 7 hours of sleep** - get one point every day that you sleep for a minimum of 7 hours
- **Drink 32 oz. of water** during the work day to stay hydrated and avoid fatigue - earn one point each work day that you drink 32 oz. of water on the job

### **Exercise & Fitness**

- **Participate in "Mile-Per-Day" program** - choose from two dozen different aerobic activities each day and complete the minimum minutes to equal one mile. A Monthly Certificate of Achievement is awarded each month for Gold (30 miles), Silver (20 miles), and Bronze (10 miles) levels of achievement.
- **Walk or bike to work if possible** - count each trip to and from or count the miles
- **Do the "Noon Walk"** - walk a mile during lunch with coworkers and count the miles. A Monthly Certificate of Achievement is awarded each month for Gold (30 miles), Silver (20 miles), and Bronze (10 miles) levels of achievement.
- **Exercise for 30 minutes** - every 30 minutes counts
- **Do resistance or weight training** to strengthen muscles - every 30 minutes counts
- **Compete in a community event** such as a Walk or a Race
- **Stair climbing competition** - count the stairs climbed everyday toward achieving an established goal for total stairs climbed over a given time period
- **Stretching** - incorporate 15 minutes of stretching each day
- **Virtual Fitness** – take a 15 minute Zoom workout

### **Nutrition**

- **Eat a minimum 5 servings per day of fruits and/or vegetables** - get one point for each serving of fruit or vegetables. One serving of fruit = a medium apple, banana, or orange, a cup of cooked or canned fruit (chopped). One serving of vegetables = one cup of raw, leafy vegetables, cup of other vegetables (chopped, cooked or raw).

*Debby Schiffer, Targeting Wellness, LLC  
Wellness Director, Certified Health & Wellness Coach  
Email: [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com)*

## **IDEAS FOR WORKPLACE “CHALLENGES”**

- **Eat healthy snacks** - only eat fruits, vegetables and/or nuts or nut butters for snacks
- **Avoid eating junk food** – avoid eating any junk or processed foods (i.e. soda, sweets, chips, packaged foods or meats)
- **Prepare healthy meals** – look up a new healthy recipe to try
- **Share healthy meal recipes** that can contribute to a company Healthy Cook Book - receive one point for every healthy recipe contributed, up to an established maximum

### **Emotional / Personal Growth / Capacity for Change**

- **Express sincere gratitude** to someone - "gratitude is an attitude". Foster it by encouraging it. Earn a point each time you express sincere gratitude to someone - up to 3 points per day.
- **Volunteer to help someone** in the company - "help" can take many forms. Think outside the box and outside the workplace.
- **Volunteer at a community** organization - discover the needs of others in your community and put your talents and skills to work. Satisfy the Challenge by helping out.
- **Read a fun book** - relax and lose yourself in a good book. Finish the book and you earn 5 points.
- **Quiet relaxation or reflection** - 10 minutes of quiet time each day earns a Challenge point
- **Contact a friend or family member** - stay in touch with those that matter most..
- **Sign up for something** that you have always wanted to do or learn about
- **Listen to relaxation tapes** - 10 minutes dedicated to relaxation each day
- **Read a self-help book** - what are you really good at? Choose a book to read that will make you even better at it!
- **Enroll in an educational class** - what have you always wanted to know more about, but were afraid to ask? Go find out.
- **Plan a fun activity for yourself** or with others - "Life is good" Make it so for.
- **Spend time outdoors** "smelling the roses" - Spend 15 minutes outside observing nature and life around you.

### **Work**

- **Plan a fun activity for co-workers** - plan a fun activity for your co-workers perhaps outside to keep social distance and get some Vitamin D

*Debby Schiffer, Targeting Wellness, LLC  
Wellness Director, Certified Health & Wellness Coach  
Email: [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com)*

## ***IDEAS FOR WORKPLACE “CHALLENGES”***

- **Actively support a charitable** cause at work - employees hold a campaign to select a single charity to adopt at work.
- **Compliment a co-worker** - offer a sincere compliment to a co-worker and earn one point.
- **Enroll in a class or program** to improve your professional skills - complete the class or program and win the Challenge
- **Create a workplace team** to compete in Walk or Race event, or volunteer for a charitable cause - complete the event and win the Challenge



# Workplace Wellness Initiatives

Municipal  
Joint  
Insurance  
Fund  
South Jersey Communities Securing Their Future



February 2020

## Activities

### CHALLENGES

- Football Fitness
- Healthy Lifestyle for Permanent Weight Loss
- Hydration Challenge
- Step Challenge
- One Mile a Day Challenge
- Plank Challenge
- T-shirt Wellness Slogan Contest
- Chili Cook Off or Healthy Tailgate Lunch

### JUST FOR FUN

- Family Feud, Jeopardy, Bingo, Trivia Questions
- “Walking Wednesday” or “Wellness Wednesday”
- Healthy Recipe Swap
- Employee Managed Raised Box Garden
- Team Building Activities:
  - ⇒ *Escape Rooms, Axe Throwing, Bowling, Paint Night, 5K Race*
- Gratitude Board/Wall
- Start a Book Club or Walking Club
- Monthly Clothing Theme:
  - ⇒ *Pink in October, Red for Heart Month*
- Update Wellness Bulletin Board with Different Themes Throughout the Year

### PRESENTATIONS

- Smoking/Vaping/Chewing Cessation
- Local Chiropractic or Acupuncture Education
- Chair Massages or Reflexology for Stress Management
- Nutritionist
- Cooking, Yoga, Meditation Demonstrations
- Grocery Store Tour with Dietician
- Smoothie Demonstration with Sampling and Recipes
- Health Fairs
- Examples of Other Various Wellness Topics:
  - ⇒ *Decoding the Nutrition Label*
  - ⇒ *Beginner Meditation & Mindfulness*
  - ⇒ *Sleep Hygiene*
  - ⇒ *Workplace Ergonomics*
  - ⇒ *Basic Office Exercises*

### PREVENTION

- Annual Biometric Screenings
- Annual Mammogram Van Visit
- Quarterly Blood Pressure Screenings Through Your County or Municipality EMT or Fire Department
- Flu Clinics

**FOR MORE INFO VISIT THE WELLNESS SECTION ON YOUR MUNICIPAL JIF WEBSITE:**  
[www.acmjif.org](http://www.acmjif.org) | Jordan Simone | [jsimonewellness@gmail.com](mailto:jsimonewellness@gmail.com)  
[www.burlcojif.org](http://www.burlcojif.org) & [www.tricojif.org](http://www.tricojif.org):  
Debby Schiffer | [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com)

# Workplace Wellness Initiatives

Municipal  
Joint  
Insurance  
Fund  
South Jersey Communities Securing Their Future



February 2020

## JIF Approved Wellness Items

### HEALTHY FOODS\*

- Monthly Fresh Fruit or Vegetable Trays:  
⇒ *To Serve During Presentations*
- Healthy food for “Farmers Market Day”
- Farm Market/Co-op Gift Certificates
- Healthy Meal Subscription Box
- Water
- Healthy Snacks:  
⇒ *Almonds, Walnuts, Trail Mix, Seeds, Fruits and Vegetables*
- Try a New Recipe from the Monthly Wellness Newsletter!

### DE-STRESS

- Create an Employee “Quiet Room” with Sound Machine, Salt Lamp, Comfortable Chairs, Relaxing Music, Inspirational Posters, Eye Pillows, Dim Lighting, Essential Oil Diffuser, Motivational Books
- Create a Gratitude Board
- Download a Meditation App
- Healthy Magazine Subscription
- Break Room De-Stressors:  
⇒ *Community Puzzle, Word Search, Sudoku & Crossword Puzzle Books, Coloring Books, Healthy Magazines*

### INCENTIVES/DOOR PRIZES

- Exercise Equipment:  
⇒ *Resistance Bands, Dumbbells, Yoga Mat*
- Office Treadmill or Bicycle for Lunch Break Use
- Exercise Tracking Devices
- Gym Bag
- Lunch Coolers
- Vacuum Water Bottles
- Cover Registration Fee for Local Races
- Offer Gym Reimbursement
- Massage/Spa Day Gift Certificates
- Gardening Tools
- Camping Equipment
- Kitchen Appliance for Healthy Cooking:  
⇒ *Blenders, Air Fryer, Pressure Cooker*

### ERGONOMICS

- Standing Desk
- Ergonomically Correct Office Chairs
- Active Sitting Discs
- Screen Glare Protector
- Ergonomic Chairs/Keyboards/Mouse

### PROTECT YOURSELF

Wrist Blood Pressure Machine • Bike Helmet • Running Hat/Visor • Sports Sunglasses • Sunscreen

\*Please check with your Wellness Director prior to selecting food to purchase for reimbursement

**FOR MORE INFO VISIT THE WELLNESS SECTION ON YOUR MUNICIPAL JIF WEBSITE:**  
[www.acmjif.org](http://www.acmjif.org) | Jordan Simone | [jsimonewellness@gmail.com](mailto:jsimonewellness@gmail.com)  
[www.burlcojif.org](http://www.burlcojif.org) & [www.tricojif.org](http://www.tricojif.org):  
Debby Schiffer | [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com)

# STATE HEALTH BENEFITS NJ WELL PROGRAM: STEP-BY-STEP

NJWELL promotes and rewards actively employed SHBP/SEHBP members and covered spouses/partners for participating in the NJ Well Program.  
The program runs each year from **November 1 to October 31**.

You must earn **800 points by October 31st, 2020 to receive a \$250 reward card**.

Members enrolled NJDIRECT ZERO will earn an additional \$250; members enrolled in CWA Unity Direct and eligible NJ DIRECT/NJ DIRECT2019 plans earn an additional \$100. Please allow up to 14 days for the second reward notice.

---

## STEP 1

Log into your account on your State Health Benefits insurance carrier's website (Horizon or Aetna).

## STEP 2

Go to where it says 'WELLNESS'. Then choose 'NJWELL & Retiree Wellness'.

## STEP 3: Complete Health Assessment online

REQUIRED. Takes about 5-10 minutes to complete. Select FINISH at the end of the assessment to receive the credit. (100 POINTS)

## STEP 4: Complete Biometric Health Screening

REQUIRED. Register and download the required 'Physician Results Form' to take to your doctor when you have your annual exam. This includes a general physical exam, as well as checks your cholesterol and glucose.

To download form, go to <https://my.questforhealth.com/mobile/welcome/home>.  
Use 'NJWELL' as the registration key on Quest Diagnostics website.

## STEP 5: Complete Additional Activities

See next page for description of all additional activities and their associated points.

**Questions or for more information, contact:**

Debby Schiffer, BURLCO & TRICO JIF Wellness Director  
[debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com), 856-322-1220

# STATE HEALTH BENEFITS

## NJ WELL PROGRAM:

### Additional Activities to Receive 800pts

#### PREVENTATIVE

- Annual Vision Exam (50 pts)
- Flu Vaccine (100 pts)
- Routine Mammogram (25 pts)
- Skin Cancer Screening (50 pts)
- Annual Physical Primary Care Doctor (100 pts)
- Yearly Dental Exam (50 pts)

#### WELL WOMAN

*Do one of these activities and earn 25 points.*

- Annual Gynecological Exam
- Pap Test

#### ACHIEVE YOUR GOALS

*Results from your Biometric Screening will be used to reward 100 points in each category. You will automatically earn points for biometric measures and lab tests reported that fall within a designated range or show a 5% improvement from last year. Please allow 21 days after a submission of the Physician Form or lab result for your reward points to appear.*

- Blood Pressure
- Blood Sugar
- Body Mass Index (BMI)
- Cholesterol

#### ADDITIONAL ACTIVITIES

- Register for the Blue365 discount program (25 pts)
- Attend the Thomas Edison Health Fair/Passport to Your Benefits (25 pts)

#### ONLINE ACTIVITIES

*Each one takes 5 minutes or less. You can do THREE of these online activities for a max 150 earned points.*

- Achieve daily steps goal using your fitness device
- Achieve a 14-Day Streak with the Weigh Today App
- Complete the Nutrition Challenge (cook a healthy meal)
- Learn about eye health
- Keep your memory sharp
- Learn about back & neck pain
- Learn more about diabetes and blood sugar
- Use the free Daily Victory App to track consecutive days of exercise
- View Your Health Record

#### ONLINE COACHING

*You can do THREE of these online coaching activities for a max 150 earned points.*

- Achieve your weight-loss goal with online coaching (50 pts)
- Live tobacco-free for 28 days with online coaching (50 pts)
- Meet your exercise goal with online coaching (50 pts)
- Meet your goal to eat better with online coaching (50 pts)
- Meet your goal to feel happier with online coaching (50 pts)

#### TOBACCO CESSATION

- Non-Smoker Attestation (100 pts)
- Complete WebMD Telephonic Tobacco Cessation Coaching Sessions (100 pts)

**Questions or for more information, contact:**

Debby Schiffer, BURLCO & TRICO JIF Wellness Director  
debby\_schiffer@targetingwellness.com, 856-322-1220



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

<b>Intake</b>	<b>June-20</b>	<b>June-19</b>	<b>2020 June YTD</b>	<b>2019 June YTD</b>
# of New Claims Reported	88	21	402	112
# of Report Only	71	9	327	38
% Report Only	81%	43%	81%	34%
# of Medical Only	14	11	53	63
# of Lost Time	3	1	22	11
Medical Only to Lost Time Ratio	82:18	92:08	71:29	85:15
Occupational, Claim Petition Cancer Presumption	0		1	
COVID-19	70		313	
Average # of Days to Report a Claim	2	2.4	3.8	1.5

<b>Nurse Case Management</b>	<b>June-20</b>	<b>June-19</b>
# of Cases Assigned to Case Management	19	10
# of Cases >90 days	12	9

<b>Savings</b>	<b>June-20</b>	<b>June-19</b>	<b>2020 June YTD</b>	<b>2019 June YTD</b>
Bill Count	173	141	852	1012
Provider Charges	\$113,684	\$114,520	\$1,608,171	\$1,154,043
Repriced Amount	\$34,994	\$61,054	\$430,117	\$450,901
Savings \$	\$78,689	\$53,466	\$1,178,055	\$703,143
% Savings	69%	47%	73%	61%

<b>Participating Provider Penetration Rate</b>	<b>June-20</b>	<b>June-19</b>	<b>2020 June YTD</b>	<b>2019 June YTD</b>
Bill Count	99%	99%	96%	96%
Provider Charges	96%	99%	98%	95%

<b>Exclusive Provider Panel Penetration Rate</b>	<b>June-20</b>	<b>June-19</b>	<b>2020 June YTD</b>	<b>2019 June YTD</b>
Bill Count	98%	97%	96%	97%
Provider Charges	99%	99%	99%	99%

<b>Transitional Duty Summary</b>		<b>2020 June YTD</b>	<b>2019 June YTD</b>
% of Transitional Duty Days Worked		67%	55%
\$ Saved By Accommodating		\$1,112,025.3	
% of Transitional Duty Days Not Accommodated		33%	45%
Cost Of Days Not Accommodated		\$49,013.63	



**Burlington County Municipal JIF  
Average Days To Report By JIF Member  
1/1/2020 - 6/30/2020**

	Bill Count	Average Days Reported To TPA	Average Days Reported To Employer
BORDENTOWN CITY	2	2.0	0
BORDENTOWN TOWNSHIP	1	1.0	0
DELANCO TOWNSHIP	2	32.5	2
DELRAN TOWNSHIP	2	1.5	0
EDGEWATER PARK TOWNSHIP	3	0.3	0
FIELDSBORO BOROUGH	1	20.0	0
FLORENCE TOWNSHIP	5	6.8	0
LUMBERTON TOWNSHIP	5	2.0	0
MANSFIELD TOWNSHIP	5	5.0	1
MEDFORD TOWNSHIP	17	1.6	0
MOUNT LAUREL TOWNSHIP	226	2.3	1
PALMYRA BOROUGH	2	0.0	0
PEMBERTON TOWNSHIP	30	14.2	13
RIVERSIDE TOWNSHIP	8	2.3	2
SOUTHAMPTON TOWNSHIP	5	0.8	0
TABERNACLE TOWNSHIP	1	0.0	0
WESTAMPTON TOWNSHIP	86	4.1	1
WOODLAND TOWNSHIP	1	0.0	0
<b>Grand Total</b>	<b>402</b>	<b>3.8</b>	<b>2</b>



**Burlington County Municipal JIF  
COVID-19 Claims Reported  
1/1/2020 - 6/30/2020**

	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
FLORENCE TOWNSHIP	2			2
MANSFIELD TOWNSHIP	1	2		3
MEDFORD TOWNSHIP	1		3	4
MOUNT LAUREL TOWNSHIP	7	4	201	212
PEMBERTON TOWNSHIP		3	9	12
WESTAMPTON TOWNSHIP			80	80
<b>Grand Total</b>	<b>11</b>	<b>9</b>	<b>293</b>	<b>313</b>

# Of COVID-19 Claims Reported	
March	54
April	88
May	101
June	70
<b>Grand Total</b>	<b>313</b>



**Burlington County Municipal JIF  
Transitional Duty Summary Report  
June 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
BORDENTOWN CITY	231	194	84%	\$18,901.33	37	16%	\$3,941.25
BORDENTOWN TOWNSHIP	102	0	0%	\$0.00	102	100%	\$8,358.93
DELRAN TOWNSHIP	109	109	100%	\$13,559.02	0	0%	\$0.00
EDGEWATER PARK TOWNSHIP	146	146	100%	\$19,710.00	0	0%	\$0.00
FLORENCE TOWNSHIP	12	12	100%	\$1,620.00	0	0%	\$0.00
LUMBERTON TOWNSHIP	3	3	100%	\$405.00	0	0%	\$0.00
MEDFORD TOWNSHIP	87	80	92%	\$4,933.39	7	8%	\$446.24
MOUNT LAUREL TOWNSHIP	194	115	59%	\$13,555.81	79	41%	\$9,988.74
PEMBERTON TOWNSHIP	225	183	81%	\$20,170.71	42	19%	\$4,994.55
RIVERSIDE TOWNSHIP	41	41	100%	\$5,535.00	0	0%	\$0.00
SOUTHAMPTON TOWNSHIP	107	101	94%	\$13,635.00	6	6%	\$810.00
WESTAMPTON TOWNSHIP	202	0	0%	\$0.00	202	100%	\$20,473.91
<b>Grand Total</b>	<b>1459</b>	<b>984</b>	<b>67%</b>	<b>\$112,025.28</b>	<b>475</b>	<b>33%</b>	<b>\$49,013.63</b>





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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
<b>Participating Provider</b>	<b>171</b>	<b>\$109,441</b>	<b>\$31,275</b>	<b>\$78,167</b>	<b>71%</b>
Physical Therapy	136	\$54,434	\$12,239	\$42,195	78%
Hospital	1	\$35,502	\$12,265	\$23,236	65%
Emergency Medicine	5	\$8,632	\$1,985	\$6,647	77%
MRI/Radiology	5	\$4,155	\$1,649	\$2,506	60%
Orthopedics	11	\$3,458	\$1,248	\$2,210	64%
Urgent Care Center	3	\$868	\$548	\$320	37%
Neurosurgery	2	\$800	\$313	\$487	61%
Durable Medical Equipment	2	\$613	\$324	\$289	47%
Physicians Fees	4	\$474	\$377	\$97	20%
Behavioral Health	1	\$308	\$231	\$77	25%
Occ Med/Primary Care	1	\$198	\$95	\$103	52%
<b>Out Of Network</b>	<b>2</b>	<b>\$4,242</b>	<b>\$3,720</b>	<b>\$523</b>	<b>12%</b>
Other	2	\$4,242	\$3,720	\$523	12%
<b>Grand Total</b>	<b>173</b>	<b>\$113,684</b>	<b>\$34,994</b>	<b>\$78,689</b>	<b>69%</b>

**Participating Provider Penetration Rate**

**Bill Count** 99%

**Provider Charges** 96%

**Exclusive Provider Penetration Rate**

**Bill Count** 98%

**Provider Charges** 99%



**Burlington County Municipal JIF  
PPO Savings And Penetration Rate  
1/1/2020 - 6/30/2020**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
<b>Participating Provider</b>	<b>820</b>	<b>\$1,579,906</b>	<b>\$407,701</b>	<b>\$1,172,205</b>	<b>74%</b>
Hospital	29	\$307,486	\$106,044	\$201,443	66%
Orthopedics	99	\$266,099	\$60,994	\$205,105	77%
Neurosurgery	11	\$259,650	\$70,516	\$189,134	73%
Physicians Fees	26	\$211,271	\$9,418	\$201,854	96%
Ambulatory Surgical Center	10	\$207,509	\$46,396	\$161,113	78%
Physical Therapy	467	\$194,879	\$51,957	\$142,922	73%
Anesthesiology	12	\$35,151	\$14,617	\$20,534	58%
MRI/Radiology	31	\$28,859	\$10,532	\$18,327	64%
Durable Medical Equipment	15	\$20,549	\$15,911	\$4,638	23%
Urgent Care Center	64	\$15,961	\$10,050	\$5,911	37%
Emergency Medicine	13	\$13,919	\$3,278	\$10,641	76%
Physical Medicine & Rehab	4	\$6,887	\$1,049	\$5,838	85%
Occ Med/Primary Care	24	\$6,337	\$4,039	\$2,299	36%
Behavioral Health	8	\$3,384	\$2,468	\$916	27%
Laboratory Services	6	\$1,643	\$233	\$1,410	86%
Transportation	1	\$319	\$199	\$120	38%
<b>Out Of Network</b>	<b>32</b>	<b>\$28,265</b>	<b>\$22,416</b>	<b>\$5,849</b>	<b>21%</b>
Physicians Fees	10	\$7,978	\$3,809	\$4,169	52%
Other	4	\$5,750	\$5,213	\$537	9%
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%
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%
<b>Grand Total</b>	<b>852</b>	<b>\$1,608,171</b>	<b>\$430,117</b>	<b>\$1,178,055</b>	<b>73%</b>

**Participating Provider Penetration Rate**

**Bill Count** 96%

**Provider Charges** 98%

**Exclusive Provider Penetration Rate**

**Bill Count** 96%

**Provider Charges** 99%

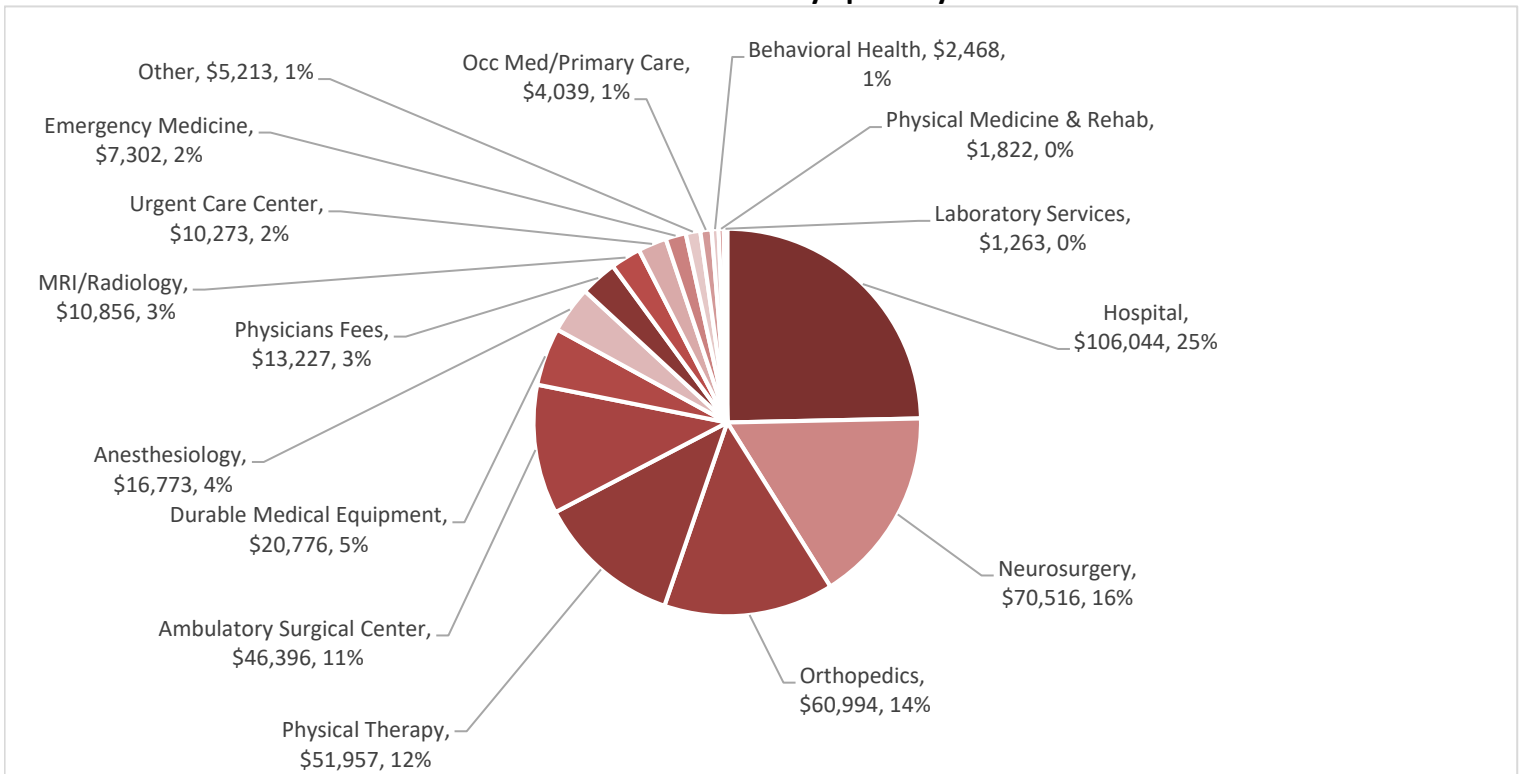


**Burlington County Municipal JIF**  
**1/1/2020 - 6/30/2020**

**Top 10 Providers**

	Bill Count	Repriced Amount	Specialty
NEUROSURGICAL AND SPINE SPECIALIST	6	\$69,917	Neurosurgery
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY	15	\$63,824	Hospital
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST	42	\$23,798	Orthopedics
KENNEDY HEALTH SYSTEM	1	\$19,892	Hospital
MEMORIAL AMBULATORY SURGERY CENTER	2	\$18,953	Ambulatory Surgery Center
ROTHMAN ORTHOPAEDICS	21	\$18,321	Orthopedics
STRIVE PHYSICAL THERAPY	173	\$17,430	Physical Therapy
HOME CARE CONNECT LLC	11	\$14,977	Physical Therapy
RWJ UNIVERSITY HOSPITAL AT HAMILTON	3	\$11,028	Hospital
REGIONAL ORTHOPEDIC, PA	9	\$10,572	Orthopedics
<b>Grand Total</b>	<b>283</b>	<b>\$268,712</b>	

**Paid Providers By Specialty**





## Nurse Case Management Assignment Report 2020

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
<b>ACM, BURLCO, TRICO, ACCASBO, BCIP, GCSSD, VINELAND</b>												
Sharon Maurer	62	56	59	55	55	54						
Kelly Roth	54	56	46	51	48	53						
Cristina Pondevida	55	52	51	51	44	44						
Maureen Steelman	55	52	55	50	49	50						
Virgen Conley	4	4	4	4	3	3						
Wendie Szamreta	2	0	0	0	0	0						
Sandra Barber	1	1	1	0	0	0						
Stephanie Dionisio	0	0	0	0	0	0						
<b>Total</b>	<b>233</b>	<b>221</b>	<b>216</b>	<b>211</b>	<b>199</b>	<b>204</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

# Cyber Risk Management Monthly Executive Report July 6, 2020



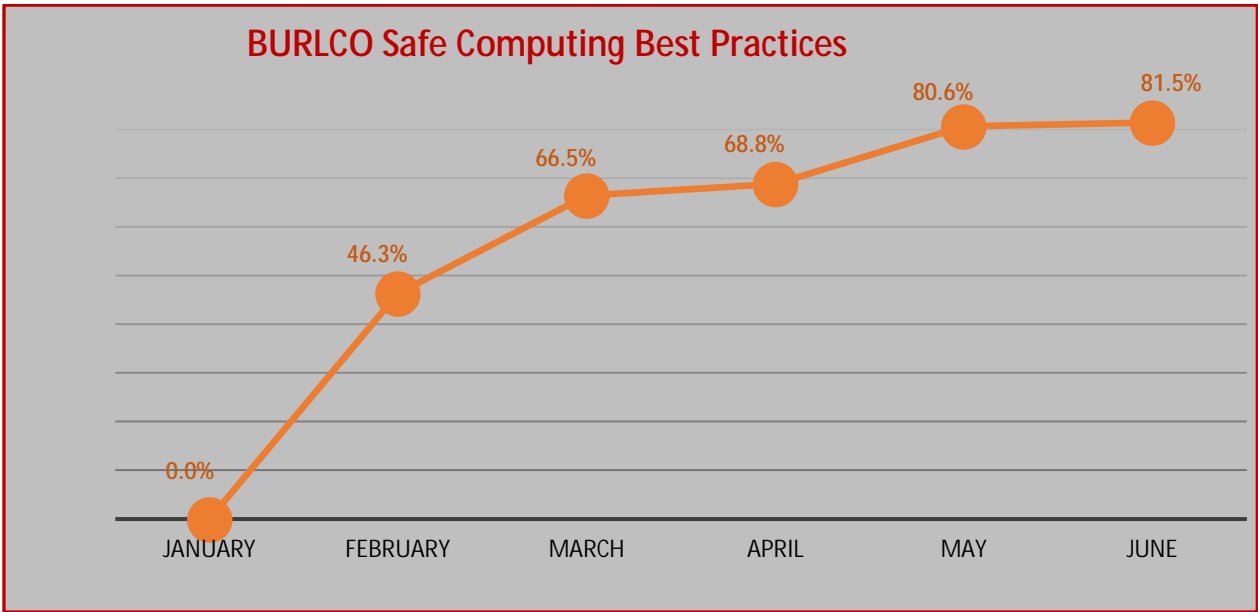
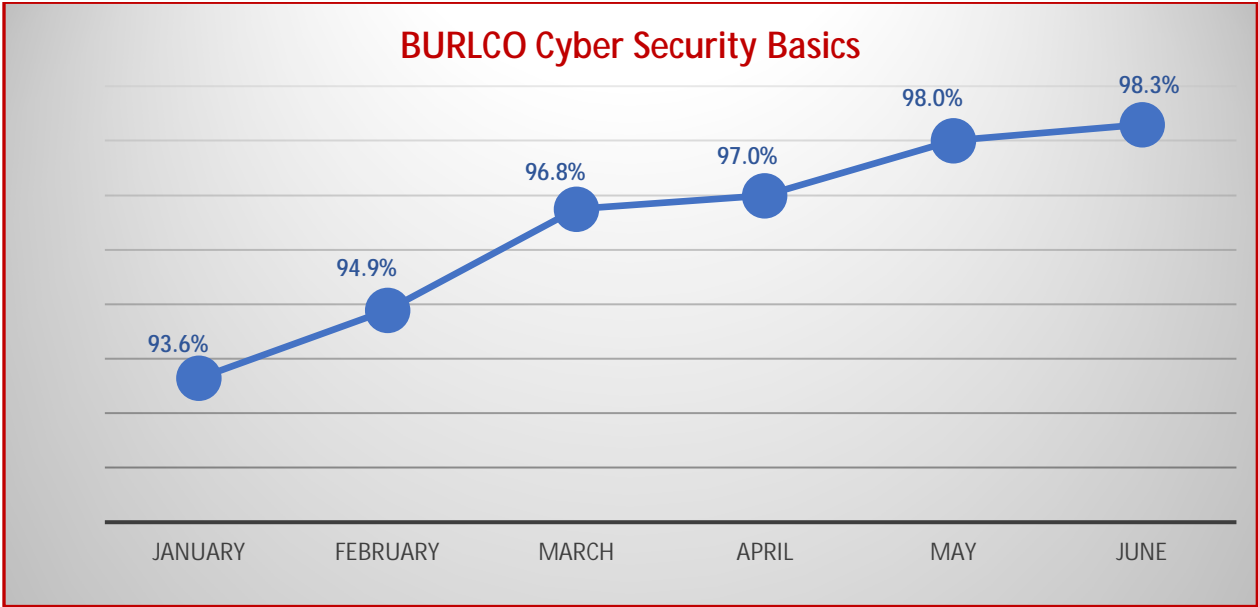
## Media Pro Training

BURLCO JIF Municipality	Cyber Security Basics			Safe Computing Practices Work & Home		
	Total Users	Total Completed	% Completed	Total Users	Total Completed	% Completed
Bass River Twp	3	3	100%	3	3	100%
Beverly City	12	12	100%	12	4	33%
Bordentown City	7	7	100%	7	7	100%
Bordentown Twp	19	19	100%	19	19	100%
Chesterfield Twp	16	14	88%	16	6	38%
Delanco Twp	16	16	100%	16	16	100%
Delran Twp	21	21	100%	21	21	100%
Edgewater Park Twp.	17	17	100%	17	17	100%
Fieldsboro Borough	3	3	100%	3	1	33%
Florence Twp	30	30	100%	30	27	90%
Hainesport Twp	8	8	100%	8	8	100%
Lumberton Twp	22	18	82%	22	12	55%
Mansfield Twp	48	45	94%	48	38	79%
Medford Twp	105	105	100%	105	105	100%
Mount Laurel Twp	40	39	98%	40	31	78%
New Hanover Twp	1	1	100%	7	3	43%
North Hanover Twp	10	10	100%	10	10	100%
Palmyra Borough	30	30	100%	30	29	97%
Pumberton Borough	4	4	100%	4	4	100%
Pemberton Twp	53	53	100%	53	53	100%
Riverside Twp	2	2	100%	2	1	50%
Shamong Twp	10	10	100%	10	10	100%
Southampton Twp	16	15	94%	16	9	56%
Springfield Twp	6	6	100%	6	3	50%
Tabernacle Twp	13	13	100%	13	13	100%
Westampton Twp	50	49	98%	50	47	94%
Woodland Twp	7	7	100%	7	6	86%
Wrightstown Borough	4	4	100%	4	4	100%

JIF Completion % 98%

JIF Completion % 81%

# Monthly Training Progress

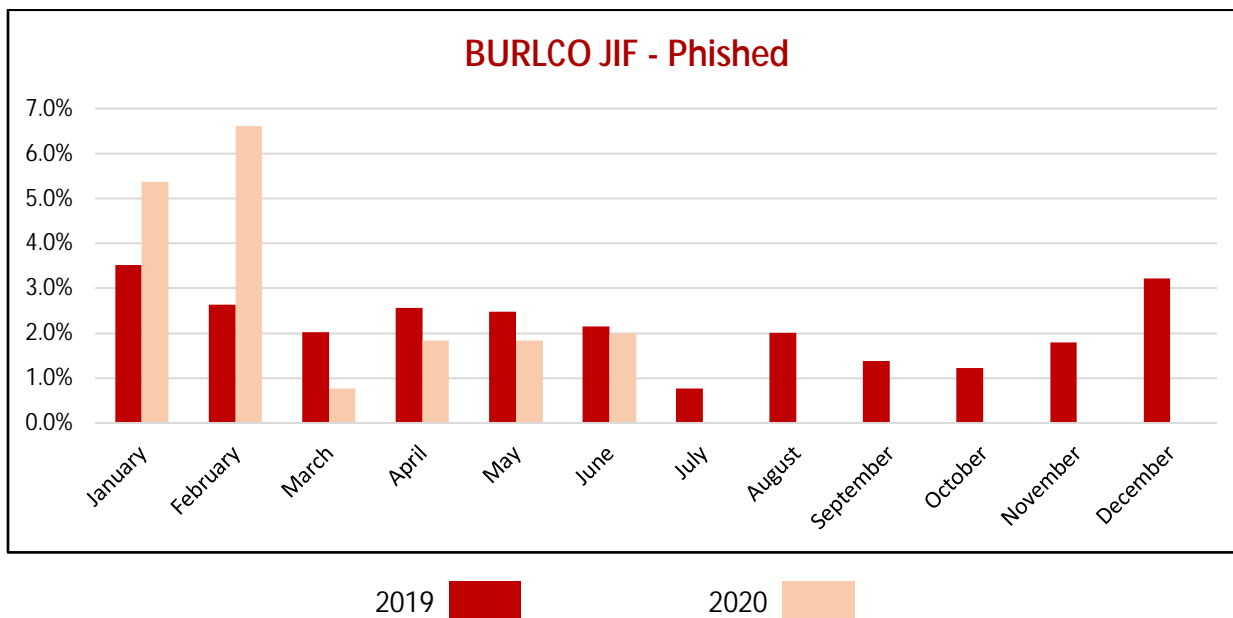


# Phishing Report

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%	1306	26	2.0%
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 3.1%



## Phishing by Municipality

Municipality	Total Email	# of Positive Clicks	Count of False Positive	% of Positiver Clicks
Bass River Twp	6	1	0	16.7%
Beverly City	26	0	0	0.0%
Bordentown City	8	0	0	0.0%
Bordentown Twp	26	0	0	0.0%
Chesterfield Twp	16	0	0	0.0%
Delanco Twp	34	0	0	0.0%
Delran Twp	94	0	0	0.0%
Edgewater Park Twp.	34	1	0	2.9%
Fieldsboro Borough	8	0	0	0.0%
Florence Twp	66	4	0	6.1%
Hainesport Twp	16	0	0	0.0%
Lumberton Twp	34	1	0	2.9%
Mansfield Twp	102	3	0	2.9%
Medford Twp	280	8	0	2.9%
Mount Laurel Twp	140	1	0	0.7%
North Hanover Twp	14	1	0	7.1%
Palmyra Borough	88	1	0	1.1%
Pemberton Twp	86	1	0	1.2%
Pumberton Borough	8	1	0	12.5%
Riverside Twp	4	0	0	0.0%
Shamong Twp	14	0	0	0.0%
Southampton Twp	32	2	0	6.3%
Springfield Twp	14	0	0	0.0%
Tabernacle Twp	24	0	0	0.0%
Westampton Twp	110	0	0	0.0%
Woodland Twp	14	1	0	7.1%
Wrightstown Borough	8	0	0	0.0%

<b>Grand Total</b>	<b>1306</b>	<b>26</b>		<b>2.0%</b>
--------------------	-------------	-----------	--	-------------



# Phishing Template Utilization

Phishing Template	Count of Phishing Template	% of Template Used	Count of Date Clicked	% of Click
amazon_order	49	4%	3	6%
Amex_Income_Verification	102	8%	0	0%
apple	38	3%	0	0%
BackgroundReport_Text	108	8%	1	1%
Continual_Municipal_Training	48	4%	2	4%
cyber_acuity	21	2%	0	0%
Edmonds_Govtech_Events	8	1%	0	0%
Edmonds_Tax_Form	6	0%	0	0%
Facebook Reactivation	109	8%	3	3%
facebook_page_insights	34	3%	0	0%
hp_order_survey	23	2%	0	0%
linkedin_who_looking	50	4%	0	0%
Microsoft_Office365_Password_Change	96	7%	1	1%
microsoft_planner	57	4%	0	0%
Municipal_Course_Catalog	7	1%	1	14%
Netflix_Account	83	6%	0	0%
Office_File_Deletion_Alert	43	3%	0	0%
UPS Package Redirect	115	9%	5	4%
workstation_updates	68	5%	1	1%
Zendesk_Password_Change	116	9%	4	3%
Zendesk_Ticket_Update	125	10%	5	4%

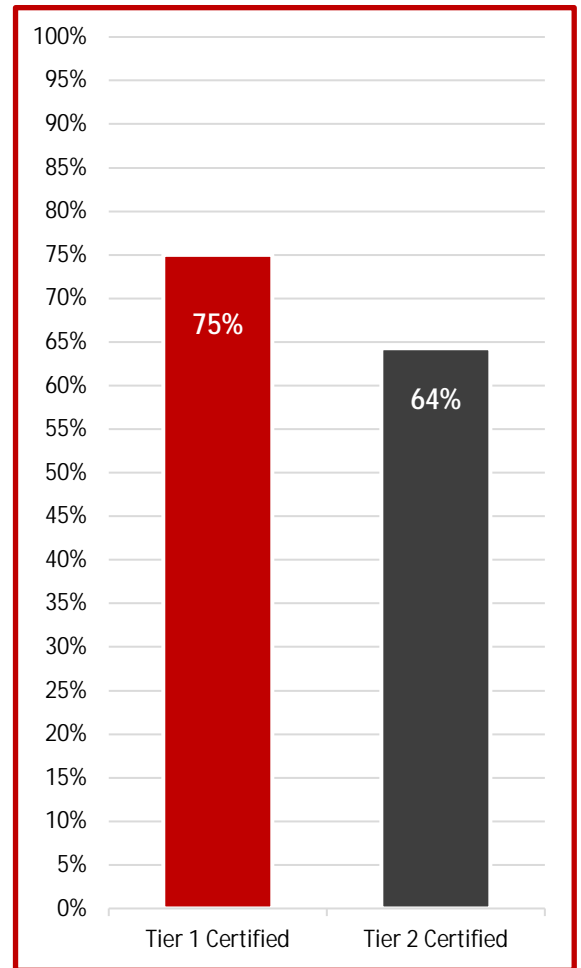
Grand Total

1306

26

# MEL's Cyber Risk Management 7/6/2020

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		



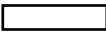



Total # of Municipalities	28	
Tier 1 Certified	21	75%
Tier 2 Certified	18	64%

# 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	<a href="mailto:bassriverclerk@comcast.net">bassriverclerk@comcast.net</a>	2020-06-17 13:15:08
Burlington	Bordentown City	0.0	Grace Archer	<a href="mailto:btownch@cityofbordentown.com">btownch@cityofbordentown.com</a>	2020-06-05 13:15:13
Burlington	Bordentown Township	2.6	Michael Theokas	<a href="mailto:m.theokas@bordentowntwp.org">m.theokas@bordentowntwp.org</a>	2020-06-21 13:15:15
Burlington	Chesterfield Township	5.0	Glenn McMahon	<a href="mailto:glenn@chesterfieldtwp.com">glenn@chesterfieldtwp.com</a>	2020-06-06 13:15:09
Burlington	Delanco Township	2.6	Mike Templeton	<a href="mailto:42mtempy55@gmail.com">42mtempy55@gmail.com</a>	2020-06-21 13:15:15
Burlington	Delran Township	5.0	Jeffrey Hatcher	<a href="mailto:jhatcher@delrantownship.org">jhatcher@delrantownship.org</a>	2020-06-13 13:15:10
Burlington	Edgewater Park Township	2.6	Tom Pullion	<a href="mailto:tpullion@edgewaterpark-nj.com">tpullion@edgewaterpark-nj.com</a>	2020-06-23 06:09:28
Burlington	Florence Township	4.0	Richard Brook	<a href="mailto:rbrook@florence-nj.gov">rbrook@florence-nj.gov</a>	2020-06-23 06:09:28
Burlington	Hainesport Township	0.0	Paula Kosko	<a href="mailto:pkosko@hainesporttownship.com">pkosko@hainesporttownship.com</a>	2020-06-23 14:56:51
Burlington	Lumberton Township	7.5	Brandon Umba	<a href="mailto:bumba@lumbertontwp.com">bumba@lumbertontwp.com</a>	2020-06-23 14:15:06
Burlington	Mansfield Township	0.0	Michael Fitzpatrick	<a href="mailto:administrator@mansfieldtwp-nj.com">administrator@mansfieldtwp-nj.com</a>	2020-06-08 13:15:12
Burlington	Medford Township	5.0	Kathy Burger	<a href="mailto:kburger@medfordtownship.com">kburger@medfordtownship.com</a>	2020-06-24 14:15:13
Burlington	Mount Laurel Township	10.0	Jerry Mascia	<a href="mailto:jmascia@mountlaurel.com">jmascia@mountlaurel.com</a>	2020-06-24 14:15:13
Burlington	North Hanover Township	4.8	Mary Picariello	<a href="mailto:clerk@northhanovertwp.com">clerk@northhanovertwp.com</a>	2020-06-09 13:10:06
Burlington	Palmyra Borough	0.0	John Gural	<a href="mailto:jgural@boroughofpalmyra.com">jgural@boroughofpalmyra.com</a>	2020-06-25 14:15:09
Burlington	Pemberton Borough	0.0	Donna Mull	<a href="mailto:dmull@pemberton.comcastbiz.net">dmull@pemberton.comcastbiz.net</a>	2020-06-25 14:15:10
Burlington	Pemberton Township	0.0	Daniel Hornickel	<a href="mailto:DHornickel@pemberton-twp.com">DHornickel@pemberton-twp.com</a>	2020-06-09 13:10:06
Burlington	Riverside Township	0.0	Meghan Jack	<a href="mailto:mjack@riversidetwp.org">mjack@riversidetwp.org</a>	2020-06-25 14:15:10
Burlington	Shamong Township	5.0	David Matchett	<a href="mailto:dmatchettd@aol.com">dmatchettd@aol.com</a>	2020-06-25 14:15:10
Burlington	Southampton Township	4.8	Kathleen Hoffman	<a href="mailto:khoffman@southamptonnj.org">khoffman@southamptonnj.org</a>	2020-06-12 13:15:11
Burlington	Springfield Township	0.0	Paul Keller	<a href="mailto:mqr@springfieldtownshipnj.org">mqr@springfieldtownshipnj.org</a>	2020-06-12 13:15:11
Burlington	Tabernacle Township	5.0	Douglas Cramer	<a href="mailto:dcramer@townshipoftabernacle-nj.gov">dcramer@townshipoftabernacle-nj.gov</a>	2020-06-26 14:15:07
Burlington	Westampton Township	6.8	Steve Ent	<a href="mailto:ent@wtpd.us">ent@wtpd.us</a>	2020-06-18 13:15:15
Burlington	Wrightstown Borough	0.0	James Ingling	<a href="mailto:wrightstownfirebureau@comcast.net">wrightstownfirebureau@comcast.net</a>	2020-06-10 13:15:12



# Sample of Monthly Detail Report

## Sample Report

Issue	CVSS	Risk	Hosts
<a href="#">GNU Bash Environment Variable Handling Shell Remote Command Execution Vulnerability</a>	10.0	High	50.239.106.115:443/tcp
<a href="#">OpenSSH Denial of Service And User Enumeration Vulnerabilities (Windows)</a>	7.8	High	73.198.60.103:222/tcp
<a href="#">OpenSSH Multiple Vulnerabilities Jan17 (Windows)</a>	7.5	High	73.198.60.103:222/tcp
<a href="#">Deprecated SSH-3 Protocol Detection</a>	7.5	High	73.198.60.103:222/tcp
<a href="#">OpenSSH X11 Forwarding Security Bypass Vulnerability (Windows)</a>	7.5	High	73.198.60.103:222/tcp
<a href="#">SSL/TLS: OpenSSL CCS Man in the Middle Security Bypass Vulnerability</a>	6.8	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp
<a href="#">SSL/TLS: Report Vulnerable Cipher Suites for HTTPS</a>	5.0	Medium	50.239.106.115:8080/tcp 50.239.106.115:443/tcp 73.198.60.103:8080/tcp
<a href="#">OpenSSH 'sftp-server' Security Bypass Vulnerability (Windows)</a>	5.0	Medium	73.198.60.103:222/tcp
<a href="#">OpenSSH User Enumeration Vulnerability-Aug18 (Windows)</a>	5.0	Medium	73.198.60.103:222/tcp
<a href="#">SSL/TLS: Report Weak Cipher Suites</a>	4.3	Medium	173.161.251.118:3389/tcp 50.239.106.115:9000/tcp 50.239.106.115:5389/tcp 50.239.106.115:4006/tcp 50.239.106.115:3389/tcp 73.198.60.103:8080/tcp 73.198.60.103:3389/tcp
<a href="#">jQuery &lt; 1.9.0 XSS Vulnerability</a>	4.3	Medium	50.239.106.115:15672/tcp
<a href="#">SSL/TLS: SSLv3 Protocol CBC Cipher Suites Information Disclosure Vulnerability (POODLE)</a>	4.3	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp
<a href="#">SSL/TLS: Deprecated SSLv2 and SSLv3 Protocol Detection</a>	4.3	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp
<a href="#">SSH Weak Encryption Algorithms Supported</a>	4.3	Medium	50.239.106.115:5022/tcp 73.198.60.103:222/tcp
<a href="#">Apache HTTP Server 'httpOnly' Cookie Information Disclosure Vulnerability</a>	4.3	Medium	50.239.106.115:443/tcp
<a href="#">SSL/TLS: Certificate Signed Using A Weak Signature Algorithm</a>	4.0	Medium	173.161.251.118:3389/tcp 50.239.106.115:9000/tcp 50.239.106.115:5389/tcp 50.239.106.115:4006/tcp 50.239.106.115:3389/tcp 50.239.106.115:443/tcp

## NJCCIC Alert

### New Lucifer Variant Used for Cryptocurrency Mining and DDoS

Original Release Date: 6/26/2020

#### Summary

A new variant of the Lucifer malware is capable of cryptocurrency mining and using infected machines to launch distributed denial-of-service (DDoS) attacks. Lucifer v.2 is part of a large campaign targeting vulnerable Windows devices. The malware scans for ports 135 and 1433 to find targets and initiates a credential stuffing attack to gain access to the system. The malware exploits a number of known vulnerabilities, including [CVE-2014-6287](#), [CVE-2018-1000861](#), [CVE-2017-10271](#), [CVE-2018-20062](#), [CVE-2018-7600](#), [CVE-2017-9791](#), [CVE-2019-9081](#), [CVE-2017-0144](#), [CVE-2017-0145](#), and [CVE-2017-8464](#). When engaging in cryptocurrency mining, the malware uses XMRig to mine Monero. Lucifer exploits vulnerabilities and uses brute-force attacks to spread to other devices on the network.

#### Recommendations

The NJCCIC recommends users and administrators ensure all devices are updated with the latest patch levels to prevent the exploitation of the above-mentioned vulnerabilities. More information and a list of indicators of compromise can be found in the Unit 42 [post](#).

---

### IcedID Campaign Uses COVID-19 Phishing Emails; Employs New Tactics

Original Release Date: 6/26/2020

#### Summary

A new version of the IcedID banking trojan has been spotted proliferating via COVID-19-themed and Family and Medical Leave Act (FMLA)-themed phishing emails. The emails contain an attachment comprised of malicious macros that, if enabled, begin executing the malware download in stages. To evade detection, the trojan is injected into msiexec.exe, a legitimate installer file used to install applications in Windows. During the second and third stages of infection, the main module of IcedID is downloaded as a PNG file, decrypted, and executes another binary embedded within the image – a change in tactic also known as steganography. The trojan then injects financial forms into the browser, targeting retailers and financial institutions such as Amazon, E-Trade, and Bank of America in order to collect banking credentials and payment card data.



## Recommendations

The NJCCIC reminds users to avoid clicking on links, opening attachments, or enabling macros delivered in emails from unknown senders and exercise caution with emails from known senders. If you are unsure of an email's legitimacy, contact the sender via a separate means of communication. Technical details can be found in the Juniper Threat Research [blog post](#).

---

## 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](http://www.get.adobe.com/reader/?promoid=BUIGO)  
Go to the website  
Click the "Download" button and follow the easy steps. Done!

**[EXTERNAL] Urgent Order / Covid-19 Medical Equipment**  
buyer@gov.com  
To: [REDACTED]

 P.0 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

**[EXTERNAL] Re: UN COVID-19 Stimulus**  
noreply@messagecentre.com  
To: [REDACTED]




Note that you have been chosen as one of the beneficiaries of



**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.Magelissen2081246@gmx.com

To: [REDACTED] nj.us

 covi19map.zip (1 KB)

logo



# MEL Cyber Compliance - June

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	Approved	Approved
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

JIF	Tier 1			Tier 2		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Burlington County Municipal JIF	21	1	6	19	2	7

## **This Month's Advice: Take a Sad Click and Make It Better**

So, you just got back from vacation and open your email to see 295 unread messages in your inbox... Cue the audible "Ugh." You start feverishly clearing your unread mail and, in your haste, click on a link you immediately realize is probably one you should not have clicked...

After you pull your heart back up from your stomach, what should you do?

Seriously, do you know what to do?

Email your help desk? Quickly disconnect from the Internet? Phone a friend? Smash your computer to bits?

You NEED to have an answer to this question that your IT folks and management all agree with.

Even the best of us will fall for the occasional phishing email. It's crucial to know what to do immediately once you think something bad has happened. Remember, most attackers sit on a network for months before stealing information or doing real damage. If you can uproot them early, you can keep your honest mistake from becoming costly.

Your task today is to find out what you should do if this happens to you.

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

Setup weekly reminders that "gently" reinforce the concept that your email inbox is an extremely risky place to do business. Most malicious links are clicked on because people are not conscious of the risk bad links pose. Imagine every email you open is a box with either a cute kitten or a King cobra... Even if the chances that any box holds a King cobra is low, I'm pretty sure you will manage your inbox with a newfound caution knowing it's even a possibility. That's the mindset that keeps you and your company safe.

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

Blog: [Health Innovations to Watch: Dr. Joel Kahn's Picks](#)

July 13, 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 June 30, 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 \$ 18,040.44. This generated an average annual yield of 1.22%. However, after including an unrealized net loss of \$ 5,380.15 in the asset portfolio, the yield is adjusted to .85% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$97,983.00 as it relates to current market value of \$ 11,491,247.01 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$11,547,033.33.

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

#### RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 3,759.45 w/YTD Total \$ 58,541.62 (detailed in my report)  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$ 191.00

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 \$ 126,361.00. The claims detail shows 276 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$248. Interest Allocated)

Delran Township	\$31,025.00
Chesterfield Township	\$ 1,107.00
Bordentown City	\$70,014.00
Bordentown Township	\$43,946.00
Westampton Township	\$10,366.00
E-JIF Dividend Members	\$83,276.02

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 \$ 18,150,030.45 to a closing balance of \$ 17,391,346.26 showing a decrease in the fund of \$ 758,684.19. 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
6/2	MANSFIELD TWP.	2018106877	ALEXANDER CASTLE	WC	2017	13.03	
6/2	BEVERLY CITY	1245135	KENYATTA KELLY	WC	2016	65.80	
6/9	PEMBERTON TWP.	2019166821	ASHLEY GRIGGS	WC	2019	1,350.00	
6/15	WESTAMPTON TWP.	2018117315	WESTAMPTON TWP.	PR	2017	1,996.09	
6/15	MANSFIELD TWP.	2018106877	ALEXANDER CASTLE	WC	2017	18.53	
6/15	PEMBERTON BOROUGH	2019171998	JOSEPH LICATA	WC	2019	38.00	
6/16	EDGEWATER PARK TWP	2017100510	KYLE McPHILLIPS	WC	2017	59.00	
6/16	EDGEWATER PARK TWP	2017100511	CHARLES RYDER JR	WC	2017	59.00	
6/19	EDGEWATER PARK TWP	2020194884	MICHAEL STEWART	WC	2020	160.00	
TOTAL-JUNE						3,759.45	
TOTAL-YTD							58,541.62

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

	<u>April</u>	<u>May</u>	<u>June</u>	<u>Year To Date Total</u>
<b>Opening Balance for the Period:</b>	19,723,797.36	18,410,378.52	18,150,030.98	
<b>RECEIPTS:</b>				
Interest Income ( Cash )	1,435.25	-5,843.32	28,348.25	198,547.66
Premium Assessment Receipts	0.00	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	5,059.26	0.00	160.00	5,219.26
Fund Year 2019	14.00	5,050.00	1,388.00	53,395.42
Fund Year 2018	0.00	0.00	191.00	327.00
Fund Year 2017	38.78	0.00	2,145.65	2,476.93
Fund Year 2016	15.84	0.00	65.80	859.44
Closed Fund Year	0.00	200.00	0.00	200.00
Total Subrogation, Salvage & Reimb.Receipts	5,127.88	5,250.00	3,950.45	62,478.05
FY 2020 Appropriation Refunds	0.00	875.00	0.00	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
<b>TOTAL RECEIPTS:</b>	<b>6,563.13</b>	<b>281.68</b>	<b>32,298.70</b>	<b>3,384,351.71</b>

**DISBURSEMENTS:**

Net Claim Payments:

Fund Year 2020	53,795.59	55,890.20	59,683.53	263,255.05
Fund Year 2019	82,779.67	28,211.50	46,050.60	507,904.43
Fund Year 2018	209,122.94	12,665.23	10,387.98	357,916.47
Fund Year 2017	3,780.53	18,474.76	4,882.52	74,407.92
Fund Year 2016	21,629.13	9,514.00	1,136.25	110,457.91
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	371,107.86	124,755.69	122,140.88	1,313,941.78

Total Net Claim Payments

Exp.& Admin Bill List Payments:

Exp. & Cont. Charges FY 2021	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2020	85,697.35	98,641.53	88,099.94	653,567.39
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	440,184.75	0.00	0.00	880,369.50
POL/EPL Policy Premium FY 2020	372,547.00	0.00	0.00	678,453.00
M.E.L. Premium FY 2019	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2019	50,445.01	37,232.00	18,002.00	142,937.63
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	562,740.07	562,740.07
Total Bill List Payments	948,874.11	135,873.53	668,842.01	3,049,244.13
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
<b>TOTAL DISBURSEMENTS:</b>	<b>1,319,981.97</b>	<b>260,629.22</b>	<b>790,982.89</b>	<b>4,363,185.91</b>

**Closing Balance for the Period:**

18,410,378.52	18,150,030.98	17,391,346.79
---------------	---------------	---------------

Account Net Cash Change During the Period:

Operating Account	-1,306,175.50	-245,349.50	2,204,367.20	3,598,809.44
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	-1,146.34	-7,000.00	10,054.38	1,847.51
Asset Management Account	-6,097.00	-7,998.04	-2,994,628.15	-4,601,013.53
Claims Imprest Account	0.00	0.00	21,522.38	21,522.38
Expense & Contingency Account	0.00	0.00	0.00	0.00
<b>Total Change in Account Net Cash:</b>	<b>-1,313,418.84</b>	<b>-260,347.54</b>	<b>-758,684.19</b>	<b>-978,834.20</b>

**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**        **June**  
**CURRENT FUND YEAR**    **2020**

	Description:	INVEST. ACCT.	ASSET MGR.	OPERATING ACCT.	CLAIMS ACCOUNT	ADMIN. EXPENSE	0
	ID Number:						
	Maturity (Yrs)						
	Purchase Yield:						
	TOTAL for All Accts & instruments						
Opening Cash & Investment l	\$18,150,030.52	281.44	14,485,875.16	3,562,873.92	100,000.00	1,000.00	-
Opening Interest Accrual Bal:	\$71,473.97	-	71,473.97	-	-	-	-
1 Interest Accrued and/or Inte	\$15,118.43	\$0.00	\$15,118.43	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$2,922.01	\$0.00	\$0.00	\$2,922.01	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$30,806.38	\$0.00	\$30,806.38	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$5,380.15	\$0.00	-\$5,380.15	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$12,660.29	\$0.00	\$9,738.28	\$2,922.01	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$6,846,521.10	\$3,020,054.38	\$0.00	\$3,013,950.45	\$143,674.26	\$668,842.01	\$0.00
10 (Withdrawals - Sales)	-\$7,633,553.54	-\$3,010,000.00	-\$3,020,054.38	-\$812,505.27	-\$122,151.88	-\$668,842.01	\$0.00
Ending Cash & Investment Bal	\$17,391,346.32	\$10,335.82	\$11,491,247.01	\$5,767,241.11	\$121,522.38	\$1,000.00	\$0.00
Ending Interest Accrual Balance	\$55,786.02	\$0.00	\$55,786.02	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$88,520.79	\$0.00	\$0.00	\$0.00	\$41,036.04	\$47,484.75	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$17,479,867.11	\$10,335.82	\$11,491,247.01	\$5,767,241.11	\$162,558.42	\$48,484.75	\$0.00



Investment Income Allocation												
ETE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2020	Opening Cash & Investment	72,760.93	154,955.89	47,894.70	645,893.59	197,660.23	19,781.44	(411,526.63)	(23,937.41)	(93,504.02)	908,215.62	\$1,518,194.35
	Opening Interest Accrual B	226.93	501.78	138.58	2,061.54	562.10	56.25	51.45	0.00	687.67	1,556.96	\$5,843.26
	1 Interest Accrued and/or Int	\$58.65	\$124.91	\$38.61	\$520.67	\$159.34	\$15.95	\$0.00	\$0.00	\$0.00	\$732.13	\$1,650.26
	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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$11.34	\$24.14	\$7.46	\$100.63	\$30.80	\$3.08	\$0.00	\$0.00	\$0.00	\$141.50	\$318.95
	6 Interest Paid - Term Instr.s	\$97.81	\$216.27	\$59.73	\$888.55	\$242.27	\$24.25	\$22.18	\$0.00	\$296.40	\$671.07	\$2,518.53
	7 Realized Gain (Loss)	-\$20.87	-\$44.45	-\$13.74	-\$185.29	-\$56.70	-\$5.67	\$0.00	\$0.00	\$0.00	-\$260.54	-\$587.27
	8 Net Investment Income	\$49.12	\$104.60	\$32.33	\$436.01	\$133.43	\$13.35	\$0.00	\$0.00	\$0.00	\$613.09	\$1,381.94
	9 Interest Accrued - Net Cha	-\$39.16	-\$91.36	-\$21.12	-\$367.89	-\$82.93	-\$8.30	-\$22.18	\$0.00	-\$296.40	\$61.06	-\$868.28
	Ending Cash & Investment	\$66,419.81	\$152,905.23	\$47,948.15	\$595,849.97	\$197,876.60	\$19,803.09	-\$411,504.45	-\$23,937.41	-\$93,207.62	\$820,667.71	\$1,372,821.09
	Ending Interest Accrual Ba	\$187.77	\$410.42	\$117.46	\$1,693.65	\$479.16	\$47.95	\$29.28	\$0.00	\$391.27	\$1,618.02	\$4,974.98

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2019	Opening Cash & Investment	(75,569.35)	429,777.45	108,273.55	1,111,913.01	302,443.84	0.00	0.00	120.18	14,154.38	153,085.70	\$2,044,198.76
	Opening Interest Accrual B	0.81	1,546.52	394.55	4,551.43	1,199.39	0.00	0.00	0.56	813.26	957.69	\$9,464.22
	1 Interest Accrued and/or Int	\$0.00	\$346.45	\$87.28	\$896.34	\$243.81	\$0.00	\$0.00	\$0.10	\$11.41	\$123.41	\$1,708.79
	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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.00	\$66.96	\$16.87	\$173.24	\$47.12	\$0.00	\$0.00	\$0.02	\$2.21	\$23.85	\$330.27
	6 Interest Paid - Term Instr.s	\$0.35	\$666.58	\$170.06	\$1,961.74	\$516.96	\$0.00	\$0.00	\$0.24	\$350.53	\$412.78	\$4,079.23
	7 Realized Gain (Loss)	\$0.00	-\$123.29	-\$31.06	-\$318.98	-\$86.76	\$0.00	\$0.00	-\$0.03	-\$4.06	-\$43.92	-\$608.10
	8 Net Investment Income	\$0.00	\$290.12	\$73.09	\$750.60	\$204.17	\$0.00	\$0.00	\$0.08	\$9.55	\$103.34	\$1,430.95
	9 Interest Accrued - Net Cha	-\$0.35	-\$320.12	-\$82.78	-\$1,065.40	-\$273.15	\$0.00	\$0.00	-\$0.15	-\$339.12	-\$289.37	-\$2,370.44
	Ending Cash & Investment	-\$84,569.00	\$430,387.69	\$108,429.42	\$1,078,066.41	\$302,921.16	\$0.00	\$0.00	\$120.41	\$14,503.05	\$135,476.41	\$1,985,335.55
	Ending Interest Accrual Ba	\$0.46	\$1,226.40	\$311.78	\$3,486.03	\$926.24	\$0.00	\$0.00	\$0.42	\$474.14	\$668.32	\$7,093.78

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2018	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest	\$35.43	\$128.93	\$58.28	\$79.63	\$345.92	\$0.00	\$0.00	\$0.14	\$12.04	\$117.77	\$778.12
	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 rization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$6.85	\$24.92	\$11.26	\$15.39	\$66.86	\$0.00	\$0.00	\$0.03	\$2.33	\$22.76	\$150.39
	6 Interest Paid - Term Instr.s	\$67.23	\$294.40	\$114.13	\$464.60	\$681.70	\$0.00	\$0.00	\$0.26	\$24.63	\$237.07	\$1,884.02
	7 Realized Gain (Loss)	-\$12.61	-\$45.88	-\$20.74	-\$28.34	-\$123.10	\$0.00	\$0.00	-\$0.05	-\$4.29	-\$41.91	-\$276.91
	8 Net Investment Income	\$29.67	\$107.97	\$48.80	\$66.68	\$289.67	\$0.00	\$0.00	\$0.11	\$10.08	\$98.62	\$651.60
	9 Interest Accrued - Net Change	-\$31.80	-\$165.47	-\$55.86	-\$384.97	-\$335.79	\$0.00	\$0.00	-\$0.13	-\$12.58	-\$119.31	-\$1,105.90
	Ending Cash & Investment	\$44,006.65	\$155,218.56	\$72,397.49	\$94,031.01	\$429,737.45	\$0.00	\$0.00	\$170.56	\$14,961.89	\$146,307.11	\$956,830.72
	Ending Interest Accrual Balance	\$124.17	\$517.57	\$208.94	\$692.95	\$1,245.83	\$0.00	\$0.00	\$0.48	\$44.55	\$430.73	\$3,265.22

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2017	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest	\$50.98	\$246.28	\$88.67	\$922.67	\$450.07	\$91.29	\$0.00	\$0.01	\$145.68	\$169.58	\$2,165.24
	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 rization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$9.85	\$47.60	\$17.14	\$178.33	\$86.99	\$17.64	\$0.00	\$0.00	\$28.16	\$32.77	\$418.49
	6 Interest Paid - Term Instr.s	\$99.46	\$525.96	\$173.49	\$1,823.66	\$880.63	\$178.63	\$0.00	\$0.02	\$285.04	\$331.87	\$4,298.74
	7 Realized Gain (Loss)	-\$18.14	-\$87.64	-\$31.55	-\$328.35	-\$160.17	-\$32.49	\$0.00	-\$0.00	-\$51.84	-\$60.35	-\$770.54
	8 Net Investment Income	\$42.69	\$206.24	\$74.25	\$772.65	\$376.90	\$76.45	\$0.00	\$0.01	\$121.99	\$142.00	\$1,813.18
	9 Interest Accrued - Net Change	-\$48.47	-\$279.68	-\$84.82	-\$900.99	-\$430.55	-\$87.33	\$0.00	-\$0.01	-\$139.36	-\$162.29	-\$2,133.51
	Ending Cash & Investment	\$65,333.80	\$302,260.22	\$110,150.21	\$1,145,265.82	\$559,129.37	\$113,412.92	\$0.00	\$11.90	\$180,977.77	\$210,665.96	\$2,687,207.97
	Ending Interest Accrual Balance	\$182.28	\$940.60	\$317.69	\$3,330.09	\$1,612.59	\$327.10	\$0.00	\$0.03	\$521.96	\$607.67	\$7,840.02

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2016	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest	\$67.40	\$193.60	\$90.42	\$697.09	\$369.03	\$84.57	\$0.00	\$0.05	\$185.32	\$158.99	\$1,846.47
	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 rization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$13.03	\$37.42	\$17.48	\$134.73	\$71.32	\$16.34	\$0.00	\$0.01	\$35.82	\$30.73	\$356.88
	6 Interest Paid - Term Instr.s	\$131.88	\$421.22	\$176.92	\$1,414.44	\$722.06	\$165.47	\$0.00	\$0.09	\$362.61	\$311.07	\$3,705.75
	7 Realized Gain (Loss)	-\$23.99	-\$68.90	-\$32.18	-\$248.07	-\$131.33	-\$30.09	\$0.00	-\$0.02	-\$65.95	-\$56.58	-\$657.10
	8 Net Investment Income	\$56.44	\$162.12	\$75.72	\$583.75	\$309.03	\$70.82	\$0.00	\$0.04	\$155.19	\$133.14	\$1,546.25
	9 Interest Accrued - Net Change	-\$64.48	-\$227.63	-\$86.50	-\$717.34	-\$353.03	-\$80.90	\$0.00	-\$0.04	-\$177.28	-\$152.08	-\$1,859.28
	Ending Cash & Investment	\$83,731.76	\$240,551.12	\$112,330.48	\$864,982.97	\$458,450.94	\$105,058.45	\$0.00	\$57.41	\$230,225.43	\$197,509.94	\$2,292,898.50
	Ending Interest Accrual Balance	\$241.49	\$749.66	\$323.97	\$2,564.30	\$1,322.23	\$303.00	\$0.00	\$0.17	\$664.00	\$569.63	\$6,738.44

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
Closed FY	Opening Cash & Investment	200.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,019,576.90	\$8,019,776.90
	Opening Interest Accrual Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31,582.18	\$31,582.18
	1 Interest Accrued and/or Interest	\$0.16	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,464.74	\$6,464.90
	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 rization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,249.47	\$1,249.50
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$13,612.41	\$13,612.41
	7 Realized Gain (Loss)	-\$0.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$2,300.59	-\$2,300.64
	8 Net Investment Income	\$0.14	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,413.62	\$5,413.76
	9 Interest Accrued - Net Change	\$0.16	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$7,147.67	-\$7,147.51
	Ending Cash & Investment	\$199.97	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,469,398.12	\$7,469,598.09
	Ending Interest Accrual Balance	\$0.16	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$24,434.51	\$24,434.68

## Accounts Included

---

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

## Accounting Statement

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

June 01, 2020 - June 30, 2020

### Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$14,557,349.13
Net of Contributions & Withdrawals	-\$3,020,054.38
Net Investment Change	\$9,738.28
<b>Closing Market Value w/Accrued Income</b>	<b>\$11,547,033.03</b>

### Your Relationship Team

---

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

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

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

## Table of Contents

---

### Relationship Summary

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

### Asset Allocation

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

### Holdings Detail

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

### Activity Detail

Transaction Activity Detail .....	9
Realized Gain / Loss Detail .....	11

### Disclosures

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

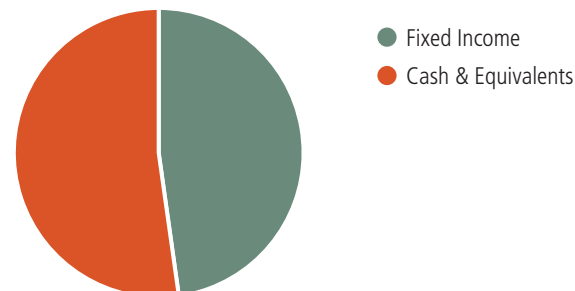
### Glossary

Glossary .....	14
----------------	----

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

## Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$5,489,755.50	47.77%
Cash & Equivalents	6,001,491.51	52.23
<b>TOTAL</b>	<b>\$11,491,247.01</b>	<b>100%</b>



## Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$5,489,755.50	\$18,674.62	\$5,508,430.12	\$82,268.75	1.50%
Cash & Equivalents	6,001,491.51	37,111.40	6,038,602.91	90,266.95	1.50
<b>TOTAL</b>	<b>\$11,491,247.01</b>	<b>\$55,786.02</b>	<b>\$11,547,033.03</b>	<b>\$172,535.70</b>	<b>1.50%</b>

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

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

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

## Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
<b>Opening Market Value</b>	<b>\$14,485,875.16</b>	<b>\$16,092,260.54</b>
Accrued Income	71,473.97	41,032.34
<b>Opening Market Value w/Accrued Income</b>	<b>\$14,557,349.13</b>	<b>\$16,133,292.88</b>
<b>Contributions</b>		
Cash Receipts	3,010,000.00	20,762,204.84
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
<b>Total Contributions</b>	<b>\$3,010,000.00</b>	<b>\$20,762,204.84</b>
<b>Withdrawals</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-6,030,054.38	-25,546,409.38
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
<b>Total Withdrawals</b>	<b>-\$6,030,054.38</b>	<b>-\$25,546,409.38</b>
<b>Net Contributions &amp; Withdrawals</b>	<b>-\$3,020,054.38</b>	<b>-\$4,784,204.54</b>
Closing Market Value	11,491,247.01	11,491,247.01
Accrued Income	55,786.02	55,786.02
<b>Closing Market Value w/Accrued Income</b>	<b>\$11,547,033.03</b>	<b>\$11,547,033.03</b>
<b>Net Investment Change</b>	<b>\$9,738.28</b>	<b>\$197,944.69</b>
<b>Net Investment Change Detail</b>		
	Current Period	Year-to-Date
<b>Net Investment Change</b>	<b>\$9,738.28</b>	<b>\$197,944.69</b>
<b>Income Earned</b>		
Dividends	-	-
Net Interest	30,806.38	98,920.48
Other Income	-	-
Change in Accrual	-15,687.95	14,753.68
<b>Total Income Earned</b>	<b>\$15,118.43</b>	<b>\$113,674.16</b>
<b>Market Appreciation</b>	<b>-\$5,380.15</b>	<b>\$84,270.53</b>

## Relationship Summary *(continued)*

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

June 01, 2020 - June 30, 2020

## Income Received Summary

Category	Current Period	Year-to-Date
<b>Taxable</b>		
Dividends	-	-
Interest	30,806.38	98,920.48
Other Income	-	-
<b>Total Taxable</b>	<b>\$30,806.38</b>	<b>\$98,920.48</b>
<b>Tax-Exempt</b>		
Dividends	-	-
Interest	-	-
Other Income	-	-
<b>Total Tax-Exempt</b>	<b>-</b>	<b>-</b>
<b>TOTAL RECEIVED</b>	<b>\$30,806.38</b>	<b>\$98,920.48</b>

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

## Realized Gain/Loss Summary

Category	Current Period	Year-to-Date
<b>Short Term</b>		
Gain	-	-
Loss	-	-
<b>Total Short Term</b>	<b>-</b>	<b>-</b>
<b>Long Term</b>		
Gain	-	1,640.63
Loss	-	-
<b>Total Long Term</b>	<b>-</b>	<b>\$1,640.63</b>
<b>TOTAL GAIN/LOSS</b>	<b>-</b>	<b>\$1,640.63</b>

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

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

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

**Cash Activity Summary**

Category	Current Period Cash	Year-to-Date Cash
<b>Opening Balance</b>	-	-
<b>Receipts</b>		
Cash Receipts	3,010,000.00	20,762,204.84
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	2,989,248.00	20,669,088.90
Net Interest	30,806.38	98,920.48
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
<b>Total Receipts</b>	<b>\$6,030,054.38</b>	<b>\$41,530,214.22</b>
<b>Disbursements</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-6,030,054.38	-25,546,409.38
Other Fees	-	-
Purchases	-	-15,983,804.84
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
<b>Total Disbursements</b>	<b>-\$6,030,054.38</b>	<b>-\$41,530,214.22</b>
<b>TOTAL CLOSING BALANCE</b>	-	-
Net Total Payables and Receivables	-	-
<b>NET OF CASH BALANCE</b>	-	-

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



## Asset Allocation

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

June 01, 2020 - June 30, 2020

### Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
<b>Fixed Income</b>						
U.S. Taxable Fixed Income	47.77%	\$5,489,755.50	\$5,391,772.50	\$97,983.00	\$18,674.62	\$5,508,430.12
<b>Total Fixed Income</b>	<b>47.77%</b>	<b>\$5,489,755.50</b>	<b>\$5,391,772.50</b>	<b>\$97,983.00</b>	<b>\$18,674.62</b>	<b>\$5,508,430.12</b>
<b>Cash &amp; Equivalents</b>						
Taxable	52.23	6,001,491.51	6,001,491.51	-	37,111.40	6,038,602.91
<b>Total Cash &amp; Equivalents</b>	<b>52.23%</b>	<b>\$6,001,491.51</b>	<b>\$6,001,491.51</b>	<b>-</b>	<b>\$37,111.40</b>	<b>\$6,038,602.91</b>
<b>TOTAL ASSETS</b>	<b>100%</b>	<b>\$11,491,247.01</b>	<b>\$11,393,264.01</b>	<b>\$97,983.00</b>	<b>\$55,786.02</b>	<b>\$11,547,033.03</b>

## Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

June 01, 2020 - June 30, 2020

### Fixed Income

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
<b>U.S. Taxable Fixed Income</b>										
<b>U.S. Treasury Bonds</b>										
UNITED STATES TREASURY NOTES DTD 10/31/2015 1.375% 10/31/2020 CUSIP: 912828L99 Moody's: AAA	998,000	\$100.393	\$1,001,922.14	\$991,255.70	\$10,666.44	\$2,311.94	\$13,722.50	0.34	0.17%	8.72%
UNITED STATES TREASURY NOTES DTD 02/15/2018 2.250% 02/15/2021 CUSIP: 9128283X6 Moody's: AAA	699,000	101.289	708,010.11	697,580.16	10,429.95	5,919.42	15,727.50	0.63	0.16	6.16
UNITED STATES TREASURY NOTES DTD 06/30/2019 1.625% 06/30/2021 CUSIP: 9128287A2 Moody's: AAA	699,000	101.453	709,156.47	698,645.04	10,511.43	30.87	11,358.75	0.99	0.17	6.17
UNITED STATES TREASURY NOTES DTD 09/30/2016 1.125% 09/30/2021 CUSIP: 912828T34 Moody's: AAA	1,020,000	101.188	1,032,117.60	1,010,796.09	21,321.51	2,884.43	11,475.00	1.24	0.15	8.98
UNITED STATES TREASURY NOTES DTD 11/30/2019 1.500% 11/30/2021 CUSIP: 912828YT1 Moody's: AAA	1,000,000	101.875	1,018,750.00	997,812.50	20,937.50	1,270.49	15,000.00	1.41	0.17	8.87
UNITED STATES TREASURY NOTES DTD 01/31/2015 1.500% 01/31/2022 CUSIP: 912828H86 Moody's: AAA	999,000	102.082	1,019,799.18	995,683.01	24,116.17	6,257.47	14,985.00	1.57	0.17	8.87
<b>Total U.S. Treasury Bonds</b>			<b>\$5,489,755.50</b>	<b>\$5,391,772.50</b>	<b>\$97,983.00</b>	<b>\$18,674.62</b>	<b>\$82,268.75</b>	<b>1.06</b>	<b>0.16%</b>	<b>47.77%</b>
<b>Total U.S. Taxable Fixed Income</b>			<b>\$5,489,755.50</b>	<b>\$5,391,772.50</b>	<b>\$97,983.00</b>	<b>\$18,674.62</b>	<b>\$82,268.75</b>	<b>1.06</b>	<b>0.16%</b>	<b>47.77%</b>
<b>TOTAL FIXED INCOME</b>			<b>\$5,489,755.50</b>	<b>\$5,391,772.50</b>	<b>\$97,983.00</b>	<b>\$18,674.62</b>	<b>\$82,268.75</b>	<b>1.06</b>	<b>0.16%</b>	<b>47.77%</b>

## Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

June 01, 2020 - June 30, 2020

### Cash & Equivalents

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
<b>Taxable</b>										
<b>U.S. Treasury Bills</b>										
UNITED STATES TREASURY BILLS DTD 01/23/2020 DUE 07/23/2020 CUSIP: 912796WX3	2,000,000	\$99.29	\$1,985,847.50	\$1,985,847.50	-	\$12,321.00	\$29,970.00	0.06	1.50%	17.28%
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	-	12,300.44	29,918.00	0.12	1.50	17.27
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	-	12,489.96	30,378.95	0.20	1.48	17.68
<b>Total U.S. Treasury Bills</b>			<b>\$6,001,491.51</b>	<b>\$6,001,491.51</b>	-	<b>\$37,111.40</b>	<b>\$90,266.95</b>	<b>0.13</b>	<b>1.49%</b>	<b>52.23%</b>
<b>Total Taxable</b>			<b>\$6,001,491.51</b>	<b>\$6,001,491.51</b>	-	<b>\$37,111.40</b>	<b>\$90,266.95</b>	<b>0.13</b>	<b>1.49%</b>	<b>52.23%</b>
<b>TOTAL CASH &amp; EQUIVALENTS</b>			<b>\$6,001,491.51</b>	<b>\$6,001,491.51</b>	-	<b>\$37,111.40</b>	<b>\$90,266.95</b>	<b>0.13</b>	<b>1.49%</b>	<b>52.23%</b>
<hr/>										
<b>Grand Total</b>			<b>\$11,491,247.01</b>	<b>\$11,393,264.01</b>	<b>\$97,983.00</b>	<b>\$55,786.02</b>	<b>\$172,535.70</b>			<b>100%</b>
Accrued Income			\$55,786.02							
<hr/>										
<b>Grand Total Market Value w/ Accrued Income</b>			<b>\$11,547,033.03</b>							

## Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
<b>OPENING BALANCE</b>				-	-
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 RECEIVABLE SATISFIED	-	\$1,000,000.00	-
06/01/2020	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.375% 5/31/20 AT \$0.006875 /SHARE ON 1000000 PAR VALUE DUE 2020-05-31	-	6,875.00	-
06/01/2020	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.500% 11/30/21 AT \$0.007500 /SHARE ON 1000000 PAR VALUE DUE 2020-05-31	-	7,500.00	-
06/01/2020	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-1,014,375.00	-
06/11/2020	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	3,010,000.00	-
06/11/2020	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF Transfer to Investors Bank Burlington County Muni JIF INVESTORS BANK 1000398255	-	-3,010,000.00	-
06/11/2020 06/11/2020	Maturities	MATURED 2000000 PAR VALUE OF U.S. TREASURY BILLS 6/11/20 AT 100 TRADE DATE 2020-06-11 SETTLEMENT DATE 2020-06-11	2,000,000	1,989,248.00	-
06/11/2020	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY BILLS 6/11/20 ON 2000000 PAR VALUE DUE 2020-06-11	-	10,752.00	-
06/11/2020	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-2,000,000.00	-
06/30/2020	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.625% 6/30/21 AT \$0.008125 /SHARE ON 699000 PAR VALUE DUE 2020-06-30	-	5,679.38	-

## Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

June 01, 2020 - June 30, 2020

### Transaction Activity Detail *(continued)*

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Managment
06/30/2020	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-\$5,679.38	-
<b>CLOSING BALANCE</b>				-	-

**Realized Gain / Loss Detail**

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

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

## Statement Disclosures

### Statement Review; Limitations on Actions

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

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

### Fee Arrangements

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

### Affiliated Advisers

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



## Glossary

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

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

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

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

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

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

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

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

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

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

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

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

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

**Glossary** *(continued)*

---

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

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

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

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

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

Current Fund Year: 2020											
Month Ending: June											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	188,194.14	1,290,350.37	450,620.48	3,865,924.16	1,945,326.86	237,937.31	(411,526.63)	(23,577.70)	346,198.96	10,260,582.49	18,150,030.45
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	1,996.09	0.00	0.00	1,954.36	0.00	0.00	0.00	0.00	0.00	0.00	3,950.45
Invest Pymnts	362.15	1,955.31	635.27	6,046.29	2,788.66	337.15	22.18	0.57	1,261.56	14,939.11	28,348.25
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	362.15	1,955.31	635.27	6,046.29	2,788.66	337.15	22.18	0.57	1,261.56	14,939.11	28,348.25
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	2,358.24	1,955.31	635.27	8,000.65	2,788.66	337.15	22.18	0.57	1,261.56	14,939.11	32,298.70
EXPENSES											
Claims Transfers	15,429.39	10,982.86	0.00	95,728.63	0.00	0.00	0.00	0.00	0.00	0.00	122,140.88
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	668,842.01	668,842.01
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	15,429.39	10,982.86	0.00	95,728.63	0.00	0.00	0.00	0.00	0.00	668,842.01	790,982.89
END BALANCE	175,122.99	1,281,322.82	451,255.75	3,778,196.18	1,948,115.52	238,274.46	(411,504.45)	(23,577.13)	347,460.52	9,606,679.59	17,391,346.26
(0.00) (0.01)											

**REPORT STATUS SECTION**

Report Month: June		Balance Differences	
Opening Balances:	Opening Balances are equal	\$0.00	
Imprest Transfers:	Imprest Totals are equal	\$0.00	
Investment Balances:	Investment Payment Balances are equal	\$0.00	
	Investment Adjustment Balances are equal	\$0.00	
Ending Balances:	Ending Balances are equal	\$0.00	
Accrual Balances:	Accrual Balances are equal	\$0.00	
Claims Transaction Status:			
Allocation variance 1:	Daily xactions do not add to monthly totals	205,967.97	
Allocation variance 2:	Variance between monthly total and allocation total exists	(205,967.97)	
Allocation variance 3:	Treasurer/TPA net / Max/Min	0.00	(0.00)
Pre-existing variance:	No prior unreconci / Max/Min	0.00	0.00

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2020											
Month Ending:	June										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	72,760.93	154,955.89	47,894.70	645,893.59	197,660.23	19,781.44	(411,526.63)	(23,937.41)	(93,504.02)	908,215.62	1,518,194.35
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	160.00	0.00	0.00	0.00	0.00	0.00	0.00	160.00
Invest Pymnts	88.27	195.96	53.45	803.90	216.37	21.65	22.18	0.00	296.40	552.03	2,250.21
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	88.27	195.96	53.45	803.90	216.37	21.65	22.18	0.00	296.40	552.03	2,250.21
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	88.27	195.96	53.45	963.90	216.37	21.65	22.18	0.00	296.40	552.03	2,410.21
EXPENSES											0.00
Claims Transfers	6,429.39	2,246.62	0.00	51,007.52	0.00	0.00	0.00	0.00	0.00	0.00	59,683.53
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88,099.94	88,099.94
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	6,429.39	2,246.62	0.00	51,007.52	0.00	0.00	0.00	0.00	0.00	88,099.94	147,783.47
END BALANCE	66,419.81	152,905.23	47,948.15	595,849.97	197,876.60	19,803.09	(411,504.45)	(23,937.41)	(93,207.62)	820,667.71	1,372,821.09

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2019											
Month Ending:	June										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(75,569.35)	429,777.45	108,273.55	1,111,913.01	302,443.84	0.00	0.00	120.18	14,154.38	153,085.70	2,044,198.76
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	1,388.00	0.00	0.00	0.00	0.00	0.00	0.00	1,388.00
Invest Pymnts	0.35	610.24	155.87	1,816.00	477.32	0.00	0.00	0.23	348.67	392.71	3,801.39
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.35	610.24	155.87	1,816.00	477.32	0.00	0.00	0.23	348.67	392.71	3,801.39
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.35	610.24	155.87	3,204.00	477.32	0.00	0.00	0.23	348.67	392.71	5,189.39
EXPENSES											
Claims Transfers	9,000.00	0.00	0.00	37,050.60	0.00	0.00	0.00	0.00	0.00	0.00	46,050.60
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18,002.00	18,002.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	9,000.00	0.00	0.00	37,050.60	0.00	0.00	0.00	0.00	0.00	18,002.00	64,052.60
END BALANCE	(84,569.00)	430,387.69	108,429.42	1,078,066.41	302,921.16	0.00	0.00	120.41	14,503.05	135,476.41	1,985,335.55

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2018											
Month Ending:	June										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	191.00	0.00	0.00	0.00	0.00	0.00	0.00	191.00
Invest Pymnts	61.47	273.44	104.66	451.65	625.46	0.00	0.00	0.24	22.67	217.93	1,757.52
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	61.47	273.44	104.66	451.65	625.46	0.00	0.00	0.24	22.67	217.93	1,757.52
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	61.47	273.44	104.66	642.65	625.46	0.00	0.00	0.24	22.67	217.93	1,948.52
EXPENSES											
Claims Transfers	0.00	4,994.14	0.00	5,393.84	0.00	0.00	0.00	0.00	0.00	0.00	10,387.98
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	4,994.14	0.00	5,393.84	0.00	0.00	0.00	0.00	0.00	0.00	10,387.98
END BALANCE	44,006.65	155,218.56	72,397.49	94,031.01	429,737.45	0.00	0.00	170.56	14,961.89	146,307.11	956,830.72

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2017											
Month Ending:	June										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	1,996.09	0.00	0.00	149.56	0.00	0.00	0.00	0.00	0.00	0.00	2,145.65
Invest Pymnts	91.17	485.92	159.07	1,673.64	807.45	163.78	0.00	0.02	261.35	304.29	3,946.69
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	91.17	485.92	159.07	1,673.64	807.45	163.78	0.00	0.02	261.35	304.29	3,946.69
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	2,087.26	485.92	159.07	1,823.20	807.45	163.78	0.00	0.02	261.35	304.29	6,092.34
EXPENSES											
Claims Transfers	0.00	3,742.10	0.00	1,140.42	0.00	0.00	0.00	0.00	0.00	0.00	4,882.52
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	3,742.10	0.00	1,140.42	0.00	0.00	0.00	0.00	0.00	0.00	4,882.52
END BALANCE	65,333.80	302,260.22	110,150.21	1,145,265.82	559,129.37	113,412.92	0.00	11.90	180,977.77	210,665.96	2,687,207.97

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2016										
Month Ending:	June										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	65.80	0.00	0.00	0.00	0.00	0.00	0.00	65.80
Invest Pymnts	120.92	389.75	162.22	1,301.10	662.06	151.72	0.00	0.08	332.47	285.22	3,405.54
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	120.92	389.75	162.22	1,301.10	662.06	151.72	0.00	0.08	332.47	285.22	3,405.54
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	120.92	389.75	162.22	1,366.90	662.06	151.72	0.00	0.08	332.47	285.22	3,471.34
EXPENSES											
Claims Transfers	0.00	0.00	0.00	1,136.25	0.00	0.00	0.00	0.00	0.00	0.00	1,136.25
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	1,136.25	0.00	0.00	0.00	0.00	0.00	0.00	1,136.25
END BALANCE	83,731.76	240,551.12	112,330.48	864,982.97	458,450.94	105,058.45	0.00	57.41	230,225.43	197,509.94	2,292,898.50

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	June										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	200.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,019,576.90	8,019,776.90
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	(0.03)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,561.29	12,561.26
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(0.03)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,561.29	12,561.26
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(0.03)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,561.29	12,561.26
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	562,740.07	562,740.07
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	562,740.07	562,740.07
END BALANCE	199.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,469,398.12	7,469,598.09

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid June	Monthly Recoveries June	Calc. Net Paid Thru June	TPA Net Paid Thru June	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2020	Property	67,376.64	6,429.39	0.00	73,806.03	73,806.03	0.00	0.00	0.00
	Liability	3,250.00	2,246.62	0.00	5,496.62	5,496.62	0.00	0.00	0.00
	Auto	1,011.75	0.00	0.00	1,011.75	1,011.75	0.00	0.00	0.00
	Workers Comp	126,873.87	51,007.52	160.00	177,721.39	177,721.39	(0.00)	0.00	(0.00)
	<b>Total</b>	<b>198,512.26</b>	<b>59,683.53</b>	<b>160.00</b>	<b>258,035.79</b>	<b>258,035.79</b>	<b>(0.00)</b>	<b>0.00</b>	<b>(0.00)</b>
2019	Property	543,935.33	9,000.00	0.00	552,935.33	552,935.33	0.00	0.00	0.00
	Liability	26,639.25	0.00	0.00	26,639.25	26,639.25	0.00	0.00	0.00
	Auto	19,744.60	0.00	0.00	19,744.60	19,744.60	0.00	0.00	0.00
	Workers Comp	870,129.50	37,050.60	1,388.00	905,792.10	905,792.10	0.00	0.00	0.00
	<b>Total</b>	<b>1,460,448.68</b>	<b>46,050.60</b>	<b>1,388.00</b>	<b>1,505,111.28</b>	<b>1,505,111.28</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2018	Property	328,196.40	0.00	0.00	328,196.40	328,196.40	(0.00)	(0.00)	0.00
	Liability	323,997.52	4,994.14	0.00	328,991.66	328,991.66	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	1,948,968.17	5,393.84	191.00	1,954,171.01	1,954,171.01	0.00	0.00	0.00
	<b>Total</b>	<b>2,658,142.84</b>	<b>10,387.98</b>	<b>191.00</b>	<b>2,668,339.82</b>	<b>2,668,339.82</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2017	Property	196,462.78	0.00	1,996.09	194,466.69	194,466.69	0.00	0.00	0.00
	Liability	184,568.48	3,742.10	0.00	188,310.58	188,310.58	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	1,076,603.04	1,140.42	149.56	1,077,593.90	1,077,593.90	0.00	0.00	0.00
	<b>Total</b>	<b>1,476,296.58</b>	<b>4,882.52</b>	<b>2,145.65</b>	<b>1,479,033.45</b>	<b>1,479,033.45</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2016	Property	315,203.78	0.00	0.00	315,203.78	315,203.78	0.00	0.00	0.00
	Liability	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	1,410,519.96	1,136.25	65.80	1,411,590.41	1,411,590.41	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>2,031,792.04</b>	<b>1,136.25</b>	<b>65.80</b>	<b>2,032,862.49</b>	<b>2,032,862.49</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
Closed FY	Property	(200.00)	0.00	0.00	(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
	<b>Total</b>	<b>(200.00)</b>	<b>0.00</b>	<b>0.00</b>	<b>(200.00)</b>	<b>(200.00)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL</b>		<b>7,824,992.40</b>	<b>122,140.88</b>	<b>3,950.45</b>	<b>7,943,182.83</b>	<b>7,943,182.83</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

Processed Date: Jun 1, 2020 - Jun 30, 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
15111	6/1/2020	INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/ 2020179427	7/19/2019	\$500.00	2019/2019	Loss
15112	6/1/2020		DIGISTREAM MID ATLANTIC INC			\$1,482.08		
		BODILY INJURY [Expired]		-- /2020201365	3/28/2020	\$741.04	2020/2020	Expense
		BODILY INJURY [Expired]		-- /2019155373	9/8/2018	\$741.04	2018/2018	Expense
15113	6/1/2020	INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2020185549	10/1/2019	\$0.69	2019/2019	Expense
15114	6/1/2020	INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020185549	10/1/2019	\$791.36	2019/2019	Loss
15115	6/1/2020	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2020191522	12/5/2019	\$1,364.70	2019/2019	Loss
15116	6/1/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
15117	6/1/2020	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
15118	6/1/2020	INDEMNITY	John Snook	-- /2020186961	10/12/2019	\$1,842.00	2019/2019	Loss
15119	6/1/2020	INDEMNITY	IVY REHAB NETWORK INC	-- /2020186961	10/12/2019	\$515.00	2019/2019	Loss
15120	6/1/2020		STRIVE PHYSICAL THERAPY AND			\$1,065.00		
		INDEMNITY		-- /2020193180	12/24/2019	\$80.00	2019/2019	Loss
		INDEMNITY		-- /2020187376	10/18/2019	\$385.00	2019/2019	Loss
		INDEMNITY		-- /2019163514	1/18/2019	\$600.00	2019/2019	Loss
15121	6/1/2020	MEDICAL ONLY	RWJUHH OCCUPATIONAL HEALTH	-- /2020182794	9/4/2019	\$95.06	2019/2019	Loss
15122	6/1/2020	INDEMNITY	TARIQ S. SIDDIQI, MD	-- /2018143403	5/15/2018	\$119.17	2018/2018	Loss
15123	6/1/2020	INDEMNITY	RUTGERS HEALTH GROUP	-- /2020186961	10/12/2019	\$51.18	2019/2019	Loss
15124	6/1/2020	INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2019163514	1/18/2019	\$485.00	2019/2019	Loss
15125	6/1/2020		REHAB EXCELLENCE CENTER LLC			\$1,521.00		
		INDEMNITY		-- /2020198969	3/5/2020	\$324.00	2020/2020	Loss
		INDEMNITY		MLT-2020194299/ 2020194299	1/12/2020	\$243.00	2020/2020	Loss
		INDEMNITY		-- /2019176278	6/11/2019	\$324.00	2019/2019	Loss
		INDEMNITY		-- /2019163514	1/18/2019	\$630.00	2019/2019	Loss
15126	6/1/2020	INDEMNITY	PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	-- /2019163514	1/18/2019	\$410.50	2019/2019	Loss
15127	6/1/2020	MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	-- /2020196452	2/5/2020	\$198.15	2020/2020	Loss
15128	6/1/2020	INDEMNITY	NEUROSURGICAL AND SPINE SPECIALIST LLC	-- /2018143403	5/15/2018	\$193.72	2018/2018	Loss
15129	6/1/2020	INDEMNITY	myMATRIXX	MLT-2020179427/ 2020179427	7/19/2019	\$633.40	2019/2019	Loss





## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

Processed Date: Jun 1, 2020 - Jun 30, 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
15130	6/1/2020		ISO SERVICES INC			\$164.50		
		MEDICAL ONLY		- - /2020200076	3/18/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		MLT-2020200555/ 2020200560	3/18/2020	\$11.75	2020/2020	Expense
		INDEMNITY		MLT-2020200555/ 2020200555	3/18/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		- - /2020200150	3/17/2020	\$11.75	2020/2020	Expense
		INDEMNITY		MLT-2020199940/ 2020199940	3/16/2020	\$11.75	2020/2020	Expense
		INDEMNITY		MLT-2020199940/ 2020199941	3/16/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		- - /2020199280	3/9/2020	\$11.75	2020/2020	Expense
		INDEMNITY		- - /2020198969	3/5/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		MLT-2020198215/ 2020198215	2/21/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		MLT-2020198215/ 2020198217	2/21/2020	\$11.75	2020/2020	Expense
		BODILY INJURY [Expired]		- - /2020198771	1/24/2020	\$11.75	2020/2020	Expense
		BODILY INJURY [Expired]		- - /2020198525	1/20/2020	\$11.75	2020/2020	Expense
		INDEMNITY		- - /2018108894	7/27/2017	\$11.75	2017/2017	Expense
		INDEMNITY		Z45109/001257432	9/15/2016	\$11.75	2016/2016	Expense
15131	6/1/2020		QUALCARE INC			\$3,612.00		
		INDEMNITY		- - /2020206195	5/27/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		MLT-2020206085/ 2020206125	5/24/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		MLT-2020206085/ 2020206113	5/24/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		MLT-2020206085/ 2020206085	5/24/2020	\$516.00	2020/2020	Loss
		INDEMNITY		- - /2020205914	5/23/2020	\$516.00	2020/2020	Loss



# BURLINGTON COUNTY J.I.F.

## Check Register Report

Bank Account : ALL

Processed Date: Jun 1, 2020 - Jun 30, 2020

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		INDEMNITY		MLT-2020205810/ 2020205814	5/21/2020	\$516.00	2020/2020	Loss
		INDEMNITY		MLT-2020205546/ 2020205546	5/18/2020	\$516.00	2020/2020	Loss
15132	6/8/2020	BODILY INJURY [Expired]	DIGISTREAM MID ATLANTIC INC	- - /2020201365	3/28/2020	\$1,482.08	2020/2020	Expense
15133	6/8/2020	INDEMNITY	AFFANATO MARUT LLC	- - /2018143570	11/1/2016	\$279.50	2016/2016	Legal
15134	6/8/2020		PIETRAS SARACINO SMITH & MEEK			\$897.55		
		INDEMNITY		- - /2019163514	1/18/2019	\$240.50	2019/2019	Legal
		INDEMNITY		- - /2018142758	5/14/2018	\$657.05	2018/2018	Legal
15135	6/8/2020	INDEMNITY	MANSFIELD TOWNSHIP	- - /2020202122	4/9/2020	\$1,890.00	2020/2020	Loss
15136	6/8/2020	MEDICAL ONLY	IVY REHAB NETWORK INC	- - /2020193360	12/30/2019	\$255.00	2019/2019	Loss
15137	6/8/2020	INDEMNITY	STRIVE PHYSICAL THERAPY AND	- - /2020191522	12/5/2019	\$80.00	2019/2019	Loss
15138	6/8/2020	INDEMNITY	SAI INPATIENT RESOURCES LLC	- - /2020197572	2/18/2020	\$187.23	2020/2020	Loss
15139	6/8/2020	INDEMNITY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	- - /2020197572	2/18/2020	\$12,265.34	2020/2020	Loss
15140	6/8/2020	INDEMNITY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	- - /2020197572	2/18/2020	\$14.30	2020/2020	Loss
15141	6/8/2020	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	- - /2020197572	2/18/2020	\$60.00	2020/2020	Loss
15142	6/8/2020	MEDICAL ONLY	ONE CALL CARE DIAGNOSTICS	- - /2020182794	9/4/2019	\$485.00	2019/2019	Loss
15143	6/8/2020		REHAB EXCELLENCE CENTER, LLC			\$1,539.00		
		INDEMNITY		- - /2020198969	3/5/2020	\$243.00	2020/2020	Loss
		INDEMNITY		- - /2020197572	2/18/2020	\$1,053.00	2020/2020	Loss
		INDEMNITY		MLT-2020194299/ 2020194299	1/12/2020	\$243.00	2020/2020	Loss
15144	6/8/2020	INDEMNITY	BONEL MEDICAL EQUIPMENT	- - /2020197572	2/18/2020	\$281.55	2020/2020	Loss
15145	6/8/2020	INDEMNITY	NovaCare Rehabilitation	- - /2020194285	1/12/2020	\$932.00	2020/2020	Loss
15146	6/8/2020		EMERGENCY PHYSICIANS OF NEW JERSEY P A			\$1,196.30		
		INDEMNITY		MLT-2020194299/ 2020194299	1/12/2020	\$714.69	2020/2020	Loss
		INDEMNITY		- - /2020192855	12/19/2019	\$481.61	2019/2019	Loss
15147	6/8/2020		QUALCARE INC			\$3,096.00		
		MEDICAL ONLY		- - /2020206699	6/3/2020	\$516.00	2020/2020	Loss



# BURLINGTON COUNTY J.I.F.

## Check Register Report

Bank Account : ALL

Processed Date: Jun 1, 2020 - Jun 30, 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		-- /2020206725	6/2/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		MLT-2020206724/ 2020206724	5/30/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		-- /2020206596	5/30/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		-- /2020206299	5/29/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		-- /2020206378	5/12/2020	\$516.00	2020/2020	Loss
15148	6/15/2020	INDEMNITY	CAPEHART & SCATCHARD PA	-- /2018122274	1/4/2018	\$26.00	2018/2018	Legal
15149	6/15/2020	BODILY INJURY [Expired]	MRO CORPORATION	-- /2019150650	6/14/2018	\$128.00	2018/2018	Expense
15150	6/15/2020	INDEMNITY	GUY J RENZI & ASSOCIATES	-- /2020178113	7/7/2019	\$30.00	2019/2019	Expense
15151	6/15/2020	POLICE PROF PI	MARSHALL DENNEHEY WARNER	-- /2018142478	2/10/2018	\$4,040.50	2018/2018	Legal
15152	6/15/2020	INDEMNITY	JENNIFER KELLY PHD LLC	MLT-2020179427/ 2020179427	7/19/2019	\$800.00	2019/2019	Loss
15153	6/15/2020	BODILY INJURY [Expired]	SOUTH JERSEY RADIOLOGY ASSOCIATES	-- /2019150650	6/14/2018	\$20.00	2018/2018	Expense
15154	6/15/2020	1ST PARTY COLL PD	LEO PETETTI LLC	-- /2020206469	5/29/2020	\$110.00	2020/2020	Expense
15155	6/15/2020	MEDICAL ONLY	THE DEWEESE LAW FIRM	-- /2019166821	2/22/2019	\$337.50	2019/2019	Expense
15156	6/15/2020	INDEMNITY	AFFANATO MARUT LLC	-- /2018143403	5/15/2018	\$467.00	2018/2018	Legal
15157	6/15/2020	BODILY INJURY [Expired]	CIOX HEALTH LLC	-- /2019150650	6/14/2018	\$64.60	2018/2018	Expense
15158	6/15/2020		PIETRAS SARACINO SMITH & MEEK			\$804.50		
		INDEMNITY		-- /2019171524	11/19/2018	\$507.00	2018/2018	Legal
		INDEMNITY		-- /2017106585	6/28/2017	\$297.50	2017/2017	Legal
15159	6/15/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	MLT-2020205546/ 2020205546	5/18/2020	\$693.88	2020/2020	Loss
15160	6/15/2020	INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020185549	10/1/2019	\$791.36	2019/2019	Loss
15161	6/15/2020	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2020191522	12/5/2019	\$1,364.70	2019/2019	Loss
15162	6/15/2020	INDEMNITY	BORDENTOWN CITY	-- /2020205914	5/23/2020	\$1,890.00	2020/2020	Loss
15163	6/15/2020	BLDG/CONTENT	Goodwill Fire Company	-- /2020207024	10/10/2019	\$9,000.00	2019/2019	Loss
15164	6/15/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
15165	6/15/2020	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
15166	6/15/2020	INDEMNITY	John Snook	-- /2020186961	10/12/2019	\$789.43	2019/2019	Loss
15167	6/15/2020	1ST PARTY COLL PD	MEDFORD TOWNSHIP	-- /2020206469	5/29/2020	\$2,807.98	2020/2020	Loss
15168	6/15/2020		IVY REHAB NETWORK INC			\$765.00		
		MEDICAL ONLY		-- /2020193360	12/30/2019	\$170.00	2019/2019	Loss



# BURLINGTON COUNTY J.I.F.

## Check Register Report

Bank Account : ALL

Processed Date: Jun 1, 2020 - Jun 30, 2020

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		-- /2020186961	10/12/2019	\$85.00	2019/2019	Loss
			INDEMNITY		-- /2020185549	10/1/2019	\$510.00	2019/2019	Loss
15169	6/15/2020		INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2020187376	10/18/2019	\$320.00	2019/2019	Loss
15170	6/15/2020		MEDICAL ONLY	MOUNT LAUREL TOWNSHIP	-- /2020179934	7/29/2019	\$764.30	2019/2019	Loss
15171	6/15/2020		INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2020189571	11/12/2019	\$95.00	2019/2019	Loss
15172	6/15/2020		INDEMNITY	EXCEPTIONAL MEDICALTRANSPORTATION	-- /2020205914	5/23/2020	\$2,955.45	2020/2020	Loss
15173	6/15/2020			REHAB EXCELLENCE CENTER, LLC			\$558.00		
			MEDICAL ONLY		-- /2020182837	9/5/2019	\$126.00	2019/2019	Loss
			INDEMNITY		-- /2019176278	6/11/2019	\$432.00	2019/2019	Loss
15174	6/15/2020		INDEMNITY	PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	-- /2020191522	12/5/2019	\$149.75	2019/2019	Loss
15175	6/15/2020		MEDICAL ONLY	CENTRAL JERSEY URGENT CARE LLC	-- /2020188638	10/30/2019	\$320.00	2019/2019	Loss
15176	6/15/2020		INDEMNITY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	-- /2020197977	2/24/2020	\$309.26	2020/2020	Loss
15177	6/15/2020			myMATRIX			\$603.29		
			INDEMNITY		-- /2020198969	3/5/2020	\$6.05	2020/2020	Loss
			INDEMNITY		-- /2020186961	10/12/2019	\$597.24	2019/2019	Loss
15178	6/15/2020			QUALCARE INC			\$2,064.00		
			INDEMNITY		-- /2020207085	6/8/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		-- /2020207111	6/5/2020	\$516.00	2020/2020	Loss
			INDEMNITY		-- /2020207180	6/4/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2020206724/ 2020207005	5/29/2020	\$516.00	2020/2020	Loss
15179	6/22/2020			CAPEHART & SCATCHARD PA			\$458.00		
			INDEMNITY		-- /2020178113	7/7/2019	\$276.00	2019/2019	Legal
			INDEMNITY		-- /2019153387	9/21/2018	\$182.00	2018/2018	Legal
15180	6/22/2020		BODILY INJURY [Expired]	PARKER MCCAY	-- /2018126936	10/21/2017	\$3,742.10	2017/2017	Legal
15181	6/22/2020		INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	MLT-2020194299/ 2020194299	1/12/2020	\$4,220.12	2020/2020	Loss
15182	6/22/2020		INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/ 2020179427	7/19/2019	\$500.00	2019/2019	Loss



# BURLINGTON COUNTY J.I.F.

## Check Register Report

Bank Account : ALL

Processed Date: Jun 1, 2020 - Jun 30, 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
15183	6/22/2020		1ST PARTY COLL PD	LEO PETETTI LLC	-- /2020207416	6/10/2020	\$110.00	2020/2020	Expense
15184	6/22/2020		INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2020198969	3/5/2020	\$6,615.00	2020/2020	Loss
15185	6/22/2020		INDEMNITY	AIC COMPANIES LLC	Z40839/001253132	6/26/2016	\$295.00	2016/2016	Expense
15186	6/22/2020		INDEMNITY	MANSFIELD TOWNSHIP	-- /2020202122	4/9/2020	\$1,620.00	2020/2020	Loss
15187	6/22/2020		INDEMNITY	John Snook	-- /2020186961	10/12/2019	\$1,842.00	2019/2019	Loss
15188	6/22/2020		INDEMNITY	MARK HERKOPEREC	-- /2018128624	3/15/2018	\$1,180.00	2018/2018	Loss
15189	6/22/2020		INDEMNITY	DAVID GUDONIS	-- /2018130588	4/7/2018	\$1,098.40	2018/2018	Loss
15190	6/22/2020		1ST PARTY COLL PD	MEDFORD TOWNSHIP	-- /2020207416	6/10/2020	\$3,401.41	2020/2020	Loss
15191	6/22/2020		INDEMNITY	IVY REHAB NETWORK INC	-- /2020185549	10/1/2019	\$765.00	2019/2019	Loss
15192	6/22/2020			STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$640.00		
			INDEMNITY		-- /2020191522	12/5/2019	\$160.00	2019/2019	Loss
			INDEMNITY		-- /2020187376	10/18/2019	\$480.00	2019/2019	Loss
15193	6/22/2020		INDEMNITY	SOUTH JERSEY RADIOLOGY ASSOCIATES PA	-- /2020198969	3/5/2020	\$39.86	2020/2020	Loss
15194	6/22/2020		INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2019176278	6/11/2019	\$95.00	2019/2019	Loss
15195	6/22/2020		MEDICAL ONLY	ROTHMAN ORTHOPAEDICS	-- /2020182794	9/4/2019	\$73.90	2019/2019	Loss
15196	6/22/2020			REHAB EXCELLENCE CENTER, LLC			\$729.00		
			INDEMNITY		-- /2020198969	3/5/2020	\$81.00	2020/2020	Loss
			INDEMNITY		-- /2020197572	2/18/2020	\$405.00	2020/2020	Loss
			INDEMNITY		MLT-2020194299/ 2020194299	1/12/2020	\$162.00	2020/2020	Loss
			INDEMNITY		-- /2019176278	6/11/2019	\$81.00	2019/2019	Loss
15197	6/22/2020			VIRTUA MEDICAL GROUP			\$501.68		
			MEDICAL ONLY		-- /2020205363	5/15/2020	\$228.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2020189575/ 2020189577	11/12/2019	\$273.68	2019/2019	Loss
15198	6/22/2020		INDEMNITY	HOME CARE CONNECT LLC	MLT-2020194299/ 2020194299	1/12/2020	\$42.79	2020/2020	Loss
15199	6/22/2020			QUALCARE INC			\$2,064.00		
			INDEMNITY		-- /2020207647	6/15/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		-- /2020207534	6/13/2020	\$516.00	2020/2020	Loss



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

Processed Date: Jun 1, 2020 - Jun 30, 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		-- /2020207506	6/9/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		-- /2020205875	5/22/2020	\$516.00	2020/2020	Loss
15200	6/29/2020	INDEMNITY	CAPEHART & SCATCHARD PA	-- /2019158514	11/15/2018	\$338.50	2018/2018	Legal
15201	6/29/2020	INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020185549	10/1/2019	\$791.36	2019/2019	Loss
15202	6/29/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020207085	6/8/2020	\$1,890.00	2020/2020	Loss
15203	6/29/2020	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2020191522	12/5/2019	\$1,364.70	2019/2019	Loss
15204	6/29/2020	INDEMNITY	BORDENTOWN CITY	-- /2020205914	5/23/2020	\$1,215.00	2020/2020	Loss
15205	6/29/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
15206	6/29/2020	INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	Z45109/001257432	9/15/2016	\$1,100.00	2016/2016	Expense
15207	6/29/2020	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
15208	6/29/2020		IVY REHAB NETWORK INC			\$510.00		
		INDEMNITY		-- /2020186961	10/12/2019	\$255.00	2019/2019	Loss
		INDEMNITY		-- /2020185549	10/1/2019	\$255.00	2019/2019	Loss
15209	6/29/2020	INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2020187376	10/18/2019	\$80.00	2019/2019	Loss
15210	6/29/2020	INDEMNITY	KINEMATIC CONSULTANTS, INC.	-- /2020194285	1/12/2020	\$720.00	2020/2020	Loss
15211	6/29/2020	INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2018143403	5/15/2018	\$625.00	2018/2018	Loss
15212	6/29/2020		REHAB EXCELLENCE CENTER, LLC			\$675.00		
		INDEMNITY		-- /2020198969	3/5/2020	\$243.00	2020/2020	Loss
		INDEMNITY		MLT-2020194299/ 2020194299	1/12/2020	\$162.00	2020/2020	Loss
		INDEMNITY		-- /2019176278	6/11/2019	\$270.00	2019/2019	Loss
15213	6/29/2020	INDEMNITY	NovaCare Rehabilitation	-- /2020194285	1/12/2020	\$570.00	2020/2020	Loss
15214	6/29/2020	INDEMNITY	ROTHMAN ORTHOPAEDICS	-- /2020186961	10/12/2019	\$90.00	2019/2019	Loss
15215	6/29/2020	INDEMNITY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	-- /2018116558	10/27/2017	\$281.17	2017/2017	Loss
15216	6/29/2020		myMATRIX			\$422.15		
		INDEMNITY		-- /2020198969	3/5/2020	\$8.47	2020/2020	Loss
		INDEMNITY		-- /2020191522	12/5/2019	\$13.86	2019/2019	Loss
		INDEMNITY		MLT-2020179427/ 2020179427	7/19/2019	\$399.82	2019/2019	Loss
15217	6/29/2020		QUALCARE INC			\$1,548.00		



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

Processed Date: Jun 1, 2020 - Jun 30, 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		- - /2020208362	6/24/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		- - /2020208007	6/18/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		- - /2020208040	6/12/2020	\$516.00	2020/2020	Loss
Total for BURLINGTON COUNTY J.I.F.			\$126,361.00	Total for BURLINGTON COUNTY J.I.F.				\$126,361.00	

Number of Checks:	107	First Check Number:	15111
Number of Payments:	276	Last Check Number:	15217
Expense Payments:	\$5,324.45		
Legal Payments:	\$11,053.65		
Loss Payments:	\$109,982.90		

FY 2019 EJIF Dividend  
AELCF Member Allocation

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

	<b>FY 2020 2nd Qtr Interest</b>	<b>FY 2020 30-Jun Balance</b>
Bass River Township	0.79	744.02
Beverly City	1.39	1308.84
Bordentown City	0.28	261.57
Chesterfield Township	1.37	1286.68
Delanco Township	1.70	1592.75
Delran Township	8.15	7645.62
Edgewater Park Township	4.12	3869.12
Florence Township	5.64	5288.71
Hainseport Township	2.16	2029.70
Lumberton Township	5.48	5146.75
Mansfield Township	2.67	2504.91
Medford Township	11.67	10950.93
Mount Laurel Township	21.09	19792.62
Riverside Township	4.15	3893.28
Shamong Township	3.39	3179.47
Southampton Township	5.45	5112.51
Springfield Township	1.69	1587.72
Tabernacle Township	3.76	3528.82
Westampton Township	3.78	3551.98
<b>ALLOCATION TOTALS</b>	<b>88.73</b>	<b>83,276.02</b>



**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BILL LIST - July 2020**

	<b>Payee</b>	<b>FY 2020</b>	<b>FY 2019</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	Actuarial Advantage	<b>4,851.00</b>		Prof Services/Actuary	June 2020 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	<b>30,810.00</b>		Prof Services/Administration	July 2020 Fee
3	Arthur J. Gallagher Risk Management Services, Inc.	<b>24.89</b>		Misc/Postage/Copies/Faxes	July fees postage/copies expenses
4	The DeWeese Law Firm, P.C.	<b>6,074.00</b>		Prof Services/Attorney	July 2020 Fees
5	Qual-Lynx	<b>17,669.00</b>		Prof Services/Claims Admin.	July 2020 Fees
6	Joyce Media	<b>375.00</b>		Misc/JIF Website	July 2020 Fees
7	Bowman & Company LLP	<b>5,616.00</b>		Prof Services/Payroll Auditor	WC payroll audit #90814
8	Kris Kristie	<b>375.00</b>		Misc/Recording Secretary	July 2020 Fees
9	J. A. Montgomery Risk Control Services	<b>11,593.00</b>		Prof Services/Safety Director	July 2020 Fees
10	Pivot Point Security		<b>732.00</b>	EPL/CYBER/Technology Risk Management Service	Contract Fees 9/1-8/31/2020
11	Secure Data Consulting Services, LLC	<b>4,675.00</b>		Prof Services/Technology Risk Serv Dir	July 2020 Fees
12	Tom Tontarski	<b>949.00</b>		Prof Services/Treasurer	July 2020 Fees
13	Tom Tontarski	<b>13.17</b>		Misc/Postage/Copies/Faxes	Priority mail fees
14	Conner Strong & Buckelew	<b>705.00</b>		Prof Services/Underwriting Mgr	July 2020 Fees
15	Debby Schiffer	<b>2,538.00</b>		Wellness Program	July 2020 Fees
16	NJ Municipal EJIF	<b>128,083.00</b>		EJIF	2nd installment
17	Courier Times	<b>433.06</b>		Misc/Legal Notices	Ad#7351278 synp, #7351929 budg amend, #7348142 june mtg, may mtg
18	Courier Post	<b>307.60</b>		Misc/Legal Notices	Ad#4218815 June mtg, #10590008 JIF synopsis
19	Iron Mountain	<b>75.76</b>		Misc/Record Retention Service	Inv#CTWX396 Storage 7/1-31/2020; Service 5/27- 8/23/2020
20	William Walsh	<b>200.00</b>		Training/Training	Speaker at safety breakfast - public safety and training
21	Bordentown Township	<b>174.63</b>		Wellness Program	Supplies for employee gratitude board, cookbook
22	Westampton Township	<b>420.00</b>		Optional Safety Budget	safety supplies
	<b>TOTAL</b>	<b>\$215,962.11</b>	<b>\$732.00</b>		

<b>JIF Bill List Total</b>	<b>\$216,694.11</b>
<b>RMC Bill List Total</b>	<b>\$140,071.00</b>
<b>Grand Total</b>	<b>\$356,765.11</b>

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RMC BILL LIST (2nd installments) - July 2020**

	<b>Payable to:</b>	<b>FY 2020</b>	<b>Appropriation</b>	<b>Description</b>
1	CBIZ Benefits & Insurance	<b>12,010.00</b>	Risk Management Consultants	2nd installment- Bordentown Twp
2	Connor Strong & Buckelew	<b>1,827.00</b>	Risk Management Consultants	2nd installment payment -Bass River Township
3	EJA/Capacity Insurance	<b>47,779.00</b>	Risk Management Consultants	Florence, Mt. Laurel, North Hanover, Pemberton Boro, Springfield, Woodland, Wrightstown
4	Hardenbergh Insurance Group	<b>55,496.00</b>	Risk Management Consultants	2nd installment payment -Beverly, Medford, New Hanover, Palmyra, Pemberton Twp, Southampton, Westampton
5	Insurance Agency Management	<b>22,959.00</b>	Risk Management Consultants	2nd installment payment - Edgewater Pk, Hainesport, Lumberton, Mansfield Twp, Shamong, Tabenacle
	<b>RMC BILL LIST TOTAL</b>	<b>\$ 140,071.00</b>		

**BUDGET HEARING NOTICE**

Notice is hereby given that the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) will conduct a public hearing on its proposed 2020 Budget Amendment. The hearing will be held as part of the BURLCO JIF's regularly scheduled July Executive Committee meeting. The meeting will be held on Tuesday, July 21, 2020 at 3:30 PM at the Hainesport Township Municipal Building, 1 Hainesport Centre, Rte 537, Hainesport, New Jersey. The proposed 2020 Budget Amendment is as follows:

	<b>ADOPTED 2020 Budget</b>	<b>New Hanover Twp 1/1/2020</b>	<b>Pemberton Twp Sewage 1/1/2020</b>	<b>Southampton Paid EMS 1/1/2020</b>	<b>Operating Exp</b>	<b>Cyber Adj</b>	<b>MEL Adj</b>	<b>RMC ADJ</b>	<b>PROPOSED AMENDMENT JULY 2020</b>
PROPERTY (\$100K SIR)	274,030	5,814	16,543						<b>296,387</b>
GENERAL LIABILITY	465,402	17,289	3,392						<b>486,083</b>
AUTO LIABILITY	123,372	1,989	2,729						<b>128,090</b>
WORKERS' COMPENSATION	1,920,078	4,284	15,506						<b>1,939,868</b>
DEDUCTIBLE	491,097	5,184	6,735						<b>503,016</b>
LOSS FUND CONTINGENCY	49,148	511	0						<b>49,659</b>
<b>TOTAL LOSS FUNDS</b>	<b>3,323,127</b>	<b>35,071</b>	<b>44,905</b>						<b>3,403,103</b>
Operating Budget/Member Benefits	1,344,949	24,841	457						1,370,247
<b>SUBTOTAL</b>	<b>4,668,076</b>	<b>59,912</b>	<b>45,362</b>						<b>4,773,350</b>
MEL Excess WC & Liability	1,422,738	26,753	13,213	(1,067)		3,809	2,727		1,468,173
MEL Excess Property	534,866	5,053	20,856						560,775
EPL/POL Premium	623,730	14,238	2,508			(3,619)			636,857
EPL/POL Commission – AJG	20,349	461	83			(95)			20,798
EPL/POL Commission – Conner Strong	20,349	461	83			(95)			20,798
EPL Surcharge	248								248
Environmental JIF	241,861	7,154							249,015
Risk Management Consultants	253,855	7,279		(65)				19,145	280,214
<b>TOTAL JIF BUDGET</b>	<b>7,786,072</b>	<b>121,311</b>	<b>82,105</b>	<b>(1,132)</b>			<b>2,727</b>	<b>19,145</b>	<b>8,010,228</b>

Minutes shall be kept and provided as required by statute and shall be available to the public pursuant to the requirements of said law. BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Arthur J. Gallagher Risk Management Services, Inc., Executive Director/Administrator

**BURLCO JIF - 2020 Amended Budget  
Assessment Certification**

Bass River Township	61,679
Beverly City	204,938
Bordentown City	317,491
Bordentown Township	405,421
Chesterfield Township	154,798
Delanco Township	154,984
Delran Township	581,853
Edgewater Park Township	239,167
Fieldsboro Borough	28,920
Florence Township	422,359
Hainesport Township	121,329
Lumberton Township	325,208
Mansfield Township	263,637
Medford Township	802,054
Mount Laurel Township	1,038,281
New Hanover Township	121,311
North Hanover Township	171,130
Palmyra Borough	290,723
Pemberton Borough	112,172
Pemberton Township	997,987
Riverside Township	257,008
Shamong Township	79,356
Southampton Township	186,170
Springfield Township	100,176
Tabernacle Township	130,203
Westampton Township	328,756
Woodland Township	70,860
Wrightstown Borough	42,256
28	8,010,228



***Strategic Planning Committee Meeting Minutes  
June 16, 2020 at 2:00pm  
Hainesport Municipal Building  
Hainesport, NJ***

A meeting of the Burlington County Municipal Joint Insurance Fund's Strategic Planning Committee was held on June 16, 2020 at 2:00pm via conference call. The meeting was called to order at 2:02 pm. Those in attendance were:

Glenn McMahon, *Chair*, **Chesterfield Township**  
Mike Theokas, **Bordentown Township**  
Kathy Burger, **Medford Township**  
Daniel Hornickel, **Pemberton Township**  
Dave Matchett, **Shamong Borough**  
Doug Cramer, **Tabernacle Township**  
Paul Forlenza, Executive Director, **Arthur J. Gallagher Risk Management Svcs.**  
Paul J. Miola, CPCU, ARM, Deputy Executive Director, **Arthur J. Gallagher Risk Mgmt. Svcs.**  
Sheila Ortiz, Account Representative, **Arthur J. Gallagher Risk Management Svcs.**  
Lou Romero, **Technology Risk Services Director**

Those unable to attend:

Brandon Umba, **Lumberton Township**  
John Gural, **Palmyra Borough**

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

***I. 2020 MEMBERSHIP RENEWALS***

Mr. Miola noted that ten (10) member's towns are up for renewal effective January 1, 2021. He mentioned that the *Renewing Member Surveys* will be reviewed at the next Executive Safety Committee Meeting scheduled for July 21, 2020. He noted that the Renewal Resolutions and Agreements were emailed to the ten (10) renewing members on June 3, 2020.

**Membership Visitation Program**

Mr. Miola noted that a representative from his office normally visits those towns that are up for renewal each summer to make a renewal presentation; however, since the outbreak of COVID-19, municipalities are not holding in person meetings at the present time. He stated that his office has been reaching out to those towns that are up for renewal to discuss how members are holding their meetings and how his office can participate. Many of the members have indicated that they are holding meetings via teleconference, Zoom, or WebEx.

Mr. Miola stated that he and Mr. Miola have started scheduling renewal presentation visits in various towns assuming they will be held via teleconference. He stated that the renewal presentation will be emailed to the members 3-5 days ahead of the meeting and someone from his office will contact the

member a day or two before the meeting to confirm the time of the meeting and how the meeting will be conducted. His hope is that as we move into the summer, the social distancing guidelines will be relaxed to allow for in person meetings.

### **Member Updates**

Mr. Miola mentioned that the Member Updates will be emailed to non-renewing members in the fall.

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

## **II. MEMBERSHIP GROWTH**

Mr. Miola indicated that there are no prospects for 2021; however, there are few towns in Burlington County that will be up for renewal in 2022. Those towns are Mt. Holly, Eastampton and Cinnaminson. Mr. Forlenza commented that these towns may be interested in seeking membership in the Fund in January 1, 2022.

## **III. 2019 CONFERENCES**

Mr. Miola stated that the 2020 PRIMA Conference was to be held in Nashville, TN on June 14-17, 2020; however, it was cancelled due to COVID-19.

The AGRiP Fall conference will be held on October 4-7, 2020 in Dallas, Texas. Currently, no one has registered to attend the conference. He noted that so far there is no current indication that the conference will be cancelled. A reminder e-mail will be sent at the end of July.

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

## **IV. FUND COMMISSIONER ORIENTATION**

Mr. Forlenza indicated that he held the BURLCO JIF Fund Commissioner Orientation on May 19, 2020 via WebEx. He added that he received positive feedback from those Fund Commissioners that attended. Mr. Forlenza provided a "JIF 101" presentation followed by a live demonstration of the JIF website and an overview of the monthly Agenda Packet.

## **V. FUND COMMISSIONER ATTENDANCE**

Mr. Miola referred the Committee to page 1-2 of the agenda packet to review the 2019 attendance sheet and the 2020 attendance sheet through May. He noted that we continue to have non-attendance from Southampton and Woodland Township. Mr. Miola commented that he thought attendance would have improved with the meetings being held via conference call. However, that is not the case. These two (2) towns continue to have attendance issues.

Mr. Forlenza stated that he has reached out to these towns in the past to address the concerns of the Committee. He noted that last year he had conversations with their Governing Body in regards to poor attendance at the monthly meeting. Mr. Forlenza indicated that he was assured that there would be better attendance. So far, attendance has not improved.

Mr. Forlenza noted that Woodland Township is up for renewal this year and will address their attendance concerns.

## ***VI. ELECTED OFFICIALS TRAINING***

Mr. Miola mentioned that the 2019-2020 Elected Officials Program is complete. Credits for completing the training will be applied to the third installment billing. He noted that the sign in sheets through May 15, 2020 are posted to the Website.

Mr. Forlenza mentioned that he will be contacting the MSI for an updated listing through May 31st, which will be posted to the JIF website.

## ***VII. MELEPL PLAN OF RISK MANAGEMENT***

Mr. Miola reported that the updated Model Policies and Handbook will be released to the members by June 30, 2020. He noted that members will have approximately a year to update their policies and complete training for Managers & Supervisors and Police Command Staff.

Mr. Miola mentioned that there was a memorandum issued in February that outlined all of the programs and the compliance dates. He then referred the Committee to a copy of the memorandum. At the last meeting, the Committee asked our office to develop an outline of all of the compliance dates.

Mr. Forlenza stated that some trainings will be postponed until next year due to the pandemic.

Mr. Miola asked the Committee if there were any questions.

Mr. Hornickel asked if the JIF has given any thought to develop guidelines for members in regards to competitive contracting for IT departments. He noted that many members within the JIF outsource IT Services through RFP. Mr. Miola commented that there are tools that can be provided to members. He then asked Mr. Romero to respond on what types of criteria should be asked on an RFP.

Mr. Romero explained that he currently is developing a qualifying tool for third-party assessments for municipalities that outsource their IT Department. The tool will have certain questions that would generate a risk score that will focus on the different types of risks and categories. He noted that the final touches are being completed. Mr. Romero will keep the Committee informed once complete.

## ***VIII. TECHNOLOGY RISK MANAGEMENT***

Mr. Romero referred the Committee to his report to review the BURLCO JIF members monthly progress. He mentioned that he has been in contact with many of the members. Mr. Romero reported there are six (6) members that have not completed last year's Cyber Security Basics. He stated that he will continue to ensure the members are in compliance.

Mr. Forlenza mentioned that the JIF is entering year three of the contract for both Media Pro, Pivot Point and Police One's contract are up for renewal in August. The contract renewal would be from September 1, 2020 through August 31, 2021. The JIF is looking to renew our third year of the contract with Media Pro, Pivot Point and Police One. He noted that there is no price difference between year two and year three. Mr. Forlenza then shared the pricing as follows:

- Media Pro - \$5,428
- Pivot Point - \$8,784
- Police One Usage - \$9,500

Mr. Forlenza asked the Committee if they were comfortable recommending a contract renewal for these professionals at the July Executive Committee Meeting. The Committee agreed to renew these contracts.

Mr. Forlenza noted that he will have discussions with Mr. Romero and Mr. Miola in regards to the trainings that have been completed, programs already put into place and any additional trainings that need to be released.

Mr. Romero reported that Pivot Points network intrusion testing was complete. The members currently receive a monthly report showing their status. He indicated that some IP addresses may need to be corrected.

Mr. Romero then went on to report on the Phishing results to date. He noted that in May the phishing rate was 1/8%; which is very low. He then mentioned that he will be contacting each members to ensure they are “white” listing the IP Address that Pivot Point utilizes. Mr. Romero indicated that currently the spam filter is tagging the phishing emails being sent from Pivot Point. As a result, it is not allowing the members to participate in the phishing exercise.

Mr. Romero congratulated Bordentown Township, as they became Tier 1 certified on June 3, 2020. He noted that once the pandemic is over he is eager to go out to visit the each member.

#### **MEL Cyber Task Force**

Mr. Forlenza reported that he attended the MEL Cyber Task Force meeting on May 15<sup>th</sup> to review the revised Cyber Risk Management program. Mr. Romero indicated that he is working with Mr. Cooney on revisions to the member security plan guidelines. Once they are complete, they will be sent out to the members.

### ***IX. CYBER LIABILITY COVERAGE***

Mr. Miola noted that he is already looking ahead to the 2021 renewal of the Cyber Liability Coverage. He noted that he has read that most of the insurance companies are being hit hard with Cyber Liability Claims. Mr. Miola anticipates that we may see increased premiums, deductibles, and co-pays based on this coverage.

Mr. Miola stated that what they are trying to demonstrate to the insurance companies is efforts we are making to mitigate the risks associated with cyber-attacks. He mentioned that he will keep this Committee informed.

### ***X. DECEMBER DINNER MEETING***

Mr. Miola indicated that he placed the December Dinner Meeting discussion on today’s agenda as our next meeting is scheduled for November. He stated that the December Dinner Meeting is scheduled for December 15, 2020 (third Tuesday) at the Hainesport Municipal Building.

Mr. Miola asked the Committee whether they would prefer to hold the meeting at Ramblewood or look at other venue options. Mr. Forlenza commented that he felt the room for the reception was small for our event. He noted that his office will look into other options in Burlington County then prepare a matrix to provide to the Committee for review. Once the Committee makes a decision then our office will reserve assuming we can hold a dinner due to the pandemic. The Committee agreed with this approach.

Mr. Miola asked the Committee to forward any potential locations they may have to our office.

### ***XI. EXECUTIVE COMMITTEE MEETING TIMES & LOCATIONS***

Mr. Miola referred the Committee to page 17 of the agenda packet to review the 2021 Executive Committee meeting schedule. The meetings will be held at 3:30pm at the Hainesport Municipal Building the Third, Tuesday of each month (unless otherwise noted). He asked the Committee if they were comfortable with these proposed dates. The Committee approved the 2021 Executive Committee meeting schedule.



## ***XII. EXECUTIVE COMMITTEE FORMAT***

Mr. Miola mentioned that when we developed the JIF in 1991, there were ten (10) towns. At that time, all members would vote during the meeting. Now the BURLCO JIF has 27 members he asked the Committee if they would like to continue with the voting process or only have the Executive Committee members vote.

Mr. Matchett's opinion is that all members should be vote and it makes the members attend the Executive Committee Meeting. He noted that if there is an issue it gives the opportunity to vote. Therefore, Mr. Matchett suggested that all members should vote. Discussion ensued.

Following a brief discussion, the Committee agreed to continue with the current voting process. Mr. Miola stated we will keep the current voting process. He just wanted to ensure that we had a record of this discussion.

## ***XIII. JOINT ANNUAL PLANNING RETREAT***

Mr. Miola indicated that we were scheduled to have a Joint Annual Planning Retreat in conjunction with TRICO on July 30<sup>th</sup> and July 31<sup>st</sup> at Auletto Caterers. He noted that everything is tentative due to the indoor social distancing guidelines as per the Governor. Mr. Miola stated that his office is unsure if they are able to hold the retreat. He then asked the Committee for their feedback.

Mr. Theokas commented that in Bordentown Township they have looked at events that are in late summer and fall. Due to the uncertainty, they are putting a cap on 2020 events. If there is a real necessity for these events, the Township is looking into next year, to be very conservative.

Mr. McMahon commented that Chesterfield cancelled their Octoberfest that was scheduled in September. This was decided to the uncertainty of social distancing and heavy crowds.

Mr. Matchett stated that if the retreat is cancelled, will there be a "pass" under the *Safety Incentive Program* attendance requirement.

Ms. Burger agrees with Mr. Matchett to offer everyone a credit/pass for the *Safety Incentive Program*.

Mr. Cramer asked if the presentation is developed, maybe it could be shared with the Members. Mr. Miola responded that his office has been holding off the development of the retreat presentation due to our current situation. He noted that the catering facility is trying to accommodate our needs; however, it is dependent on the Governor's social distancing guidelines.

Ms. Ortiz explained that Auletto's can accommodate our group after the July 6<sup>th</sup> date. However, lunches would have to be split up between two (2) groups under separate tents outside with a bagged lunch. Mr. Forlenza mentioned that in previous years the weather has not been in our favor, it is either very hot or it has stormed. If you wanted a plated lunch, the venue would limit us to 100 people for lunch. Ms. Ortiz stated that currently they can hold up to 25% of capacity at a cap of 100 people.

Mr. Miola stated that some members have indicated to him that they are okay with the cancellation of the Planning Retreat for 2020. He then asked the Committee if they are opposed to cancelling the Planning Retreat this year. The Committee agreed to cancel the 2020 Annual Planning Retreat.

Mr. Miola indicated that he will make the recommendation to cancel the 2020 Annual Planning Retreat during today's Executive Committee Meeting under the Committee Meeting Report section of the meeting. He will also mention that members will receive a "credit/pass" under the *Safety Incentive Program*. Mr. Forlenza asked the Committee for clarification of the \$250 incentive. Currently, members only need to attend a ½-day session to qualify under the SIP. However, in order to qualify for the additional \$250 incentive; members need to attend the retreat all day. He asked the Committee if they are comfortable with only giving a "credit/pass" under the SIP and no additional incentive for full day. The

Committee agreed, members will only receive credit for the *Safety Incentive Program*; not the additional incentive.

#### ***XIV. NEXT MEETING***

Mr. Miola stated that the next meeting is scheduled for November 24, 2020 at 2:00pm in Hainesport. The Committee Agreed.

There being no further business, the meeting adjourned at 2:39 pm

File:	BURLCO/2020/Strategic Planning Committee	Tab:	06/16/2020
	BURLCO/Gen/Strategic Planning Committee	Tab:	06/16/2020

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
RESOLUTION #2020-\_\_\_**

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO EXECUTE  
A CONTRACT WITH POLICE ONE ACADEMY TO PROVIDE ON LINE POLICE RELATED  
TRAINING FOR A PERIOD OF ONE YEAR AT A COST NOT TO EXCEED \$9,500**

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

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

**WHEREAS**, the FUND members with police operations participate in a Police Ad Hoc Committee with members from the Atlantic County Municipal Joint Insurance Fund (ACM JIF) and the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF); and

**WHEREAS**, the Police Ad Hoc Committee meets on a regular basis to discuss exposures facing police operations and risk management techniques that can be utilized to mitigate these exposures; and

**WHEREAS**, at a Police Ad Hoc Committee meeting in Spring 2018, the Police Command Staff present recommended that the Funds seek police related on line training that can be made available to their rank and file officers; and

**WHEREAS**, the Police Command Staff believe that this type of training will allow their officers easy access to needed training that can be assigned, tracked, and documented effectively and efficiently; and

**WHEREAS**, on February 20, 2018, the FUND adopted Resolution 2018-20, authorizing an interlocal agreement with the ACM JIF and the TRICO JIF to provide online police related training; and

**WHEREAS**, the Executive Director's office issued a Request for Proposals (RFP) on April 11, 2018 with all proposals to be returned to the Executive Director's office by May 4, 2018; and

**WHEREAS**, proposals were received from Police One Academy, The Rodgers Group, and Relias; and

**WHEREAS**, each proposal was evaluated by a subcommittee which included a Fund Commissioner from each of the Funds involved in the interlocal agreement; and

**WHEREAS**, each proposal was reviewed and scored using the criteria included in the RFP that outlined the basis by which the proposals would be evaluated by the Funds; and

**WHEREAS**, following the evaluation and scoring process, each of the Funds determined that Police One Academy should be awarded a contract to provide online police related training in accordance with the terms and conditions outlined in the RFP and the proposal received from Police One Academy; and

**WHEREAS**, in accordance with this recommendation, the FUND approved Resolution 2018-34 on July 17, 2018 awarding a contract to Police One for a period of one year effective September 1, 2018 through August 31, 2019; and

**WHEREAS**, on July 16, 2019, the FUND approved Resolution 2019-31 authorizing an agreement with Police One Academy in accordance with Year 2 of their May 4, 2018 proposal to provide the above enumerated services for the period of September 1, 2019 through August 31, 2020; and

**WHEREAS**, it is the recommendation of the FUND's Executive Safety Committee that the FUND authorize an additional year of training in accordance with the Year 3 terms and conditions as outlined in Police One's original proposal dated May 4, 2018; and

**WHEREAS**, based upon the number of police personnel currently enrolled in the Police One program including sworn officers (full time, part time, and seasonal), Special Law Enforcement Officers, Resource Officers and other police personnel as recorded in the Police One Academy platform the total cost to the FUND to provide online police related training shall not exceed \$9,500 for one year access to the Police One Academy library; and

**WHEREAS**, funds to pay for this expense are available in the 2020-2021 FUND Operating Expense Budget;

**NOW THEREFORE BE IT RESOLVED**, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the FUND Chair and FUND Secretary are hereby authorized to execute a contract with Police One Academy to provide online police related training for the period of September 1, 2020 to August 31, 2021; and

**BE IT FURTHER RESOLVED**, that the total cost to the FUND shall not exceed \$9,500 for one year access to the Police One Academy library; and

**BE IT FURTHER RESOLVED**, that a copy of this Resolution shall be provided to the ACM JIF, TRICO JIF, Executive Director's office, Fund Treasurer, and Safety Director for their information and knowledge; and

**BE IT FURTHER RESOLVED**, that a copy of this resolution shall be filed with the Division of Local Government Services in the Department of Community Affairs.

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

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_  
Glenn McMahon, Secretary

By: \_\_\_\_\_  
Meghan Jack, Chairperson

Date: July 21, 2020

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
RESOLUTION #2020-\_\_\_**

**A RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO EXECUTE  
A CONTRACT WITH MEDIA PRO AND PIVOT POINT SECURITY TO PROVIDE  
TECHNOLOGY RISK MANAGEMENT SERVICES FOR A PERIOD OF ONE YEAR AT A COST  
NOT TO EXCEED \$14,212**

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

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

**WHEREAS**, the FUND members were recently subject to Technology Risk Assessments to determine each members greatest vulnerability from the use of technology in their governmental operations; and

**WHEREAS**, based upon the completed assessments it was determined that the FUND members all share similar exposures from the use of technology; and

**WHEREAS**, these vulnerabilities include the need for employee security awareness training; the timely distribution of security awareness notifications; the development of, and training therein, of security risk policies; the development of incident management plans; the completion of “phishing” assessments; the development of, and training therein, of third party risk management policies; and the completion of external vulnerability testing; and

**WHEREAS**, the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) and the Atlantic County Municipal Joint Insurance Fund (ACM JIF) completed the same Technology Risk Assessments with the same vulnerabilities identified; and

**WHEREAS**, on March 20, 2018, the FUND adopted Resolution 2018-23, authorizing an interlocal agreement with the TRICO JIF and the ACM JIF to seek qualified firms to provide services to address the vulnerabilities outlined above; and

**WHEREAS**, the Executive Director’s office issued a Request for Proposals (RFP) on April 30, 2018 with all proposals to be returned to the Executive Director’s office by May 24, 2018; and

**WHEREAS**, proposals were received from Media Pro, Pivot Point Security, and The Incendio Group; and

**WHEREAS**, each proposal was evaluated by a subcommittee which included a Fund Commissioner from each of the Funds involved in the interlocal agreement; and

**WHEREAS**, each proposal was reviewed and scored using the criteria included in the RFP that outlined the basis by which the proposals would be evaluated by the Funds; and

**WHEREAS**, following the evaluation and scoring process, each of the Funds determined that Media Pro should be awarded a contract to provide employee security awareness training and Pivot Point Security should be awarded a contract to provide the timely distribution of security awareness notifications; the development of, and training therein, of security risk policies; the development of incident management plans; the completion of “phishing” assessments; the development of, and training therein, of third party risk management policies; and the completion of external vulnerability testing in accordance with the terms and conditions outlined in the RFP and the proposal received from Media Pro and Pivot Point Security; and

**WHEREAS**, in accordance with the aforementioned recommendation, on July 17, 2018, the FUND approved resolution 2018-35 authorizing an agreement with Media Pro and Pivot Point Security to provide the above enumerated services for the period of September 1, 2018 through August 31, 2019; and

**WHEREAS**, it is in the FUND's best interest to execute an agreement with Media Pro and Pivot Point Security for the above enumerated services for the period of September 1, 2019 through August 31, 2020 in accordance with the terms and conditions as outlined in their proposals of May 24, 2018; and

**WHEREAS**, it is in the FUND's best interest to execute an agreement with Media Pro and Pivot Point Security for the above enumerated services in accordance with Year 3 of their May 24, 2018 proposals for the period of September 1, 2020 through August 31, 2021; and

**WHEREAS**, based upon the number of employees to be trained, the total cost to the FUND to provide employee security awareness training shall not exceed \$5,428 for one year access to the Media Pro library; and

**WHEREAS**, based upon the number of members to receive the following services; the timely distribution of security awareness notifications; the development of, and training therein, of security risk policies; the development of incident management plans; the completion of "phishing" assessments; the development of, and training therein, of third party risk management policies; and the completion of external vulnerability testing by Pivot Point Security the total cost of which to the FUND to provide these services shall not exceed \$8,784 for one year; and

**WHEREAS**, funds to pay for this expense are available in the 2019 & 2020 FUND Operating Expense Budget;

**NOW THEREFORE BE IT RESOLVED**, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the FUND Chair and FUND Secretary are hereby authorized to execute a contract with Media Pro and Pivot Point Security for the services outlined above and in accordance with the terms and conditions outlined in the RFP and the proposal received from Media Pro and Pivot Point Security; and

**BE IT FURTHER RESOLVED**, that the total cost to the FUND shall not exceed \$14,212 as noted above; and

**BE IT FURTHER RESOLVED**, that a copy of this Resolution shall be provided to the TRICO JIF, ACM JIF, Executive Director's office, and Fund Treasurer, for their information and knowledge; and

**BE IT FURTHER RESOLVED** that a copy of this resolution shall be filed with the Division of Local Government Services in the Department of Community Affairs.

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

**BURLINGTON COUNTY  
MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_  
Glenn McMahon, Secretary

By: \_\_\_\_\_  
Meghan Jack, Chairperson