



## AGENDA PACKET



**Tuesday, September 15, 2020 at 3:30 PM**

**Via Conference Call**

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

## BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, September 15, 2020 – 3:30 PM  
Conference Call

### 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 **July 21, 2020** Meeting Minutes.....Pages 1-13
  - B. Adoption of the **July 21, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 14-47
  - A. Lost Time Accident Frequency.....Pages 17-20
  - B. Certificates of Insurance.....Page 21
  - C. Financial Fast Track Report.....Pages 22-23
  - D. Regulatory Filing Checklists.....Pages 24-25
  - E. 2019 Safety Incentive Program Awards.....Page 26
  - F. 2020 Optional Safety Budget.....Page 27
  - G. 2020 Wellness Incentive.....Page 28
  - H. EPL/Cyber Risk Management Budget.....Page 29
  - I. EPL Compliance Status .....Pages 30-31
  - J. Statutory Bond Status.....Pages 32-35
  - K. Skateboard Park Approval Status.....Page 36
  - L. Capehart & Scatchard Updates.....Pages 37-42
  - M. Police Command Staff Training
  - N. Managerial & Supervisory Training.....Pages 43-46
  - O. Land Use Training Certification.....Page 47
  - P. Renewing Members
  - Q. Renewing Member Visitation Program
  - R. Website
  - S. New Member Activity

VIII.	Solicitor's Report	
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B.	MEL Helpline and Contact List.....	Pages 51-52
IX.	Safety Director's Report	
A.	Activity Report .....	Pages 53-58
B.	Police One Training.....	Update
X.	Claims Administrator's Report	
A.	Lessons Learned from Losses .....	Page 59
XI.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 60-61
B.	Targeting Wellness Newsletter .....	Pages 62-69
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XIII.	Technology Risk Services	
A.	Report.....	Pages 80-90
B.	MEL Cyber Risk Management Plan Compliance Status.....	Page 91
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XIV.	Treasurer's Report as of August 31, 2020 .....	Pages 93-138
A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	Ratification of August Bill List Bill List.....	Page 139
F.	September Bill List.....	Page 140
	Motion to approve the Payment Register & Bill Lists– <b>Motion – Roll Call</b>	
XV.	Committee Report	
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B.	Finance Committee Meeting Minutes – September 3, 2020.....	Handout
1.	Interim Financials 6/30/20.....	Pages 161-170
2.	MEL Fiduciary Disclosure.....	Page 171
3.	Resolution 2020-_____ Authorizing Refund of Closed Year Accounts (2007-2015) Surplus Release of Surplus – <b>Motion – Roll Call</b> .....	Pages 172-173
4.	Motion to Adopt a revised Surplus Release Policy – <b>Motion – All in Favor</b> ...	Pages 174-176
5.	Motion to Adopt the Department Assessment Calculation Policy – <b>Motion – All in Favor</b> .....	Page 177

- XVI. MEL/RCF/E-JIF Reports
- A. MEL Meeting Report – September 2, 2020 .....Pages 178-179
  - B. EJIF Meeting Report – September 2, 2020.....Pages 180-182
  - C. RCF Meeting Report – September 2, 2020.....Pages 183-185

- XVII. Miscellaneous Business  
Nothing to Report

**The next meeting will be held on Tuesday, October 20, 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  
HAINESPORT TOWNSHIP MUNICIPAL BUILDING  
1 HAINESPORT CENTRE, RTE 537  
HAINESPORT, NEW JERSEY  
Via Conference Call**

**July 21, 2020**

***OPEN SESSION MINUTES***

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The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held via conference call/Executive Committee in-person on Tuesday, July 21, 2020 at 3:30 PM, prevailing time. Acting Chair McMahon, **Chesterfield**, 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.**  
Jeff Hatcher, **Delran Twp.**  
Patricia Cahall, *Alternate*, **Edgewater Park Twp**  
Patrice Hansell, **Fieldsboro Borough**  
Steve Fazekas, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Brandon Umba, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
John Gural, **Palmyra Borough**  
Donna Mull, **Pemberton Borough**  
Daniel Hornickel, **Pemberton Township**  
David Matchett, **Shamong**  
Doug Cramer, **Tabernacle Twp.**  
Craig Farnsworth, *Alternate*, **Westampton Twp.**  
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Meghan Jack, **Riverside Twp.**  
Grace Archer, **Bordentown City**  
Amanda Somes, **Bass River Twp.**  
Erin Provanzano, **Delanco Twp.**  
Kyle Tuliano, **New Hanover Twp.**  
Mary Picariello, **North Hanover Twp.**  
Kathy Hoffman, **Southampton Twp.**  
J. Paul Keller, **Springfield Twp**  
Maryalice Brown, **Woodland Twp**

Absent Fund Professionals were:

Paul Miola, CPCU, ARM, Deputy Executive Director, *RPA – A Division of Gallagher*

Those also in attendance were:

Paul Forlenza, MGA, 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, Managed Care Organization, *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  
Hardenberg Insurance Group  
Insurance Agency Mgmt.

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

Acting Chair McMahon then entertained a Motion to move himself to Acting Chair, Mr. Gural, to Acting Fund Secretary, and Ms. Kosko to the Executive Committee for voting purposes of the seven (7) Executive Committee members only.

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

### ***APPROVAL OF THE OPEN & CLOSED SESSION MINUTES***

Acting Chair McMahon presented the open & closed session meeting minutes of the June 16, 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.

Acting Fund Cahir asked if there were any questions at this time. No questions were entertained.

Motion by Mr. Cramer seconded by Mr. Ingling to approve the Open & Closed session meeting minutes of the June 16, 2020 meeting as amended. All in Favor. Motion carried by majority vote.

The Closed Session minutes of the June 16, 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 referenced the Statutory Bond Status report and asked members to please review the report for accuracy as June 30<sup>th</sup> is a popular retirement date. He reminded the members that the bond is for the individual, not the position, and if you would like to check the status of an application, please contact Ed Cooney, Fund Underwriter.

Mr. Forlenza reminded that members that the Managerial & Supervisory Training and the Police Command Training that were postponed will hopefully 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. A notice will be forthcoming to all members by the first week of September from his office.

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 these ten (10) renewing towns. He noted that the presentations are being done electronically or in person depending on the municipality. .

Mr. Forlenza noted on or about July 8, 2020, all members and their risk managers received a notification that the 2021 Exposure Renewal Process would begin on or about July 13, 2020. As occurred last year, members received 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 either Jodi Palmeri or Tracy Forlenza from his office. Members are asked to complete the 2021 exposure renewal process no later than Friday, August 28, 2020.

Mr. Forlenza also noted that 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.

Lastly, Mr. Forlenza referenced a report depicting the 2<sup>nd</sup> quarter meeting attendance. He noted the attendance is taken directly from the meeting minutes, and if you believe there is a discrepancy, please contact Kris Kristie.

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

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

***Closed Cases*** – Mr. DeWeese reported that there was one (1) closed case(s) since the last meeting:  
*Pierson v. City of Bordentown*

***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 is still sending out various Bulletins and Notices with information he learns. He is hopeful the correspondence is helpful to the members, and noted he is still getting quite a few phone calls

Lastly, Mr. DeWeese stated that as some may be aware, last month the NJ Attorney General issued a directive requiring Police Departments to release the names of Officers who received major discipline by the end of the year. Those lists were to include any Officers who were terminated, demoted, or suspended

for more than 5 days. Mr. DeWeese noted that decision was met with quite a bit of resistance from the Police Unions; both for the Municipal Police Unions as well as the Unions for the State Police.

As this was an Administrative Directive, Mr. DeWeese noted the appeal is heard in the Appellate Court. The Appellate Court received appeals to this directive from many of the Police Unions and it appears that oral arguments will take place in October, though it is unlikely there will be a decision before the end of the year. Mr. DeWeese opined that regardless of the decision, it is likely to be appealed to the Supreme Court. At this time, a “stay” of the directive remains in place, the names of the Officers will not be released, and we will need to monitor the status of this matter.

Mr. DeWeese stated that this directive could have a significant impact on each of our Municipal Police Departments, so he will continue to monitor the situation. He noted that the Prosecutor’s office of each County is actively working on this matter and is communicating with the Police Chiefs should a time come for this release of information.

Mr. DeWeese asked if there were any questions at this time.

### ***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 MSI in classroom training continues to be suspended, 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.

Mr. Saville stated the results for “What’s Wrong with This Picture” JSO Picture challenge have been sent out. He noted thirteen (13) members participated in the challenge which will count towards the Enhanced Program Award.

He noted he is in contact with members for appointments to make limited loss control visits, and asked members to please ensure the Law Enforcement bulletins that were emailed out and included in the agenda are reviewed by the appropriate personnel to keep them informed of pertinent topics involving the police and the community.

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 July which reviewed *Prompt Claims Reporting*. He then highlighted the following:

- 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.

He then noted as a claims organization they have many examples of employees with underlying conditions who would have benefitted from the claims being reported promptly leading to early intervention. 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 July continue to be 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. She noted she conducted a group coaching session with Delanco on Stress Awareness. Ms. Schiffer also noted included in the agenda was information on the NJWELL Program and a step by step guide for your employees.

Ms. Schiffer reviewed Wellness ideas and usage of Wellness Funds:

- Offset Employee Assistance Program Fee
- Cost for extra PPE supplies required due to COVID-19
- "Stress Kit"
- Fresh Produce and Healthy snacks for office
- 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

Ms. Schiffer noted in her report she included a potentially engaging and fun way for employees to reduce stress. In addition, she is planning to send out a survey: one designed for Management and one designed for Employees. The purpose is to determine Management goals as well as address the concerns of the employees as it pertains to their physical and mental well-being. This will assist her in making appropriate recommends on resources to address the gathered feedback.

She is also looking into New Resources and given the current pandemic and social unrest with our Officers in Blue, and is communicating and working with a company on developing a proposal to offer crisis response training to our Senior Law Enforcement Leaders. She shared this proposal with Keith Hummel as well as Paul Forlenza and Paul Miola and will keep members informed as it is discussed further.

Lastly, she noted in your Agenda packet, you will find her July Targeting Wellness Newsletter, Exercise of the month as well as other "challenge" ideas for keeping the self-care of your employees in the forefront of their minds.

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>June</b>	<b>YTD</b>
<i>Lost Time</i>	3	22
<i>Medical Only</i>	14	53
<i>Report Only</i>	71	327
<i>Total Intakes</i>	88	402
<i>Report Only % of Total</i>	81%	81%
<i>Medical Only/Lost Time Ratio</i>	82:18	92:08
<i>Average Days to Report</i>	2	3.8

### **Transitional Duty Report**

Ms. Beatty presented the Transitional Duty Report:

<b>Transitional Duty Summary Report</b>	<b>YTD</b>
<i>Transitional Duty Days Available</i>	1,459
<i>Transitional Duty Days Worked</i>	984
<i>% of Transitional Duty Days Worked</i>	67%
<i>\$ Saved by Accommodating</i>	\$112,025.28
<i>Transitional Duty Days Not Accommodated</i>	475
<i>% of Transitional Duty Days Not Accommodated</i>	33%
<i>Cost of Days Not Accommodated</i>	\$49,013.63

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: 11  
Medical Only: 9  
Report Only: 213

She stated there were 70 new cases reported in June, and 33 so far in July, though the majority of these cases have been report only. 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>PPO Penetration Rate</b>	<b>June</b>
<i>Bill Count</i>	173
<i>Original Provider Charges</i>	\$113,684
<i>Re-priced Bill Amount</i>	\$34,994
<i>Savings</i>	\$78,689
<i>% of Savings</i>	69%
<i>Participating Provider Penetration Rate - Bill Count</i>	99%

<i>Participating Provider Penetration Rate – Provider Charges</i>	96%
<i>EPO Provider Penetration Rate - Bill Count</i>	98%
<i>EPO Provider Penetration Rate – Provider</i>	99%

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

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

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

Mr. Romero noted there are still six (6) members where all employees still have not completed last year's basic Cyber Security course, though they are close. In regards to the *Safe Computing Practices at Work & Home* course, fourteen (14) members still have employees that have not completed that training, and he will be following up with those members.

Mr. Romero noted in regards to the phishing emails for the month of June, there were 1,306 phishing emails issued with 26 clicked, or 2%, which is very good. He then noted he is in the process of updating the “fake” email templates 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.

Pivot Point 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. He also reviewed a new NJCCIC Alert included in his report in regards to a new vicious malware which targets vulnerable Windows devices and gain access to the that system. He noted it is recommended users and administrators ensure all devices are updated with the latest patch levels to prevent the exploitation of certain vulnerabilities.

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

### ***Investment Interest***

Interest received or accrued for the reporting period totaled \$18,040.44. 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.

The Fund's 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

	Monthly	YTD
Subrogation Receipts	\$3,749.400	\$58,541.62
Salvage Receipts	\$0	
Overpayment Reimbursements	\$191.00	

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

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

### *Cash Activity for the Period*

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.

### *Loss Run Payment Register – June 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 \$126,361.00. The claim detail shows 276 claim payments issued.

### *Bill List – July 2020*

For the Executive Committee's consideration, Mr. Tontarski presented the July Bill List in the amount of \$216,694.11 which was included in the agenda packet.

### *RMC Bill List – July 2020*

For the Executive Committee's consideration, Mr. Tontarski presented the 2<sup>nd</sup> Installment RMC Bill List in the amount of \$140,071.00 which was included in the agenda packet.

Acting Chair McMahon entertained a motion to approve the June 2020 Loss Run Payment Register, the July 2020 Bill List in the amount of \$216,694.11, and the RMC Bill List in the amount of \$140,071.00 as presented

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

Motion by Mr. Gural, seconded by Mr. Mascia to approve the *June 2020 Loss Run Payment Register, the July 2020 Bill List, and the RMC Bill List* as presented.

**ROLL CALL**                      **Yeas:**                      Doug Cramer, **Tabernacle Twp.**  
James Ingling, **Wrightstown Borough**  
John Gural, **Palmyra Borough**  
Jerry Mascia, **Mt. Laurel Twp.**  
Rich Wolbert, **Beverly City**  
Glenn McMahon, **Chesterfield 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 Report** – In the absence of Mr. Hatcher, Mr. Forlenza presented the 2020 Budget Amendment noting the detailed Budget Amendment and Amended Assessment Certification were included in the agenda packet for adoption consideration, noting it was also advertised, and then highlighted the following:

Mr. Forlenza noted the proposed amendment brings in New Hanover as well as the Pemberton Township Sewage Authority and their new exposures. He noted there are also some revisions due to changes in operation expenses, Cyber payment and adjustments, as well as Paid EMS and Southampton. He noted the Amendment Budget was \$8,010,228.

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

### **2020 Budget Amendment Hearing – Motion to Open**

Acting Chair McMahon entertained a motion to open the *2020 Budget Amendment Public Hearing*.

Motion by Mr. Gural, seconded by Ms. Kosko, to open the *2020 Budget Amendment Public Hearing*. All in favor. Motion carried.

Acting Chair McMahon asked if there were any questions. No questions were entertained.

### **2020 Budget Amendment Hearing – Motion to Close**

Acting Chair McMahon entertained a motion to close the *2020 Budget Amendment Public Hearing*.

Motion by Mr. Cramer seconded by Mr. Ingling, to close the *2020 Budget Amendment Public Hearing*. All in favor. Motion carried.

### **2020 Amended Budget Adoption & 2020 Amended Assessment Certification Adoption**

Acting Chair McMahon entertained a motion to adopt the *2020 Amended Budget* as presented.

Motion by Mr. Wolbert seconded by Mr. Mascia, to adopt the *2020 Amended Budget* as presented.

<b>ROLL CALL</b>	<b>Yeas:</b>	Doug Cramer, <b>Tabernacle Twp.</b> James Ingling, <b>Wrightstown Borough</b> John Gural, <b>Palmyra Borough</b> Jerry Mascia, <b>Mt. Laurel Twp.</b> Rich Wolbert, <b>Beverly City</b> Glenn McMahon, <b>Chesterfield Twp.</b> Paula Kosko, <b>Hainesport Twp.</b>
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<b>Nays:</b>	None
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<b>Abstain:</b>	None
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All in favor. Motion carried by unanimous vote.

Acting Chair McMahon entertained a motion to adopt the *2020 Amended Assessment Certification* as presented.

Motion by Mr. Gural, seconded by Ms. Mr. Ingling to adopt the *2020 Amended Assessment Certification* as presented.

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

*Nays:* None

*Abstain:* None

All in favor. Motion carried by unanimous vote.

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

***Strategic Planning Committee Meeting – June 16, 2020*** – Mr. McMahon noted the Committee met on June 16, 2020. The minutes were included in the agenda packet, and are self-explanatory, and a report was given last month. If anyone had any questions, please feel free to contact him directly.

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

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

Acting Chair McMahon noted there was nothing to report.

#### ***MISCELLANEOUS BUSINESS***

Acting Chair McMahon asked for Authorization to Process and Pay Fund Vendors in August 2020.

Motion by Mr. Cramer, seconded by Mr. Ingling to Authorize to Process and Pay Fund Vendors in August 2020.

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

*Nays:* None

*Abstain:* None

All in favor. Motion carried by unanimous vote.

Acting Chair McMahon entertained a Motion to Adopt ***Resolution 2020-29 Authorizing the Fund Chair and Fund Secretary to Execute a Contract with Police One Academy to Provide Online Related Training for a Period of One (1) Year at a Cost Not to Exceed \$9,500.***

Motion by Mr. Mascia, seconded by Mr. Wolbert to Authorize to Adopt Resolution 2019-29 as presented.

**ROLL CALL**      *Yeas:*      Doug Cramer, **Tabernacle Twp.**  
James Ingling, **Wrightstown Borough**  
John Gural, **Palmyra Borough**

Jerry Mascia, **Mt. Laurel Twp.**  
Rich Wolbert, **Beverly City**  
Glenn McMahon, **Chesterfield Twp.**  
Paula Kosko, **Hainesport Twp.**

*Nays:* None

*Abstain:* None

All in favor. Motion carried by unanimous vote.

Acting Chair McMaohn entertained a Motion to Adopt ***Resolution 2020-30 Authorizing the Fund Chair and Fund Secretary to Execute a Contract with Media Pro and PivotPoint Security to Provide Technology Risk Management Services Training for a Period of One (1) Year at a Cost Not to Exceed \$14,212.***

Motion by Mr. Gural, seconded by Ms. Kosko to Adopt Resolution 2020-30 as presented.

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

*Nays:* None

*Abstain:* None

All in favor. Motion carried by unanimous vote.

Lastly, Mr. Forlenza noted that due to the current situation and uncertainty of COVID-19, and what the social distancing guidelines may be in September, he would like to ask for a Motion, after consultation with the Fund Chair, Secretary, & Solicitor to re-advertise the September 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 continues to be an uncertainty right now.

Acting Chair McMahon asked for a Motion to re-advertise the September Executive Committee Meeting as outlined by Mr. Forlenza.

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

### ***Next Meeting***

Acting Chair McMahon noted that the next meeting of the BURLCO JIF will either be a conference call or an in-person meeting on Tuesday, September 15, 2020 at 3:30 PM. Notification to the Fund will be forthcoming.

### ***PUBLIC COMMENT***

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

Acting Chair McMahon opened the meeting to the public for comment.

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

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

***EXECUTIVE SESSION MEETING – Resolution #2020-31***

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

Motion by Mr. Wolbert seconded by Mr. Ingling to Adopt ***Resolution #2020-31***.

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

***Nays:***                      None

***Abstain:***                      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***

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

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

***APPROVAL OF CLAIMS PAYMENTS***

Acting Chair McMahon 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>2020191522</i>
<i>2020205914</i>

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

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

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

***Nays:***                      None

***Abstain:*** None

All in favor. Motion carried by unanimous vote.

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

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

2019147335

Acting Chair McMahon entertained a motion to Abandon Subrogation on the claim presented.

Motion by Mr. Wolbert, seconded by Mr. Mascia, to Abandon Subrogation on the claim as presented.

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

***Nays:***            None

***Abstain:***            None

All in favor. Motion carried by unanimous vote.

In regards to the Subrogation Matter *BURLCOJIF v. Cavallero* discussed in Closed Session, Acting Chair McMahon asked for a Motion to accept the settlement offer as discussed.

Motion by Mr. Gural, seconded by Mr. Wolbert to accept the settlement offer on the case *BURLCOJIF v Cavallero* as recommended by Mr. DeWeese and discussed during Closed Session. All in Favor. Motion carried.

***MOTION TO ADJOURN***

Acting Chair McMahon entertained a motion to adjourn the July 21, 2020 meeting of the BURLCO JIF.

Motion by Mr. Cramer, seconded by Ms. Kosko, to adjourn the July 21, 2020 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:42 PM.

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Kris Kristie,  
*Recording Secretary for*

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John Gural  
*Acting Fund Secretary*



To: Fund Commissioners  
From: Paul A. Forlenza, MGA, RMC, Executive Director  
Date: September 15, 2020  
Re: Executive Director's Report

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**A. Lost Time Accident Frequency Report – (pgs. 17-20)**

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

**B. Certificates of Insurance (pg. 21)**

A summary of the Certificates of Insurance issued during July and August 2020 are attached for your review.

**C. Financial Fast Track Report (pg. 22-23)**

The Financial Fast Track Report as of June 30 and July 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 June 30, 2020 was **\$10,743,711**, and the JIF’s surplus position as of July 31, 2020 was **\$10,812,262**

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

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

**E. 2019 Safety Incentive Program Awards (pg. 26)**

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. 27)**

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. 28)**

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. 29)**

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 – (pgs. 30-31)**

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. 32-35)**

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. 36)**

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. 37-42)**

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 made the decision to cancel the remaining in-person Police Command Staff trainings for this year. Over the past few weeks, several members have suggested that we make this training available online; however, due to the sensitive nature of this training, the preference is hold this training in person. Training will be scheduled for the Spring 2021. Additional information will be forthcoming.

**N. Managerial & Supervisory Trainings (pgs. 43-46)**

Due to the COVID-19 pandemic, and the required social distancing guidelines, the JIF has made the decision to cancel the remaining in-person trainings scheduled for the Fall. An email was sent to all Fund Commissioners and RMC's on September 1, 2020. In response to this situation, it has been decided to break this training up into two different sessions. The Sexual Abuse & Molestation training for Managers & Supervisors are scheduled for the following dates and times via Webinar and will be presented by Paul Shives from J.A. Montgomery:

September 24, 2020 – 9:00 AM  
September 29, 2020 – 9:00 am and 1:00 pm  
October 6, 2020 – 9:0 AM and 1:00 PM  
October 7, 2020 – 9:0 AM and 1:00 PM

The Managers & Supervisor's employment related training required for compliance with the MEL's EPL Plan of Risk Management will be held in the Spring 2021 and will be presented as an in-person training by Armando Riccio. Information on this portion of the training will be forthcoming.

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

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

**P. 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. Those 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*. To date we have received *Renewal Resolutions & Agreements* from all renewing members with the exception of Bass River. If you have any questions, please contact the Executive Directors office.

**Q. Renewing Member Visitation Program**

A Representative from the Executive Director's office sent a request to each of the renewing members in late Spring regarding the current and anticipated format of their governing body meetings. The purpose of this request was 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 that request, the Executive Director's office participated in these meetings either in person, via conference call, or through video conferencing. To date, all of these presentations have been completed whether in person or via other electronic format.

**R. 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).

**S. 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 June 30, 2020										
			# CLAIMS	Y.T.D.	2020	2019	2018			TOTAL
		**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	*	6/30/2020	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		1.08
3	77 Delran Township		0	0	0.00	0.94	2.87	3 Delran Township		1.45
4	79 Florence Township		0	0	0.00	1.91	1.91	4 Florence Township		1.53
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		0.40
8	83 Medford Township		0	0	0.00	0.72	0.00	8 Medford Township		0.28
9	84 Riverside Township		0	0	0.00	0.00	5.00	9 Riverside Township		1.89
10	85 Shamong Township		0	0	0.00	0.00	0.00	10 Shamong Township		0.00
11	456 Springfield Township		0	0	0.00	0.00	0.00	11 Springfield Township		0.00
12	531 Chesterfield Township		0	0	0.00	0.00	0.00	12 Chesterfield Township		0.00
13	577 Bass River Township		0	0	0.00	0.00	0.00	13 Bass River Township		0.00
14	600 Bordentown Township		0	0	0.00	3.55	0.00	14 Bordentown Township		1.52
15	601 North Hanover Township		0	0	0.00	0.00	1.32	15 North Hanover Township		0.54
16	636 Wrightstown Borough		0	0	0.00	0.00	0.00	16 Wrightstown Borough		0.00
17	642 Pemberton Borough		0	0	0.00	2.33	0.00	17 Pemberton Borough		0.92
18	650 Palmyra Borough		0	0	0.00	1.20	2.67	18 Palmyra Borough		1.51
19	651 Woodland Township		0	0	0.00	0.00	0.00	19 Woodland Township		0.00
20	679 Fieldsboro Borough		0	0	0.00	0.00	0.00	20 Fieldsboro Borough		0.00
21	697 New Hanover Township		0	0	0.00	***	***	21 New Hanover Township		0.00
22	576 Mount Laurel Township		1	1	0.70	2.02	2.63	22 Mount Laurel Township		1.98
23	532 Westampton Township		0	1	1.50	3.03	2.00	23 Westampton Township		2.30
24	208 Pemberton Township		0	2	1.99	2.56	5.17	24 Pemberton Township		3.47
25	86 Tabernacle Township		1	1	2.01	0.00	1.27	25 Tabernacle Township		0.79
26	373 Southampton Township		0	1	2.50	1.18	2.55	26 Southampton Township		1.97
27	589 Bordentown City		2	2	4.30	2.07	0.00	27 Bordentown City		1.52
28	78 Edgewater Park Township		0	2	6.96	0.00	4.35	28 Edgewater Park Township		3.29
Totals:			4	10	0.88	1.20	1.69			1.34
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 June 30, 2019 1.39										

2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
		June 30, 2020		
	2020	2019	2018	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2020 - 2018
Monmouth County	0.49	1.33	1.16	1.09
Professional Municipal Mana	0.62	1.98	2.48	1.91
Bergen County	0.72	1.47	1.43	1.30
Atlantic County Municipal JIF	0.84	2.45	2.29	2.08
NJ Public Housing Authority	0.85	1.80	2.11	1.73
Camden County	0.86	1.34	1.88	1.45
Burlington County Municipal	0.88	1.20	1.69	1.34
Suburban Municipal	0.90	1.75	1.74	1.57
Ocean County	0.91	1.72	2.25	1.76
Morris County	0.92	1.59	1.67	1.48
South Bergen County	0.99	1.52	2.25	1.70
Suburban Essex	1.03	1.83	2.09	1.77
Central New Jersey	1.06	1.42	1.49	1.37
Gloucester, Salem, Cumberl	1.10	1.66	1.97	1.67
NJ Utility Authorities	1.12	2.62	2.17	2.13
AVERAGE	0.89	1.71	1.91	1.62
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Burlington County Municipal JIF JOINT INSURANCE FUND									
2020 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
DATA VALUED AS OF July 31, 2020									
			# CLAIMS ** FOR	Y.T.D. LOST TIME	2020 LOST TIME	2019 LOST TIME	2018 LOST TIME		TOTAL RATE
MEMBER_ID	MEMBER	*	7/31/2020	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	1.05
3	77 Delran Township		0	0	0.00	0.94	2.87	3 Delran Township	1.39
4	79 Florence Township		0	0	0.00	1.91	1.91	4 Florence Township	1.48
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	0.39
8	84 Riverside Township		0	0	0.00	0.00	5.00	8 Riverside Township	1.83
9	85 Shamong Township		0	0	0.00	0.00	0.00	9 Shamong Township	0.00
10	456 Springfield Township		0	0	0.00	0.00	0.00	10 Springfield Township	0.00
11	531 Chesterfield Township		0	0	0.00	0.00	0.00	11 Chesterfield Township	0.00
12	577 Bass River Township		0	0	0.00	0.00	0.00	12 Bass River Township	0.00
13	601 North Hanover Township		0	0	0.00	0.00	1.32	13 North Hanover Township	0.52
14	636 Wrightstown Borough		0	0	0.00	0.00	0.00	14 Wrightstown Borough	0.00
15	642 Pemberton Borough		0	0	0.00	2.33	0.00	15 Pemberton Borough	0.89
16	650 Palmyra Borough		0	0	0.00	1.20	2.67	16 Palmyra Borough	1.46
17	651 Woodland Township		0	0	0.00	0.00	0.00	17 Woodland Township	0.00
18	679 Fieldsboro Borough		0	0	0.00	0.00	0.00	18 Fieldsboro Borough	0.00
19	697 New Hanover Township		0	0	0.00	---	---	19 New Hanover Township	0.00
20	83 Medford Township		1	1	1.05	0.72	0.00	20 Medford Township	0.55
21	576 Mount Laurel Township		1	2	1.19	2.02	2.63	21 Mount Laurel Township	2.06
22	532 Westampton Township		0	1	1.29	3.03	2.00	22 Westampton Township	2.22
23	208 Pemberton Township		0	2	1.71	2.56	5.17	23 Pemberton Township	3.36
24	86 Tabernacle Township		0	1	1.72	0.00	1.27	24 Tabernacle Township	0.76
25	600 Bordentown Township		1	1	2.08	4.73	0.00	25 Bordentown Township	2.45
26	373 Southampton Township		0	1	2.14	1.18	2.55	26 Southampton Township	1.90
27	589 Bordentown City		0	2	3.69	2.07	0.00	27 Bordentown City	1.48
28	78 Edgewater Park Township		0	2	5.96	0.00	4.35	28 Edgewater Park Township	3.16
Totals:			3	13	0.99	1.25	1.69		1.36
Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)									
* Member does not participate in the FUND for Workers' Comp coverage									
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2019 Loss Time Accident Frequency as of July 31, 2019 1.39									

<b>2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS</b>				
		July 31, 2020		
	<b>2020</b>	2019	2018	<b>TOTAL</b>
	<b>LOST TIME</b>	LOST TIME	LOST TIME	<b>RATE *</b>
<b>FUND</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>2020 - 2018</b>
Professional Municipal Man	0.53	1.98	2.48	1.85
Monmouth County	0.71	1.32	1.16	1.12
NJ Public Housing Authority	0.82	1.80	2.11	1.69
Bergen County	0.86	1.47	1.43	1.32
Morris County	0.93	1.60	1.70	1.48
Camden County	0.98	1.37	1.88	1.47
Burlington County Municipa	0.99	1.25	1.69	1.36
Suburban Essex	1.01	1.83	2.12	1.75
Suburban Municipal	1.06	1.75	1.74	1.59
Central New Jersey	1.06	1.54	1.49	1.40
Atlantic County Municipal J	1.07	2.47	2.29	2.09
South Bergen County	1.15	1.52	2.25	1.72
Gloucester, Salem, Cumbe	1.18	1.66	1.97	1.67
Ocean County	1.22	1.75	2.25	1.82
NJ Utility Authorities	1.52	2.62	2.17	2.19
AVERAGE	1.01	1.73	1.92	1.63
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 7/22/2020 To 8/22/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - The Bancorp Bank I - Township of Southampton	PO Box 4307 Timonium, MD 21094	RE: 2020 CHEVROLET TAHOE 4WD POLICE VEHICLE VIN 1GNSKDEC0LR225428 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to 2020 CHEVROLET TAHOE 4WD POLICE VEHICLE VIN 1GNSKDEC0LR225428	7/23/2020 #2549766	GL AU EX WC OTH
H - NJ Department of Health I - Township of Westampton	Office of EMS PO Box 360 Trenton, NJ 08625	Evidence of Insurance. EMS Medical Malpractice is included within the General Liability.	7/24/2020 #2551211	GL AU EX WC
H - NJ Department of Health Office I - Township of Woodland	of EMS PO Box 360 Trenton, NJ 08625	RE: BIS 911 Provider Evidence of insurance with respects to BIS (Basic Life Support) 911 Provider	7/27/2020 #2551907	GL AU EX WC
H - Burlington County Board of I - Borough of Wrightstown	Chosen Freeholders 49 Rancocas Road, Room 225 PO Box 6000 Mt. Holly, NJ 08060	RE: Mutual Aid & Assistance Agreement Evidence of Insurance with respects to Mutual Aid & Assistance Agreement with Burlington County	7/31/2020 #2558304	GL AU EX WC
<b>Total # of Holders: 4</b>				

**BURLINGTON COUNTY MUNICIPAL FUND  
FINANCIAL FAST TRACK REPORT  
AS OF June 30, 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>3,994,744</b>	<b>120,531,989</b>	<b>124,526,733</b>
2. <b>CLAIM EXPENSES</b>				
Paid Claims	118,190	1,251,464	45,946,703	47,198,167
Case Reserves	124,350	941,780	3,078,506	4,020,285
IBNR	172,926	(45,894)	2,469,746	2,423,852
Recoveries	-	-	-	-
<b>TOTAL CLAIMS</b>	<b>415,466</b>	<b>2,147,350</b>	<b>51,494,954</b>	<b>53,642,304</b>
3. <b>EXPENSES</b>				
Excess Premiums	227,076	1,362,458	33,358,372	34,720,830
Administrative	109,861	645,925	20,415,868	21,061,794
<b>TOTAL EXPENSES</b>	<b>336,937</b>	<b>2,008,383</b>	<b>53,774,241</b>	<b>55,782,624</b>
4. <b>UNDERWRITING PROFIT (1-2-3)</b>	(86,613)	(160,989)	15,262,794	15,101,805
5. <b>INVESTMENT INCOME</b>	12,660	213,301	4,451,302	4,664,603
6. <b>DIVIDEND INCOME</b>	0	0	644,455	644,455
7. <b>STATUTORY PROFIT (4+5+6)</b>	<b>(73,953)</b>	<b>52,312</b>	<b>20,358,551</b>	<b>20,410,863</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
<b>10. STATUTORY SURPLUS (7-8-9)</b>	<b>(73,953)</b>	<b>52,312</b>	<b>10,691,399</b>	<b>10,743,711</b>

***SURPLUS (DEFICITS) BY FUND YEAR***

Closed	5,414	95,532	7,160,079	7,255,612
MEL JIF Retro	423	4,520	268,697	273,217
2016	30,085	77,148	1,475,874	1,553,022
2017	(52,313)	11,980	1,951,900	1,963,880
2018	(299,304)	(507,307)	(330,588)	(837,895)
2019	132,320	22,267	165,437	187,704
2020	109,423	348,171		348,171
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(73,953)</b>	<b>52,312</b>	<b>10,691,399</b>	<b>10,743,711</b>
<b>TOTAL CASH</b>				<b>17,391,346</b>

***CLAIM ANALYSIS BY FUND YEAR***

<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>(200)</b>	<b>39,254,984</b>	<b>39,254,784</b>
<b>FUND YEAR 2016</b>				
Paid Claims	1,070	109,598	1,923,264	2,032,862
Case Reserves	(1,139)	(122,878)	750,364	627,486
IBNR	(28,470)	(38,036)	157,165	119,129
Recoveries	0	0	0	0
<b>TOTAL FY 2016 CLAIMS</b>	<b>(28,539)</b>	<b>(51,315)</b>	<b>2,830,793</b>	<b>2,779,478</b>
<b>FUND YEAR 2017</b>				
Paid Claims	2,737	71,931	1,407,102	1,479,033
Case Reserves	(6,119)	(24,033)	624,575	600,542
IBNR	57,509	(30,186)	160,812	130,626
Recoveries	0	0	0	0
<b>TOTAL FY 2017 CLAIMS</b>	<b>54,127</b>	<b>17,712</b>	<b>2,192,490</b>	<b>2,210,201</b>
<b>FUND YEAR 2018</b>				
Paid Claims	10,197	357,589	2,310,750	2,668,340
Case Reserves	13,392	313,701	887,784	1,201,485
IBNR	276,366	(150,536)	747,042	596,506
Recoveries	0	0	0	0
<b>TOTAL FY 2018 CLAIMS</b>	<b>299,955</b>	<b>520,755</b>	<b>3,945,576</b>	<b>4,466,331</b>
<b>FUND YEAR 2019</b>				
Paid Claims	44,663	454,509	1,050,602	1,505,111
Case Reserves	(32,768)	133,582	815,783	949,364
IBNR	(142,784)	(583,274)	1,404,727	821,453
Recoveries	0	0	0	0
<b>TOTAL FY 2019 CLAIMS</b>	<b>(130,889)</b>	<b>4,817</b>	<b>3,271,112</b>	<b>3,275,929</b>
<b>FUND YEAR 2020</b>				
Paid Claims	59,524	258,036		258,036
Case Reserves	150,984	641,408		641,408
IBNR	10,305	756,138		756,138
Recoveries	0	0		0
<b>TOTAL FY 2020 CLAIMS</b>	<b>220,812</b>	<b>1,655,582</b>		<b>1,655,582</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>415,466</b>	<b>2,147,350</b>	<b>51,494,954</b>	<b>53,642,304</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.

**BURLINGTON COUNTY MUNICIPAL FUND**  
**FINANCIAL FAST TRACK REPORT**  
**AS OF July 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>677,889</b>	<b>4,672,633</b>	<b>120,531,989</b>	<b>125,204,622</b>
2. <b>CLAIM EXPENSES</b>				
Paid Claims	171,111	1,422,575	45,946,703	47,369,278
Case Reserves	(43,127)	898,653	3,078,506	3,977,159
IBNR	147,875	101,981	2,469,746	2,571,727
Recoveries	-	-	-	-
<b>TOTAL CLAIMS</b>	<b>275,859</b>	<b>2,423,209</b>	<b>51,494,954</b>	<b>53,918,163</b>
3. <b>EXPENSES</b>				
Excess Premiums	224,854	1,587,312	33,358,372	34,945,685
Administrative	120,770	766,696	20,415,868	21,182,564
<b>TOTAL EXPENSES</b>	<b>345,625</b>	<b>2,354,008</b>	<b>53,774,241</b>	<b>56,128,249</b>
4. <b>UNDERWRITING PROFIT (1-2-3)</b>	<b>56,405</b>	<b>(104,584)</b>	<b>15,262,794</b>	<b>15,158,210</b>
5. <b>INVESTMENT INCOME</b>	<b>12,146</b>	<b>225,448</b>	<b>4,451,302</b>	<b>4,676,749</b>
6. <b>DIVIDEND INCOME</b>	<b>0</b>	<b>0</b>	<b>644,455</b>	<b>644,455</b>
7. <b>STATUTORY PROFIT (4+5+6)</b>	<b>68,551</b>	<b>120,863</b>	<b>20,358,551</b>	<b>20,479,414</b>
8. <b>DIVIDEND</b>	<b>0</b>	<b>0</b>	<b>9,579,433</b>	<b>9,579,433</b>
9. <b>RCF Surplus Trigger Assessment</b>	<b>0</b>	<b>0</b>	<b>87,719</b>	<b>87,719</b>
<b>10. STATUTORY SURPLUS (7-8-9)</b>	<b>68,551</b>	<b>120,863</b>	<b>10,691,399</b>	<b>10,812,262</b>

**SURPLUS (DEFICITS) BY FUND YEAR**

Closed	5,039	100,572	7,160,079	7,260,651
MEL JIF Retro	423	4,943	268,697	273,640
2016	1,547	78,695	1,475,874	1,554,569
2017	1,813	13,793	1,951,900	1,965,693
2018	645	(506,662)	(330,588)	(837,250)
2019	1,396	23,663	165,437	189,100
2020	57,688	405,859		405,859
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>68,551</b>	<b>120,863</b>	<b>10,691,399</b>	<b>10,812,262</b>
<b>TOTAL CASH</b>				<b>18,959,273</b>

**CLAIM ANALYSIS BY FUND YEAR**

<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>0</b>	<b>(200)</b>	<b>39,254,984</b>	<b>39,254,784</b>
<b>FUND YEAR 2016</b>				
Paid Claims	9,751	119,349	1,923,264	2,042,613
Case Reserves	(9,751)	(132,629)	750,364	617,735
IBNR	0	(38,036)	157,165	119,129
Recoveries	0	0	0	0
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>(51,315)</b>	<b>2,830,793</b>	<b>2,779,478</b>
<b>FUND YEAR 2017</b>				
Paid Claims	4,610	76,540	1,407,102	1,483,643
Case Reserves	(4,610)	(28,643)	624,575	595,932
IBNR	0	(30,186)	160,812	130,626
Recoveries	0	0	0	0
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>17,712</b>	<b>2,192,490</b>	<b>2,210,201</b>
<b>FUND YEAR 2018</b>				
Paid Claims	35,147	392,736	2,310,750	2,703,486
Case Reserves	37,111	350,812	887,784	1,238,595
IBNR	(72,257)	(222,793)	747,042	524,249
Recoveries	0	0	0	0
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>520,755</b>	<b>3,945,576</b>	<b>4,466,331</b>
<b>FUND YEAR 2019</b>				
Paid Claims	47,578	502,087	1,050,602	1,552,689
Case Reserves	16,537	150,119	815,783	965,902
IBNR	(64,115)	(647,389)	1,404,727	757,338
Recoveries	0	0	0	0
<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>4,817</b>	<b>3,271,112</b>	<b>3,275,929</b>
<b>FUND YEAR 2020</b>				
Paid Claims	74,026	332,062		332,062
Case Reserves	(82,414)	558,994		558,994
IBNR	284,247	1,040,385		1,040,385
Recoveries	0	0		0
<b>TOTAL FY 2020 CLAIMS</b>	<b>275,859</b>	<b>1,931,441</b>		<b>1,931,441</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>275,859</b>	<b>2,423,209</b>	<b>51,494,954</b>	<b>53,918,163</b>

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

**Monthly Regulatory Filing Checklist**

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

<b>ITEM</b>	<b>FILING STATUS</b>
Meeting Minutes	9/16/20
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A



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

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

<b>ITEM</b>	<b>FILING STATUS</b>
Ethics Filings ( <i>Notification to FC's and Prof's</i> )	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	7/24/20
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	8/7/21	N/A	8/7/20	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	9/1/21	N/A	9/1/21	N/A
<b>Auditor</b> - Bowman	X	8/1/21	N/A	N/A	N/A
<b>Claims Administrator</b> - Qual-Lynx	X	7/1/21	5/1/20	10/1/20	12/31/18
<b>Managed Care</b> - QualCare	X	7/1/21	N/A	10/1/20	N/A
<b>Payroll Auditor</b> - Bowman	X	8/1/21	N/A	8/1/21	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									190.06					190.06	559.94	
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									500.00					500.00	0.00	
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	\$690.06	\$0.00	\$0.00	\$0.00	\$0.00	864.69	20,885.31	

**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								500.00						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	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00	\$13,000.00	

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

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Burlco JIF						
Data Valued As of :		August 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
DELRAN	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
EDGEWATER PARK	Yes	Yes	\$ 2,500		\$ 2,500	0%
FIELDSBORO	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
FLORENCE	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
HAINESPORT	Yes	Yes	\$ 2,500		\$ 2,500	0%
LUMBERTON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 100K
MANSFIELD TOWNSHIP B	Yes	Yes	\$ 2,500		\$ 2,500	0%
MEDFORD TOWNSHIP	Yes	Yes	\$ 20,000	\$75,000 Police EPL Deductible	\$ 20,000	20% of 1st 250K
MOUNT LAUREL	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
NEW HANOVER	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						

<b>MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND</b>						
<b>EMPLOYMENT PRACTICES COMPLIANCE STATUS - Burlco JIF</b>						
<b>Data Valued As of :</b>				<b>September 8, 2020</b>		
<b>Total Participating Members</b>				<b>28</b>		
<b>Complaint</b>				<b>26</b>		
<b>Percent Compliant</b>				<b>92.86%</b>		
				01/01/20	2020	
					POL	Co-Insurance
Member Name	* Checklist Submitted	Compliant	EPL Deductible		Deductible	01/01/20
BASS RIVER	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
BEVERLY	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
BORDENTOWN CITY	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
BORDENTOWN TOWNSHIP	Yes	Yes	\$ 5,000		\$ 5,000	0%
CHESTERFIELD	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
DELANCO	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 100K
DELTRAN	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
EDGEWATER PARK	Yes	Yes	\$ 2,500		\$ 2,500	0%
FIELDSBORO	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
FLORENCE	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
HAINESPORT	Yes	Yes	\$ 2,500		\$ 2,500	0%
LUMBERTON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 100K
MANSFIELD TOWNSHIP B	Yes	Yes	\$ 2,500		\$ 2,500	0%
MEDFORD TOWNSHIP	Yes	Yes	\$ 20,000	\$75,000 Police EPL Deductible	\$ 20,000	20% of 1st 250K
MOUNT LAUREL	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
NEW HANOVER	No	No	\$ 20,000		\$ 20,000	20% of 1st 250K
NORTH HANOVER	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
PALMYRA	Yes	Yes	\$ 20,000		\$ 20,000	0%
PEMBERTON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
PEMBERTON BOROUGH	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
RIVERSIDE	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
SHAMONG	Yes	Yes	\$ 10,000		\$ 10,000	0%
SOUTHAMPTON	Yes	Yes	\$ 2,500		\$ 2,500	0%
SPRINGFIELD	Yes	Yes	\$ 7,500		\$ 7,500	20% of 1st 100K
TABERNACLE	Yes	Yes	\$ 10,000		\$ 10,000	0%
WESTAMPTON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
WOODLAND	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
WRIGHTSTOWN	No	No	\$100,000		\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
* Member does NOT participate in EPL coverage						

# MEL STATUTORY BONDS as of 8/6/20

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



# MEL STATUTORY BONDS as of 8/6/20

BURLCO	Palmyra Borough	Tanyika Johns	Tax Collector	06/15/2020	Yes	Approved
BURLCO	Palmyra Borough				No	Approved
BURLCO	Palmyra Borough	Danielle Lippincott	Tax Collector	01/25/2019	No	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

# MEL STATUTORY BONDS as of 9/8/20

JIF	Name	Applicant	Position	Effective Date	Delete Date	IsActive	Status
BURCO	Bass River Township	Eileen Brower	Treasurer	06/13/2016		Yes	Approved
BURCO	Bass River Township	Albert Stanley	Tax Collector/CFO	06/05/2017		Yes	Approved
BURCO	Bass River Township	Linda Eliason-Ash	Tax Collector	01/01/2007	05/31/2017	No	Approved
BURCO	Beverly City	Shari Key	Tax Collector	05/01/2014		Yes	Approved
BURCO	Beverly City	Yvonne Bullock	Treasurer / CFO Crime	05/01/2014		Yes	Approved
BURCO	Beverly City	Shari Lynn Phillip	Tax Collector	05/01/2014		No	Approved
BURCO	Bordentown City	Richard Wright	Treasurer	06/20/2019		Yes	Approved
BURCO	Bordentown City	Jennifer M. Smith	Tax Collector	02/13/2017		Yes	Approved
BURCO	Bordentown City	Caryn Hoyer	Tax Collector	08/10/2015	02/13/2017	No	Approved
BURCO	Bordentown City	Margaret Peak	Treasurer/CFO-crime	08/01/2013	06/14/2019	No	Approved
BURCO	Bordentown City	Tanyika Johns	Tax Collector	03/11/2014	08/10/2015	No	Approved
BURCO	Bordentown Township	Add in error	Add in error			No	Pending
BURCO	Bordentown Township	Jeffrey Elasser	Tax Collector	08/01/2015		Yes	Approved
BURCO	Bordentown Township	Donna Muldrow	Treasurer	03/05/2009		Yes	Approved
BURCO	Bordentown Township	MaryAlice Picariello	Tax Collector	03/05/2009	05/29/2015	No	Approved
BURCO	Chesterfield Township	Wendy Wulstein	Treasurer	01/31/2012		Yes	Approved
BURCO	Chesterfield Township	Caryn M. Hoyer	Tax Collector	06/30/2008		Yes	Approved
BURCO	Delanco Township	Jennifer Dellavalle	Tax Collector	11/01/2016		Yes	Approved
BURCO	Delanco Township	Robert L. Hudnell	Treasurer (CFO crime)	01/01/2007		Yes	Approved
BURCO	Delanco Township	Lynn A. Davis	Tax Collector	01/01/2007	11/01/2016	No	Approved
BURCO	Delran Township	Margaret M. Peak	CFO / Treasurer	04/08/2019		Yes	Approved
BURCO	Delran Township	Tanyika L Johns	Tax Collector	02/01/2019		Yes	Approved
BURCO	Delran Township	Victoria Boras	Tax Collector	06/27/2011	02/28/2019	No	Approved
BURCO	Delran Township	Linda Lewis	Treasurer	12/21/2018	04/01/2019	No	Approved
BURCO	Edgewater Park Township	Mindie Weiner	Tax Collector	02/05/2019		Yes	Approved
BURCO	Edgewater Park Township	Tanyika Johns	Tax Collector		02/05/2019	No	Approved
BURCO	Fieldsboro Borough	LEIGHA A BOGDANOWICZ	Tax Collector	04/01/2019		Yes	Approved
BURCO	Fieldsboro Borough	Lan Chen Shen	Tax Collector	01/01/2016	03/31/2019	No	Approved
BURCO	Fieldsboro Borough	Peter Federico	Treasurer	01/01/2016		Yes	Approved
BURCO	Florence Township	Christine Swiderski	Tax Collector	05/11/2020		Yes	Approved
BURCO	Florence Township	Sandra Blacker	CFO/Treasurer	05/07/2020		Yes	Approved
BURCO	Hainesport Township	Donna Condo	Treasurer/CFO	02/01/2019		Yes	Approved
BURCO	Hainesport Township	Paula Tiver	Tax Collector	01/01/2020		Yes	Approved
BURCO	Hainesport Township	Dawn Emmons	CFO	02/01/2017	01/31/2019	No	Pending
BURCO	Hainesport Township	Sharon A. Deviney	Tax Collector	01/01/2007	01/01/2020	No	Approved
BURCO	Hainesport Township	Joanna Mustafa	CFO	12/13/2016	02/17/2017	No	Approved
BURCO	Lumberton Township	Robin D. Sarlo	Tax Collector	01/01/2016		Yes	Approved
BURCO	Lumberton Township	Sharon Deviney	Tax Collector	02/19/2011	12/31/2015	No	Approved
BURCO	Mansfield Township	Linda Hannawacker	Tax Collector	07/06/2020		Yes	Approved
BURCO	Mansfield Township	Bonnie Grouser	CFO/Treasurer	07/01/2019		Yes	Approved
BURCO	Mansfield Township	Dana Elliott	Tax Collector	07/01/2018	07/06/2020	No	Approved
BURCO	Mansfield Township	Elaine Fortin	Tax Collector	01/01/2007	07/01/2018	No	Approved
BURCO	Mansfield Township	Joseph P Monzo	Treasurer (CFO)	01/01/2007	07/01/2019	No	Approved
BURCO	Medford Township	Robin Sarlo	Treasurer/CFO	03/04/2019		Yes	Approved
BURCO	Medford Township	Albert Stanley	Treasurer / CFO	08/03/2015	03/04/2019	No	Approved
BURCO	Medford Township	Patricia Capasso	Tax Collector	01/01/2013		Yes	Approved
BURCO	Mount Laurel Township	Kim Muchowski	Tax Collector	10/24/2016		Yes	Approved
BURCO	Mount Laurel Township	Karen Cohen	Library Treasurer	01/15/2014		Yes	Approved
BURCO	Mount Laurel Township	Tara Krueger	Treasurer	04/17/2017		Yes	Approved
BURCO	Mount Laurel Township	Meredith Tomczyk	Treasurer / CFO Crime	01/09/2012		Yes	Approved
BURCO	Mount Laurel Township	Maureen Mitchell	Tax Collector	01/30/2012	10/24/2016	No	Approved
BURCO	New Hanover Township	Terry Henry	CFO/Treasurer	02/26/2020		Yes	Approved
BURCO	New Hanover Township	Lynn Davis	Tax Collector	01/01/2020		Yes	Approved
BURCO	North Hanover Township	Mary Alice Picariello	Tax Collector	06/27/2009		Yes	Approved
BURCO	North Hanover Township	Joseph Greene	Treasurer	04/29/2013		Yes	Approved

# MEL STATUTORY BONDS as of 9/8/20

BURLCO	Palmyra Borough	Janeen Rossi	Tax Collector			No	
BURLCO	Palmyra Borough	Tanyika Johns	Tax Collector	06/15/2020		Yes	Approved
BURLCO	Palmyra Borough					No	Approved
BURLCO	Palmyra Borough	Danielle Lippincott	Tax Collector	01/25/2019		No	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			

Last Update: 9/3/2020

## Respondents Can Reopen Cases Too

Employers and workers' compensation professionals are very familiar with reopener petitions or applications for modification of awards. A reopener may be filed by the petitioner within two years of the last payment of indemnity benefits or the last authorized treatment date, but not many workers' compensation professionals realize that employers can also apply for modification of awards. The pertinent statute, which is N.J.S.A. 34:15-27, allows both employees and employers to file such applications for modification.

When would a respondent move to reopen an award? Suppose the petitioner receives an award of 100% permanent and total disability benefits for physical injuries asserting that he or she can never work again. Six months after the award is entered, respondent becomes aware that the petitioner is in fact working in a very physical job and can document this fact. What can the employer do? The proper step would be to file an application to modify the award, suspend benefits altogether, and pursue any other remedies such as a potential finding of fraud. That is why Section 27 is so important. An employer cannot simply stop making payments when there is a court order to do so. The remedy is to reopen the prior award under Section 27 and file a motion for specific relief.

Consider also a situation where an injured employee receives a very large partial permanent disability award, perhaps 60% paid over 360 weeks. The large award was influenced by testimony at trial that the injured employee was not able to return to work. Subsequent investigation reveals that the injured employee has returned to a physical job with even higher wages than at the time of the accident. Just because the prior award was not for total and permanent disability benefits does not mean that the employer cannot move to modify the award of 60% to a lower percentage. It is important for workers' compensation professionals to understand that reopeners can work both ways: the percentage of award can rise or it can fall.

Lastly, consider a case where the reason for the relatively high award is that the judge is concerned with the employee's need for ongoing narcotics to reduce pain. From the date of the accident to the date of the award the employee has been taking prescription narcotics for pain, and the award provides for ongoing use of prescription opioids. Thereafter respondent's pain medicine physician does testing noting that the injured worker is not even taking opioids. The urine tests show no evidence of any narcotics in the petitioner's system, and the petitioner advises that he or she feels much better and does not need the narcotics any longer. This would also be an appropriate case to file a modification downward of the prior award.

So Section 27 modifications are premised on this equitable concept: when the claimant's condition has worsened, he or she can apply for a higher award; when the condition has improved, the employer can apply for a lower award.

# When Are Injuries That Occur At Work Not Covered By Workers' Compensation?

John H. Geaney August 14, 2020 [Workers' Comp Basics](#) [0 Comments](#)

There is a fairly widespread belief that any injury that occurs at work must be covered under workers' compensation. But that is not true. There are several categories of injuries that happen at work which simply are not compensable. Injuries which do not arise out of employment are not covered in workers' compensation. Not only must an injury occur during work, but it must arise out of work. In every state there are a number of useful doctrines that help explain and expand on the definition of "not arising out of employment" for traumatic injuries.

- Idiopathic Claims and Personal Risk Claims

These two doctrines are very similar. The concept of idiopathic applies when the employee has a preexisting medical condition which is the true cause of the injury. For example, an employee with severe osteoarthritis is walking down the corridor at work when his knee locks, without striking anything or falling. The doctor examines and advises that further knee damage was caused by the act of walking on account of severe osteoarthritis. This is a classic idiopathic claim because the injury was entirely personal to the employee, not caused by work.

Consider also an employee with prior shoulder dislocation issues who puts on her coat to go home after work and experiences a new dislocation of her shoulder. Although this happened at work, it was not caused by work. All the petitioner was doing is something that we do when we leave work on a cold day: namely we put on our coats. The dislocation of the shoulder would be considered idiopathic and unconnected to the activities of work.

The personal risk doctrine is very similar to the idiopathic claim doctrine but it better fits a situation where there is no prior medical condition. One of the best cases for this doctrine is **Coleman v. Cycle Transformer Corp.**, 105 N.J. 285 (1986). The petitioner got a permanent wave solution in her hair, and the next day at work, she lit a cigarette prompting her hair to burst into flames and resulting in burns. The Supreme Court found this injury not compensable because the risk was personal to the employee due to her permanent wave solution, and the connection to work was negligible.

- Deviation from Employment

This doctrine has two major applications. The first applies to an activity that is either unconnected to work or so far afield that a reasonable person would never do it. For example, a lawyer is outside his office and calls a colleague on his cell phone who is

working at his desk, asking the colleague to come outside and help carry work files into the office. The colleague decides not to walk down the steps or take the elevator but instead opens his window and jumps 20 feet to the ground breaking his leg. This activity of jumping from one's window is so hazardous that no reasonable person would do it. The injury clearly happened during work but it would be a deviation from employment. An employer should not have to insure against inherently dangerous activities that no reasonable person would undertake.

Similarly, in *Money v. Coin Depot Corp.*, 299 N.J. Super. 434 (App. Div.), certif. denied, 151 N.J. 171 (1997), the petitioner was an armored truck security guard who began playing Russian Roulette with his gun while he and his colleagues were transporting money. The gun discharged and killed the petitioner. The court found that this activity was a major deviation from employment because it was so inherently dangerous.

The second type of deviation from employment is found in connection with travel that is unconnected to work. The leading case is *Jumpp v. City of Ventnor*, 351 N.J. Super. 44 (App. Div. 2002), aff'd, 177 N.J. 470 (2003). In that case the petitioner worked as a pumping station operator, driving throughout the city. He got permission from his supervisor to stop and get his mail in the morning as he was driving along the main road in town to the next pumping station. He fell and fractured his pelvis returning to his municipal vehicle parked in the post office lot after getting his mail. The court considered petitioner's injury to be a major deviation because the activity of getting his own mail, even if it was permitted, had no connection to his work.

- Intentional Self Injury

Employees who deliberately injure themselves will almost always be denied compensation. If an angry employee punches a wall in an argument at work and breaks her hand, that injury would not be compensable because the action of punching a wall is highly likely to cause self injury. In the same way, if Employee A assaults employee B and Employee A is injured in that process, courts will almost always find this to be self-inflicted and not compensable. The injury to Employee B, of course, would be covered as the victim of an assault.

- Recreational Activities

Suppose an employee decides during a break in the morning to pull out some rope, moves away from his desk, and begins to jump rope for a few minutes, only to get her foot tangled up in the rope leading to an injury. Would this be covered in workers' compensation? It did happen at work, right? Under New Jersey law this would not be compensable because recreational activities that just promote the health of the employee are not covered. For a recreational activity to be covered it must create a benefit to the employer **greater** than health and morale and must be a regular incident of employment. Few recreational activities can meet this test of promoting a benefit to the employer greater than health and morale. The same is true of social activities.

However, if two employees are fooling around at work and kidding each other, and then one throws a pencil at the other as a joke, but the pencil strikes the other employee in the eye, the judge will probably view this activity as horseplay – – not a recreational activity. Unlike the law in many states, horseplay is *NOT* a defense in New Jersey. Horseplay is always compensable as to the victim and sometimes compensable as to the instigator. There is a line between horseplay and assaults/altercations, and outcomes may differ depending on whether that line is crossed.

There are certainly other doctrines that overlap some of the above examples. There are a few cases which discuss the doctrine of “abandonment of employment.” In my view that doctrine is really synonymous with deviation from employment. The differences are subtle. One can safely say that when a traumatic claim is denied for an activity which occurred at work, one of the above doctrines will constitute the legal basis for the denial under the broad heading of not arising from the employment.

## The Crucial Importance of Investigating Subsequent Accidents

Workers’ compensation claims professionals know how important it is to ask about prior injuries in workers’ compensation. That information can bear directly on causation and will often lead to credits at the time of settlement. But an underrated area of investigation remains subsequent injuries that take place after the date of the workers’ compensation injury but before the workers’ compensation case actually settles.

Consider a case involving a work-related back injury. The parties have each obtained their IMEs but before settlement occurs, the adjuster runs an ISO report. That report reflects a recent motor vehicle accident involving the low back. This non-work injury is significant enough to lead to orthopedic treatment and a law suit for personal injuries against the other driver. How does this information impact settlement negotiations?

Petitioner’s counsel might argue that it doesn’t really matter because counsel already has an IME estimating 45% permanent partial disability for an unoperated herniated disc and respondent’s counsel has an estimate of 5% permanent partial disability. Respondent’s counsel will maintain that this information is of great importance to consider. To get maximum impact from the new accident defense counsel must obtain all treating records from the subsequent car accident. Let us assume in this hypothetical situation that these new records show treatment at the same level of the spine with a recommendation for future surgery. This could be a game changer and may lead to several results:

1. A section 20 settlement for considerably less money than had been anticipated on an Order Approving Settlement;



2. An order approving settlement for a lower percentage with a statement that the overall disability is now greater, providing insulation from any reopener; or,
3. Perhaps even a trial if the client insists on a dismissal of the case.

The argument that defense counsel has in its favor is that an award of permanent partial disability is based on **present complaints**, not on complaints given in the past to IME doctors. That is the rule from *Allen v. Ebon*, which established that awards of permanent partial disability should be based on recent medical evaluations, not stale ones. New exams may have to be ordered. When it comes time to negotiate settlement, defense counsel can argue that the petitioner's current complaints must inevitably relate to the subsequent injury. The Judge of Compensation will ultimately have to decide whether the current complaints and permanent impairment reflect in part the prior work injury or mainly the new car accident. In this hypothetical one thing is for sure: the new accident completely alters the negotiations and must lower the value of the case where the new injury is to the same body part as the original work injury.

This scenario often occurs in reopener cases. Defense counsel will request answers to reopener interrogatories, and sometimes the answers to interrogatories contain information about a new, non-work injury to the same part of the body that was injured in the work accident. If the original injury was to the neck, and now petitioner admits to a new injury to the neck with a new MRI, what does respondent do? The best argument, of course, should be for dismissal of the reopener.

As mentioned above, step one is to obtain all the new treating records, including any new MRIs, CT scans and x-rays. Step two to send the records to the IME physicians for an opinion on whether the current diagnosis and complaints are causally related to the subsequent accident. If there is evidence that the medical condition at issue has been worsened by the subsequent accident, defense counsel should have a very strong argument for a dismissal of the reopener petition. Counsel for petitioner will try to argue that the condition was getting worse before the new accident occurred. But that seldom makes logical sense. Consider a motorist who got a crack in her car windshield from a fender bender caused by another driver. Then one month later the motorist gets into another car accident caused by the negligence of some other driver, this time knocking out the entire windshield. Would anyone seriously expect the insurance company from the first fender bender to pay for part of the windshield repair? Of course not. The insurance company for the second accident would have to pay for the entire repair.

The lesson is that workers' compensation professionals need to put systems in place to make sure that a new ISO is run every six months or so during the progression of the case to see if there are new non-work injuries. An ISO doesn't cost much and it can lead to enormous savings. The ISO may not be the only way to discover this information. Sometimes the treating records, particularly PT notes, may make mention of a new injury; and sometimes the employer is aware of the new injury and communicates this information to the carrier or third party administrator. On occasion a petitioner's own Facebook page may reveal a new injury. No matter what, when testimony is taken at the time of settlement in support of any award, defense counsel

must always ask the injured worker whether he or she has had any new accidents with additional treatment since the time of the accident or initial award.

**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.

**From:** [Paul Forlenza](#)  
**To:** ["Aileen Chiselko"](#); ["Angela Foote"](#); ["Barbara Freijomil"](#); ["Celeste Keen"](#); ["Charlet Cheeseman"](#); ["Christine Ciallella"](#); ["Christine Newcomb"](#); ["Cindy Dalessio"](#); ["Daneen Fuss"](#); ["Debbie Pine"](#); ["Diane Malloy"](#); ["Dina Zawadski"](#); ["Elizabeth McGill"](#); ["Esther Mitchell"](#); ["Jane DiBella"](#); ["Janet Pizzi"](#); ["Jennica Bileci"](#); ["John Hitchner"](#); ["Judy O'Donnell"](#); ["June Proffitt"](#); ["Karen Cosgrove"](#); ["Karen Sweeney"](#); ["Kathy VanScoy"](#); ["Keith Petrosky"](#); ["Lee Ann DeHart"](#); ["Linda Gonzalez"](#); ["Linda Oswald"](#); ["Linda Stephens"](#); ["Lois Elder"](#); ["Lori Biermann"](#); ["Marty Uzdhanovics"](#); ["Marty Uzdhanovics"](#); ["Maureen Abdil"](#); ["Melinda Taylor"](#); ["Ron Campbell"](#); ["Ron Campbell"](#); ["Ryan Giles"](#); ["Sharon Williams"](#); ["Brad Campbell"](#); ["Candice Pennewell"](#); ["Carl Bagby"](#); ["Carolyn King Sammons"](#); ["Colette Bachich"](#); ["D Chambers"](#); ["Dan Nue"](#); ["Don Banks"](#); ["Doris Hall"](#); ["Doug Hogate"](#); ["Harry Moore"](#); ["Jeffre Celebre"](#); ["Jeffrey Pitzo"](#); ["Jill McCrea"](#); ["John Hall"](#); ["Ken Brown"](#); ["Kevin Clour"](#); ["Leo Selb"](#); ["Luke Patrick"](#); ["Marjorie Sperry"](#); ["Mark Gravinese"](#); ["Michael Kwasizur"](#); ["Michael Seery"](#); ["Mike Bercute"](#); ["Mike Razze"](#); ["Ray Williams"](#); ["Robert Diaz"](#); ["Robert Law"](#); ["Stephanie McCaffrey"](#); ["Sue Miller"](#); ["Susan Jacobucci"](#); ["Valerie VanVeen"](#); ["Warren Morgan"](#); ["Bonnie Ridolfino"](#); ["Chris Powell"](#); ["Dan Griffiths"](#); ["Dave Strout"](#); ["Donald "](#); ["George Castellini"](#); ["George Reese"](#); ["Gus Gosweiler"](#); ["Helen Goodwin"](#); ["Ilene Laursen"](#); ["Jeff Dunn"](#); ["John Gasparon"](#); ["Matt A"](#); ["Mike Avalone"](#); ["Steve Eckman"](#); ["Tom Narolewski"](#); ["Tom Stenberg"](#)  
**Cc:** [Paul Miola](#); ["Paul Shives"](#); [Kristi Kristie](#); [Megan Matro](#); [Denise Plavchak](#)  
**Subject:** Managers & Supervisor's Training Revision - Additional Guidance  
**Date:** Tuesday, September 8, 2020 12:45:47 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)  
[image004.png](#)  
[image005.png](#)  
[image006.png](#)  
[Training Announcement - Protecting Children From Abuse 09012020 - Revised.pdf](#)

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Good Afternoon:

Last Tuesday, you received a memorandum from our office announcing a change in the format of the Managers & Supervisors training that had been planned during the past several months. A copy of that memorandum is attached for your reference.

Briefly, the planned in person training for Managers & Supervisors that was to cover both the *Protecting Children from Abuse Program* as well as employment liability related matters is being split into an online session for the *Protecting Children from Abuse Program* which is occurring over the next few months and (hopefully) in person training to be held next Spring for employment related matters.

Over the past several days, we have received a number of questions about this training that I would like to share with you in case you have the same questions:

- 1) **Do Police Department Supervisor's need to participate in this training?** – No, the *Protecting Children from Abuse Program* as well as police specific employment liability and other police professional related training will be scheduled next Spring. This training was originally scheduled as in person Command Staff Training for this year; however, was postponed due to COVID 19.
- 2) **Do my Elected Officials need to participate in the Protecting Children from Abuse Program?** – If your elected officials participated in the 2019-2020 Elected Officials Training Program (held in Fall 2019 and Spring 2020) then they do not need to take this training; however, any elected officials that did not participate in the 2019-2020 Elected Officials Training Program should take this webinar. Please note that any elected official that would like to take this training is welcome to participate in this webinar.
- 3) **How will my attendance at the Protecting Children from Abuse Program be recognized?** - The Zoom attendance sheets are collected after each session and will be entered into the

MSI Learning System within two (2) weeks after the session. Once recorded into the MSI Learning System, the course completion will show in the attendees learning history and they then can go into the MSI Learning System to print their Certificates of Completion. Individual log-ins will be recorded in learning histories and Certificate of Participation will be available in your Student Center of the LMS about two (2) weeks after the training

- 4) **Can the Protecting Children from Abuse Program training webinar be done in a group session?** Yes, please be sure to create a group sign in sheets for any participants attending in a group setting. These sign in sheets should be sent to Andrea Felip ([afelip@jamontgomery.com](mailto:afelip@jamontgomery.com)) within 24 hours after the completion of the session so she can record these attendees as well. Please note that all of the instructions for these steps are explained at the end of the class.

I hope that this additional information is helpful. Please feel free to contact me if you have any questions.

Thanks.

**Paul A. Forlenza, MGA**

**Senior Program Administrator**



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A division of Gallagher

Communications concerning this matter, including this email and any attachments, are provided for purposes of insurance/risk management consulting. Options and advice provided by Risk Program Administrators is not intended to be, and should not be construed to be, legal advice. Please direct any request for legal advice to your attorney.

**To:** Fund Commissioners, Municipal Clerks, & Risk Management Consultants

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

**Date:** September 1, 2020

**Subject:** Managers & Supervisors Training Revisions

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As you may recall, in February of this year, the JIF announced a series of dates for Managers & Supervisors Training. Attendance at one of these training sessions by your managers & supervisors is a mandatory component required for JIF members to be in compliance with the MEL's Employment Practices Risk Management Program. Originally, this training was scheduled to be approximately three (3) hours in length and was going to include required training on employment related matters as well as training on the recently enacted child sexual abuse and molestation statute. **Unfortunately, due to the ongoing restrictions on the size of indoor gatherings all of these training sessions have been cancelled.**

In response to this situation, it has been decided to split this training into two (2) separate training sessions. The first training session is being offered online as a live webinar entitled *Protecting Children from Abuse*. This training is in direct response to the recently enacted legislation and outlines municipal employee obligations should they witness or suspect the abuse of a child. The dates of these training sessions are listed below. **Please circulate this memorandum to your managers and supervisors and have them complete the registration process by following the instructions and links below for these training sessions.**

The second training sessions will be scheduled for next Spring and will focus on employment related matters of importance to your managers and supervisors. This training will be conducted by an attorney and provide the most recent updates to employment related law and how it impacts the role and responsibilities of your managers and supervisors. Ideally, this training will be done in person, again, COVID restrictions permitting. Invitations for the Spring employment training will be sent to all members once it is determined that this format is viable and dates and locations have been secured.

Should you have any problems enrolling in this training, please contact Andrea Felip at 866-661-5120 or via email at [AFelip@jamontgomery.com](mailto:AFelip@jamontgomery.com).

Should you have any questions about the training, please do not hesitate to contact me at 856-446-9135 or via email at [Paul\\_Forlenza@riskprogramadministrators.com](mailto:Paul_Forlenza@riskprogramadministrators.com).

Thank you for your attention to this important matter.

## Protecting Children from Abuse Live Webinar Training Schedule

**Click on Topic to Register**

Date	Webinar Topic	Time
9/17/20	<a href="#">Protecting Children from Abuse -For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
9/22/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
9/24/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
9/29/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
9/29/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
9/30/20	<a href="#">Protecting Children from Abuse -For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
10/6/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
10/6/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
10/7/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
10/7/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm

### About Zoom Training:

- A Zoom account is not needed to attend a class. Attendees can log-in and view the presentations from a laptop, smartphone, or tablet.
- Registration is required. Once registered you will receive the webinar link for your class, be sure to save the link on your calendar to access the day of training.

File: ACM/BURLCO/TRICO/GEN/EPL Plan of Risk Management  
ACM/BURLCO/TRICO/GEN/SAM Plan of Risk Management

Tab: 2021-2022  
Tab: 2021-2022

## BURLCO Land Use Training Certification – August

Member	JIF
Bordentown City	BUR
Chesterfield Twp.	BUR
City of Beverly	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
North Hanover	BUR
Township	
Palmyra	BUR
Pemberton Twp.	BUR
Riverside	BUR
Shamong	BUR
Tabernacle	BUR
Westampton	BUR

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

**AUGUST & SEPTEMBER 2020**  
**CLOSED CASES**

1.) **Lurty v. Township of Pemberton**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on April 23, 2019. The Plaintiff, Mark Lurty, alleged that he was a business invitee legally on the property of the Co-Defendant, Browns Mills Apartments, located at 5 Lawrence Drive, in Browns Mills, New Jersey, when he was caused to trip and fall as a result of an alleged dangerous condition on the premises specifically, a defect in the sidewalk. The Plaintiff alleged that as a result of the incident, he has suffered serious and permanent injuries. The Plaintiff further alleged that the Township of Pemberton was negligent in allowing the dangerous condition of the sidewalk to exist. The case was assigned to Richard L. Goldstein, Esquire on July 6, 2020 and he was instructed to provide notice to the Plaintiff's attorney to dismiss the Complaint in accordance with R. 1:4-8 based upon non-jurisdiction. Defense Counsel accepted the assignment and he was ultimately able to convince Plaintiff's Counsel to execute a Stipulation of Dismissal without prejudice as to the insured which was filed with the Court on August 6, 2020.

2.) **Sabolchick (a minor) v. Township of Pemberton**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on March 1, 2016. The Plaintiff, Ariana Sabolchick, a minor, alleged that she was lawfully on the premises of the Joseph Stackhouse Elementary School, located at 125 Building 1, Trenton Road, in the Community of Browns Mills, in the County of Burlington, when she was crushed by a loose partition wall on the premises. The Plaintiff alleged that as a result of the incident, she has suffered serious and permanent injuries. The Plaintiff further alleged that the Township of Pemberton was negligent in allowing the dangerous condition and/or hazardous condition of the Joseph Stackhouse Elementary School to exist. The case was assigned to Richard L. Goldstein, Esquire on April 2, 2020 and he was instructed to provide notice in accordance with R. 1:4-8 to the Plaintiff's attorney to dismiss the frivolous Complaint based upon non-jurisdiction. Defense Counsel was also advised that an Affidavit of Non-Jurisdiction was previously provided to Plaintiff's Counsel. Defense Counsel accepted the assignment and he immediately engaged in communication with Plaintiff's Counsel. Plaintiff's Counsel refused to dismiss the Complaint against the insured; and therefore, on May 29, 2020, Defense Counsel filed a Motion to Dismiss the Complaint which was returnable on July 24, 2020. On July 20, 2020, Plaintiff's Counsel executed a Stipulation of Dismissal with prejudice as to the Township of Pemberton only which was filed with the Court. On July 24, 2020, Judge Janet Z. Smith entered an Order granting Defense Counsel's Motion to Dismiss all Crossclaims asserted against the Township of Pemberton with prejudice.



3.) El Mujaddid v. Township of Westampton-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on April 18, 2018. The Plaintiff, El Aemer El Mujaddid, alleged that Defendant Police Sergeant Andrew Brewer arrived on the scene of an automobile accident involving the Plaintiff which occurred in the Wawa parking lot entrance located on Springdale Road, in the Township of Westampton, and that Sergeant Brewer subsequently falsified two accident reports and two accident scene diagrams. The Plaintiff further alleged that Sergeant Brewer issued a Summons to the Plaintiff a result of the accident for Careless Driving without probable cause. It was alleged that based upon Sergeant Brewer's false accident reports, he was unable to recoup the damages sustained to his motor vehicle from the driver of the other motor vehicle involved in the collision. The Plaintiff further stated that the Plaintiff filed a Citizen's Complaint with Defendants, Township Clerk Karp, Municipal Court Judge Ahart, Municipal Court Administrator Graubert and the Westampton Township Committee, and that they each failed to act accordingly and that they each acted un-impartially and indifferent to the Plaintiff's due process and equal protection. On July 30, 2018, an Order was entered transferring the venue in this matter from the Superior Court of New Jersey, Burlington County to the Superior Court of New Jersey, Camden County. The case was assigned to John C. Gillespie, Esquire on August 28, 2018 and he was advised that it did not appear that any of the named Defendants had been properly served with the Complaint. On August 1, 2018, the Plaintiff subsequently filed an Amended Complaint. Defense Counsel accepted the Assignment and he scheduled a meeting with Township representatives and the named Defendants. On September 19, 2018, Defense Counsel filed a Notice of Removal to the United States District Court, District of New Jersey. Plaintiff subsequently filed a Motion to Remand the matter back to Superior Court which was ultimately denied on February 27, 2019. In addition, the Plaintiff filed three additional Complaints which were all transferred to the District Court. The Fund Solicitor participated in a conference call with Defense Counsel on November 12, 2018 to discuss the strategy moving forward. The scheduling of an initial Conference by the District Court was delayed based upon the Plaintiff's pending Requests for Fee Waivers which were ultimately denied on December 7, 2018. On December 20, 2018, the Plaintiff filed a Motion for Reconsideration of his Fee Waiver Denials; and on January 17, 2019, an Order was entered denying the Plaintiff's Motion. The Plaintiff had 227 statements and Defense Counsel attempted to file answers in the most cost effective way. In addition, Defense Counsel's Motion to Dismiss would be required to address each statement. The Plaintiff's Municipal Court charges issued as a result of this incident were scheduled to be heard on January 8, 2019; however, said proceedings were adjourned. On February 21, 2019, the Plaintiff filed a Motion to Appoint Counsel and Defense Counsel subsequently filed Opposition to the Motion. In addition, on March 5, 2019 and on March 22, 2019, the Plaintiff filed Motions to Amend the Complaint. On March 15, 2019, Defense Counsel proceeded with the filing of our Motion to Dismiss the Complaint. On April 1, 2019, Judge Donio entered an Order dismissing the Plaintiff's Fourth Amended Complaint for failure to conform with the Rules of the Court and provided the Plaintiff with 14 days to file a Motion to Amend the Complaint consistent with Rule 8. In addition, the April 1, 2019 Order dismissed, as moot, all pending Motions filed by the Plaintiff and

Defense Counsel except for Plaintiff's Motion to Appoint Counsel. On April 2, 2019, Judge Donio entered an Order denying Plaintiff's request for the appointment of Pro Bono Counsel. The Plaintiff proceeded with the filing of a new (fifth) Motion to Amend and a new Motion to Appoint Pro Bono Counsel on April 8, 2019 and Defense Counsel filed Opposition to the Motion on April 22, 2019. Plaintiff's Motion was denied and he filed a Motion for Reconsideration which was denied. The Trial for the traffic tickets issued to the Plaintiff was conducted on August 13, 2019, and on September 3, 2019, the Court dismissed all traffic tickets. Unfortunately, the Officer that issued the tickets was unable to attend the Trial as a result of emergency surgery. Judge Kugler ultimately denied the Plaintiff's Fifth Motion to Amend the Complaint on October 4, 2019. The Plaintiff subsequently presented a 3rd filing with the Third Circuit Court of Appeals on October 9, 2019 and Defense Counsel filed the appropriate response. On April 9, 2020, the Third Circuit U.S. Court of Appeals entered a decision denying the Plaintiffs' Motions for Summary Action, Appointment of Counsel, for Injunction Pending Appeal, and for Consolidation of this matter with the Plaintiffs' other pending Appeals. The Court of Appeals entered a Judgment affirming the District Court's Dismissal of the Complaint, and the denial of the Plaintiffs' Motion to Amend same. The Plaintiff subsequently filed a Petition to the Third Circuit United States Court of Appeals seeking a "Petition for Rehearing En Banc", or in the alternative a "Petition for Panel Rehearing". The Third Circuit Court ultimately entered an Order on July 2, 2020 denying the Plaintiffs' Petition. On July 10, 2020, the Third Circuit Court issued a six (6) page Opinion explaining its decision and mandating the dismissal of the case.

# 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
<b>Bass River Township</b>	Amanda Somes, Clerk	N/A
<b>Beverly City</b>	Caitlin Midgett, Clerk	Rich Wolbert
<b>Bordentown City</b>	Grace I. Archer, City Clerk	Rich Wright, Jr.
<b>Bordentown Township</b>	Mike Theokas	Jeffrey Elsasser
<b>Chesterfield Township</b>	Glenn McMahon	Caryn Hoyer
<b>Delanco Township</b>	Richard Schwab, Administrator	Janice M. Lohr, Clerk
<b>Delran Township</b>	Jeffrey S. Hatcher, Administrator	Jamey Eggers, Clerk
<b>Edgewater Park Township</b>	Tom Pullion, Administrator	Colleen Treusch, Administrator
<b>Fieldsboro Township</b>	Patrice Hansell	N/A
<b>Florence Township</b>	Stephen Fazekas	Tom Sahol, Asst. Twp Administrator
<b>Hainesport Township</b>	Paula Kosko	Donna Kilburn
<b>Lumberton Township</b>	Brandon Umba, Administrator	Gina Simon
<b>Mansfield Township</b>	Linda Semus, Clerk	Bonnie Grouser, Treasurer
<b>Medford Township</b>	Dawn Bielec	Kathy Burger
<b>Mount Laurel Township</b>	Meredith Tomczyk	Jerry Mascia
<b>New Hanover Township</b>	N/A	N/A
<b>North Hanover Township</b>	Mary Picariello	N/A
<b>Palmyra Borough</b>	John Gural, Administrator	Scott Pearlman
<b>Pemberton Borough</b>	Donna Mull, Clerk	Kathy Smick, Deputy Clerk
<b>Pemberton Township</b>	Daniel Hornickel, BA	Michele Brown
<b>Riverside Township</b>	Meghan Jack, Administrator	Susan Dydek
<b>Shamong Township</b>	Susan Onorato, Clerk	Joanne Robertson
<b>Southampton Township</b>	Kathy Hoffman	Charles E. Oatman
<b>Springfield Township</b>	Paul Keller, Administrator	Patricia Clayton, Clerk
<b>Tabernacle Township</b>	Douglas Cramer	LaShawn Barber
<b>Westampton Township</b>	Wendy Gibson, Admin	Marion Karp, Clerk
<b>Woodland Township</b>	Maryalice Brown	Nancy Seeland
<b>Wrightstown Borough</b>	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:** Fund Commissioners, Safety Coordinators, and Risk Managers

**FROM:** Robert Garish, JIF Safety Director

**DATE:** September 1, 2020

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

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

### *LOSS CONTROL SURVEYS*

#### *July*

- Township of Edgewater Park- Conducted a Loss Control Survey on July 22, 2020
- Township of Mount Laurel-Conducted a Loss Control Survey on July 23, 2020

#### *August*

- Borough of Wrightstown- Conducted a Loss Control Survey on August 6, 2020
- Township of Medford- Conducted a Loss Control Survey on August 10, 2020
- Township of Westampton- Conducted a Loss Control Survey on August 11, 2020
- Township of Lumberton- Conducted a Loss Control Survey on August 12, 2020
- Borough of Palmyra- Conducted a Loss Control Survey on August 12, 2020
- Township of Hainesport- Conducted a Loss Control Survey on August 13, 2020
- Township of Shamong- Conducted a Loss Control Survey on August 20, 2020

### *LAW ENFORCEMENT LOSS CONTROL SURVEYS*

#### *July*

- Township of Bordentown- Conducted a Law Enforcement Consult on July 20, 2020

#### *August*

- Township of Bordentown- Conducted a Law Enforcement Loss Control Survey on August 4, 2020

### ***MEETING ATTENDED***

#### ***July***

- Executive Fund Commissioner Meeting (Telephonic) – July 21, 2020
- Claims Meeting – (Telephonic) - July 21, 2020
- BURLCO Executive Safety Committee- July 30, 2020

#### ***August***

- No meetings occurred in the month of August.

### ***UPCOMING MEETING SCHEDULE***

DATE	TOPIC	LOCATION
September 15	Claims Meeting	Telephonic
September 15	Executive Fund Commissioner Meeting	Telephonic

### ***SAFETY DIRECTOR'S BULLETINS AND MESSAGES***

Safety Director Bulletins and Messages are distributed by email to Fund Commissioners, Safety Coordinators, and Risk Consultants. They can be viewed at <https://njmel.org/mel-safety-institute/bulletins/> or NJ MEL App.

If you are not receiving updates or would like to add other names to the distribution list, please let us know.

#### ***July***

- New Summer Camp Waiver/ Acknowledgement model form- July 1, 2020
- Law Enforcement Bulletin: Strategic Partnerships- July 14, 2020
- MEL- Sponsored Webinar: Communication in a Crisis- July 15, 2020
- Safety Director Message: Protecting Children Training- July 16, 2020

#### ***August***

- 2021 MSI Training Announcement- August 10, 2020
- Live Safety Training Webinars- September Registration Now Open- August 11, 2020

### ***MSI NOW & MEL MEDIA LIBRARY***

MSI NOW offers digital streaming safety videos. To view MSI NOW, log onto the MSI/LMS and select the MSI NOW & Online Training College located on the bottom right of the Home page.

MSI NOW for July and August	
Municipality	Number of Videos
Edgewater Park	5
Florence	2
Medford	1

The MEL Media 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).

MEL Media Library for July and August	
Municipality	Number of Videos
Delran	2
Edgewater Park	1
Florence	2
Mount Laurel	4

***MEL SAFETY INSTITUTE (MSI)***

Listed below are upcoming MSI training programs. Enrollment is required for all MSI classes. MSI classes are subject to cancellation or rescheduling at any time. Members are reminded to log on to the [www.njmel.org](http://www.njmel.org) website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.

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

**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)).

DATE	CLASS	TIME
9/1/20	<a href="#">Asbestos, Lead, Silica, Lead Overview</a>	8:30 - 9:30 am
9/1/20	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
9/1/20	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
9/2/20	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
9/2/20	<a href="#">Mower Safety</a>	10:00 - 11:00 am
9/2/20	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
9/3/20	<a href="#">Chain Saw Safety</a>	9:00 - 10:00 am
9/3/20	<a href="#">Leaf Collection Safety</a>	10:30 - 12:30 pm
9/3/20	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
9/4/20	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
9/4/20	<a href="#">Confined Space for Entrants &amp; Attendants</a>	9:00 - 11:00 am
9/8/20	<a href="#">Leaf Collection Safety</a>	9:00 - 11:00 am
9/8/20	<a href="#">Ladder Safety/Walking Surfaces</a>	1:00 - 3:00 pm
9/9/20	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
9/9/20	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
9/10/20	<a href="#">Lock Out/Tag Out (LOTO)</a>	8:30 - 10:30 am
9/10/20	<a href="#">Fire Safety</a>	11:00 - 12:00 am
9/10/20	<a href="#">Bloodborne Pathogens (BBP)</a>	1:00 - 2:00 pm
9/11/20	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
9/11/20	<a href="#">Chain Saw Safety</a>	1:00 - 2:00 pm
9/14/20	<a href="#">Confined Space Entry for Supervisors</a>	9:00 - 12:00 pm



DATE	CLASS	TIME
9/14/20	<a href="#">Personal Protective Equipment (PPE)</a>	1:00 - 3:00 pm
9/15/20	<a href="#">Fire Extinguisher</a>	8:30 - 9:30 am
9/15/20	<a href="#">Building Trust and a Constitutionally Sound Police Agency Through Training</a>	9:00 - 10:30 am
9/15/20	<a href="#">CDL-Drivers Safety Regulations</a>	1:00 - 3:00 pm
9/16/20	<a href="#">Ladder Safety/Walking Surfaces</a>	8:30 - 10:30 am
9/16/20	<a href="#">Leaf Collection Safety</a>	11:00 - 1:00 pm
9/16/20	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
9/17/20	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
9/17/20	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
9/17/20	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
9/17/20	<a href="#">Dealing with Difficult People</a>	9:00 - 11:00 am
9/17/20	<a href="#">Protecting Children from Abuse -For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
9/18/20	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
9/18/20	<a href="#">Lock Out/Tag Out (LOTO)</a>	10:00 - 12:00 pm
9/18/20	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
9/21/20	<a href="#">Chain Saw Safety</a>	9:00 - 10:00 am
9/21/20	<a href="#">HazCom w/GHS</a>	10:30 - 12:00 pm
9/21/20	<a href="#">Confined Space for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
9/22/20	<a href="#">Snow Plow/Snow Removal Safety</a>	9:00 - 11:00 am
9/22/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
9/22/20	<a href="#">Dealing with Difficult People</a>	1:00 - 3:00 pm
9/22/20	<a href="#">Bloodborne Pathogens (BBP)-Evening</a>	7:00 - 8:00 pm
9/23/20	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
9/23/20	<a href="#">Fire Extinguisher</a>	1:00 - 2:00 pm
9/24/20	<a href="#">Driving Safety Awareness</a>	9:00 - 10:30 am
9/24/20	<a href="#">Leaf Collection Safety</a>	1:00 - 3:00 pm
9/24/20	<a href="#">Mower Safety</a>	3:00 - 4:00 pm
9/25/20	<a href="#">CDL-Drivers Safety Regulations</a>	8:30 - 10:30 am
9/25/20	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
9/25/20	<a href="#">Chipper Safety</a>	1:00 - 2:00 pm
9/28/20	<a href="#">Fire Safety</a>	8:30 - 9:30 am
9/28/20	<a href="#">Bloodborne Pathogens (BBP)</a>	1:00 - 2:00 pm
9/29/20	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
9/29/20	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
9/29/20	<a href="#">Confined Space Entry for Supervisors</a>	12:30 - 3:30 pm
9/29/20	<a href="#">Chain Saw Safety</a>	1:00 - 2:00 pm
9/30/20	<a href="#">Dealing with Difficult People</a>	9:00 - 11:00 am



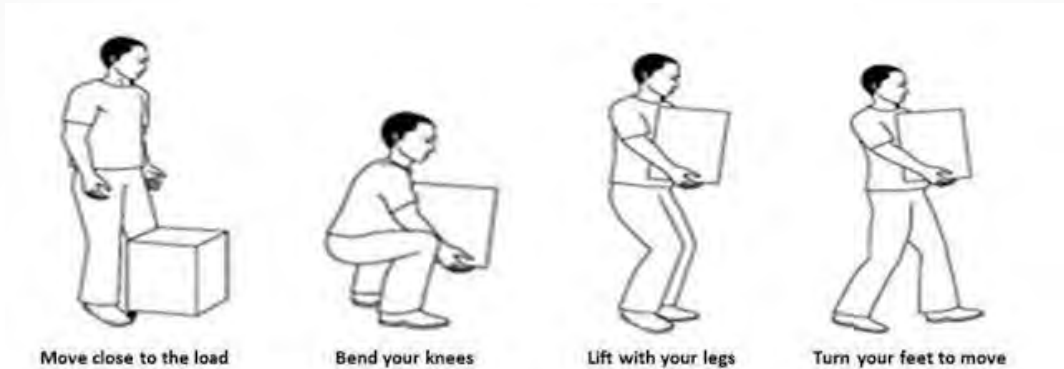
DATE	CLASS	TIME
9/30/20	<a href="#">Protecting Children from Abuse -For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
9/30/20	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm

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

# LESSONS LEARNED FROM LOSSES

Monthly Newsletter – September 2020

## SAFE LIFTING



It is one of the most common causes of injuries to employees, but proper technique and taking a moment to determine the best way to lift or move something, or asking for help, will greatly reduce the numbers and severity of these claims. Employees should use “S.M.A.R.T.” lifting techniques.

Size up the load.

Move the load closer.

Always bend your knees

Raise the load with your legs

Turn your feet in the direction you want to move

Example 1: Employee/firefighter assisting with the moving of a patient and immediately felt pain between the shoulder blades and in the neck. This employee, in their 30s has had 2 surgeries including a cervical fusion. This claim is approaching \$500,000 and the employee will likely have neck and back problems for the rest of their life.

Example 2: Employee was lifting an empty stretcher and strained his left elbow. The employee had surgery on the elbow and the claim is valued at more than \$75,000.

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

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers  
FROM: Debby Schiffer, JIF Wellness Director  
DATE: September 15, 2020 via Teleconference  
Contact Information: [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

### **AUGUST/SEPTEMBER ACTIVITIES & PLANS**

- Continuing with the Monthly Targeting Wellness Newsletter
- Continuing with the weekly Zoom Fitness Workouts
- Launched a "Pilot Program" called Nutrition for Transition, a 4-week workshop on challenges of nutrition. A combination awareness and coaching format. Start date: September 22nd
- Offered a "De-stress Challenge" which I highlighted in my August Newsletter encouraging employees to work together to identify a stress management initiative that they will, can or already have implemented for all staff to utilize as they continue to handle the demands of work and life.
- Group and/or one-on-one Health & Wellness Coaching is available upon request. Reach out to me to discuss options that may work for your employees.
- New Project Pending: Group Leadership Coaching: Crisis Response & Transformational Leadership for Senior Law Enforcement. Working with Elias Institute of Professional Coaching from West Coast on proposal. Details will be shared upon finalization.
- Planning to attend the September Police Ad Hoc Committee Meeting via zoom

### ***Municipality Specific:***

- Beverly City – Inspirational Board
- Bordentown Township – Employee Recipe Cookbook, Gratitude Board, and drive-by flu shots scheduled for September
- Delanco Township – Pressure Point Massage devices for employees
- Florence Township – scheduled Wellness Committee Meeting in September
- Hainesport Township- Presentation via Zoom on Longevity and Telomeres
- Shamong Township – PPE supplies along with snacks and green tea offered at recent safety meeting addressing stress management.

Not seeing your town's name does not mean there were no efforts towards wellness. There may be activities that have taken place that I may not be aware of, may have occurred after the creation of this report, or is a simple oversight on my part. Please feel free to reach out to me with any updates or corrections that I can include in my next report. Also, please let me know of any safety and/or wellness committee meetings you may be holding. I would love to attend if possible. Thank you!

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

- Offset Employee Assistance Program Fee
- Fresh Produce and Healthy snacks for office
- Outdoor picnic areas
- Recipe swap
- Garden – construction and planting supplies
- Chair massages
- Beverage Tumblers
- Blood Pressure cuffs for Office or each employee
- On-site Flu clinics

## August and September Targeting Wellness Newsletter

### August included:

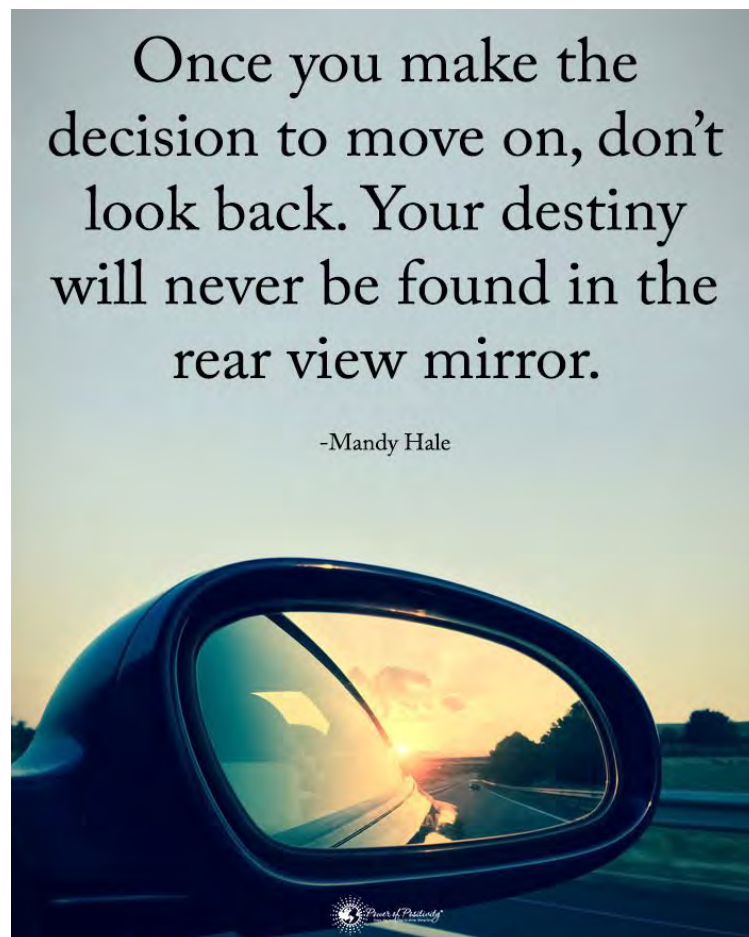
- Daily choices lead to new habits
- Supporting your mental health at work
- Time to get creative - a "challenge" for all municipalities
- More calcium does not equal less fractures
- Did you know? (Won't know until you read it )
- Recipe Corner - pesto zucchini and corn quinoa salad

My suggestion for the **Exercise of the Month** is simple...get outside, with friend and family and just have fun!

### September included:

- Ways to create work/life balance (whether working remotely or in the office)
- Tips on managing anxiety from the experts
- Keeping self-care in mind (and body)
- Information on my NEW Pilot Program - *Nutrition for Transition* \*
- Information on Seasonal Affective Disorder (SAD)
- Benefits of Sweet Potatoes and Featured Casserole recipe

The **Exercise of the Month** highlights the guidelines set forth by the American Council on Exercise (ACE) on returning to your gym after COVID-19.



# Targeting Wellness Newsletter

## Good News for Good Health!

July 2020

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs



Our entire being is like a well rehearsed orchestra. You are the conductor. The instructions you give it, through the choices you make each day, will determine whether your “musicians” (i.e. cells, organs, emotions, etc.) give a positive or a negative performance.

Your daily choices will either compliment or become a detriment to your overall health, happiness and sense of fulfillment. Whatever changes you make in one area of your life, regardless of how small, will either positively or negatively impact everything else. Therefore, we cannot just focus on one area, for instance exercise. Everything we do and think influences our overall physical and mental well-being.

### synergy

(si-nər-jē)

*the combined power of a group of things, when they are working together, which is greater than the total power achieved by each working separately*

#### *In this issue*

- 1 Daily Choices Lead To New Habits
- 2 Support Your Mental Health At Work
- 3 Time To Get Creative & De-stress
- 4 More Calcium Does Not Equal Less Fractures
- 5 Did You Know?
- 6 Recipe—Salad
- 7 Recipe—Pesto



## Daily Choices Lead To New Habits



Most of the time, the choices we make are based on habits. For instance, what you eat everyday, how you go about your morning self-care routines, even how you think...43% of what we do every day is performed basically in the same way we did it the days before.

When a situation or challenge is new to you, you have to really concentrate and learn how to complete the task (for example when you first learned to drive). However after practicing the task over and over again, performing it becomes routine and can then be accomplished without much, if any, thought (i.e. soon driving while holding a conversation with your passenger becomes second nature). The behavior has become a part of your subconscious mind. It has become a habit.

But what about when you want to STOP doing something you learned all too well such as smoking, eating sugary foods, too much screen-time, or ADD something to your current routine that would improve your health like exercise, eating healthy, and getting more sleep? Making the **decision** to change or add a behavior is not the same as actually **putting it into action**. Your conscious mind attempts to put you on the right path. You may say to yourself, "I **WILL** exercise for 30 minute every day because I know it's good for my mental and physical health, it will help maintain my weight and will help me to deal with the stress I'm currently feeling". Sounds like a great idea! So you get up two days and go for a run. But on the third day you wake up and say "oh, maybe I'll skip today. I'm really tired and I did run two days already so I deserve a break." That's your subconscious (programmed) mind that always will try to take the path "of least resistance". It's also your ego talking when you say "you did enough already take today off." Such a considerate ego, always so caring. NOT!!!

Changing a habit has nothing to do with willpower. Building good habits is not an emotional process. Its mechanical meaning it will only become part of your routine if you do **these 3 things**: practice, practice, and practice again. ♥☺

The trick is not to give up. When you slip, your automatic thought may go to negativity and that pre-recorded message shouting "you're going to fail again!" Being aware of this negative self-talk is half the battle. Realize your thoughts can take you down that rabbit hole, but they can also allow you to take back control from your habitual subconscious mind and remind you that you have a choice: 1) **give up** and that programmed response will continue to sabotage your efforts, or 2) **acknowledge it** and then tell your subconscious mind to "shut up, I'm going to keep trying until I get it right!" Think about a baby learning to walk. How many times does that baby fall? Many times! How many times does that baby get back up? Every time! Imagine what would happen if that baby just gave up?

Here are a few other components that you want consider in addition to practicing:

- \* You need to set yourself up for success. You'll need to eliminate RESISTANCE. If your goal is to exercise first thing in the morning, make sure you go to bed on time (or even a little earlier), set your sneakers and running gear right by your bed, ask a buddy to text or call you as a little nudge or exercise together, it will help keep you accountable. Your main goal right now is repetition.

You have been setting out your sneakers and clothes and you have been getting in your runs...now you need a REWARD.

- \* Studies show that if you set up a healthy reward to look forward to you are more inclined to continue. Think back to that baby. Every time the baby takes a step, even if he/she falls, the loving arms of a parent is there to celebrate each step of progress. Perhaps for you, its knowing a healthy breakfast is waiting for you upon your return.
- \* Timing of the reward is critical. The further out it is, the less impact it can have on motivating you. For example you might promise yourself a new pair of sneakers when you have completed 2 weeks of exercise but that might be too long to wait for a "pat on the back".
- \* Last but certainly not least, is make sure you have SUPPORT from those around you. Tell those who have your best interest in mind that you need them to help you stay accountable to yourself. Those who care about you will want to help. However I advise you let them know EXACTLY what you need them to do which will HELP motivate and not aggravate you.



## Support Your Mental Health At Work

Definition of Mental Health (Medical News Today):

*“Refers to cognitive, behavioral, and emotional well-being...how we think, feel and behave.”*

Dealing with change, uncertainty and overload, especially while at work, can be very challenging on our mental well-being. Having a sense of direction and purpose, ability to deal with daily challenges and energy to complete those things we need to do, improves our capacity to enjoy mental health, peace of mind and overall adaptability.

Here are some techniques to keep in mind to better manage stress during your work day, to help you to think more clearly, to feel in control and to react in a more positive way towards self and others:



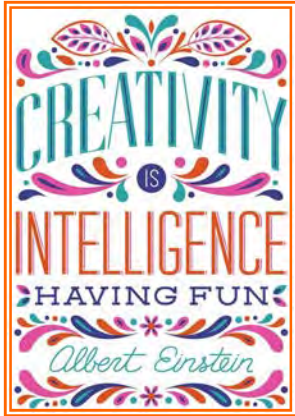
**Talk about your feelings with a co-worker** can help to deal with negative emotions at the office. If you are not comfortable doing so, you are encouraged to seek the shoulder of a friend or family member. Utilize the support services offered by your towns employee assistance program (EAP). Whenever possible, expressing your work-related concerns with your manager is always recommended. So on your next work break, instead of giving all your attention to your smartphone, look to chat with your co-worker.

Which leads into the another technique for reducing stress at work, **take breaks**, it's crucial for preventing burnout. Maybe a quick conversation or a short walk with your favorite colleague. Or maybe you need a break from everyone and taking a few minutes alone in nature can help you refocus and reset your mood. Standing up at least every 60 minutes will help circulation in your body and mind. It's important to build time into your day to **avoid eating lunch at your desk**. Even a few minutes of changed scenery can allow your mind to clear, help you relax and recharge so you have the energy to address that problem or situation with a sense of calm. Speaking of calm, **take some deep breaths, often**. Tension can cause our breathing to become shallow which causes an imbalance of oxygen and other gases in our body. This produces feelings of anxiousness. Breathing deeply in and out a few times helps to reduce your blood pressure and allow for more oxygen to circulate, calming you down quickly. **Set healthy boundaries for yourself**. Many people feel obligated to work around the clock. This can be an easy trap when working remotely. Define hours when you will not be working at all. Setting boundaries helps in preventing burnout and stress. *You are not defined by your...you are so much more than that!* Taking "downtime" can minimize feelings of resentment, loss of control, and feelings of overwhelm. Work on finding that balance. **Exercise Daily**. Maybe tie this into your breaks and take a walk. Or get up a little earlier each morning to get a workout in. Your goal is at least 30 minutes a day, but those minutes can be broken up into 15-15 or 10-10-10. Try to figure out a way to fit it in. *(News flash: There is also a Zoom Workout on Fridays. Check it out while it's still happening. I hear the instructor isn't too bad! LOL)*

If you do plan to get up earlier for a workout, please get to bed earlier the night before and **do not skimp on your sleep!** When it comes to our mental well-being, sleep is essential not a luxury. Skimping even an hour may take a toll on your energy, mood, ability to handle stress, mental sharpness and your overall health. And lastly, **eat a healthy diet**. Regular meals, drink plenty of water, and eat lots of whole foods like fruits, veggies, nuts and seeds which are great to have on hand at all times when at work. It will help with grabbing whatever is in the employee lounge when you realize you haven't eaten and your starving. Pack a healthy lunch but remember, don't eat at your desk. Mindless eating at your desk can lead to overeating and unnoticeable satiety. Even taking a few minutes to sit quietly or with a co-worker, enjoy some conversation, have a laugh or two and be conscious of what you are putting into your mouth will give you the needed break to refocus. Self-care is a choice. Chose wisely, you are worth it!

<https://careermetis.com/tips-supporting-mental-health-at-work/>





## Time To Get Creative and De-stress

### Calling all Municipalities!

I would like to propose an idea that you may or may not want to participate in but I hope you will at least consider and encourage your staff to explore.

Knowing Stress has been a factor in all of our lives lately, let's work together to figure out ways of setting up the work environment to allow for healthy stress management.

### The Proposed "Challenge"

The employees of each municipality are encouraged to work together as a team to identify a stress management initiative that they will, can or already have implemented for all staff to utilize as they continue to handle the demands of work and life.

(A "team" can be a small town working together as one unit or one department working to implement a stress management technique for their staff.)

Some "stress management initiative" examples may be: creating and using a quiet room; starting each staff meeting with a mindfulness practice or positive affirmation; organizing a lunch-time yoga or exercise class; conducting walking meetings, having an hourly desk stretch, setting up a "Be creative station"...you get the picture. Think outside the box!

The stress management initiative could be something that is done as a group (keeping in mind all safety and social distancing requirements ☺), or it can be something that can be offered for each employee to do independently while at work.

The objective is to get employees to identify and implement positive stress reducers into their work environment on a daily basis. Setting up an environment that supports their health and well-being goals, while enable them to manage stress, is crucial for both physical and mental well-being. This is especially important as everyone continues to transition back to full public interaction AND in preparation for the potential "Fall phase" of COVID-19.

Teams/Departments should state why they chose this particular activity and how it will or has helped in dealing with stress, creating more fun/laughter, and connection with each other and self.

Let's continue offering employees ways to build resiliency and adaptability skills for work and life situations.

Questions, ideas, photos can be sent to [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com). This is meant to just get you started. Let your creativity shine now. Please feel free to also call 856-322-1220. I would be happy you brainstorm with your if your want.

Note: Ideas/photos will be shared among all towns.



## More Calcium Does Not Equal Less Fractures

Fracturing a hip is a serious injury that could generate complications that can be life-threatening. The risk of experiencing such an injury increases as we age because the prevalence of osteoporosis goes up. As we age our vision decreases, multiple medications could deplete the body of calcium and poor balance can all contribute to the increased risk.

Women tend to get more hip fractures because of the drop in estrogen occurring during menopause. Also poor nutrition, being physically inactive, smoking and use of alcohol enhances bone loss. (MayoClinic)

According to a report of the Surgeon General on bone health and osteoporosis, this does not need to be the fate of our aging population. Fractures, osteoporosis and other chronic diseases do not have to be a life sentence if you focus on prevention and lifestyle changes (ncbi,2004) And it's never too late to make changes that will have a tremendous impact on your health and future!



*"Countries that consume little or no milk, dairy, or calcium supplements have 50% to 70% lower fracture rates."*

*(Lanou, 2019, nutritionstudies.org)*

There are 17 nutrients that are needed for healthy bones. Calcium is not the focus. What we need to do is create an environment within our body that stimulates new bone production and not break down. That requires an alkaline body which you can only get through whole food plant-based style eating. The main component of building bone strength is by moving our body through exercise.

### Some Highlights:

- *The countries that consume the most calcium have the highest rates of hip fracture.*
- *Milk, dairy foods and calcium supplements by themselves or in any combination do not prevent fractures.*
- *A high-calcium diet during childhood does not prevent fractures.*
- *The dietary key to osteoporosis prevention: Low-Acid eating*
- *The best way to improve bone mineral density: A diet high in fruits and vegetables.*
- *Get daily physical activity— and try to change it up. Walking is great but changing the terrain when you can is important so the bones are "stressed" in different ways.*

*"Strong, healthy, fracture-resistant bones require 17 nutrients. Consuming lots of calcium without enough of the other 16 nutrients is like building a brick wall with no mortar. Where are these other 16 nutrients found? The richest sources are fruits and vegetables."*

*Amy Lanou, PhD (Nutritionstudies.org)*

Resources: MayoClinic.org; ncbi.nlm.nih.gov; nutritionstudies.org

## Did You Know?



**Vitamin D is necessary for calcium absorption.** But more IS NOT better. Too much can be toxic. The best way to get Vitamin D is to let your body produce it by getting 15-20 minutes of exposure to the sun. We all have vitamin D receptor cells that convert cholesterol in the skin to D3 when exposed to UVB from the sun. But overdoing the sun is not recommended either!

If you rarely get outside, especially during the winter months, or if you cannot be exposed to direct sunlight (even standing by a sunny window can help), so getting adequate vitamin D is unlikely for you, talk to your doctor to see if you should take a supplement. For most healthy people, 600IU per day is sufficient. For people over 70 they may need a little more, 800IU. If most of your time is indoors, you may want to look into a sun lamp (resource: Yale Medicine)

**Incorporate raw fruits and veggies into your diet. And in particular cruciferous vegetables such as: boy choy, rutabaga, cabbage, cauliflower, collard greens, Brussels sprouts, broccoli, arugula, swiss chard, kale, and mustard greens.**

- \* All have unique nutrient profiles that contribute to different aspects of health.
- \* They can prevent cancer, improve digestion and aid in weight loss, increase the good gut bacteria helping your body be more alkaline vs. acidic which will lower inflammation in the body, lowers cholesterol, improves skin, and on and on.
- \* Also eating more raw foods can help transition you away from processed foods that cause the body to become acidic which we now know will also help our bone density (see prior page) and lower inflammation

**Also great benefits are eating raw onions and garlic.** We all have experienced the pungent smell of both when cutting them for use. But its that cutting that produces the release of the enzyme alliinase, which studies are showing has many health benefits. However you need it in its natural form, not as a pill. Some actually enjoy the taste of onion raw, but not so much garlic. So here are a few tips on what to do to get the benefits but not have to put a raw garlic clove in your mouth (these tips also work for the cruciferous vegetables):

- \* The smaller you chop the raw veggie, onion or garlic the more alliinase enzyme gets released, which is good...so chop away. Then, even if you lightly sauté or add it to your pot, the benefits have already been released.
- \* Whatever cruciferous veggie/onion/garlic you are cooking with, put some chopped raw in your plate first and top with the cooked.
- \* Throw them into your smoothie. Pile them on your salad. Make a slaw.
- \* If making soup, take some of the soup broth, blend some raw veggies/onions with it and add it back into your soup.
- \* If you make your own salad dressing, throw some raw veggies in (also fruit is good to add). Maybe season the dressing with real onion or garlic instead of powder.

Let me know if you have any questions or if you try something. I always like to hear if something does or doesn't work for you.



### Words to avoid on a label:

**On Cosmetic bottles:** Beware of the word "fragrance". The cosmetic industry can put whatever they want under this ingredient label without having to list the specific chemicals to the FDA. Some of these chemicals can be linked to health issues even cancer. Fragrance formulas are among the top triggers for asthma attacks. Choose fragrance-free products but beware of "unscented". Manufacturers may have added yet another fragrance to mask the original odor. (ewg.org)

**On Food Packages:** It's likely you have purchased a product that listed "natural flavors" on the ingredient label. We see the word natural and figure it's good for us...its probably some vegetable extract. But unfortunately, "natural flavor" can be any chemical, carrier solvent, or preservative other than petroleum! They are used because manufacturers believe it makes their food taste better. The food industry employs "flavor scientists" whose main job it is to mimic the taste of different foods. One example that come to mind: the Beyond Burger or Impossible Burger. How did they get that "meat-like" taste and texture? (FoodRevolution.org)





## Pesto Zucchini and Corn Quinoa Salad

*A light zucchini and corn quinoa salad in a bright lemon-y basil*



Prep Time: 10 minutes; Cook Time: 20 minutes;  
Total Time: 30 minutes  
Servings: 6  
Recipe from: ClosetCooking.com

**Nutrition Facts:** Calories 334, Fat 17.5g (Saturated 2.6g, Trans 0), Cholesterol 5mg, Sodium 142mg, Carbs 35.1g (Fiber 6.9g, Sugars 4g), Protein 11.9g

### Ingredients:

- \* 1 cup quinoa, rinsed
- \* 1 3/4 cups water or broth
- \* 1 tablespoon olive oil (or water/broth instead)
- \* 2 cloves garlic, chopped
- \* 4 cups zucchini (~2 medium sized zucchini), diced
- \* 1 cup corn, fresh or frozen salt and pepper to taste
- \* 1 (15 ounce) can of chickpeas, rinsed and drained (or 1 1/2 cups cooked beans, from 1/2 cup dry)
- \* 1/4 cup green onions, sliced
- \* 1/4 cup pine nuts, toasted
- \* 1/2 cup basil pesto (homemade or store bought)
- \* 2 tablespoons lemon juice

### Directions:

1. Bring the water and quinoa to a boil, reduce the heat and simmer, covered, until the quinoa is tender and has absorbed the water, about 15 minutes, remove from heat and let sit for 5 minutes, covered.
2. Meanwhile, heat the oil (or options) over medium-high heat, add the garlic, zucchini and corn and cook until tender, about 12 minutes, before removing from heat and seasoning with salt and pepper to taste.
3. Mix everything and enjoy! Easy peasy!



## Basil Pesto: Two Options to Choose From



**Nutrition Facts:** Calories 37, Fat 3g (Saturated 0.7g, Trans 0), Cholesterol 1mg, Sodium 24mg, Carbs 0.4g (Fiber 0, Sugars 0), Protein 0.9g

**Prep Time:** 10 minutes **Total Time:** 10 minutes

**Servings:** 16 (~1 cup or sixteen 1 tbsp servings)

### Traditional Basil Pesto with Pine Nuts

#### Ingredients:

- \* 1 cup basil, packed
- \* 1 clove garlic
- \* 2 tablespoons pine nuts, toasted
- \* 1/4 cup parmesiano-reggiano, grated
- \* 3 tablespoons olive oil
- \* 1 tablespoon lemon juice
- \* salt and pepper to taste

#### Directions:

Place everything into a food processor and blend.



### Oil-free Basil Pesto with Cashew Nuts

*This recipe, taken from Forks over Knives, was shared with me so I do not know the nutritional value.*

*This go-to sauce will give you a foundation to bring fresh basil flavors to all sorts of dishes. Add the amount of plant milk you like to get the desired consistency.*

#### Ingredients:

- \* 1/4 cup raw cashews
- \* 2 cups packed fresh basil
- \* 2 tbsp. nutritional yeast
- \* 3 cloves garlic, roughly chopped
- \* 2 tsp. lemon juice
- \* 1/8 tp. Sea salt
- \* 2 to 4 tbsp. unsweetened unflavored plant milk, such as almond, soy, cashew or rice.

**Prep Time:** 45 minutes counting soaking of the cashews

**Makes:** 3/4 cup

#### Directions:

1. Place cashews in a bowl and cover with boiling water. Let soak for about 30 minutes, drain.
2. Place cashews in a food processor with the next five ingredients (through salt).
3. Cover and process until nearly smooth, adding plant milk 1 tablespoon at a time to reach the desired consistency, and stopping to scrape sides of processor as needed.

Debby Schiffer, Targeting Wellness LLC

JIF Wellness Director

Email: debby\_schiffer@targetingwellness.com Phone: 856-322-1220



**FIND YOUR  
FAVORITE  
ACTIVITY**



**HEAD  
OUTSIDE**

**WITH  
FAMILY  
OR  
FRIENDS**



**MOVE,  
PLAY &  
HAVE FUN!**

Debby Schiffer, Targeting Wellness, LLC, JIF Wellness Director  
[Debby\\_schiffer@targetingwellness.com](mailto:Debby_schiffer@targetingwellness.com)

# 5 Things to Remember When Returning To The Gym After COVID-19

## 1. Do Your Research

Learn more about what your club has done during the closure and what policies have been put in place for your safety, as well as the safety of its employees. You can generally find this information on the club's website or social media channels; if it's not there, make a phone call or arrange a face-to-face visit. Things to ask:

- What deep cleaning took place during closures and the new cleaning and disinfecting policies that will be in place (e.g., what products are they using, how often areas are cleaned, who is responsible for the cleaning)
- Capacity limits and if reservations are needed for the gym as a whole or the specific area where you plan to spend your time (e.g., group fitness studio, weight room floor, functional area, cardio equipment)
- What entry policies are in place for employees and exercisers to help decrease the spread of the virus (e.g., temperature scans, daily health questionnaires, signs and symptoms, tracking of those using the building at the same time in case a member reports being diagnosed after exercising on site)
- How policies for staff and patrons will be enforced

## 2. Consider Covering Up

Wearing an appropriate mask in public is recommended. At the very least, wearing a face covering will help you avoid touching your face after coming into contact with equipment or surfaces in the gym. While equipment is sure to be spaced out, certain places in a gym present more of a challenge when trying to avoid entering another's air space. With exercise, the rate of respiration is sure to be elevated, which seems to increase the risk of transmission. If you have any pre-existing respiratory or cardiovascular conditions, it is advised you take caution. High-intensity exercise is also another concern when wearing a mask. (My HIIT SPRINT class was cancelled due to this concern.) If you haven't been working out as much during this pandemic, ease back into exercise.

## 3. Be Time and Space Conscious

Most facilities are using reservation systems for entry and exit times, equipment usage and classes. If your club is not, try to schedule your workouts when it is naturally less crowded. Alternatively, seek out other facilities that utilize reservations, have more space or fewer members. The less time you spend in the gym, the less exposure you will have, so get in and get out. Be prepared to use minimal areas of the club and as few pieces of shared equipment as possible. Equipment should be spaced apart, and a minimum of 6 feet of distance between members should be maintained. Be sure to avoid natural congregation points (e.g., restrooms, front desk, outside studios).

## 4. Sanitize, Sanitize, Sanitize

Although the club takes care of facility and equipment cleaning, you should take control of your personal sanitizing. Start by using hand sanitizer in the car after putting on your mask and before entering the building; after check-in, rewash your hands. Be sure to sanitize any equipment before and directly after use. Weight-lifting or surgical gloves, though not required, may give you peace of mind. If you need mats, bands, stretch straps, foam rollers or similar high-use, hard-to-clean equipment, consider investing in your own to bring with you or use at home.

## 5. Consider the Risk and Alternatives

Exercise good judgment and do what's right for you. If you are uncertain about returning, have underlying health conditions, worry about being in frequent contact with others who are at high(er) risk whom you could possibly affect, take your time in returning.

It has never been easier to find at-home exercise options, whether it's walking in your neighborhood, riding a bike, using an exercise app, or taking video-on-demand or live-streaming classes. Ask your club how they are supporting exercisers from afar. You can also tap into your personal network, as friends, colleagues, family and Facebook groups are likely to have a few ideas for you.

Getting back to the gym and a little bit of "normalcy" can be physically and mentally beneficial. Use your own best judgment and do what is right for you. Keep in mind, there are other ways you can get moving! Think outside the box (or gym).

**Source: American Council on Exercise (ACE)**

Targeting Wellness, LLC Debby Schiffer



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

<b>Intake</b>	<b>July-20</b>	<b>July-19</b>	<b>August-20</b>	<b>August-19</b>	<b>2020 August YTD</b>	<b>2019 August YTD</b>
# of New Claims Reported	64	18	70	14	535	149
# of Report Only	56	3	53	5	434	45
% Report Only	88%	17%	76%	36%	81%	30%
# of Medical Only	5	13	15	9	70	90
# of Lost Time	3	2	2	0	31	14
Medical Only to Lost Time Ratio	63:37	87:13	88:12	100:00	69:31	87:13
Occupational, Claim Petition, Cancer Presumption	0		0		2	
COVID-19	49		48		411	
Average # of Days to Report a Claim	2	1.4	1.9	8.7	2.9	2.1

<b>Nurse Case Management</b>	<b>July-20</b>	<b>July-19</b>	<b>August-20</b>	<b>August-19</b>
# of Cases Assigned to Case Management	19	13	20	15
# of Cases >90 days	13	10	15	11

<b>Savings</b>	<b>July-20</b>	<b>July-19</b>	<b>August-20</b>	<b>August-19</b>	<b>2020 August YTD</b>	<b>2019 August YTD</b>
Bill Count	99	122	129	85	1080	1218
Provider Charges	109,609	176,803	89,462	63,959	1,807,243	1,394,806
Repriced Amount	43,047	53,860	38,874	31,712	512,038	536,473
Savings \$	66,562	122,943	50,588	32,248	1,295,205	858,333
% Savings	61%	70%	57%	50%	72%	62%

<b>Participating Provider Penetration Rate</b>	<b>July-20</b>	<b>July-19</b>	<b>August-20</b>	<b>August-19</b>	<b>2020 August YTD</b>	<b>2019 August YTD</b>
Bill Count	97%	92%	96%	92%	96%	95%
Provider Charges	97%	96%	98%	93%	98%	95%

<b>Exclusive Provider Panel Penetration Rate</b>	<b>July-20</b>	<b>July-19</b>	<b>August-20</b>	<b>August-19</b>	<b>2020 August YTD</b>	<b>2019 August YTD</b>
Bill Count	99%	100%	98%	100%	97%	97%
Provider Charges	99%	100%	99%	100%	99%	99%

<b>Transitional Duty Summary</b>		<b>2020 August YTD</b>	<b>2019 August YTD</b>
% of Transitional Duty Days Worked		57%	54%
\$ Saved By Accommodating		\$114,752	
% of Transitional Duty Days Not Accommodated		43%	46%
Cost Of Days Not Accommodated		\$81,281	





**Burlington County Municipal JIF  
Average Days To Report By JIF Member  
1/1/2020 - 8/31/2020**

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
BEVERLY CITY	1	38.0	38.0
BORDENTOWN CITY	2	2.0	0.0
BORDENTOWN TOWNSHIP	4	0.5	0.5
CHESTERFIELD TOWNSHIP	1	6.0	0.0
DELANCO TOWNSHIP	6	15.3	5.2
DELRAN TOWNSHIP	5	5.4	2.6
EDGEWATER PARK TOWNSHIP	4	0.3	0.0
FIELDSBORO BOROUGH	1	20.0	0.0
FLORENCE TOWNSHIP	7	5.7	0.0
LUMBERTON TOWNSHIP	5	2.0	0.0
MANSFIELD TOWNSHIP	5	5.0	1.2
MEDFORD TOWNSHIP	22	1.5	0.1
MOUNT LAUREL TOWNSHIP	315	2.1	0.6
PALMYRA BOROUGH	3	0.7	0.0
PEMBERTON TOWNSHIP	32	6.5	5.5
RIVERSIDE TOWNSHIP	8	2.3	1.8
SHAMONG TOWNSHIP	2	2.0	2.0
SOUTHAMPTON TOWNSHIP	7	0.7	0.0
TABERNACLE TOWNSHIP	1	0.0	0.0
WESTAMPTON TOWNSHIP	103	3.7	0.5
WOODLAND TOWNSHIP	1	0.0	0.0
<b>Grand Total</b>	<b>535</b>	<b>2.9</b>	<b>1.0</b>



**Burlington County Municipal JIF  
COVID-19 Claims Report  
1/1/2020 - 8/31/2020**

	<b># Of COVID-19 Claims Reported</b>
FLORENCE TOWNSHIP	2
MANSFIELD TOWNSHIP	3
MEDFORD TOWNSHIP	5
MOUNT LAUREL TOWNSHIP	294
PEMBERTON TOWNSHIP	12
WESTAMPTON TOWNSHIP	95
<b>Grand Total</b>	<b>411</b>

	<b>INDEMNITY</b>	<b>MEDICAL ONLY</b>	<b>REPORT ONLY</b>	<b>Grand Total</b>
March	3	1	50	54
April	4	2	82	88
May	4	4	93	101
June	3	1	67	71
July			49	49
August			48	48
<b>Grand Total</b>	<b>14</b>	<b>8</b>	<b>389</b>	<b>411</b>



**Burlington County Municipal JIF  
Transitional Duty Summary Report  
1/1/2020 - 8/31/2020**

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	\$ Saved By Accommodating	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated	Cost Of Days Not Accommodated
LUMBERTON TOWNSHIP	3	3	100%	\$395	0	0%	\$0
DELRAN TOWNSHIP	133	133	100%	\$15,921	0	0%	\$0
RIVERSIDE TOWNSHIP	41	41	100%	\$5,394	0	0%	\$0
CHESTERFIELD TOWNSHIP	21	21	100%	\$756	0	0%	\$0
FLORENCE TOWNSHIP	13	13	100%	\$468	0	0%	\$0
MEDFORD TOWNSHIP	120	104	87%	\$6,910	16	13%	\$1,661
PEMBERTON TOWNSHIP	234	202	86%	\$22,484	32	14%	\$3,980
BORDENTOWN CITY	277	202	73%	\$22,155	75	27%	\$7,044
EDGEWATER PARK TOWNSHIP	202	146	72%	\$19,209	56	28%	\$7,560
MOUNT LAUREL TOWNSHIP	395	185	47%	\$21,060	210	53%	\$24,729
WESTAMPTON TOWNSHIP	206	0	0%	\$0	206	100%	\$20,864
SOUTHAMPTON TOWNSHIP	25	0	0%	\$0	25	100%	\$2,827
BEVERLY CITY	19	0	0%	\$0	19	100%	\$2,565
BORDENTOWN TOWNSHIP	149	0	0%	\$0	149	100%	\$10,051
<b>Grand Total</b>	<b>1838</b>	<b>1050</b>	<b>57%</b>	<b>\$114,752</b>	<b>788</b>	<b>43%</b>	<b>\$81,281</b>



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
<b>Participating Provider</b>	<b>124</b>	<b>\$87,651</b>	<b>\$37,268</b>	<b>\$50,383</b>	<b>57%</b>
Hospital	6	\$39,562	\$19,943	\$19,619	50%
MRI/Radiology	3	\$1,435	\$635	\$800	56%
Neurosurgery	4	\$4,050	\$967	\$3,083	76%
Occ Med/Primary Care	2	\$420	\$201	\$219	52%
Orthopedics	22	\$10,894	\$5,591	\$5,303	49%
Physical Therapy	67	\$26,394	\$6,380	\$20,014	76%
Physicians Fees	7	\$1,454	\$936	\$518	36%
Podiatry	1	\$1,497	\$1,179	\$318	21%
Urgent Care Center	12	\$1,946	\$1,436	\$509	26%
<b>Out Of Network</b>	<b>5</b>	<b>\$1,811</b>	<b>\$1,606</b>	<b>\$205</b>	<b>11%</b>
Emergency Medicine	1	\$1,026	\$1,026	\$0	0%
Laboratory Services	1	\$100	\$100	\$0	0%
Other	1	\$144	\$131	\$13	9%
Physicians Fees	2	\$541	\$349	\$192	35%
<b>Grand Total</b>	<b>129</b>	<b>\$89,462</b>	<b>\$38,874</b>	<b>\$50,588</b>	<b>57%</b>

**Participating Provider Penetration Rate**

**Bill Count** 96%

**Provider Charges** 98%

**Exclusive Provider Penetration Rate**

**Bill Count** 98%

**Provider Charges** 99%



**Burlington County Municipal JIF  
PPO Savings And Penetration Rate  
1/1/2020 - 8/31/2020**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
<b>Participating Provider</b>	<b>1040</b>	<b>\$1,774,031</b>	<b>\$484,991</b>	<b>\$1,289,040</b>	<b>73%</b>
Hospital	43	\$411,978	\$152,619	\$259,359	63%
Orthopedics	135	\$281,837	\$69,307	\$212,530	75%
Neurosurgery	16	\$265,200	\$71,782	\$193,418	73%
Physical Therapy	582	\$242,406	\$63,803	\$178,603	74%
Physicians Fees	33	\$212,725	\$10,354	\$202,371	95%
Ambulatory Surgical Center	10	\$207,509	\$46,396	\$161,113	78%
MRI/Radiology	39	\$39,212	\$13,581	\$25,631	65%
Anesthesiology	12	\$35,151	\$14,617	\$20,534	58%
Durable Medical Equipment	16	\$20,744	\$16,014	\$4,731	23%
Urgent Care Center	86	\$20,436	\$12,979	\$7,456	36%
Emergency Medicine	13	\$13,919	\$3,278	\$10,641	76%
Occ Med/Primary Care	35	\$9,182	\$5,133	\$4,049	44%
Physical Medicine & Rehab	4	\$6,887	\$1,049	\$5,838	85%
Behavioral Health	8	\$3,384	\$2,468	\$916	27%
Laboratory Services	6	\$1,643	\$233	\$1,410	86%
Podiatry	1	\$1,497	\$1,179	\$318	21%
Transportation	1	\$319	\$199	\$120	38%
<b>Out Of Network</b>	<b>40</b>	<b>\$33,212</b>	<b>\$27,047</b>	<b>\$6,165</b>	<b>19%</b>
Physicians Fees	12	\$8,519	\$4,158	\$4,361	51%
Emergency Medicine	9	\$8,256	\$8,075	\$181	2%
Other	5	\$5,894	\$5,344	\$550	9%
Durable Medical Equipment	4	\$5,290	\$4,865	\$425	8%
Anesthesiology	2	\$2,800	\$2,156	\$645	23%
Laboratory Services	3	\$1,131	\$1,129	\$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>1080</b>	<b>\$1,807,243</b>	<b>\$512,038</b>	<b>\$1,295,205</b>	<b>72%</b>

**Participating Provider Penetration Rate**

**Bill Count** 96%  
**Provider Charges** 98%

**Exclusive Provider Penetration Rate**

**Bill Count** 97%  
**Provider Charges** 99%

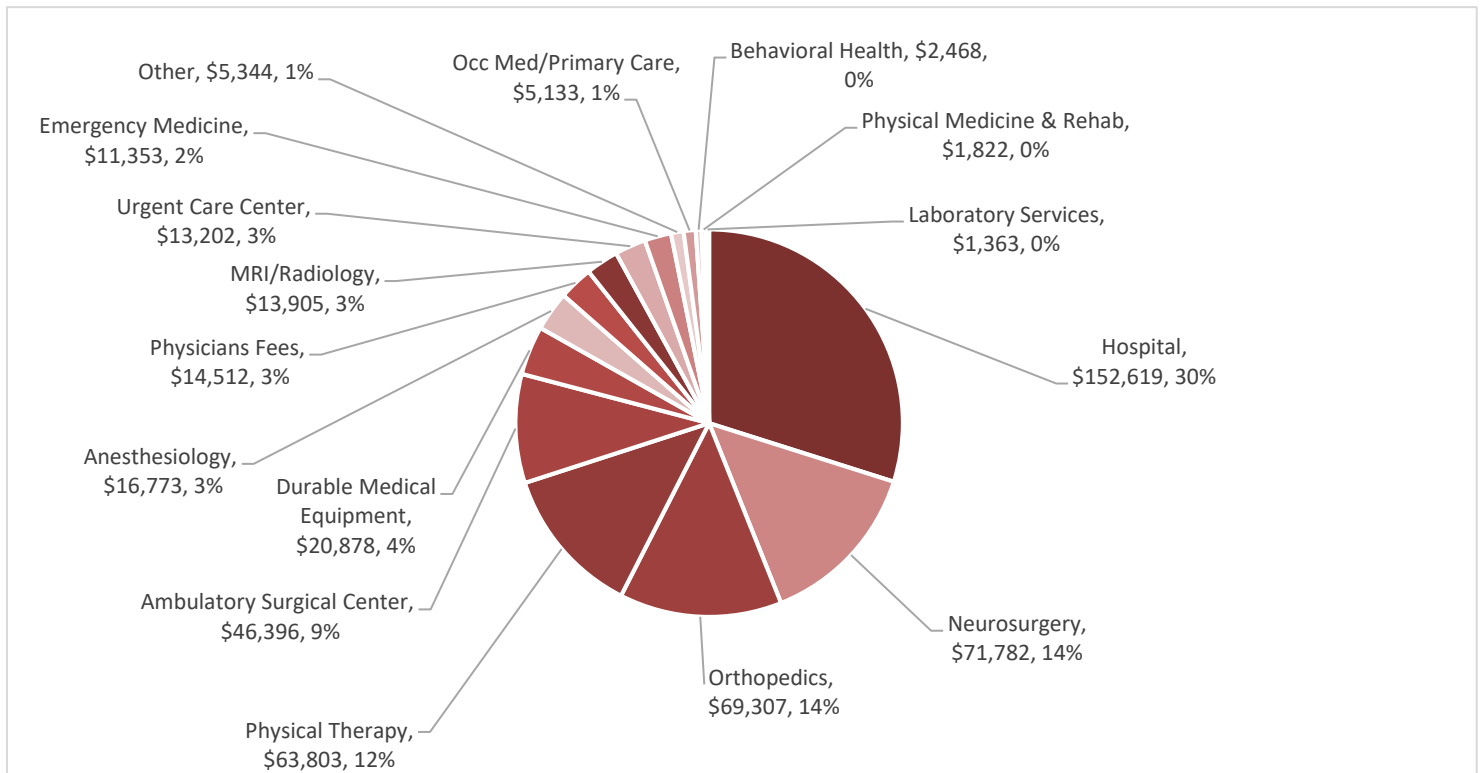


**Burlington County Municipal JIF**  
**1/1/2020 - 8/31/2020**

**Top 10 Providers**

	Bill Count	Repriced Amount	Specialty
NEUROSURGICAL AND SPINE SPECIALIST	12	\$71,378	Neurosurgery
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY	15	\$63,824	Hospital
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST	57	\$26,614	Orthopedics
ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL	5	\$24,538	Hospital
ROTHMAN ORTHOPAEDICS	39	\$21,911	Orthopedics
STRIVE PHYSICAL THERAPY	207	\$20,150	Physical Therapy
KENNEDY HEALTH SYSTEM	1	\$19,892	Hospital
MEMORIAL AMBULATORY SURGERY CENTER	2	\$18,953	Ambulatory Surgery Center
HOME CARE CONNECT LLC	11	\$14,977	Durable Medical Equipment
REHAB EXCELLENCE CENTER	196	\$14,580	Physical Therapy
<b>Grand Total</b>	<b>545</b>	<b>\$296,816</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	57	52				
Kelly Roth	54	56	46	51	48	53	52	47				
Cristina Pondevida	55	52	51	51	44	44	44	46				
Maureen Steelman	55	52	55	50	49	50	51	53				
Virgen Conley	4	4	4	4	3	3	3	4				
Wendie Szamreta	2	0	0	0	0	0	0	0				
Sandra Barber	1	1	1	0	0	0	0	0				
Stephanie Dionisio	0	0	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>207</b>	<b>202</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

# Cyber Risk Management

## Monthly Executive Report

September 2, 2020

### Media Pro Training

BURLCO JIF Municipality
Bass River Township
Beverly City
Bordentown City
Bordentown Township
Chesterfield Township
Delanco Township
Delran Township
Edgewater Park Township
Fieldsboro Borough
Florence Township
Hainesport Township
Lumberton Township
Mansfield Township
Medford Township
Mount Laurel Township
New Hanover Township
North Hanover Township
Palmyra Borough
Pemberton Borough
Pemberton Township
Riverside Township
Shamong Township
Southampton Township
Springfield Township
Tabernacle Township
Westampton Township
Woodland Township
Wrightstown Borough

Cyber Security Basics		
Total Users	Total Completed	% Completed
3	3	100%
12	12	100%
7	7	100%
19	19	100%
16	14	88%
16	16	100%
21	21	100%
17	17	100%
3	3	100%
30	30	100%
8	8	100%
21	17	81%
48	47	98%
105	105	100%
40	39	98%
7	1	14%
10	10	100%
30	30	100%
4	4	100%
53	53	100%
2	2	100%
10	10	100%
15	14	93%
6	6	100%
13	13	100%
48	48	100%
7	7	100%
4	4	100%

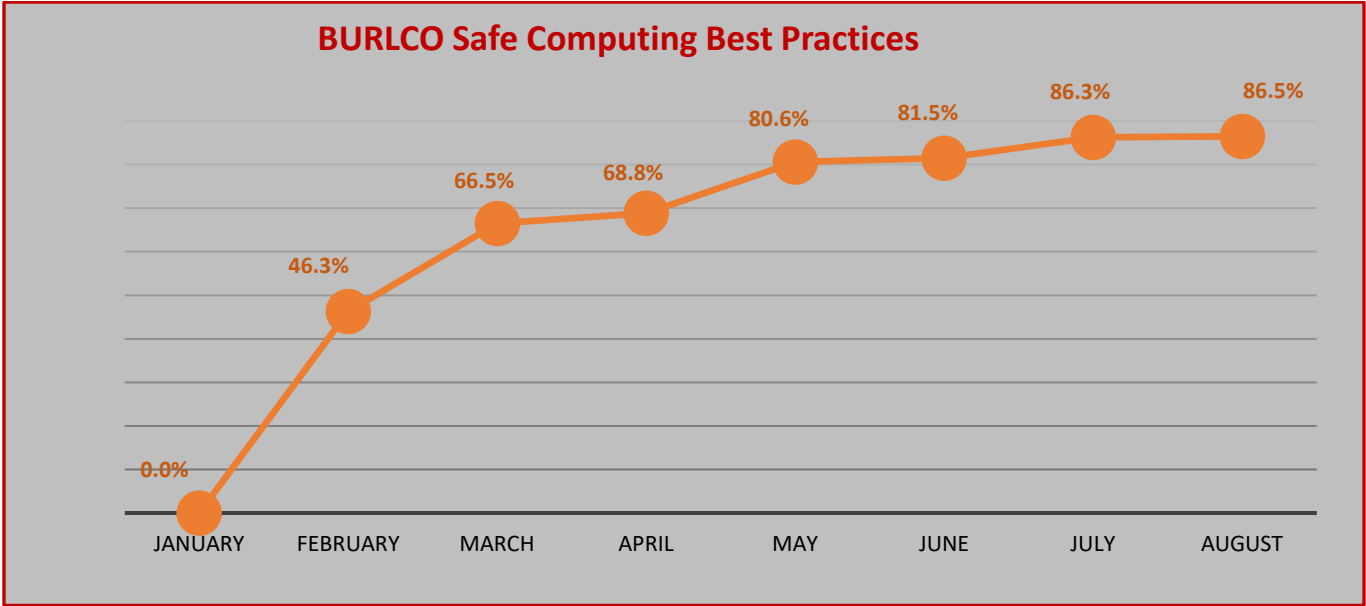
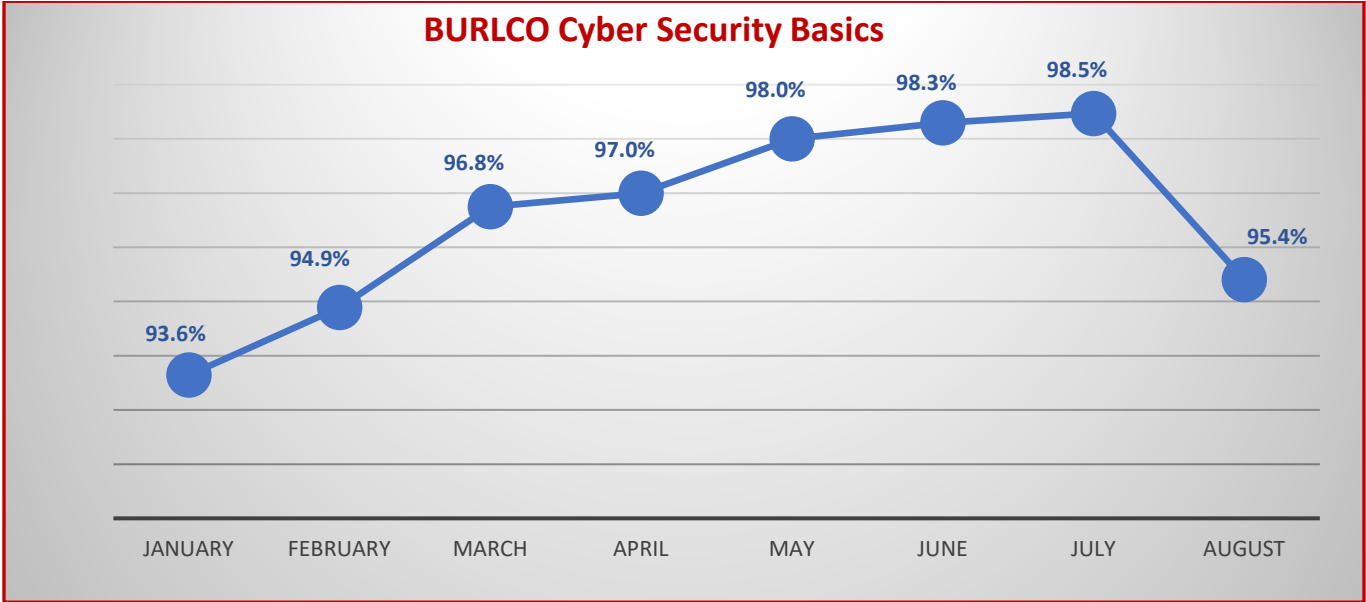
Safe Computing Practices Work & Home		
Total Users	Total Completed	% Completed
3	3	100%
12	5	42%
7	7	100%
19	19	100%
16	6	38%
16	16	100%
21	21	100%
17	17	100%
3	1	33%
30	29	97%
8	8	100%
21	13	62%
48	42	92%
105	105	100%
40	31	78%
7	5	71%
10	10	100%
30	29	97%
4	4	100%
53	53	100%
2	1	50%
10	10	100%
15	12	80%
6	5	83%
13	13	100%
48	47	98%
7	7	100%
4	4	100%

JIF Completion % 95.4%

JIF Completion % 86.3%



# Monthly Training Progress

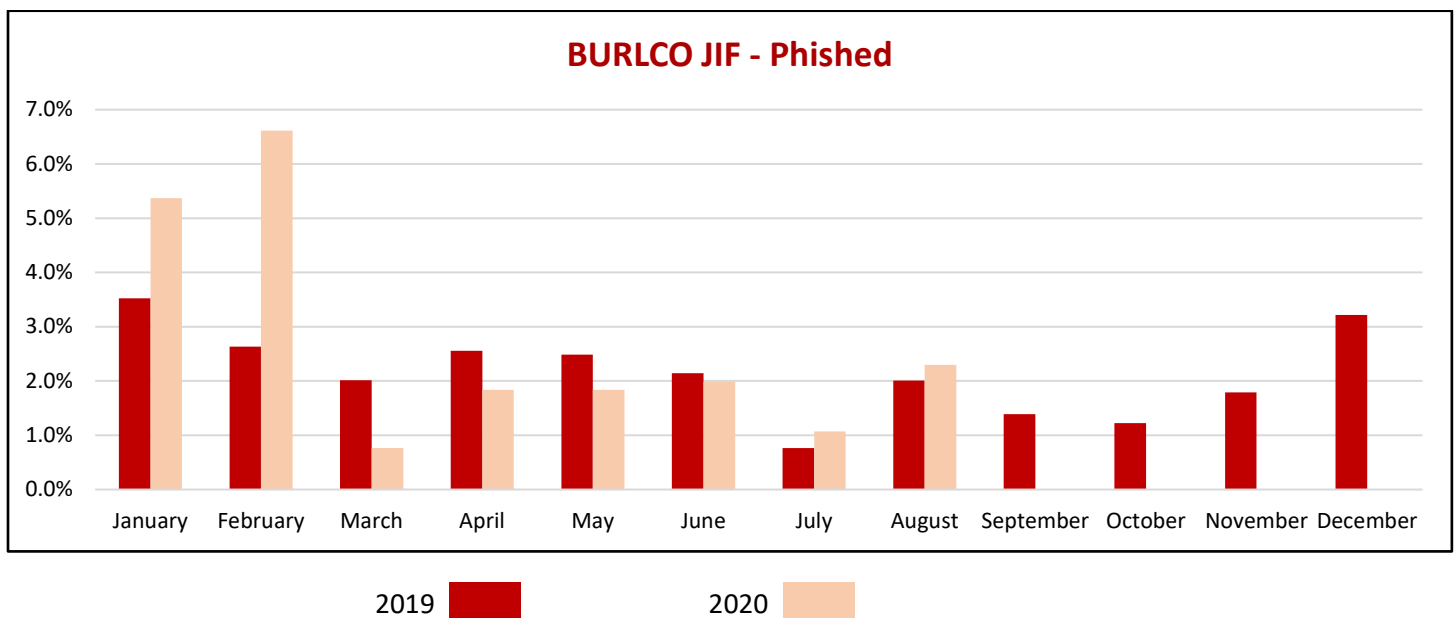


# Phishing Report

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%	653	7	1.1%
August	648	13	2.0%	653	18	2.3%
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 2.8%



## Phishing by Municipality

Municipality	Total Emails	# Clicks	% of Clicks
Bass River Twp	3	0	0
Beverly City	13	1	8%
Bordentown City	4	1	25%
Bordentown Twp	13	1	8%
Chesterfield Twp	8	0	0%
Delanco Twp	17	0	0%
Delran Twp	47	0	0%
Edgewater Park Twp.	17	1	6%
Egg Harbor City	1	0	0%
Fieldsboro Borough	4	1	25%
Florence Twp	33	2	6%
Hainesport Twp	8	0	0%
Lumberton Twp	17	0	0%
Mansfield Twp	51	1	2%
Medford Twp	140	3	2%
Mount Laurel Twp	70	4	6%
North Hanover Twp	7	0	0%
Palmyra Borough	44	1	2%
Pemberton Twp	43	1	2%
Pumberton Borough	4	0	0%
Riverside Twp	2	0	0%
Shamong Twp	6	0	0%
Southampton Twp	16	0	0%
Springfield Twp	7	0	0%
Tabernacle Twp	12	0	0%
Westampton Twp	55	1	2%
Woodland Twp	7	0	0%
Wrightstown Borough	4	0	0%

<b>Grand Total</b>	<b>653</b>	<b>18</b>	<b>3%</b>
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## Phishing Template Utilization

Phishing Templates	Count of Phishing Template	% of Template Used	Count of Date Clicked	% of Click
Amex_Income_Verification	54	8%	0	0
BackgroundReport_Text	41	6%	1	2%
Continual_Municipal_Training	75	11%	2	3%
Edmonds_Govtech_Events	52	8%	0	0%
Edmonds_Tax_Form	59	9%	3	5%
Facebook Reactivation	41	6%	4	10%
facebook_page_insights	11	2%	0	0%
Microsoft_Office365_Password_Change	43	7%	1	2%
Municipal_Course_Catalog	58	9%	4	7%
Netflix_Account	34	5%	2	6%
Office_File_Deletion_Alert	16	2%	0	0%
UPS Package Redirect	55	8%	0	0%
workstation_updates	24	4%	1	4%
Zendesk_Password_Change	44	7%	0	0%
Zendesk_Ticket_Update	46	7%	0	0%

**Grand Total**

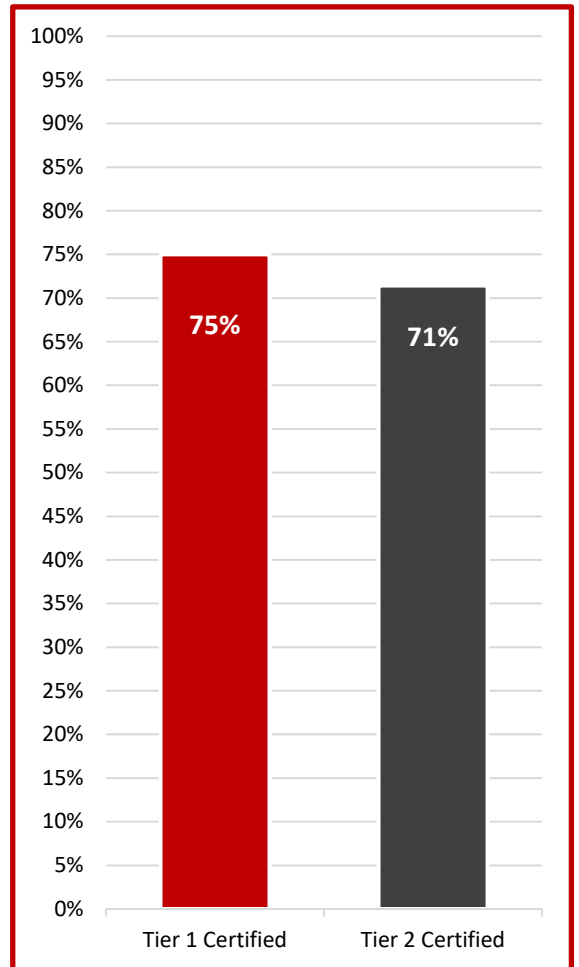
**653**

**18**

# MEL's Cyber Risk Management 9/2/2020

## BURLCO JIF

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	6/18/2020
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	8/12/2020
Lumberton Township	11/12/2019	11/12/2019
Mansfield Township	11/15/2019	12/5/2019
Medford Township	12/10/2019	12/27/2019
Mount Laurel Township	10/16/2019	10/16/2019
North Hanover Township	10/23/2019	10/23/2019
Palmyra Borough - Municipal	3/6/2020	3/6/2020
Pemberton Borough	12/24/2019	12/12/2019
Pemberton Township	11/1/2019	11/1/2019
Riverside Township	12/18/2019	12/18/2019
Shamong Township	10/21/2019	10/21/2019
Southampton Township	1/6/2020	1/6/2020
Springfield Township	11/22/2019	11/22/2019
Tabernacle Township	11/8/2019	11/8/2019
Westampton Township		
Woodland Township	11/26/2019	11/26/2019
Wrightstown Borough		



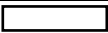



<b>Total # of Municipalities</b>	<b>28</b>	
<b>Tier 1 Certified</b>	<b>21</b>	<b>75%</b>
<b>Tier 2 Certified</b>	<b>20</b>	<b>71%</b>

## Vulnerability Scanning

### Understanding the vulnerability report

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

Below is a table for reference.

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

# Vulnerability Score by Municipality

## AJG-Burlington - Monthly Summary Report

JIF	Municipality	Severity	Contact Name	Contact Email	Last Scan/Email
Burlington	Bass River Township	0.0	Amanda Somes	<a href="mailto:bassriverclerk@comcast.net">bassriverclerk@comcast.net</a>	2020-08-17 13:15:15
Burlington	Bordentown City	5.0	Grace Archer	<a href="mailto:btownch@cityofbordentown.com">btownch@cityofbordentown.com</a>	2020-08-05 16:15:11
Burlington	Bordentown Township	2.6	Michael Theokas	<a href="mailto:m.theokas@bordentowntwp.org">m.theokas@bordentowntwp.org</a>	2020-08-21 13:15:12
Burlington	Chesterfield Township	5.0	Glenn McMahon	<a href="mailto:glenn@chesterfieldtwp.com">glenn@chesterfieldtwp.com</a>	2020-08-06 16:15:09
Burlington	Delanco Township	2.6	Mike Templeton	<a href="mailto:42mtempy55@gmail.com">42mtempy55@gmail.com</a>	2020-08-21 13:15:12
Burlington	Delran Township	5.0	Jeffrey Hatcher	<a href="mailto:jhatcher@delrantownship.org">jhatcher@delrantownship.org</a>	2020-08-13 13:15:15
Burlington	Edgewater Park Township	2.6	Tom Pullion	<a href="mailto:tpullion@edgewaterpark-nj.com">tpullion@edgewaterpark-nj.com</a>	2020-08-22 16:15:15
Burlington	Florence Township	4.0	Richard Brook	<a href="mailto:rbrook@florence-nj.gov">rbrook@florence-nj.gov</a>	2020-08-22 16:15:15
Burlington	Hainesport Township	0.0	Paula Kosko	<a href="mailto:pkosko@hainesporttownship.com">pkosko@hainesporttownship.com</a>	2020-08-23 14:15:12
Burlington	Lumberton Township	5.0	Brandon Umba	<a href="mailto:bumba@lumbertontwp.com">bumba@lumbertontwp.com</a>	2020-08-23 14:15:12
Burlington	Mansfield Township	0.0	Michael Fitzpatrick	<a href="mailto:administrator@mansfieldtwp-nj.com">administrator@mansfieldtwp-nj.com</a>	2020-08-08 18:15:07
Burlington	Medford Township	5.0	Kathy Burger	<a href="mailto:kburger@medfordtownship.com">kburger@medfordtownship.com</a>	2020-08-24 14:15:14
Burlington	Mount Laurel Township	10.0	Jerry Mascia	<a href="mailto:jmascia@mountlaurel.com">jmascia@mountlaurel.com</a>	2020-08-24 14:15:14
Burlington	North Hanover Township	0.0	Mary Picariello	<a href="mailto:clerk@northhanovertwp.com">clerk@northhanovertwp.com</a>	2020-08-09 13:10:14
Burlington	Palmyra Borough	0.0	John Gural	<a href="mailto:jgural@boroughofpalmyra.com">jgural@boroughofpalmyra.com</a>	2020-08-25 14:15:15
Burlington	Pemberton Borough	0.0	Donna Mull	<a href="mailto:dmull@pemberton.comcastbiz.net">dmull@pemberton.comcastbiz.net</a>	2020-08-25 14:15:15
Burlington	Pemberton Township	4.3	Daniel Hornickel	<a href="mailto:DHornickel@pemberton-twp.com">DHornickel@pemberton-twp.com</a>	2020-08-09 13:10:14
Burlington	Riverside Township	0.0	Meghan Jack	<a href="mailto:mjack@riversidetwp.org">mjack@riversidetwp.org</a>	2020-08-25 14:15:15
Burlington	Shamong Township	5.0	David Matchett	<a href="mailto:dmatchettd@aol.com">dmatchettd@aol.com</a>	2020-08-25 14:15:15
Burlington	Southampton Township	4.8	Kathleen Hoffman	<a href="mailto:khoffman@southamptonnj.org">khoffman@southamptonnj.org</a>	2020-08-12 18:17:06
Burlington	Springfield Township	0.0	Paul Keller	<a href="mailto:mgr@springfieldtownshipnj.org">mgr@springfieldtownshipnj.org</a>	2020-08-12 18:17:06
Burlington	Tabernacle Township	0.0	Douglas Cramer	<a href="mailto:dcramer@townshipoftabernacle-nj.gov">dcramer@townshipoftabernacle-nj.gov</a>	2020-08-26 14:15:14
Burlington	Westampton Township	6.8	Steve Ent	<a href="mailto:ent@wtpd.us">ent@wtpd.us</a>	2020-08-18 13:15:10
Burlington	Wrightstown Borough	0.0	James Ingling	<a href="mailto:wrightstownfirebureau@comcast.net">wrightstownfirebureau@comcast.net</a>	2020-08-10 13:15:10



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



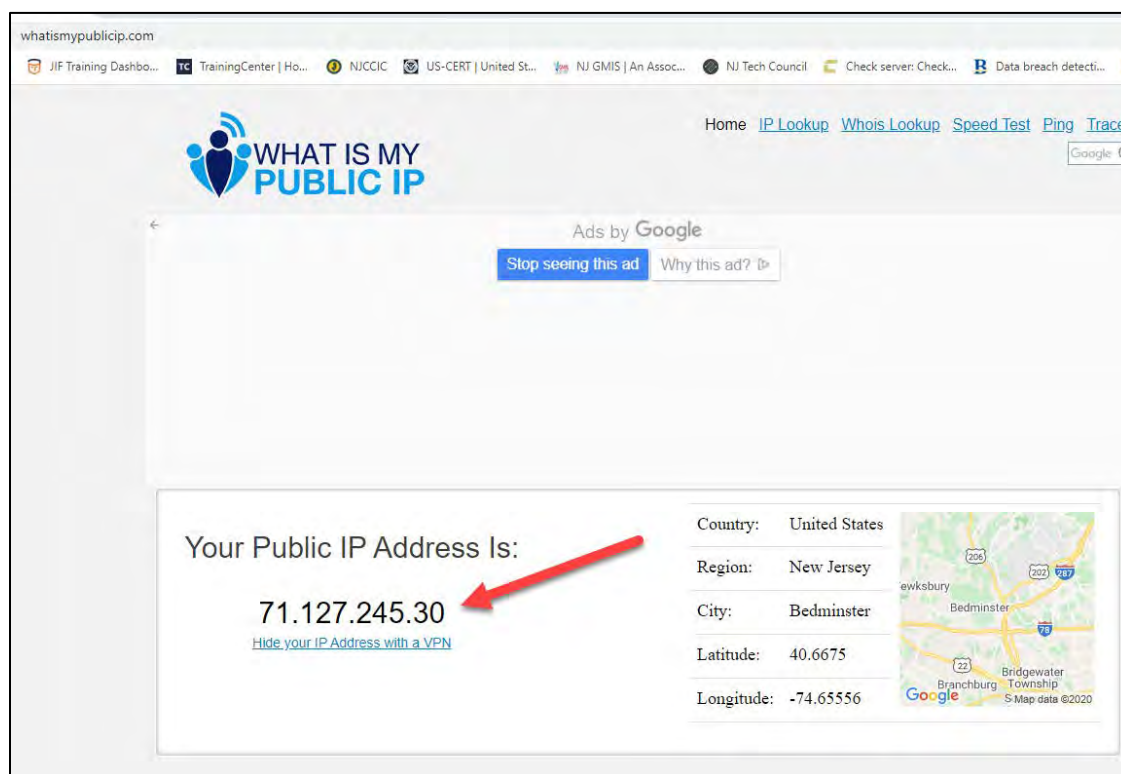
## ➤ Please tell your IT serviced provider to whitelist IP address: 209.59.172.90

This is the IP address that Pivot Point uses to launch their simulated phishing emails. Whitelisting enables your firewall to allow phishing simulated emails from Pivot Point enter your network. Think of it as a traffic cop at your door.

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## ➤ How do I get my external facing IP Address?

Go to <https://www.whatismypublicip.com/>



The screenshot shows the website 'whatismypublicip.com' with a navigation bar containing links like Home, IP Lookup, Whois Lookup, Speed Test, Ping, and Tracer. The main content area displays the user's public IP address as 71.127.245.30, with a red arrow pointing to it. Below the IP address is a link that says 'Hide your IP Address with a VPN'. To the right of the IP address is a table with location information: Country: United States, Region: New Jersey, City: Bedminster, Latitude: 40.6675, and Longitude: -74.65556. A map of the area around Bedminster, New Jersey, is also shown.

Country:	United States
Region:	New Jersey
City:	Bedminster
Latitude:	40.6675
Longitude:	-74.65556

Hi everyone, I will be reaching out to each of you to confirm your external / public IP address. This is the IP address that Pivot Point uses to do a monthly vulnerability scan on your network. Some of you may not be getting the benefit of the monthly vulnerability scan. It's also important that you share your scan report with your IT service provider.

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## ➤ Backups are your lifeline

Backup recommendations by the NJ Cybersecurity & Communications Integration Cell (NJCCIC)

The NJCCIC recommends businesses and organizations to ensure they have a comprehensive data backup plan that includes keeping multiple, tested copies off the network, with at least one copy kept in a separate and secure location. Additionally, organizations are advised to keep any sensitive network data encrypted at rest and in transit to prevent threat actors from publicly exposing any stolen data . The NJCCIC also encourages users and administrators to review and implement the recommendations in the NJCCIC [Ransomware: Risk Mitigation Strategies](#) guide.

Join the NJ Cybersecurity & Communications Integration Cell (NJCCIC), it's a great resource for cyber related information, and updates.....and its ***FREE!!***

## MEL Cyber Compliance – August 2020

JIF	Member	Tier 1	Tier 2
Burlington County Municipal JIF	Bass River Township	Approved	Approved
Burlington County Municipal JIF	Beverly City	Incomplete	Incomplete
Burlington County Municipal JIF	Bordentown City		
Burlington County Municipal JIF	Bordentown Township	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	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	Incomplete	Incomplete
Burlington County Municipal JIF	Woodland Township	Approved	Approved
Burlington County Municipal JIF	Wrightstown Borough		

JIF	Tier 1			Tier 2		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Burlington County Municipal JIF	21	2	5	20	3	5

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

### **This Month's Advice: Make good use of "unsubscribe"**

Your mind is a beautiful thing. But it's soooo incredibly smart it can put you on autopilot when it thinks you are doing something that doesn't deserve your full attention.

That's how we drive long stretches of a trip without remembering them, how we get through long conversations with our in-laws, and how we work through our email inbox.

I'll admit, I'm often multitasking while catching up on emails. I could be on a call, listening to a podcast, or just daydreaming; regardless, I often feel like getting through my inbox is a race against the clock... not ideal.

Racing through your inbox is a great way to increase the chances you click on a dangerous link. Don't be "that person" in your company.

One of the best ways you can keep this seemingly inevitable autopilot from kicking in is to get rid of automated emails from your main inbox. If you subscribe to regular emails that give you information that's valuable, just have them automatically forwarded to a folder away from your inbox. All the other automated emails you get... unsubscribe!

Seriously, all those slack alerts, Microsoft Teams and planner notifications...get them out of your inbox!

What you will see is your main inbox will slowly turn into a place of communication, not junk. Your mind will learn this is not a time to check out and you will be more aware of potentially harmful emails.

Plus you'll have fewer emails to go through when you get back from vacation.

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

Trust your gut. It sounds corny but almost every time someone fails one of our phishing assessments, they say something like, "I kinda thought there was something off about that email." Know that if your spidey sense is tingling, there is probably a good reason. Trust your gut!

Want to avoid doing real work for another 5 minutes?

Blog: 5 Android Smartphone Cyber Security Tips for SMBs

September 6, 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 two month period ending August 31, 2020 for Closed Fund Years 1991 to 2015, and Fund Years 2016, 2017, 2018, 2019 and 2020. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

A summary of the contents of these statements is presented below.

#### INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 32,738.29. This generated an average annual yield of 1.05%. However, after including an unrealized net loss of \$ 11,324.30 in the asset portfolio, the yield is adjusted to .69% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$86,658.70 as it relates to current market value of \$ 7,509,949.43 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$7,544,909.48.

Our asset portfolio with Wilmington/Trust consists of 3 obligations with maturities greater than one year and 4 obligations with maturities less than one year.

#### RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 1,904.14 w/YTD Total \$ 60,445.76 (detailed in my report)  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$ .00  
FY 2020 Premium Receipts \$ 3,288,423.00

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 \$ 313,079.59. The claims detail shows 510 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$274. Interest Allocated)

Delran Township	\$31,079.00
Chesterfield Township	\$ 1,109.00
Bordentown City	\$70,137.00
Bordentown Township	\$44,023.00
Westampton Township	\$10,384.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 17,391,346.26 to a closing balance of \$ 19,523,333.23 showing an increase in the fund of \$ 2,131,986.97. 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
7/1	MT. LAUREL TWP.	2020191520	MT. LAUREL TWP.	PR	2019	960.00	
7/13	PALMYRA BOROUGH	2019170057	PALMYRA BOROUGH	PR	2019	944.14	
TOTAL-JULY						1,904.14	
TOTAL-YTD							60,445.76
TOTAL-AUG.						0.00	
TOTAL-YTD							60,445.76

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

	<u>June</u>	<u>July</u>	<u>August</u>	<u>Year To Date Total</u>
<b>Opening Balance for the Period:</b>	18,150,030.98	17,391,346.79	18,959,273.13	
<b>RECEIPTS:</b>				
Interest Income ( Cash )	28,348.25	19,796.75	22,443.20	240,787.61
Premium Assessment Receipts	0.00	2,076,006.00	1,212,417.00	6,410,874.00
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:				
Fund Year 2020	160.00	0.00	0.00	5,219.26
Fund Year 2019	1,388.00	1,904.14	0.00	55,299.56
Fund Year 2018	191.00	0.00	0.00	327.00
Fund Year 2017	2,145.65	0.00	0.00	2,476.93
Fund Year 2016	65.80	0.00	0.00	859.44
Closed Fund Year	0.00	0.00	0.00	200.00
Total Subrogation, Salvage & Reimb.Receipts	3,950.45	1,904.14	0.00	64,382.19
FY 2020 Appropriation Refunds	0.00	0.00	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>	32,298.70	2,097,706.89	1,234,860.20	6,716,918.80

**DISBURSEMENTS:**

Net Claim Payments:

Fund Year 2020	59,683.53	74,026.25	63,681.89	400,963.19
Fund Year 2019	46,050.60	49,482.32	36,154.86	593,541.61
Fund Year 2018	10,387.98	35,146.62	5,509.25	398,572.34
Fund Year 2017	4,882.52	4,609.50	11,203.80	90,221.22
Fund Year 2016	1,136.25	9,750.75	22,561.50	142,770.16
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	122,140.88	173,015.44	139,111.30	1,626,068.52

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	88,099.94	227,950.11	88,772.05	970,289.55
Property Fund Charges FY 2020	0.00	0.00	0.00	0.00
E-JIF Premium FY 2020	0.00	128,083.00	0.00	249,014.00
M.E.L. Premium FY 2020	0.00	0.00	440,184.75	1,320,554.25
POL/EPL Policy Premium FY 2020	0.00	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	18,002.00	732.00	2,732.00	146,401.63
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	562,740.07	0.00	0.00	562,740.07
Total Bill List Payments	668,842.01	356,765.11	531,688.80	3,937,698.04
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>	790,982.89	529,780.55	670,800.10	5,563,766.56

**Closing Balance for the Period:**

17,391,346.79	18,959,273.13	19,523,333.23
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Account Net Cash Change During the Period:

Operating Account	2,204,367.20	3,581,477.67	2,562,693.08	9,742,980.19
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	10,054.38	-2,228.10	-7,136.25	-7,516.84
Asset Management Account	-2,994,628.15	-1,989,800.85	-1,991,496.73	-8,582,311.11
Claims Imprest Account	21,522.38	-21,522.38	0.00	0.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
<b>Total Change in Account Net Cash:</b>	-758,684.19	1,567,926.34	564,060.10	1,153,152.24

**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**      **August**  
**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	\$18,959,272.67	8,107.72	9,501,446.16	9,348,718.79	100,000.00	1,000.00	-
Opening Interest Accrual Bal	\$48,135.52	-	48,135.52	-	-	-	-
1 Interest Accrued and/or Int	\$10,562.50	\$0.00	\$10,562.50	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$6,076.18	\$0.00	\$0.00	\$6,076.18	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$23,737.97	\$0.00	\$23,737.97	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$7,370.95	\$0.00	-\$7,370.95	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$9,267.73	\$0.00	\$3,191.55	\$6,076.18	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$5,906,080.85	\$2,007,863.75	\$0.00	\$3,227,417.00	\$139,111.30	\$531,688.80	\$0.00
10 (Withdrawals - Sales)	-\$5,364,463.95	-\$2,015,000.00	-\$2,007,863.75	-\$670,800.10	-\$139,111.30	-\$531,688.80	\$0.00
Ending Cash & Investment Bal:	\$19,523,332.77	\$971.47	\$7,509,949.43	\$11,911,411.87	\$100,000.00	\$1,000.00	\$0.00
Ending Interest Accrual Balanc	\$34,960.05	\$0.00	\$34,960.05	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$94,574.35	\$0.00	\$0.00	\$36,193.25	\$53,376.10	\$5,005.00	\$0.00
(Less Deposits in Transit)	-\$36,193.25	\$0.00	\$0.00	\$0.00	-\$36,193.25	\$0.00	\$0.00
Balance per Bank	\$19,581,713.87	\$971.47	\$7,509,949.43	\$11,947,605.12	\$117,182.85	\$6,005.00	\$0.00

Investment Income Allocation													
ETE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total	
2020	Opening Cash & Investment	126,261.93	277,057.00	79,383.57	1,049,242.44	328,983.75	32,924.02	(234,270.05)	(87,532.84)	428,901.54	1,019,551.48	\$3,020,502.83	
	Opening Interest Accrual B	166.54	370.02	109.15	1,499.65	447.05	44.74	17.92	0.00	239.46	1,628.11	\$4,522.65	
	1 Interest Accrued and/or Int	\$68.86	\$151.09	\$43.29	\$572.20	\$179.41	\$17.96	\$0.00	\$0.00	\$233.90	\$556.01	\$1,822.73	
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	5 Interest Paid - Cash Instr.s	\$39.61	\$86.92	\$24.90	\$329.17	\$103.21	\$10.33	\$0.00	\$0.00	\$134.55	\$319.85	\$1,048.54	
	6 Interest Paid - Term Instr.s	\$82.13	\$182.48	\$53.83	\$739.55	\$220.46	\$22.06	\$8.84	\$0.00	\$118.09	\$802.90	\$2,230.34	
	7 Realized Gain (Loss)	-\$48.05	-\$105.44	-\$30.21	-\$399.31	-\$125.20	-\$12.53	\$0.00	\$0.00	-\$163.23	-\$388.01	-\$1,271.98	
	8 Net Investment Income	\$60.42	\$132.57	\$37.99	\$502.06	\$157.42	\$15.75	\$0.00	\$0.00	\$205.23	\$487.86	\$1,599.29	
	9 Interest Accrued - Net Char	-\$13.27	-\$31.38	-\$10.54	-\$167.35	-\$41.05	-\$4.11	-\$8.84	\$0.00	\$115.81	-\$246.89	-\$407.61	
	Ending Cash & Investment	\$156,513.13	\$349,621.05	\$98,643.10	\$1,297,780.94	\$405,653.94	\$40,597.02	-\$130,760.44	-\$49,871.18	\$293,636.71	\$1,180,473.78	\$3,642,288.05	
	Ending Interest Accrual Ba	\$153.27	\$338.64	\$98.62	\$1,332.31	\$406.00	\$40.63	\$9.08	\$0.00	\$355.27	\$1,381.22	\$4,115.04	

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total	
2019	Opening Cash & Investment	(87,201.04)	419,984.35	108,539.26	1,045,197.36	303,249.45	0.00	0.00	120.56	14,685.53	134,990.34	\$1,939,565.81	
	Opening Interest Accrual B	0.28	1,085.09	275.09	2,971.40	802.31	0.00	0.00	0.35	301.45	514.31	\$5,950.28	
	1 Interest Accrued and/or Int	\$0.00	\$229.04	\$59.19	\$570.00	\$165.38	\$0.00	\$0.00	\$0.07	\$8.01	\$73.62	\$1,105.30	
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	5 Interest Paid - Cash Instr.s	\$0.00	\$131.76	\$34.05	\$327.90	\$95.13	\$0.00	\$0.00	\$0.04	\$4.61	\$42.35	\$635.83	
	6 Interest Paid - Term Instr.s	\$0.14	\$535.11	\$135.66	\$1,465.34	\$395.66	\$0.00	\$0.00	\$0.17	\$148.66	\$253.63	\$2,934.37	
	7 Realized Gain (Loss)	\$0.00	-\$159.83	-\$41.31	-\$397.77	-\$115.41	\$0.00	\$0.00	-\$0.05	-\$5.59	-\$51.37	-\$771.32	
	8 Net Investment Income	\$0.00	\$200.96	\$51.94	\$500.13	\$145.11	\$0.00	\$0.00	\$0.06	\$7.03	\$64.59	\$969.82	
	9 Interest Accrued - Net Char	-\$0.14	-\$306.07	-\$76.47	-\$895.34	-\$230.28	\$0.00	\$0.00	-\$0.11	-\$140.65	-\$180.02	-\$1,829.07	
	Ending Cash & Investment	-\$87,200.90	\$420,444.38	\$108,667.66	\$1,010,484.97	\$303,624.84	\$0.00	\$0.00	\$120.72	\$14,833.21	\$132,502.95	\$1,903,477.83	
	Ending Interest Accrual Ba	\$0.14	\$779.02	\$198.62	\$2,076.06	\$572.03	\$0.00	\$0.00	\$0.24	\$160.80	\$334.30	\$4,121.20	

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2018	Opening Cash & Investment	44,050.31	123,400.97	72,471.13	91,146.07	430,176.72	0.00	0.00	170.73	14,977.64	146,459.21	\$922,852.78
	Opening Interest Accrual B	110.20	437.40	184.15	497.17	1,096.47	0.00	0.00	0.43	38.89	377.33	\$2,742.04
	1 Interest Accrued and/or Int	\$24.02	\$67.30	\$39.52	\$49.71	\$234.60	\$0.00	\$0.00	\$0.09	\$8.17	\$79.87	\$503.28
	2 Interest Accrued - discounts	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$13.82	\$38.71	\$22.74	\$28.59	\$134.95	\$0.00	\$0.00	\$0.05	\$4.70	\$45.95	\$289.52
	6 Interest Paid - Term Instr.s	\$54.34	\$215.70	\$90.81	\$245.18	\$540.72	\$0.00	\$0.00	\$0.21	\$19.18	\$186.08	\$1,352.23
	7 Realized Gain (Loss)	-\$16.76	-\$46.96	-\$27.58	-\$34.69	-\$163.71	\$0.00	\$0.00	-\$0.06	-\$5.70	-\$55.74	-\$351.21
	8 Net Investment Income	\$21.08	\$59.05	\$34.68	\$43.61	\$205.84	\$0.00	\$0.00	\$0.08	\$7.17	\$70.08	\$441.59
	9 Interest Accrued - Net Char	-\$30.32	-\$148.41	-\$51.29	-\$195.47	-\$306.13	\$0.00	\$0.00	-\$0.12	-\$11.01	-\$106.21	-\$848.95
	Ending Cash & Investment	\$44,101.71	\$123,206.92	\$72,557.10	\$86,277.41	\$430,688.69	\$0.00	\$0.00	\$170.93	\$14,995.82	\$146,635.50	\$918,634.08
	Ending Interest Accrual Ba	\$79.88	\$288.99	\$132.86	\$301.70	\$790.35	\$0.00	\$0.00	\$0.31	\$27.88	\$271.12	\$1,893.08

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2017	Opening Cash & Investment	64,397.82	300,245.65	110,262.17	1,145,179.33	559,697.66	113,528.19	0.00	11.91	181,161.71	210,880.11	\$2,685,364.55
	Opening Interest Accrual B	162.34	810.59	280.04	2,928.20	1,421.50	288.34	0.00	0.03	460.11	535.64	\$6,886.79
	1 Interest Accrued and/or Int	\$35.12	\$163.74	\$60.13	\$624.52	\$305.23	\$61.91	\$0.00	\$0.01	\$98.80	\$115.00	\$1,464.46
	2 Interest Accrued - discounts	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$20.20	\$94.19	\$34.59	\$359.26	\$175.59	\$35.62	\$0.00	\$0.00	\$56.83	\$66.16	\$842.45
	6 Interest Paid - Term Instr.s	\$80.06	\$399.74	\$138.10	\$1,444.04	\$701.01	\$142.19	\$0.00	\$0.01	\$226.90	\$264.15	\$3,396.21
	7 Realized Gain (Loss)	-\$24.51	-\$114.26	-\$41.96	-\$435.82	-\$213.00	-\$43.21	\$0.00	-\$0.00	-\$68.94	-\$80.25	-\$1,021.96
	8 Net Investment Income	\$30.81	\$143.67	\$52.76	\$547.97	\$267.82	\$54.32	\$0.00	\$0.01	\$86.69	\$100.91	\$1,284.96
	9 Interest Accrued - Net Char	-\$44.94	-\$236.00	-\$77.97	-\$819.51	-\$395.78	-\$80.28	\$0.00	-\$0.01	-\$128.11	-\$149.15	-\$1,931.75
	Ending Cash & Investment	\$64,473.57	\$290,201.52	\$110,392.90	\$1,145,766.81	\$560,361.26	\$113,662.79	\$0.00	\$11.92	\$181,376.50	\$211,130.16	\$2,677,377.43
	Ending Interest Accrual Ba	\$117.40	\$574.59	\$202.07	\$2,108.69	\$1,025.72	\$208.06	\$0.00	\$0.02	\$332.00	\$386.49	\$4,955.04

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2016	Opening Cash & Investment	83,816.86	232,040.29	112,444.65	864,915.38	458,916.90	105,165.23	0.00	57.47	230,459.43	197,710.68	\$2,285,526.89
	Opening Interest Accrual Balance	212.88	645.76	285.58	2,241.68	1,165.54	267.10	0.00	0.15	585.31	502.13	\$5,906.13
	1 Interest Accrued and/or Interest	\$45.71	\$126.54	\$61.32	\$471.68	\$250.27	\$57.35	\$0.00	\$0.03	\$125.68	\$107.82	\$1,246.41
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$26.29	\$72.80	\$35.28	\$271.34	\$143.97	\$32.99	\$0.00	\$0.02	\$72.30	\$62.03	\$717.01
	6 Interest Paid - Term Instr.s	\$104.98	\$318.46	\$140.84	\$1,105.48	\$574.79	\$131.72	\$0.00	\$0.07	\$288.65	\$247.63	\$2,912.60
	7 Realized Gain (Loss)	-\$31.90	-\$88.31	-\$42.79	-\$329.16	-\$174.65	-\$40.02	\$0.00	-\$0.02	-\$87.71	-\$75.24	-\$869.80
	8 Net Investment Income	\$40.11	\$111.03	\$53.80	\$413.86	\$219.59	\$50.32	\$0.00	\$0.03	\$110.27	\$94.60	\$1,093.61
	9 Interest Accrued - Net Change	-\$59.27	-\$191.91	-\$79.51	-\$633.80	-\$324.52	-\$74.37	\$0.00	-\$0.04	-\$162.97	-\$139.80	-\$1,666.19
	Ending Cash & Investment	\$83,916.24	\$229,943.24	\$112,577.97	\$845,801.54	\$459,461.01	\$105,289.92	\$0.00	\$57.54	\$230,732.67	\$197,945.09	\$2,265,725.22
	Ending Interest Accrual Balance	\$153.61	\$453.85	\$206.07	\$1,607.88	\$841.03	\$192.73	\$0.00	\$0.11	\$422.35	\$362.33	\$4,239.94

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
Closed FY	Opening Cash & Investment	200.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,478,111.96	\$7,478,311.97
	Opening Interest Accrual Balance	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20,759.69	\$20,759.94
	1 Interest Accrued and/or Interest	\$0.11	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,078.19	\$4,078.30
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,346.02	\$2,346.08
	6 Interest Paid - Term Instr.s	\$0.13	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,237.62	\$10,237.74
	7 Realized Gain (Loss)	-\$0.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$2,845.93	-\$2,846.01
	8 Net Investment Income	\$0.10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,578.28	\$3,578.38
	9 Interest Accrued - Net Change	-\$0.02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$6,159.42	-\$6,159.44
	Ending Cash & Investment	\$200.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,487,849.66	\$7,488,049.78
	Ending Interest Accrual Balance	\$0.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$14,600.26	\$14,600.50

## Accounts Included

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

## Accounting Statement

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

August 01, 2020 - August 31, 2020

### Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$9,549,581.68
Net of Contributions & Withdrawals	-\$2,007,863.75
Net Investment Change	\$3,191.55
<b>Closing Market Value w/Accrued Income</b>	<b>\$7,544,909.48</b>

### Your Relationship Team

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**ZIA E QASIM** (302) 651-8413  
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THOMAS J. TONTARSKI  
10796 MALLARD POINT ROAD  
CHESTERTOWN, MD 21620

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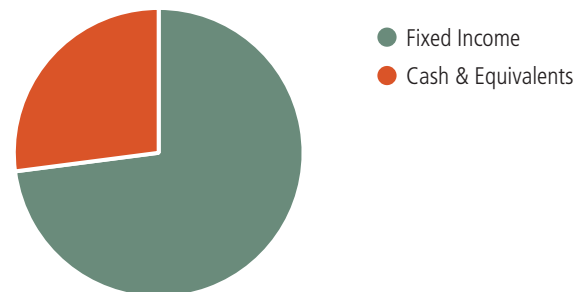
**Glossary**

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

## Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$5,478,431.20	72.95%
Cash & Equivalents	2,031,518.23	27.05
<b>TOTAL</b>	<b>\$7,509,949.43</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	\$5,478,431.20	\$17,237.80	\$5,495,669.00	\$82,268.75	1.50%
Cash & Equivalents	2,031,518.23	17,722.25	2,049,240.48	30,378.95	1.50
<b>TOTAL</b>	<b>\$7,509,949.43</b>	<b>\$34,960.05</b>	<b>\$7,544,909.48</b>	<b>\$112,647.70</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>\$9,501,446.16</b>	<b>\$16,092,260.54</b>
Accrued Income	48,135.52	41,032.34
<b>Opening Market Value w/Accrued Income</b>	<b>\$9,549,581.68</b>	<b>\$16,133,292.88</b>
<b>Contributions</b>		
Cash Receipts	2,015,000.00	24,785,204.84
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
<b>Total Contributions</b>	<b>\$2,015,000.00</b>	<b>\$24,785,204.84</b>
<b>Withdrawals</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-4,022,863.75	-33,584,765.63
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
<b>Total Withdrawals</b>	<b>-\$4,022,863.75</b>	<b>-\$33,584,765.63</b>
<b>Net Contributions &amp; Withdrawals</b>	<b>-\$2,007,863.75</b>	<b>-\$8,799,560.79</b>
Closing Market Value	7,509,949.43	7,509,949.43
Accrued Income	34,960.05	34,960.05
<b>Closing Market Value w/Accrued Income</b>	<b>\$7,544,909.48</b>	<b>\$7,544,909.48</b>
<b>Net Investment Change</b>	<b>\$3,191.55</b>	<b>\$211,177.39</b>
<b>Net Investment Change Detail</b>	<b>Current Period</b>	<b>Year-to-Date</b>
<b>Net Investment Change</b>	<b>\$3,191.55</b>	<b>\$211,177.39</b>
<b>Income Earned</b>		
Dividends	-	-
Net Interest	23,737.97	144,303.45
Other Income	-	-
Change in Accrual	-13,175.47	-6,072.29
<b>Total Income Earned</b>	<b>\$10,562.50</b>	<b>\$138,231.16</b>
<b>Market Appreciation</b>	<b>-\$7,370.95</b>	<b>\$72,946.23</b>

## Relationship Summary *(continued)*

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

August 01, 2020 - August 31, 2020

## Income Received Summary

Category	Current Period	Year-to-Date
<b>Taxable</b>		
Dividends	-	-
Interest	23,737.97	144,303.45
Other Income	-	-
<b>Total Taxable</b>	<b>\$23,737.97</b>	<b>\$144,303.45</b>
<b>Tax-Exempt</b>		
Dividends	-	-
Interest	-	-
Other Income	-	-
<b>Total Tax-Exempt</b>	<b>-</b>	<b>-</b>
<b>TOTAL RECEIVED</b>	<b>\$23,737.97</b>	<b>\$144,303.45</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	2,015,000.00	24,785,204.84
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	1,984,125.78	24,639,062.18
Net Interest	23,737.97	144,303.45
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
<b>Total Receipts</b>	<b>\$4,022,863.75</b>	<b>\$49,568,570.47</b>
<b>Disbursements</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-4,022,863.75	-33,584,765.63
Other Fees	-	-
Purchases	-	-15,983,804.84
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
<b>Total Disbursements</b>	<b>-\$4,022,863.75</b>	<b>-\$49,568,570.47</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

August 01, 2020 - August 31, 2020

### Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
<b>■ Fixed Income</b>						
U.S. Taxable Fixed Income	72.95%	\$5,478,431.20	\$5,391,772.50	\$86,658.70	\$17,237.80	\$5,495,669.00
<b>Total Fixed Income</b>	<b>72.95%</b>	<b>\$5,478,431.20</b>	<b>\$5,391,772.50</b>	<b>\$86,658.70</b>	<b>\$17,237.80</b>	<b>\$5,495,669.00</b>
<b>■ Cash &amp; Equivalents</b>						
Taxable	27.05	2,031,518.23	2,031,518.23	-	17,722.25	2,049,240.48
<b>Total Cash &amp; Equivalents</b>	<b>27.05%</b>	<b>\$2,031,518.23</b>	<b>\$2,031,518.23</b>	<b>-</b>	<b>\$17,722.25</b>	<b>\$2,049,240.48</b>
<b>TOTAL ASSETS</b>	<b>100%</b>	<b>\$7,509,949.43</b>	<b>\$7,423,290.73</b>	<b>\$86,658.70</b>	<b>\$34,960.05</b>	<b>\$7,544,909.48</b>

## Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

August 01, 2020 - August 31, 2020

### Fixed Income

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
<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	\$100.205	\$1,000,045.90	\$991,255.70	\$8,790.20	\$4,623.89	\$13,722.50	0.18	0.18%	13.32%
UNITED STATES TREASURY NOTES DTD 02/15/2018 2.250% 02/15/2021 CUSIP: 9128283X6 Moody's: AAA	699,000	100.941	705,577.59	697,580.16	7,997.43	726.54	15,727.50	0.47	0.13	9.40
UNITED STATES TREASURY NOTES DTD 06/30/2019 1.625% 06/30/2021 CUSIP: 9128287A2 Moody's: AAA	699,000	101.203	707,408.97	698,645.04	8,763.93	1,944.57	11,358.75	0.83	0.15	9.42
UNITED STATES TREASURY NOTES DTD 09/30/2016 1.125% 09/30/2021 CUSIP: 912828T34 Moody's: AAA	1,020,000	101.039	1,030,597.80	1,010,796.09	19,801.71	4,828.28	11,475.00	1.08	0.14	13.72
UNITED STATES TREASURY NOTES DTD 11/30/2019 1.500% 11/30/2021 CUSIP: 912828YT1 Moody's: AAA	1,000,000	101.676	1,016,760.00	997,812.50	18,947.50	3,811.48	15,000.00	1.24	0.13	13.54
UNITED STATES TREASURY NOTES DTD 01/31/2015 1.500% 01/31/2022 CUSIP: 912828H86 Moody's: AAA	999,000	101.906	1,018,040.94	995,683.01	22,357.93	1,303.04	14,985.00	1.41	0.14	13.56
<b>Total U.S. Treasury Bonds</b>			<b>\$5,478,431.20</b>	<b>\$5,391,772.50</b>	<b>\$86,658.70</b>	<b>\$17,237.80</b>	<b>\$82,268.75</b>	<b>0.90</b>	<b>0.15%</b>	<b>72.95%</b>
<b>Total U.S. Taxable Fixed Income</b>			<b>\$5,478,431.20</b>	<b>\$5,391,772.50</b>	<b>\$86,658.70</b>	<b>\$17,237.80</b>	<b>\$82,268.75</b>	<b>0.90</b>	<b>0.15%</b>	<b>72.95%</b>
<b>TOTAL FIXED INCOME</b>			<b>\$5,478,431.20</b>	<b>\$5,391,772.50</b>	<b>\$86,658.70</b>	<b>\$17,237.80</b>	<b>\$82,268.75</b>	<b>0.90</b>	<b>0.15%</b>	<b>72.95%</b>

## Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

August 01, 2020 - August 31, 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 09/12/2019 DUE 09/10/2020 CUSIP: 912796TJ8	2,050,000	\$99.10	\$2,031,518.23	\$2,031,518.23	-	\$17,722.25	\$30,378.95	0.03	1.48%	27.05%
<b>Total U.S. Treasury Bills</b>			<b>\$2,031,518.23</b>	<b>\$2,031,518.23</b>	-	<b>\$17,722.25</b>	<b>\$30,378.95</b>	<b>0.03</b>	<b>1.48%</b>	<b>27.05%</b>
<b>Total Taxable</b>			<b>\$2,031,518.23</b>	<b>\$2,031,518.23</b>	-	<b>\$17,722.25</b>	<b>\$30,378.95</b>	<b>0.03</b>	<b>1.48%</b>	<b>27.05%</b>
<b>TOTAL CASH &amp; EQUIVALENTS</b>			<b>\$2,031,518.23</b>	<b>\$2,031,518.23</b>	-	<b>\$17,722.25</b>	<b>\$30,378.95</b>	<b>0.03</b>	<b>1.48%</b>	<b>27.05%</b>
<b>Grand Total</b>			<b>\$7,509,949.43</b>	<b>\$7,423,290.73</b>	<b>\$86,658.70</b>	<b>\$34,960.05</b>	<b>\$112,647.70</b>			<b>100%</b>
Accrued Income			\$34,960.05							
<b>Grand Total Market Value w/ Accrued Income</b>			<b>\$7,544,909.48</b>							

## Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

August 01, 2020 - August 31, 2020

### Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
<b>OPENING BALANCE</b>				-	-
08/03/2020	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	\$8,000.00	-
08/03/2020	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF Transfer to Investors Bank Burlington County Muni JIF INVESTORS BANK 1000398255	-	-8,000.00	-
08/13/2020 08/13/2020	Maturities	MATURED 2000000 PAR VALUE OF U.S. TREASURY BILLS 8/13/20 AT 100 TRADE DATE 2020-08-13 SETTLEMENT DATE 2020-08-13	2,000,000	1,984,125.78	-
08/13/2020	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY BILLS 8/13/20 ON 2000000 PAR VALUE DUE 2020-08-13	-	15,874.22	-
08/13/2020	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-2,000,000.00	-
08/17/2020	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 2.250% 2/15/21 AT \$0.011250 /SHARE ON 699000 PAR VALUE DUE 2020-08-15	-	7,863.75	-
08/17/2020	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-7,863.75	-
08/19/2020	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	2,007,000.00	-
08/19/2020	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF Transfer to Investors Bank Burlington County Muni JIF INVESTORS BANK 1000398255	-	-2,007,000.00	-
<b>CLOSING BALANCE</b>				-	-

**Realized Gain / Loss Detail**

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

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

## Statement Disclosures

### Statement Review; Limitations on Actions

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

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

### Fee Arrangements

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

### Affiliated Advisers

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Glossary** *(continued)*

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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: August											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	231,525.89	1,352,728.26	483,100.78	4,195,680.58	2,081,024.48	251,617.44	(234,270.05)	(87,172.17)	870,185.85	9,814,852.08	18,959,273.13
RECEIPTS											
Assessments	42,670.89	72,470.60	19,211.01	298,987.11	76,471.72	7,653.14	103,500.77	37,661.66	304,830.50	248,959.61	1,212,417.00
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	300.47	1,561.06	526.94	4,719.11	2,293.54	279.15	8.84	0.44	743.31	12,010.34	22,443.20
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	300.47	1,561.06	526.94	4,719.11	2,293.54	279.15	8.84	0.44	743.31	12,010.34	22,443.20
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	42,971.36	74,031.66	19,737.95	303,706.22	78,765.26	7,932.29	103,509.61	37,662.10	305,573.81	260,969.95	1,234,860.20
EXPENSES											
Claims Transfers	12,493.38	13,342.80	0.00	113,275.12	0.00	0.00	0.00	0.00	0.00	0.00	139,111.30
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	440,184.75	91,504.05	531,688.80
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	12,493.38	13,342.80	0.00	113,275.12	0.00	0.00	0.00	0.00	440,184.75	91,504.05	670,800.10
END BALANCE	262,003.87	1,413,417.11	502,838.73	4,386,111.67	2,159,789.74	259,549.73	(130,760.44)	(49,510.07)	735,574.91	9,984,317.98	19,523,333.23

0.00 (0.01)

**REPORT STATUS SECTION**

**Report Month: August**

**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:	August										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	126,261.93	277,057.00	79,383.57	1,049,242.44	328,983.75	32,924.02	(234,270.05)	(87,532.84)	428,901.54	1,019,551.48	3,020,502.83
RECEIPTS											
Assessments	42,670.89	72,470.60	19,211.01	298,987.11	76,471.72	7,653.14	103,500.77	37,661.66	304,830.50	248,959.61	1,212,417.00
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	73.69	163.96	48.52	669.41	198.47	19.86	8.84	0.00	89.42	734.74	2,006.91
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	73.69	163.96	48.52	669.41	198.47	19.86	8.84	0.00	89.42	734.74	2,006.91
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	42,744.58	72,634.56	19,259.53	299,656.52	76,670.19	7,673.00	103,509.61	37,661.66	304,919.92	249,694.35	1,214,423.91
EXPENSES											0.00
Claims Transfers	12,493.38	70.50	0.00	51,118.01	0.00	0.00	0.00	0.00	0.00	0.00	63,681.89
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	440,184.75	88,772.05	528,956.80
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	12,493.38	70.50	0.00	51,118.01	0.00	0.00	0.00	0.00	440,184.75	88,772.05	592,638.69
END BALANCE	156,513.13	349,621.05	98,643.10	1,297,780.94	405,653.94	40,597.02	(130,760.44)	(49,871.18)	293,636.71	1,180,473.78	3,642,288.05

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2019									
Month Ending:		August									
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(87,201.04)	419,984.35	108,539.26	1,045,197.36	303,249.45	0.00	0.00	120.56	14,685.53	134,990.34	1,939,565.81
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	0.14	507.03	128.40	1,395.47	375.39	0.00	0.00	0.16	147.68	244.61	2,798.88
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	0.14	507.03	128.40	1,395.47	375.39	0.00	0.00	0.16	147.68	244.61	2,798.88
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.14	507.03	128.40	1,395.47	375.39	0.00	0.00	0.16	147.68	244.61	2,798.88
EXPENSES											
Claims Transfers	0.00	47.00	0.00	36,107.86	0.00	0.00	0.00	0.00	0.00	0.00	36,154.86
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,732.00	2,732.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	47.00	0.00	36,107.86	0.00	0.00	0.00	0.00	0.00	2,732.00	38,886.86
END BALANCE	(87,200.90)	420,444.38	108,667.66	1,010,484.97	303,624.84	0.00	0.00	120.72	14,833.21	132,502.95	1,903,477.83

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2018									
Month Ending:		August									
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	44,050.31	123,400.97	72,471.13	91,146.07	430,176.72	0.00	0.00	170.73	14,977.64	146,459.21	922,852.78
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	51.40	207.45	85.97	239.09	511.97	0.00	0.00	0.20	18.18	176.29	1,290.55
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	51.40	207.45	85.97	239.09	511.97	0.00	0.00	0.20	18.18	176.29	1,290.55
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	51.40	207.45	85.97	239.09	511.97	0.00	0.00	0.20	18.18	176.29	1,290.55
EXPENSES											
Claims Transfers	0.00	401.50	0.00	5,107.75	0.00	0.00	0.00	0.00	0.00	0.00	5,509.25
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	401.50	0.00	5,107.75	0.00	0.00	0.00	0.00	0.00	0.00	5,509.25
END BALANCE	44,101.71	123,206.92	72,557.10	86,277.41	430,688.69	0.00	0.00	170.93	14,995.82	146,635.50	918,634.08

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2017									
Month Ending:	August										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	64,397.82	300,245.65	110,262.17	1,145,179.33	559,697.66	113,528.19	0.00	11.91	181,161.71	210,880.11	2,685,364.55
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	75.75	379.67	130.73	1,367.48	663.60	134.60	0.00	0.01	214.79	250.05	3,216.68
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	75.75	379.67	130.73	1,367.48	663.60	134.60	0.00	0.01	214.79	250.05	3,216.68
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	75.75	379.67	130.73	1,367.48	663.60	134.60	0.00	0.01	214.79	250.05	3,216.68
EXPENSES											
Claims Transfers	0.00	10,423.80	0.00	780.00	0.00	0.00	0.00	0.00	0.00	0.00	11,203.80
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	10,423.80	0.00	780.00	0.00	0.00	0.00	0.00	0.00	0.00	11,203.80
END BALANCE	64,473.57	290,201.52	110,392.90	1,145,766.81	560,361.26	113,662.79	0.00	11.92	181,376.50	211,130.16	2,677,377.43

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2016										
Month Ending:	August										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	83,816.86	232,040.29	112,444.65	864,915.38	458,916.90	105,165.23	0.00	57.47	230,459.43	197,710.68	2,285,526.89
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	99.38	302.95	133.32	1,047.66	544.11	124.69	0.00	0.07	273.24	234.41	2,759.83
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	99.38	302.95	133.32	1,047.66	544.11	124.69	0.00	0.07	273.24	234.41	2,759.83
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	99.38	302.95	133.32	1,047.66	544.11	124.69	0.00	0.07	273.24	234.41	2,759.83
EXPENSES											
Claims Transfers	0.00	2,400.00	0.00	20,161.50	0.00	0.00	0.00	0.00	0.00	0.00	22,561.50
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	2,400.00	0.00	20,161.50	0.00	0.00	0.00	0.00	0.00	0.00	22,561.50
END BALANCE	83,916.24	229,943.24	112,577.97	845,801.54	459,461.01	105,289.92	0.00	57.54	230,732.67	197,945.09	2,265,725.22

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	August										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	200.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,478,111.96	7,478,311.97
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	0.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,737.70	9,737.81
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	0.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,737.70	9,737.81
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,737.70	9,737.81
EXPENSES											
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
END BALANCE	200.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,487,849.66	7,488,049.78

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

Month August  
Current Fund Year 2020

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid August	Monthly Recoveries August	Calc. Net Paid Thru August	TPA Net Paid Thru August	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2020	Property	87,094.76	12,493.38	0.00	99,588.14	99,588.14	0.00	0.00	0.00
	Liability	5,578.87	70.50	0.00	5,649.37	5,649.37	0.00	0.00	0.00
	Auto	2,511.75	0.00	0.00	2,511.75	2,511.75	0.00	0.00	0.00
	Workers Comp	236,876.66	51,118.01	0.00	287,994.67	287,994.67	0.00	(0.00)	0.00
	<b>Total</b>	<b>332,062.04</b>	<b>63,681.89</b>	<b>0.00</b>	<b>395,743.93</b>	<b>395,743.93</b>	<b>0.00</b>	<b>(0.00)</b>	<b>0.00</b>
2019	Property	555,567.55	0.00	0.00	555,567.55	555,567.55	0.00	0.00	0.00
	Liability	37,474.25	47.00	0.00	37,521.25	37,521.25	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	939,903.06	36,107.86	0.00	976,010.92	976,010.92	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>1,552,689.46</b>	<b>36,154.86</b>	<b>0.00</b>	<b>1,588,844.32</b>	<b>1,588,844.32</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	360,994.13	401.50	0.00	361,395.63	361,395.63	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	1,957,315.16	5,107.75	0.00	1,962,422.91	1,962,422.91	0.00	0.00	0.00
	<b>Total</b>	<b>2,703,486.44</b>	<b>5,509.25</b>	<b>0.00</b>	<b>2,708,995.69</b>	<b>2,708,995.69</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2017	Property	195,466.69	0.00	0.00	195,466.69	195,466.69	0.00	0.00	0.00
	Liability	190,659.08	10,423.80	0.00	201,082.88	201,082.88	0.00	0.00	(0.00)
	Auto	18,662.28	0.00	0.00	18,662.28	18,662.28	0.00	0.00	0.00
	Workers Comp	1,078,854.90	780.00	0.00	1,079,634.90	1,079,634.90	0.00	0.00	0.00
	<b>Total</b>	<b>1,483,642.95</b>	<b>11,203.80</b>	<b>0.00</b>	<b>1,494,846.75</b>	<b>1,494,846.75</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	301,777.08	2,400.00	0.00	304,177.08	304,177.08	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	1,412,564.16	20,161.50	0.00	1,432,725.66	1,432,725.66	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>2,042,613.24</b>	<b>22,561.50</b>	<b>0.00</b>	<b>2,065,174.74</b>	<b>2,065,174.74</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>8,114,294.13</b>	<b>139,111.30</b>	<b>0.00</b>	<b>8,253,405.43</b>	<b>8,253,405.43</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: Jul 1, 2020 - Jul 31, 2020

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
15218	7/6/2020	INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/ 2020179427	7/19/2019	\$500.00	2019/2019	Loss
15219	7/6/2020	BODILY INJURY [Expired]	DJS ASSOCIATES INC	-- /2017091126	12/15/2016	\$4,635.00	2016/2016	Expense
15220	7/6/2020	1ST PARTY COLL PD	LEO PETETTI LLC	-- /2020207625	6/15/2020	\$576.04	2020/2020	Expense
15221	7/6/2020	INDEMNITY	AFFANATO MARUT LLC	-- /2019152686	9/14/2018	\$104.00	2018/2018	Legal
15222	7/6/2020	INDEMNITY	PIETRAS SARACINO SMITH & MEEK	-- /2018108894	7/27/2017	\$1,261.00	2017/2017	Legal
15223	7/6/2020	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2020198969	3/5/2020	\$1,890.00	2020/2020	Loss
15224	7/6/2020	3RD PARTY PD	Daniel & Jennifer Finn	-- /2020207757	5/26/2020	\$500.00	2020/2020	Loss
15225	7/6/2020	INDEMNITY	ROTHMAN INSTITUTE OF NEW JERSEY PA	-- /2020182837	9/5/2019	\$500.00	2019/2019	Loss
15226	7/6/2020	INDEMNITY	BORDENTOWN CITY	-- /2020206195	5/27/2020	\$1,194.36	2020/2020	Loss
15227	7/6/2020	INDEMNITY	PEMBERTON TOWNSHIP	-- /2019169455	3/25/2019	\$526.29	2019/2019	Loss
15228	7/6/2020	INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	-- /2019165703	2/11/2019	\$750.00	2019/2019	Expense
15229	7/6/2020	INDEMNITY	John Snook	-- /2020186961	10/12/2019	\$789.43	2019/2019	Loss
15230	7/6/2020	INDEMNITY	Paul Bush	-- /2020207647	6/15/2020	\$1,890.00	2020/2020	Loss
15231	7/6/2020	3RD PARTY PD	Ray Vranich	-- /2020203904	4/22/2020	\$500.00	2020/2020	Loss
15232	7/6/2020	1ST PARTY COLL PD	BORDENTOWN CITY	-- /2020207625	6/15/2020	\$6,713.13	2020/2020	Loss
15233	7/6/2020	INLAND MARINE	MOUNT LAUREL TOWNSHIP	-- /2020191520	12/1/2019	\$960.00	2019/2019	Loss
15234	7/6/2020	INDEMNITY	IVY REHAB NETWORK INC	-- /2020185549	10/1/2019	\$555.00	2019/2019	Loss
15235	7/6/2020	INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2020187376	10/18/2019	\$160.00	2019/2019	Loss
15236	7/6/2020	MEDICAL ONLY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2020206378	5/12/2020	\$275.00	2020/2020	Loss
15237	7/6/2020	INDEMNITY	KINEMATIC CONSULTANTS, INC.	MLT-2020194299/ 2020194299	1/12/2020	\$720.00	2020/2020	Loss
15238	7/6/2020	MEDICAL ONLY	ONE CALL CARE DIAGNOSTICS	-- /2020206596	5/30/2020	\$300.00	2020/2020	Loss
15239	7/6/2020	MEDICAL ONLY	COMMUNITY MEDICAL CENTER INC	-- /2020189112	11/4/2019	\$1,045.87	2019/2019	Loss
15240	7/6/2020		REHAB EXCELLENCE CENTER, LLC			\$405.00		
		INDEMNITY		-- /2020198969	3/5/2020	\$324.00	2020/2020	Loss
		INDEMNITY		-- /2019176278	6/11/2019	\$81.00	2019/2019	Loss
15241	7/6/2020		VIRTUA MEDICAL GROUP			\$548.96		
		MEDICAL ONLY		-- /2020205875	5/22/2020	\$331.23	2020/2020	Loss
		MEDICAL ONLY		-- /2020205363	5/15/2020	\$217.73	2020/2020	Loss
15242	7/6/2020	MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2020207506	6/9/2020	\$142.01	2020/2020	Loss
15243	7/6/2020	MEDICAL ONLY	CENTRAL JERSEY URGENT CARE LLC	-- /2020202406	4/13/2020	\$320.00	2020/2020	Loss
15244	7/6/2020	INDEMNITY	myMATRIX	MLT-2020179427/	7/19/2019	\$416.32	2019/2019	Loss





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## Check Register Report

Bank Account : ALL

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
					2020179427				
15245	7/6/2020	ISO SERVICES INC			\$199.75				
			MEDICAL ONLY		-- /2020203049	4/21/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2020203655/ 2020203774	4/20/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		-- /2020202734	4/17/2020	\$11.75	2020/2020	Expense
			INDEMNITY		-- /2020202586	4/16/2020	\$11.75	2020/2020	Expense
			INDEMNITY		MLT-2020203655/ 2020203655	4/16/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		-- /2020202406	4/13/2020	\$11.75	2020/2020	Expense
			INDEMNITY		-- /2020202122	4/9/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		-- /2020201706	4/7/2020	\$11.75	2020/2020	Expense
			INDEMNITY		MLT-2020202105/ 2020202105	4/7/2020	\$11.75	2020/2020	Expense
			INDEMNITY		MLT-2020202105/ 2020203272	4/6/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		-- /2020201139	4/1/2020	\$11.75	2020/2020	Expense
			BODILY INJURY [Expired]		-- /2020201365	3/28/2020	\$11.75	2020/2020	Expense
			BODILY INJURY [Expired]		-- /2020202909	2/5/2020	\$11.75	2020/2020	Expense
			BODILY INJURY [Expired]		-- /2020202259	1/25/2020	\$11.75	2020/2020	Expense
			BODILY INJURY [Expired]		-- /2020178871	6/8/2019	\$11.75	2019/2019	Expense
			BODILY INJURY [Expired]		-- /2019150650	6/14/2018	\$11.75	2018/2018	Expense
			INDEMNITY		-- /2018143570	11/1/2016	\$11.75	2016/2016	Expense
15246	7/6/2020	QUALCARE INC			\$2,064.00				
			MEDICAL ONLY		-- /2021208744	7/1/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		-- /2020208463	6/25/2020	\$516.00	2020/2020	Loss
			INDEMNITY		-- /2020208328	6/23/2020	\$516.00	2020/2020	Loss
			INDEMNITY		-- /2020208637	6/21/2020	\$516.00	2020/2020	Loss



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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
15247	7/13/2020	GL PROPERTY DAMAGE	CAPEHART & SCATCHARD PA	-- /2017097398	12/16/2016	\$2,221.00	2016/2016	Legal
15248	7/13/2020		RAYMOND & COLEMAN LLP			\$20,835.97		
		BODILY INJURY [Expired]		-- /2019164610	11/9/2018	\$7,508.50	2018/2018	Legal
		BODILY INJURY [Expired]		-- /2020187550	7/14/2018	\$5,074.00	2018/2018	Legal
		BODILY INJURY [Expired]		-- /2019172256	3/31/2018	\$7,970.47	2018/2018	Legal
		POLICE PROF BI		Z43945/001256269	5/28/2016	\$283.00	2016/2016	Legal
15249	7/13/2020		MARSHALL DENNEHEY WARNER			\$12,421.00		
		BODILY INJURY [Expired]		-- /2019169507	3/1/2019	\$7,271.50	2019/2019	Legal
		BODILY INJURY [Expired]		-- /2019150650	6/14/2018	\$4,588.50	2018/2018	Legal
		BODILY INJURY [Expired]		-- /2018118615	10/31/2017	\$561.00	2017/2017	Legal
15250	7/13/2020	MEDICAL ONLY	JENNIFER KELLY PHD LLC	-- /2020206299	5/29/2020	\$1,500.00	2020/2020	Loss
15251	7/13/2020	INDEMNITY	PREMIER ORTHO ASSOC SURGICAL CENTER	-- /2020194285	1/12/2020	\$900.00	2020/2020	Loss
15252	7/13/2020	INDEMNITY	WORKERS COMPENSATION RX SOLUTIONS	-- /2020189571	11/12/2019	\$29.73	2019/2019	Loss
15253	7/13/2020	COMPREHENSIVE	LEO PETETTI LLC	-- /2020208370	6/24/2020	\$110.00	2020/2020	Expense
15254	7/13/2020	INDEMNITY	RICHARD C DIVERNIERO MD	-- /2020198969	3/5/2020	\$900.00	2020/2020	Loss
15255	7/13/2020		PIETRAS SARACINO SMITH & MEEK			\$1,131.00		
		INDEMNITY		-- /2020189571	11/12/2019	\$383.50	2019/2019	Legal
		INDEMNITY		-- /2020196387	6/27/2019	\$747.50	2019/2019	Legal
15256	7/13/2020	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2020191522	12/5/2019	\$1,364.70	2019/2019	Loss
15257	7/13/2020	INLAND MARINE	MEDFORD TOWNSHIP	-- /2020205782	4/29/2020	\$2,962.00	2020/2020	Loss
15258	7/13/2020	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2020198969	3/5/2020	\$1,890.00	2020/2020	Loss
15259	7/13/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020208328	6/23/2020	\$1,237.34	2020/2020	Loss
15260	7/13/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
15261	7/13/2020	INDEMNITY	BORDENTOWN CITY	-- /2020206195	5/27/2020	\$1,194.36	2020/2020	Loss
15262	7/13/2020	INDEMNITY	John Snook	-- /2020186961	10/12/2019	\$1,842.00	2019/2019	Loss
15263	7/13/2020	INDEMNITY	Paul Bush	-- /2020207647	6/15/2020	\$1,890.00	2020/2020	Loss
15264	7/13/2020	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
15265	7/13/2020	COMPREHENSIVE	MEDFORD TOWNSHIP	-- /2020208370	6/24/2020	\$2,727.56	2020/2020	Loss
15266	7/13/2020	1ST PARTY COLL PD	PALMYRA BOROUGH	-- /2019170057	3/30/2019	\$944.14	2019/2019	Loss
15267	7/13/2020		QUAL-LYNX			\$46.75		
		MEDICAL ONLY		-- /2020203049	4/21/2020	\$4.25	2020/2020	Expense



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		MEDICAL ONLY		MLT-2020203655/ 2020203774	4/20/2020	\$4.25	2020/2020	Expense
		MEDICAL ONLY		- - /2020202734	4/17/2020	\$4.25	2020/2020	Expense
		INDEMNITY		- - /2020202586	4/16/2020	\$4.25	2020/2020	Expense
		INDEMNITY		MLT-2020203655/ 2020203655	4/16/2020	\$4.25	2020/2020	Expense
		MEDICAL ONLY		- - /2020202406	4/13/2020	\$4.25	2020/2020	Expense
		INDEMNITY		- - /2020202122	4/9/2020	\$4.25	2020/2020	Expense
		MEDICAL ONLY		- - /2020201706	4/7/2020	\$4.25	2020/2020	Expense
		INDEMNITY		MLT-2020202105/ 2020202105	4/7/2020	\$4.25	2020/2020	Expense
		INDEMNITY		MLT-2020202105/ 2020203272	4/6/2020	\$4.25	2020/2020	Expense
		MEDICAL ONLY		- - /2020201139	4/1/2020	\$4.25	2020/2020	Expense
15268	7/13/2020	INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	- - /2020191522	12/5/2019	\$80.00	2019/2019	Loss
15269	7/13/2020	INDEMNITY	VIRTUA WEST JERSEY HEALTH INC	- - /2020198969	3/5/2020	\$1,727.00	2020/2020	Loss
15270	7/13/2020	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	- - /2020198969	3/5/2020	\$499.28	2020/2020	Loss
15271	7/13/2020	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	MLT-2020194299/ 2020194299	1/12/2020	\$438.36	2020/2020	Loss
15272	7/13/2020	INDEMNITY	myMATRIXX	- - /2019169455	3/25/2019	\$52.20	2019/2019	Loss
15273	7/13/2020	MEDICAL ONLY	QUALCARE INC	- - /2021209035	6/20/2020	\$516.00	2020/2020	Loss
15274	7/20/2020		I C U INVESTIGATIONS INC			\$311.60		
		1ST PARTY COLL PD		- - /2020199206	3/8/2020	\$200.00	2020/2020	Expense
		INDEMNITY		- - /2020198969	3/5/2020	\$111.60	2020/2020	Expense
15275	7/20/2020		RAYMOND & COLEMAN LLP			\$5,730.00		
		BODILY INJURY [Expired]		- - /2019163927	11/1/2018	\$1,753.50	2018/2018	Legal
		BODILY INJURY [Expired]		- - /2020206552	4/26/2018	\$551.00	2018/2018	Legal
		BODILY INJURY [Expired]		- - /2020192488	12/18/2017	\$1,787.50	2017/2017	Legal
		BODILY INJURY [Expired]		- - /2017091126	12/15/2016	\$1,638.00	2016/2016	Legal



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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
15276	7/20/2020	INDEMNITY	AFFANATO MARUT LLC	-- /2019176278	6/11/2019	\$156.00	2019/2019	Legal
15277	7/20/2020		PIETRAS SARACINO SMITH & MEEK			\$1,444.55		
		INDEMNITY		-- /2019165703	2/11/2019	\$482.55	2019/2019	Legal
		INDEMNITY		Z45836/001258164	10/1/2016	\$962.00	2016/2016	Legal
15278	7/20/2020	INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020185549	10/1/2019	\$791.36	2019/2019	Loss
15279	7/20/2020	BODILY INJURY [Expired]	JOSEPH B MILLS	-- /2019150650	6/14/2018	\$1,047.50	2018/2018	Expense
15280	7/20/2020	INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	-- /2019154157	9/29/2018	\$750.00	2018/2018	Loss
15281	7/20/2020	3RD PARTY PD	David Costantini	-- /2020208546	6/3/2020	\$500.00	2020/2020	Loss
15282	7/20/2020	INDEMNITY	John Snook	-- /2020186961	10/12/2019	\$1,842.00	2019/2019	Loss
15283	7/20/2020	BODILY INJURY [Expired]	Cynthia Railey	-- /2019154377	7/25/2018	\$380.00	2018/2018	Loss
15284	7/20/2020	INDEMNITY	MARK HERKOPEREC	-- /2018128624	3/15/2018	\$1,180.00	2018/2018	Loss
15285	7/20/2020	INDEMNITY	DAVID GUDONIS	-- /2018130588	4/7/2018	\$1,098.40	2018/2018	Loss
15286	7/20/2020	INLAND MARINE	PEMBERTON TOWNSHIP	-- /2020196697	12/26/2019	\$2,432.22	2019/2019	Loss
15287	7/20/2020	1ST PARTY COLL PD	WESTAMPTON TOWNSHIP	-- /2018117315	11/1/2017	\$1,000.00	2017/2017	Loss
15288	7/20/2020	INDEMNITY	IVY REHAB NETWORK INC	-- /2020185549	10/1/2019	\$810.00	2019/2019	Loss
15289	7/20/2020		STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$560.00		
		INDEMNITY		-- /2020191522	12/5/2019	\$80.00	2019/2019	Loss
		INDEMNITY		-- /2020187376	10/18/2019	\$480.00	2019/2019	Loss
15290	7/20/2020	INDEMNITY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2020198969	3/5/2020	\$9,677.00	2020/2020	Loss
15291	7/20/2020		BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$335.00		
		MEDICAL ONLY		-- /2020206378	5/12/2020	\$145.00	2020/2020	Loss
		INDEMNITY		-- /2020198969	3/5/2020	\$95.00	2020/2020	Loss
		INDEMNITY		-- /2019176278	6/11/2019	\$95.00	2019/2019	Loss
15292	7/20/2020		ONE CALL CARE DIAGNOSTICS			\$2,113.40		
		MEDICAL ONLY		-- /2020206378	5/12/2020	\$485.00	2020/2020	Loss
		INDEMNITY		-- /2020202122	4/9/2020	\$53.40	2020/2020	Loss
		INDEMNITY		-- /2020187376	10/18/2019	\$825.00	2019/2019	Loss
		INDEMNITY		-- /2020186961	10/12/2019	\$750.00	2019/2019	Loss



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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
15293	7/20/2020		INDEMNITY	EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC	- - /2020194285	1/12/2020	\$1,089.00	2020/2020	Loss
15294	7/20/2020			ROTHMAN ORTHOPAEDICS			\$312.70		
			INDEMNITY		- - /2020194285	1/12/2020	\$73.90	2020/2020	Loss
			INDEMNITY		- - /2020187376	10/18/2019	\$91.00	2019/2019	Loss
			INDEMNITY		- - /2020185549	10/1/2019	\$73.90	2019/2019	Loss
			MEDICAL ONLY		- - /2020182794	9/4/2019	\$73.90	2019/2019	Loss
15295	7/20/2020			REHAB EXCELLENCE CENTER, LLC			\$567.00		
			INDEMNITY		- - /2020197572	2/18/2020	\$81.00	2020/2020	Loss
			INDEMNITY		MLT-2020194299/ 2020194299	1/12/2020	\$162.00	2020/2020	Loss
			INDEMNITY		- - /2019176278	6/11/2019	\$324.00	2019/2019	Loss
15296	7/20/2020		MEDICAL ONLY	VIRTUA MEDICAL GROUP	- - /2020206699	6/3/2020	\$130.91	2020/2020	Loss
15297	7/20/2020			PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ			\$308.30		
			INDEMNITY		MLT-2020205546/ 2020205546	5/18/2020	\$123.32	2020/2020	Loss
			MEDICAL ONLY		MLT-2020203655/ 2020203774	4/20/2020	\$61.66	2020/2020	Loss
			INDEMNITY		MLT-2020203655/ 2020203655	4/16/2020	\$123.32	2020/2020	Loss
15298	7/20/2020		MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	- - /2020208040	6/12/2020	\$214.82	2020/2020	Loss
15299	7/20/2020			CENTRAL JERSEY URGENT CARE LLC			\$320.00		
			MEDICAL ONLY		- - /2020206596	5/30/2020	\$160.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2020206085/ 2020206125	5/24/2020	\$160.00	2020/2020	Loss
15300	7/20/2020			QUALCARE INC			\$3,096.00		
			INDEMNITY		- - /2021209920	7/15/2020	\$516.00	2020/2020	Loss
			INDEMNITY		- - /2021209940	7/15/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		- - /2021209415	7/10/2020	\$516.00	2020/2020	Loss



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		MEDICAL ONLY		-- /2021209841	7/8/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		-- /2021209555	7/7/2020	\$516.00	2020/2020	Loss
		INDEMNITY		-- /2020207422	6/9/2020	\$516.00	2020/2020	Loss
15301	7/27/2020	POLICE PROF PI	GUARANTEED SUBPOENA SERVICE INC	-- /2018142478	2/10/2018	\$20.00	2018/2018	Expense
15302	7/27/2020	INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/ 2020179427	7/19/2019	\$500.00	2019/2019	Loss
15303	7/27/2020	INLAND MARINE	I C U INVESTIGATIONS INC	-- /2020190107	11/3/2019	\$200.00	2019/2019	Expense
15304	7/27/2020	GL PROPERTY DAMAGE	RAYMOND & COLEMAN LLP	-- /2019153823	9/24/2018	\$3,085.50	2018/2018	Legal
15305	7/27/2020	INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2020189571	11/12/2019	\$6.29	2019/2019	Expense
15306	7/27/2020		DAVID S DEWEESE			\$1,500.00		
		PUB OFF PI		-- /2020208451	11/26/2019	\$750.00	2019/2019	Legal
		PUB OFF PI		-- /2020204633	5/22/2019	\$750.00	2019/2019	Legal
15307	7/27/2020	INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020185549	10/1/2019	\$791.36	2019/2019	Loss
15308	7/27/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020208637	6/21/2020	\$1,890.00	2020/2020	Loss
15309	7/27/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020208637	6/21/2020	\$405.00	2020/2020	Loss
15310	7/27/2020	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2020191522	12/5/2019	\$1,364.70	2019/2019	Loss
15311	7/27/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020208328	6/23/2020	\$1,237.34	2020/2020	Loss
15312	7/27/2020	INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2020198969	3/5/2020	\$1,890.00	2020/2020	Loss
15313	7/27/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
15314	7/27/2020	INDEMNITY	BORDENTOWN CITY	-- /2020206195	5/27/2020	\$1,194.36	2020/2020	Loss
15315	7/27/2020	INDEMNITY	Paul Bush	-- /2020207647	6/15/2020	\$1,890.00	2020/2020	Loss
15316	7/27/2020	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
15317	7/27/2020	POLICE PROF PI	BEVERLY CITY	-- /2020184554	4/24/2019	\$2,040.00	2019/2019	Legal
15318	7/27/2020	INDEMNITY	IVY REHAB NETWORK INC	-- /2020185549	10/1/2019	\$640.00	2019/2019	Loss
15319	7/27/2020		STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$240.00		
		INDEMNITY		-- /2020191522	12/5/2019	\$160.00	2019/2019	Loss
		INDEMNITY		-- /2020187376	10/18/2019	\$80.00	2019/2019	Loss
15320	7/27/2020		VIRTUA WEST JERSEY HEALTH INC			\$5,143.70		
		INDEMNITY		MLT-2020200555/ 2020200555	3/18/2020	\$1,727.00	2020/2020	Loss
		INDEMNITY		-- /2019169455	3/25/2019	\$3,416.70	2019/2019	Loss



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15321	7/27/2020		INDEMNITY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2019169455	3/25/2019	\$1,974.00	2019/2019	Loss
15322	7/27/2020		INDEMNITY	ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL	-- /2020205914	5/23/2020	\$7,064.00	2020/2020	Loss
15323	7/27/2020		INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	MLT-2020194299/ 2020194299	1/12/2020	\$398.48	2020/2020	Loss
15324	7/27/2020		MEDICAL ONLY	ROTHMAN ORTHOPAEDICS	-- /2020182794	9/4/2019	\$73.90	2019/2019	Loss
15325	7/27/2020			REHAB EXCELLENCE CENTER, LLC			\$729.00		
			MEDICAL ONLY		-- /2020205363	5/15/2020	\$81.00	2020/2020	Loss
			INDEMNITY		-- /2019176278	6/11/2019	\$648.00	2019/2019	Loss
15326	7/27/2020		INDEMNITY	BONEL MEDICAL EQUIPMENT	-- /2020198969	3/5/2020	\$102.15	2020/2020	Loss
15327	7/27/2020			VIRTUA MEDICAL GROUP			\$562.55		
			INDEMNITY		-- /2020207085	6/8/2020	\$388.91	2020/2020	Loss
			MEDICAL ONLY		-- /2020206699	6/3/2020	\$86.82	2020/2020	Loss
			MEDICAL ONLY		-- /2020205363	5/15/2020	\$86.82	2020/2020	Loss
15328	7/27/2020		INDEMNITY	PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	-- /2020191522	12/5/2019	\$89.76	2019/2019	Loss
15329	7/27/2020		MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2020208040	6/12/2020	\$139.04	2020/2020	Loss
15330	7/27/2020		INDEMNITY	RONALD J. BAGNER MD	-- /2020205914	5/23/2020	\$420.00	2020/2020	Loss
15331	7/27/2020		INDEMNITY	HAMILTON SQUARE EMERGENCY MEDICAL ASSOCIATES LLC	-- /2020205914	5/23/2020	\$1,516.00	2020/2020	Loss
15332	7/27/2020		INDEMNITY	NEUROSURGICAL AND SPINE SPECIALIST LLC	-- /2020186961	10/12/2019	\$300.00	2019/2019	Loss
15333	7/27/2020			ISO SERVICES INC			\$141.00		
			INDEMNITY		-- /2020205914	5/23/2020	\$11.75	2020/2020	Expense
			INDEMNITY		MLT-2020205810/ 2020205814	5/21/2020	\$11.75	2020/2020	Expense
			INDEMNITY		MLT-2020205546/ 2020205546	5/18/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		-- /2020205363	5/15/2020	\$11.75	2020/2020	Expense
			INDEMNITY		-- /2020204378	5/5/2020	\$11.75	2020/2020	Expense
			BODILY INJURY [Expired]		-- /2020204348	3/10/2020	\$11.75	2020/2020	Expense
			BODILY INJURY [Expired]		-- /2020205499	2/18/2020	\$11.75	2020/2020	Expense



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			BODILY INJURY [Expired]		- - /2020203870	2/12/2020	\$11.75	2020/2020	Expense
			BODILY INJURY [Expired]		- - /2020198235	1/10/2020	\$11.75	2020/2020	Expense
			BODILY INJURY [Expired]		- - /2020199175	12/21/2019	\$11.75	2019/2019	Expense
			BODILY INJURY [Expired]		- - /2019163927	11/1/2018	\$11.75	2018/2018	Expense
			INDEMNITY		- - /2018122274	1/4/2018	\$11.75	2018/2018	Expense
Total for BURLINGTON COUNTY J.I.F.			\$173,015.44	Total for BURLINGTON COUNTY J.I.F.				\$173,015.44	

Number of Checks:	116	First Check Number:	15218
Number of Payments:	231	Last Check Number:	15333
Expense Payments:	\$8,043.93		
Legal Payments:	\$51,930.02		
Loss Payments:	\$113,041.49		





# BURLINGTON COUNTY J.I.F.

## Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
15334	8/3/2020		INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/ 2020179427	7/19/2019	\$500.00	2019/2019	Loss
15335	8/3/2020		BODILY INJURY [Expired]	RAYMOND & COLEMAN LLP	- - /2018121289	10/28/2017	\$425.00	2017/2017	Legal
15336	8/3/2020		1ST PARTY COLL PD	LEO PETETTI LLC	- - /2021208957	7/2/2020	\$110.00	2020/2020	Expense
15337	8/3/2020		INDEMNITY	Mansfield Township Ambulance Corps	MLT-2020206724/ 2020206724	5/30/2020	\$1,365.36	2020/2020	Loss
15338	8/3/2020		INDEMNITY	Mansfield Township Ambulance Corps	MLT-2020206724/ 2020206724	5/30/2020	\$585.15	2020/2020	Loss
15339	8/3/2020		INDEMNITY	Mansfield Township Ambulance Corps	MLT-2020206724/ 2020207005	5/29/2020	\$1,217.89	2020/2020	Loss
15340	8/3/2020		1ST PARTY COLL PD	WESTAMPTON TOWNSHIP	- - /2021208957	7/2/2020	\$811.03	2020/2020	Loss
15341	8/3/2020		INDEMNITY	John Snook	- - /2020186961	10/12/2019	\$1,842.00	2019/2019	Loss
15342	8/3/2020			QUAL-LYNX			\$38.25		
			INDEMNITY		- - /2020206195	5/27/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2020206085/ 2020206125	5/24/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2020206085/ 2020206113	5/24/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2020206085/ 2020206085	5/24/2020	\$4.25	2020/2020	Expense
			INDEMNITY		- - /2020205914	5/23/2020	\$4.25	2020/2020	Expense
			INDEMNITY		MLT-2020205546/ 2020205546	5/18/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2020205363	5/15/2020	\$4.25	2020/2020	Expense
			INDEMNITY		- - /2020204378	5/5/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2020193360	12/30/2019	\$4.25	2019/2019	Expense
15343	8/3/2020			IVY REHAB NETWORK INC			\$545.00		
			MEDICAL ONLY		- - /2020206378	5/12/2020	\$85.00	2020/2020	Loss
			INDEMNITY		- - /2020185549	10/1/2019	\$370.00	2019/2019	Loss
			MEDICAL ONLY		- - /2020182794	9/4/2019	\$90.00	2019/2019	Loss
15344	8/3/2020		INDEMNITY	LABCORP HOLDINGS	- - /2019169455	3/25/2019	\$100.00	2019/2019	Loss
15345	8/3/2020		INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	- - /2020191522	12/5/2019	\$80.00	2019/2019	Loss



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
15346	8/3/2020		INDEMNITY	ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL AT HAMILTON	-- /2020205914	5/23/2020	\$6,446.00	2020/2020	Loss
15347	8/3/2020		MEDICAL ONLY	HAMILTON CARDIOLOGY ASSOCIATES	-- /2020182794	9/4/2019	\$17.50	2019/2019	Loss
15348	8/3/2020			ROTHMAN ORTHOPAEDICS			\$490.30		
			INDEMNITY		-- /2020206195	5/27/2020	\$253.30	2020/2020	Loss
			INDEMNITY		-- /2020185549	10/1/2019	\$237.00	2019/2019	Loss
15349	8/3/2020			VIRTUA MEDICAL GROUP			\$649.77		
			INDEMNITY		-- /2020208328	6/23/2020	\$258.40	2020/2020	Loss
			INDEMNITY		-- /2020207647	6/15/2020	\$217.73	2020/2020	Loss
			MEDICAL ONLY		-- /2020205363	5/15/2020	\$173.64	2020/2020	Loss
15350	8/3/2020		MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2020208040	6/12/2020	\$139.04	2020/2020	Loss
15351	8/3/2020		INDEMNITY	ROTHMAN ORTHOPAEDICS	-- /2020206195	5/27/2020	\$1,178.81	2020/2020	Loss
15352	8/3/2020		MEDICAL ONLY	PATIENT FIRST WOODBURY	-- /2020201139	4/1/2020	\$191.00	2020/2020	Loss
15353	8/3/2020		MEDICAL ONLY	HAMILTON SQUARE EMERGENCY MEDICAL ASSOCIATES LLC	-- /2020197148	2/12/2020	\$1,026.00	2020/2020	Loss
15354	8/3/2020		INDEMNITY	myMATRIX	MLT-2020179427/ 2020179427	7/19/2019	\$790.56	2019/2019	Loss
15355	8/3/2020		INDEMNITY	INSPIRA MEDICAL CENTER MULLICA HILL	-- /2020191522	12/5/2019	\$8,068.66	2019/2019	Loss
15356	8/3/2020		INDEMNITY	QUALCARE INC	-- /2021210968	7/28/2020	\$516.00	2020/2020	Loss
15357	8/10/2020			ADMINISTRATIVE CLAIM SERVICES			\$12.00		
			INDEMNITY		-- /2020207422	6/9/2020	\$3.00	2020/2020	Expense
			INDEMNITY		-- /2020207180	6/4/2020	\$3.00	2020/2020	Expense
			INDEMNITY		MLT-2020206724/ 2020206724	5/30/2020	\$3.00	2020/2020	Expense
			MEDICAL ONLY		-- /2020206299	5/29/2020	\$3.00	2020/2020	Expense
15358	8/10/2020		INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2018130588	4/7/2018	\$500.00	2018/2018	Loss
15359	8/10/2020		INDEMNITY	AFFANATO MARUT LLC	-- /2019176278	6/11/2019	\$157.00	2019/2019	Legal
15360	8/10/2020			ISO SERVICES INC			\$47.00		
			BODILY INJURY [Expired]		-- /2020200061	1/3/2020	\$11.75	2020/2020	Expense
			BODILY INJURY [Expired]		-- /2020200551	12/28/2019	\$11.75	2019/2019	Expense
			PERSONAL INJURY		-- /2020200551	12/28/2019	\$11.75	2019/2019	Expense



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
PERSONAL INJURY								
15361	8/10/2020		PIETRAS SARACINO SMITH & MEEK	-- /2020200551	12/28/2019	\$11.75	2019/2019	Expense
						\$767.00		
		INDEMNITY		-- /2019154157	9/29/2018	\$188.50	2018/2018	Legal
		INDEMNITY		-- /2018128624	3/15/2018	\$461.50	2018/2018	Legal
		INDEMNITY		-- /2018107338	7/10/2017	\$117.00	2017/2017	Legal
15362	8/10/2020	INDEMNITY	MEDFORD TOWNSHIP	-- /2021209940	7/15/2020	\$1,350.00	2020/2020	Loss
15363	8/10/2020	INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020185549	10/1/2019	\$791.36	2019/2019	Loss
15364	8/10/2020	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2020191522	12/5/2019	\$1,364.70	2019/2019	Loss
15365	8/10/2020	BLDG/CONTENT	PEMBERTON BOROUGH	-- /2021209364	5/9/2020	\$7,095.00	2020/2020	Loss
15366	8/10/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020208328	6/23/2020	\$1,237.34	2020/2020	Loss
15367	8/10/2020	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
15368	8/10/2020	INDEMNITY	Richard Mercantini	-- /2021209920	7/15/2020	\$756.00	2020/2020	Loss
15369	8/10/2020	INDEMNITY	Paul Bush	-- /2020207647	6/15/2020	\$1,890.00	2020/2020	Loss
15370	8/10/2020		IVY REHAB NETWORK INC			\$730.00		
MEDICAL ONLY								
		INDEMNITY		-- /2020206378	5/12/2020	\$175.00	2020/2020	Loss
				-- /2020185549	10/1/2019	\$555.00	2019/2019	Loss
15371	8/10/2020	INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2020191522	12/5/2019	\$560.00	2019/2019	Loss
15372	8/10/2020		BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$285.00		
MEDICAL ONLY								
		INDEMNITY		-- /2020206378	5/12/2020	\$95.00	2020/2020	Loss
				-- /2020198969	3/5/2020	\$190.00	2020/2020	Loss
15373	8/10/2020	INDEMNITY	COOPER SURGICAL ASSOCIATES PA	-- /2020207647	6/15/2020	\$278.20	2020/2020	Loss
15374	8/10/2020	INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2020186961	10/12/2019	\$75.00	2019/2019	Loss
15375	8/10/2020		ROTHMAN ORTHOPAEDICS			\$1,151.60		
		INDEMNITY		-- /2020194285	1/12/2020	\$73.90	2020/2020	Loss
		INDEMNITY		-- /2020187376	10/18/2019	\$254.90	2019/2019	Loss
		MEDICAL ONLY		-- /2020182794	9/4/2019	\$822.80	2019/2019	Loss
15376	8/10/2020		REHAB EXCELLENCE CENTER, LLC			\$1,134.00		
		MEDICAL ONLY		-- /2020205363	5/15/2020	\$243.00	2020/2020	Loss



# BURLINGTON COUNTY J.I.F.

## Check Register Report

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		-- /2020198969	3/5/2020	\$405.00	2020/2020	Loss
			INDEMNITY		-- /2019176278	6/11/2019	\$486.00	2019/2019	Loss
15377	8/10/2020		INDEMNITY	VIRTUA MEDICAL GROUP	-- /2020207085	6/8/2020	\$185.32	2020/2020	Loss
15378	8/10/2020		INDEMNITY	PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	MLT-2020205546/ 2020205546	5/18/2020	\$61.66	2020/2020	Loss
15379	8/10/2020		INDEMNITY	myMATRIXX	MLT-2020179427/ 2020179427	7/19/2019	\$17.15	2019/2019	Loss
15380	8/10/2020			QUALCARE INC			\$2,064.00		
			MEDICAL ONLY		-- /2021211334	8/1/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		-- /2021211246	8/1/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		-- /2021211551	7/21/2020	\$516.00	2020/2020	Loss
			INDEMNITY		-- /2021211491	6/28/2020	\$516.00	2020/2020	Loss
15381	8/17/2020		INDEMNITY	ISO CLAIMS PARTNERS	-- /2019153387	9/21/2018	\$750.00	2018/2018	Expense
15382	8/17/2020		GL PROPERTY DAMAGE	CAPEHART & SCATCHARD PA	-- /2017097398	12/16/2016	\$102.00	2016/2016	Legal
15383	8/17/2020		POLICE PROF PI	GUARANTEED SUBPOENA SERVICE INC	-- /2018142478	2/10/2018	\$75.00	2018/2018	Expense
15384	8/17/2020			ATLANTIC SECURITY INT'L			\$253.00		
			MEDICAL ONLY		MLT-2019174744/ 2019174744	5/26/2019	\$126.50	2019/2019	Expense
			MEDICAL ONLY		-- /2019164186	1/26/2019	\$126.50	2019/2019	Expense
15385	8/17/2020		INDEMNITY	JENNIFER KELLY PHD LLC	MLT-2020179427/ 2020179427	7/19/2019	\$1,000.00	2019/2019	Loss
15386	8/17/2020			LEO PETETTI LLC			\$390.00		
			1ST PARTY COLL PD		-- /2021211906	8/10/2020	\$225.00	2020/2020	Expense
			COMPREHENSIVE		-- /2021211474	7/27/2020	\$110.00	2020/2020	Expense
			COMPREHENSIVE		-- /2020208370	6/24/2020	\$55.00	2020/2020	Expense
15387	8/17/2020		INDEMNITY	AFFANATO MARUT LLC	-- /2018127449	3/2/2018	\$103.50	2018/2018	Legal
15388	8/17/2020		POLICE PROF BI	FRANK LOCANTORE PRIVATE INVESTIGATOR LLC	Z43945/001256269	5/28/2016	\$2,400.00	2016/2016	Expense
15389	8/17/2020		INDEMNITY	PIETRAS SARACINO SMITH & MEEK	-- /2018121619	12/29/2017	\$663.00	2017/2017	Legal
15390	8/17/2020		INDEMNITY	EDGEWATER PARK TOWNSHIP	-- /2020198969	3/5/2020	\$1,890.00	2020/2020	Loss
15391	8/17/2020		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
15392	8/17/2020		INDEMNITY	BORDENTOWN CITY	-- /2020206195	5/27/2020	\$1,194.36	2020/2020	Loss
15393	8/17/2020		INDEMNITY	BORDENTOWN CITY	-- /2020206195	5/27/2020	\$511.87	2020/2020	Loss



# BURLINGTON COUNTY J.I.F.

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
15394	8/17/2020		INDEMNITY	John Snook	-- /2020186961	10/12/2019	\$1,842.00	2019/2019	Loss
15395	8/17/2020		INDEMNITY	MARK HERKOPEREC	-- /2018128624	3/15/2018	\$1,180.00	2018/2018	Loss
15396	8/17/2020		INDEMNITY	DAVID GUDONIS	-- /2018130588	4/7/2018	\$1,098.40	2018/2018	Loss
15397	8/17/2020		COMPREHENSIVE	MEDFORD TOWNSHIP	-- /2020208370	6/24/2020	\$589.93	2020/2020	Loss
15398	8/17/2020			IVY REHAB NETWORK INC			\$440.00		
			INDEMNITY		-- /2020208328	6/23/2020	\$255.00	2020/2020	Loss
			INDEMNITY		-- /2020185549	10/1/2019	\$185.00	2019/2019	Loss
15399	8/17/2020		INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2021209940	7/15/2020	\$240.00	2020/2020	Loss
15400	8/17/2020		MEDICAL ONLY	VIRTUA WEST JERSEY HEALTH INC	-- /2020206699	6/3/2020	\$1,727.00	2020/2020	Loss
15401	8/17/2020		MEDICAL ONLY	ONE CALL CARE DIAGNOSTICS	-- /2020208362	6/24/2020	\$75.00	2020/2020	Loss
15402	8/17/2020		INDEMNITY	ROTHMAN ORTHOPAEDICS	-- /2020185549	10/1/2019	\$73.90	2019/2019	Loss
15403	8/17/2020			REHAB EXCELLENCE CENTER, LLC			\$648.00		
			MEDICAL ONLY		-- /2020205363	5/15/2020	\$405.00	2020/2020	Loss
			INDEMNITY		-- /2020198969	3/5/2020	\$243.00	2020/2020	Loss
15404	8/17/2020		INDEMNITY	VIRTUA MEDICAL GROUP	-- /2020192855	12/19/2019	\$125.63	2019/2019	Loss
15405	8/17/2020		INDEMNITY	VIRTUA MEDICAL GROUP PA	-- /2020197572	2/18/2020	\$402.17	2020/2020	Loss
15406	8/17/2020		INDEMNITY	PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	-- /2020191522	12/5/2019	\$2,405.49	2019/2019	Loss
15407	8/17/2020			QUALCARE INC			\$2,580.00		
			MEDICAL ONLY		-- /2021212154	8/12/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		-- /2021211869	8/10/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		-- /2021211787	8/10/2020	\$516.00	2020/2020	Loss
			INDEMNITY		-- /2021211594	8/5/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		-- /2021211846	8/4/2020	\$516.00	2020/2020	Loss
15408	8/24/2020			CAPEHART & SCATCHARD PA			\$723.00		
			INDEMNITY		-- /2020185549	10/1/2019	\$57.50	2019/2019	Legal
			INDEMNITY		-- /2019158514	11/15/2018	\$301.50	2018/2018	Legal
			INDEMNITY		-- /2019153387	9/21/2018	\$364.00	2018/2018	Legal
15409	8/24/2020			PARKER MCCAY			\$10,325.30		
			POLICE PROF PI		-- /2018145140	4/18/2018	\$326.50	2018/2018	Legal



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
POLICE PROF BI					-- /2019165721	2/11/2017	\$9,998.80	2017/2017	Legal
15410	8/24/2020		INDEMNITY	MUNICIPAL EXCESS LIABILITY	-- /2018143484	5/21/2018	\$850.85	2018/2018	Expense
15411	8/24/2020		1ST PARTY COLL PD	HAINESPORT ENTERPRISES INC	-- /2021208957	7/2/2020	\$225.26	2020/2020	Loss
15412	8/24/2020		INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/ 2020179427	7/19/2019	\$500.00	2019/2019	Loss
15413	8/24/2020		1ST PARTY COLL PD	LEO PETETTI LLC	-- /2021208957	7/2/2020	\$55.00	2020/2020	Expense
15414	8/24/2020		INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020185549	10/1/2019	\$791.36	2019/2019	Loss
15415	8/24/2020		INDEMNITY	WESTAMPTON TOWNSHIP	-- /2020191522	12/5/2019	\$1,364.70	2019/2019	Loss
15416	8/24/2020		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020208328	6/23/2020	\$1,237.34	2020/2020	Loss
15417	8/24/2020		INDEMNITY	MEDFORD TOWNSHIP	-- /2020207422	6/9/2020	\$1,890.00	2020/2020	Loss
15418	8/24/2020		INDEMNITY	MEDFORD TOWNSHIP	-- /2020207422	6/9/2020	\$270.00	2020/2020	Loss
15419	8/24/2020		INDEMNITY	Richard Mercantini	-- /2021209920	7/15/2020	\$504.00	2020/2020	Loss
15420	8/24/2020		INDEMNITY	Justin McCoy	-- /2021211594	8/5/2020	\$1,583.06	2020/2020	Loss
15421	8/24/2020		INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
15422	8/24/2020		INLAND MARINE	HAINESPORT TOWNSHIP	-- /2020205377	5/14/2020	\$545.84	2020/2020	Loss
15423	8/24/2020			QUAL-LYNX			\$59.50		
			MEDICAL ONLY		-- /2020208463	6/25/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		-- /2020208362	6/24/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		-- /2020207534	6/13/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		-- /2020207506	6/9/2020	\$4.25	2020/2020	Expense
			INDEMNITY		-- /2020207085	6/8/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		-- /2020207111	6/5/2020	\$4.25	2020/2020	Expense
			INDEMNITY		-- /2020207180	6/4/2020	\$4.25	2020/2020	Expense
			INDEMNITY		MLT-2020206724/ 2020206724	5/30/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		-- /2020206596	5/30/2020	\$4.25	2020/2020	Expense
			INDEMNITY		MLT-2020206724/ 2020207005	5/29/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		-- /2020206299	5/29/2020	\$4.25	2020/2020	Expense
			INDEMNITY		-- /2020205875	5/22/2020	\$4.25	2020/2020	Expense



# BURLINGTON COUNTY J.I.F.

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Bank Account : ALL

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

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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		MEDICAL ONLY		-- /2020206378	5/12/2020	\$4.25	2020/2020	Expense
		INDEMNITY		-- /2018127449	3/2/2018	\$4.25	2018/2018	Expense
15424	8/24/2020	INDEMNITY	IVY REHAB NETWORK, INC	-- /2020185549	10/1/2019	\$555.00	2019/2019	Loss
15425	8/24/2020		STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$560.00		
		MEDICAL ONLY		-- /2020208362	6/24/2020	\$160.00	2020/2020	Loss
		INDEMNITY		-- /2020191522	12/5/2019	\$400.00	2019/2019	Loss
15426	8/24/2020		BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$585.00		
		INDEMNITY		-- /2020208328	6/23/2020	\$395.00	2020/2020	Loss
		INDEMNITY		-- /2020198969	3/5/2020	\$95.00	2020/2020	Loss
		INDEMNITY		-- /2019176278	6/11/2019	\$95.00	2019/2019	Loss
15427	8/24/2020	INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2020208328	6/23/2020	\$485.00	2020/2020	Loss
15428	8/24/2020	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2019176278	6/11/2019	\$162.00	2019/2019	Loss
15429	8/24/2020		VIRTUA MEDICAL GROUP			\$348.64		
		INDEMNITY		-- /2021209940	7/15/2020	\$130.91	2020/2020	Loss
		INDEMNITY		-- /2020208328	6/23/2020	\$130.91	2020/2020	Loss
		MEDICAL ONLY		-- /2020205363	5/15/2020	\$86.82	2020/2020	Loss
15430	8/24/2020	MEDICAL ONLY	CENTRAL JERSEY URGENT CARE LLC	-- /2020208362	6/24/2020	\$160.00	2020/2020	Loss
15431	8/24/2020	INDEMNITY	CAPITAL HEALTH MEDICAL GROUP	MLT-2020202105/ 2020202105	4/7/2020	\$139.00	2020/2020	Loss
15432	8/24/2020	MEDICAL ONLY	NEUROSURGICAL AND SPINE SPECIALIST LLC	-- /2020208362	6/24/2020	\$522.23	2020/2020	Loss
15433	8/24/2020	INDEMNITY	myMATRIX	-- /2020208328	6/23/2020	\$103.67	2020/2020	Loss
15434	8/24/2020		ISO SERVICES INC			\$364.25		
		MEDICAL ONLY		-- /2020208463	6/25/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2020208362	6/24/2020	\$11.75	2020/2020	Expense
		BODILY INJURY [Expired]		-- /2020208262	6/23/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2020208007	6/18/2020	\$11.75	2020/2020	Expense
		INDEMNITY		-- /2020207647	6/15/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2020207534	6/13/2020	\$11.75	2020/2020	Expense





## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			MEDICAL ONLY		- - /2020208040	6/12/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		- - /2020207506	6/9/2020	\$11.75	2020/2020	Expense
			INDEMNITY		- - /2020207085	6/8/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		- - /2020207111	6/5/2020	\$11.75	2020/2020	Expense
			INDEMNITY		- - /2020207180	6/4/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		- - /2020206699	6/3/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		- - /2020206725	6/2/2020	\$11.75	2020/2020	Expense
			INDEMNITY		MLT-2020206724/ 2020206724	5/30/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		- - /2020206596	5/30/2020	\$11.75	2020/2020	Expense
			INDEMNITY		MLT-2020206724/ 2020207005	5/29/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		- - /2020206299	5/29/2020	\$11.75	2020/2020	Expense
			INDEMNITY		- - /2020206195	5/27/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2020206085/ 2020206125	5/24/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2020206085/ 2020206113	5/24/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2020206085/ 2020206085	5/24/2020	\$11.75	2020/2020	Expense
			INDEMNITY		- - /2020205875	5/22/2020	\$11.75	2020/2020	Expense
			BODILY INJURY [Expired]		- - /2020206972	5/12/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		- - /2020206378	5/12/2020	\$11.75	2020/2020	Expense
			BODILY INJURY [Expired]		- - /2020208528	5/10/2020	\$11.75	2020/2020	Expense
			BODILY INJURY [Expired]		- - /2020207119	3/28/2020	\$11.75	2020/2020	Expense
			BODILY INJURY [Expired]		- - /2020206487	3/4/2020	\$11.75	2020/2020	Expense
			BODILY INJURY [Expired]		- - /2019169507	3/1/2019	\$11.75	2019/2019	Expense
			INDEMNITY		- - /2018127449	3/2/2018	\$11.75	2018/2018	Expense





# BURLINGTON COUNTY J.I.F.

## Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		INDEMNITY		Z45836/001258164	10/1/2016	\$11.75	2016/2016	Expense
		INDEMNITY		Z40839/001253132	6/26/2016	\$11.75	2016/2016	Expense
15435	8/24/2020		QUALCARE INC			\$1,032.00		
		MEDICAL ONLY		- - /2021212505	8/17/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		- - /2021212522	8/17/2020	\$516.00	2020/2020	Loss
15436	8/31/2020	INDEMNITY	STATE SHORTHAND REPORTING SERVICE	Z45836/001258164	10/1/2016	\$75.00	2016/2016	Expense
15437	8/31/2020	INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/ 2020179427	7/19/2019	\$500.00	2019/2019	Loss
15438	8/31/2020	INDEMNITY	BORBI CLANCY & PATRIZI LLC	Z45836/001258164	10/1/2016	\$4,080.00	2016/2016	Loss
15439	8/31/2020		PIETRAS SARACINO SMITH & MEEK			\$669.50		
		INDEMNITY		- - /2019166742	2/25/2019	\$396.50	2019/2019	Legal
		INDEMNITY		Z45836/001258164	10/1/2016	\$273.00	2016/2016	Legal
15440	8/31/2020	INDEMNITY	EDGEWATER PARK TOWNSHIP	- - /2020198969	3/5/2020	\$1,890.00	2020/2020	Loss
15441	8/31/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	- - /2021210968	7/28/2020	\$1,977.36	2020/2020	Loss
15442	8/31/2020	INDEMNITY	John Snook	- - /2020186961	10/12/2019	\$1,842.00	2019/2019	Loss
15443	8/31/2020	INDEMNITY	MICHAEL MEGARA	Z45836/001258164	10/1/2016	\$15,710.00	2016/2016	Loss
15444	8/31/2020	COMPREHENSIVE	SOUTHAMPTON TOWNSHIP	- - /2021211474	7/27/2020	\$2,671.32	2020/2020	Loss
15445	8/31/2020	INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	- - /2020191522	12/5/2019	\$240.00	2019/2019	Loss
15446	8/31/2020	MEDICAL ONLY	VIRTUA WEST JERSEY HEALTH INC	- - /2020208007	6/18/2020	\$1,727.00	2020/2020	Loss
15447	8/31/2020	INDEMNITY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	- - /2020205875	5/22/2020	\$1,727.00	2020/2020	Loss
15448	8/31/2020	INDEMNITY	ROTHMAN ORTHOPAEDICS	- - /2020182837	9/5/2019	\$308.90	2019/2019	Loss
15449	8/31/2020		REHAB EXCELLENCE CENTER, LLC			\$486.00		
		MEDICAL ONLY		- - /2020205363	5/15/2020	\$243.00	2020/2020	Loss
		INDEMNITY		- - /2020198969	3/5/2020	\$243.00	2020/2020	Loss
15450	8/31/2020	INDEMNITY	VIRTUA MEDICAL GROUP	- - /2021209940	7/15/2020	\$86.82	2020/2020	Loss
15451	8/31/2020	INDEMNITY	CAPITAL HEALTH MEDICAL GROUP	MLT-2020202105/ 2020202105	4/7/2020	\$210.00	2020/2020	Loss
15452	8/31/2020		NEUROSURGICAL AND SPINE SPECIALIST LLC			\$444.35		
		INDEMNITY		- - /2019176278	6/11/2019	\$300.00	2019/2019	Loss
		INDEMNITY		- - /2018143403	5/15/2018	\$144.35	2018/2018	Loss



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
15453	8/31/2020		QUALCARE INC			\$1,548.00		
		MEDICAL ONLY		- - /2021213068	8/22/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		- - /2021212618	8/18/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		- - /2021212185	8/13/2020	\$516.00	2020/2020	Loss
<b>Total for BURLINGTON COUNTY J.I.F.</b>		<b>\$140,064.15</b>		<b>Total for BURLINGTON COUNTY J.I.F.</b>		<b>\$140,064.15</b>		

<b>Number of Checks:</b>	<b>120</b>	<b>First Check Number:</b>	<b>15334</b>
Number of Payments:	279	<b>Last Check Number:</b>	15453
Expense Payments:	\$5,479.85		
Legal Payments:	\$13,935.30		
Loss Payments:	\$120,649.00		

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BILL LIST - August 2020**

	<b>Payee</b>	<b>FY 2020</b>	<b>FY 2019</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	The Actuarial Advantage	<b>4,755.00</b>		Prof Services/Actuary	July 2020 fees
2	PERMA	<b>7,458.25</b>		Prof Services/Admin. Consultant	July, Aug, Sept 2020 Fees
3	Arthur J. Gallagher Risk Management Services, Inc.	<b>30,810.00</b>		Prof Services/Administration	Aug 2020 Fee
4	Arthur J. Gallagher Risk Management Services, Inc.	<b>74.20</b>		Misc/Postage/Copies/Faxes	July fees postage/copies expenses
5	The DeWeese Law Firm, P.C.	<b>6,074.00</b>		Prof Services/Attorney	Aug 2020 Fees
6	Qual-Lynx	<b>17,669.00</b>		Prof Services/Claims Admin.	Aug 2020 Fees
7	Qual-Lynx		<b>2,000.00</b>	Prof Services/Claims Admin.	2019 EPL/POL Claims Advocacy Fees
8	Joyce Media	<b>375.00</b>		Misc/JIF Website	Aug 2020 Fees
9	Kris Kristie	<b>375.00</b>		Misc/Recording Secretary	Aug 2020 Fees
10	J. A. Montgomery Risk Control Services	<b>11,593.00</b>		Prof Services/Safety Director	Aug 2020 Fees
11	Pivot Point Security		<b>732.00</b>	EPL/CYBER/Technology Risk Management Service	Contract Fees 9/1-8/31/2020
12	Secure Data Consulting Services, LLC	<b>4,675.00</b>		Prof Services/Technology Risk Serv Dir	Aug 2020 Fees
13	Tom Tontarski	<b>949.00</b>		Prof Services/Treasurer	Aug 2020 Fees
14	Tom Tontarski	<b>13.18</b>		Misc/Postage/Copies/Faxes	Priority mail fees
15	Conner Strong & Buckelew	<b>705.00</b>		Prof Services/Underwriting Mgr	Aug 2020 Fees
16	Debby Schiffer	<b>2,538.00</b>		Wellness Program	Aug 2020 Fees
17	MEL JIF	<b>314,137.00</b>		MEL	MEL 2020 WC & Excess Liability - 3rd installment
18	MEL JIF	<b>1,686.75</b>		Faithful Performance/Fidelity Bond	MEL 2020 Fidelity Bond - 3rd installment
19	MEL JIF	<b>124,361.00</b>		Property Claims and Premium	MEL 2020 Property claims & prem. -3rd installment
20	ARC Reprographics	<b>132.66</b>		Misc/Printing	Inv#277389; Hainesport renewal bk
21	Iron Mountain	<b>75.76</b>		Misc/Record Retention Service	Inv#CWJW920 Storage 8/1-31/2020; Service 6/24-7/28/2020
22	Shamong Township	<b>500.00</b>		EPL/CYBER/EPL/Cyber Incentive Program	Anti-virus, legal fees for covid, ADA website compliance
	<b>TOTAL</b>	<b>\$528,956.80</b>	<b>\$2,732.00</b>		

<b>JIF Bill List Total</b>	<b>\$531,688.80</b>
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**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BILL LIST - September 2020**

	<b>Payee</b>	<b>FY 2020</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	Arthur J. Gallagher Risk Management Services, Inc.	<b>30,810.00</b>	Prof Services/Administration	Sept 2020 Fee
2	Arthur J. Gallagher Risk Management Services, Inc.	<b>223.61</b>	Misc/Postage/Copies/Faxes	Aug fees postage/copies expenses
3	Arthur J. Gallagher Risk Management Services, Inc.	<b>490.00</b>	Misc/JIF Website	AccessiBe for website for ADA - MM Amex card
4	The DeWeese Law Firm, P.C.	<b>6,074.00</b>	Prof Services/Attorney	Sept 2020 Fees
5	Qual-Lynx	<b>17,669.00</b>	Prof Services/Claims Admin.	Sept 2020 Fees
6	Joyce Media	<b>375.00</b>	Misc/JIF Website	Sept 2020 Fees
7	AssetWORKS	<b>6,877.00</b>	Prof Services/Prop. Appraiser	Final pymt for property appraisals
8	Kris Kristie	<b>375.00</b>	Misc/Recording Secretary	Sept 2020 Fees
9	J. A. Montgomery Risk Control Services	<b>11,593.00</b>	Prof Services/Safety Director	Sept 2020 Fees
10	Pivot Point Security	<b>732.00</b>	EPL/CYBER/Technology Risk Management Service	Contract Fees 9/1-8/31/2021; Sept fee
11	Secure Data Consulting Services, LLC	<b>4,675.00</b>	Prof Services/Technology Risk Serv Dir	Sept 2020 Fees
12	Tom Tontarski	<b>949.00</b>	Prof Services/Treasurer	Sept 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	Aug 2020 Fees
15	Debby Schiffer	<b>2,538.00</b>	Wellness Program	Aug 2020 Fees
16	Courier Post	<b>87.44</b>	Misc/Legal Notices	Balance on Aug bill; Sept mtg change
17	Iron Mountain	<b>91.33</b>	Misc/Record Retention Service	Inv#CXXKH573 Storage 9/1-30/2020; Service 7/29-8/25/2020
18	Delanco Township	<b>190.06</b>	Wellness Program	Wellness event - fruit, veggies, granola bars
19	Mount Laurel Township	<b>4,645.00</b>	Optional Safety Budget	solar crosswalk signs
20	Shamong Township	<b>500.00</b>	Wellness Program	PPE, Healthy drinks/snacks
21	Wrightstown Borough	<b>430.00</b>	Overpayments-Members Assmts	Overpayment - EO credit not taken
	<b>TOTAL</b>	<b>\$90,042.61</b>		

<b>JIF Bill List Total</b>	<b>\$90,042.61</b>
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## EXECUTIVE SAFETY COMMITTEE MEETING

*Thursday, July 31, 2020*

*Via Conference Call / WebEx*

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund ("BURLCO JIF") was held via Conference Call /WebEx on Thursday, July 31, 2020 at 10:00am. The meeting was called to order at 10:02 AM.

Those in attendance were:

Doug Cramer, *Chair*, **Tabernacle Township**  
Richard Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Erin Provenzano, **Delanco Township**  
Patrice Hansell, **Fieldsboro Borough**  
Stephen Fazekas, **Florence Township**  
Mike Fitzpatrick, **Mansfield Township**  
Mary Picariello, **North Hanover Township**  
Steve Ent, **Westampton Township**  
James Ingling, **Wrightstown Borough**  
Mike Avalone, **Conner Strong & Buckelew**  
Keith Hummel, Public Entity Assistant Director, **J. A. Montgomery Risk Control**  
Rob Garish, Consultant, **J. A. Montgomery Risk Control**  
Debby Schiffer, **Wellness Director**  
Paul A. Forlenza, Executive Director, **Arthur J. Gallagher Risk Mgmt. Svcs.**  
Paul J. Miola, Executive Municipal JIF Strategist, **Arthur J. Gallagher Risk Mgmt. Svcs.**  
Sheila Ortiz, Account Representative, **Arthur J. Gallagher Risk Mgmt. Svcs.**

Those not in attendance were:

Amanda Somes, **Bass River Township**  
Tom Pullion, **Edgewater Park Township**  
Kyle Tuliano, **New Hanover Township**  
Kathy Hoffman, **Southampton Township**  
Steve Walsh, **EJA / Capacity Insurance Group**  
Joe Henry, **Hardenbergh Insurance Group**  
Brian Monaghan, **Insurance Agency Management**  
John Saville, **Consultant, J. A. Montgomery Risk Control**

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

### *I. MEETING MINUTES – March 17, 2020 (E-mailed 07/20/2020)*

Mr. Miola indicated that a copy of the March 17, 2020 Executive Safety Committee Meeting minutes were e-mailed to all Committee members along with the notice for today's meeting.

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

**II. 1<sup>st</sup> & 2<sup>nd</sup> QUARTER SAFETY DIRECTOR'S LOSS CONTROL REPORT – (E-mailed)**

Mr. Garish referred the Committee to a copy of the 1<sup>st</sup> & 2<sup>nd</sup> Quarter Safety Director's Loss Control Report that was emailed yesterday for the Committee's review. Since the Committee meets only three times vs. four times per year he combined the 2<sup>nd</sup> and 3<sup>rd</sup> Quarter Loss Control Reports. He then briefly reviewed the report with the Committee.

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

**III. SAFETY INTERVENTION / MONITORING**

**Safety Intervention**

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

**IV. MEMBERSHIP RENEWALS**

Mr. Miola mentioned that there are 10 member municipalities up for renewal effective January 1, 2021. The Safety Director is tasked with conducting surveys for each renewing member early in the year during a normally scheduled Loss Control Visit. Mr. Garish responded that 7 out of the 10 members renewing in 2021 have been completed. He noted that due to the pandemic there are three (3) remaining members that require a renewal visit. Mr. Garish mentioned that Mr. Saville is the Consultant for all these renewing members and he has no concerns regarding these members. He noted that the remaining visits will be discussed at the next Safety Meeting

**Renewal Resolutions and Agreements**

Mr. Miola indicated that Renewal Resolutions and Agreements were e-mailed to those members that are up for renewal on June 3, 2020.

Mr. Miola mentioned that renewal updates are provided to the members during meetings with the town's governing body. Most of the renewal meetings have been conducted via Zoom, WebEx or Teleconference. He mentioned a reminder will be sent to those members that have not submitted their paperwork to our office.

Mr. Miola also mentioned that the Member Updates for non-renewing members will be distributed in the late Summer/Fall.

**V. JIF LOSS RATIO REPORTS – June 31, 2020**

Mr. Miola directed the Committee to a copy of the *JIF Six Year Average Loss Ratio* reports valued as of June 31, 2020. The report reflects a six-year period for Fund Years 2014-2019. Mr. Miola noted that the six-year average loss ratio for the BURLCO JIF is 78.1%. He noted that these ratios represent incurred losses, which is paid claims and money set aside in reserve to be paid on known claims, versus loss funding in each members assessment to pay claims within the JIF's self-insured retention. Mr. Miola then briefly reviewed the reports included in the agenda packet with the Committee.

Mr. Garish mentioned that his office use these reports to look at those members that have a loss ratio above 100%. He mentioned that Westampton over the past two years has seen a huge spike

in losses. Their losses are from workers compensation injuries that occurred in 2018. Mr. Garish stated that he will ask Mr. Saville to look at Westampton's numbers to see if it is a trend.

Mr. Miola stated that the Finance Committee uses this report to allocate the budget to the individual member's loss funds based upon their loss history.

#### **VI. *MEL LOSS RATIO REPORTS – March 31, 2019***

Mr. Miola then directed the Committee to a copy of the *MEL Six Year Average Loss Ratio* reports that were included in the agenda packet. The report reflects a six-year period for Fund Years 2014-2019 with the average loss ratio for the BURLCO JIF at 23.75%. He indicated that this is money that the MEL uses to fund their self-insured retention for Workers Compensation, Property and Liability losses above the JIF layer versus that portion of the member's MEL assessment set aside to pay claims within the MEL's self-insured retention.

Mr. Forlenza mentioned that 2018 was a bad year across the state for all JIFs. He noted that the JIFs Loss Ratio was 110% and the MEL was 109%. He noted that overall the six-year average is 55%, which is a good number; however, most of the claims were driven by that one year.

#### **VII. *REGIONAL TRAINING SCHEDULE***

Mr. Garish referred the Committee to page 22 of the agenda packet to review the Regional Training Schedule.

Mr. Garish reviewed the remaining Regional Training Courses as follows:

- **Designated Employee Representative Training:** Mr. Garish noted that this training was scheduled for March 18, 2020; however, due to COVID-19 it had to be postponed. He stated that this was a carry-over course from 2019. Mr. Garish indicated that once the restrictions are lifted this training will take place. He is hopeful that this training can be conducted by the end of the year. Mr. Garish stated that his office will re-evaluate in September.
- **First Amendment Audit / Building Security:** This training was scheduled for September 29, 2020. Mr. Hummell mentioned that it will be advertised through the MEL. He noted that he would like to target the local JIFs to conduct an in person training.
- **Health & Wellness – Stress Management:** Mr. Garish mentioned that he is hopeful to schedule this in the Fall. He noted that he has not spoken with Ms. Schiffer whether this training should take place in person or online. Ms. Schiffer responded that she has not used ZOOM a lot. She mentioned that she has spoken to Lt. Walsh; however, she has not asked whether he is comfortable conducting this training via Zoom or in person. Ms. Schiffer stated that this training should take place whether this training is held in person or online.

Ms. Schiffer commented that she has not begun to work on this program; she spoke with Lt. Walsh in early April. She noted that there was no set goal. However, if the goal is to have this training held in the Fall, she will reach out to Lt. Walsh as soon as possible.

Mr. Miola mentioned to Ms. Schiffer that this can be a discussion during their Wellness Meeting to explore the issue.

Mr. Hummel mentioned that his office will be opening up soon and he suggested the possible use of their studio. He noted that he will explore visitor options and follow-up with Ms. Schiffer.

#### **VIII. SAFETY DIRECTOR'S BULLETIN**

Mr. Miola stated that the Safety Director's office has been very busy distributing Safety Bulletins during COVID-19 including several from the MEL.

Mr. Garish briefly reviewed the following bulletins:

- A. Executive Order #133 – Updating Park Re-Opening
- B. 2020 Hurricane Season and the COVID Pandemic
- C. Back to Office (BTO) Driving Vehicle Safety Readiness
- D. COVID-19 Presents Potential for Increased Risk of Child Exploitation
- E. Guidance on the Family First Coronavirus Response Act (FFCRA)
- F. The Phased Reopening of Outdoor Activities and Facilities
- G. Reopening Public Outdoor Playgrounds
- H. Guidance for Reopening Public Facilities
- I. Updated Guidance on Indoor & Outdoor Gatherings and Reopening Outdoor Pools and the Reopening Timeline of New Jersey as of June 15, 2020
- J. Fire & EMS Exposure to COVID-19 Guidance
- K. Return to Work: Can Employers Take Workers' Temperatures?

Mr. Garish commented that his office has done a great job to release these topics to our members. Mr. Miola mentioned that all of the Safety Bulletins are placed on the JIF website for easy access.

#### **IX. SAFETY DIRECTOR'S MESSAGES**

Mr. Garish referred the Committee to pages 57 – 64 of the agenda packet to a copy of the Model Waiver for Summer Camps – Acknowledgement Waiver. He noted that this waiver has been revised. He wants to ensure any outside organization that is using your Facility Use Agreement warrants that they are adhering to the CDC guidelines and the Governor's Executive Orders.

#### **X. MEL SAFETY INSTITUTE**

##### **MSI Now – Online Streaming Video Service**

Mr. Garish reported that with the Pandemic his office has taken the initiative to introduce a new Online Streaming Video Service called MSI Now. He noted that 140 titles have been released. Members can go through the MSI and stream videos right from their computer, iPad, etc. Mr. Garish noted that all the videos are current and have been reviewed by all of the Consultants. In the near future, they are looking to add more titles to this platform.

##### **MEL Webinars via Zoom**

Mr. Garish stated that traditional Instructor-Led classes provide CEU credits for our members that take courses. As a result, his office was able to obtain approval that would offer CEU Credits for MEL Webinars via Zoom. Since the approval, his office was able to schedule 13 Zoom Trainings for July. Mr. Garish stated that these Zoom classes are instructor led and sometimes will alternate instructors. He noted that the Zoom trainings have been a success and sign in sheets are maintained for those that take the training in a group setting.

Mr. Garish stated that he will continue to promote these webinars for our members.



**XI. MEL WEBINAR**

Mr. Miola mentioned that a Webinar was held last month entitled *Facing and Embracing Crisis for Your Municipality*. He noted that the training was locked out due to full capacity. Mr. Miola asked if there were any members of the Committee that were able to attend the meeting. Mr. Fazekas responded that he was able to log onto the call and he highly recommends attending the webinar.

**XII. S:ERVE**

Mr. Garish discussed S:ERVE which is available to Police, Fire, Public Works and EMS personnel. He noted that there has been an increase in use from all entities and the course has been added to the 2020 Safety Incentive Program. He noted that 1/3 of the membership has taken training. Mr. Garish understands that some agencies may use a different program that has similar training courses. He noted that he asking the membership to complete training by November, so they can meet the criteria under the SIP for 2020. If this is the situation, please bring it to the Safety Director's attention. He also noted that these courses can be taken in a group setting. Mr. Garish reminded the Committee self-registration is required for those taking courses in a group setting.

Ms. Provenzano asked if the EMS Department takes a similar training program do they still need to log onto S:ERVE. Mr. Garish responded that as long as the Safety Director's office has a chance to review the training material from another platform. He asked Ms. Provenzano to send him or Mr. Saville a synopsis of the training course.

**XIII. POLICE TOPICS**

**Police One Academy**

Mr. Miola commented that when Police Officers are injured it is usually more severe. He added that the 24/7 nature of their operations leads to greater risks. As a result, the JIF developed Police One Academy for Training police personnel. He noted that Mr. Hummel and Mr. Garish works closely with Police Departments to ensure this training platform is utilized.

Mr. Hummel mentioned that he is looking to add four (4) additional training programs for the Police One. He asked Police One to add "Implicit Bias" and looking to add "Persons Suffering from Excited Delirium and Traffic Safety. Mr. Hummel stated that these trainings are not the same trainings that are offered by Rutgers. He stated that he received many request to add "traffic safety" and training for "angry employees" as topics for Police One. Mr. Hummel stated that once these are approved they will be loaded onto Police One Academy and email correspondence will be sent to the Police Chiefs.

Mr. Garish mentioned that 16 agencies out of the 20 members have taken courses with a total of 19 agencies enrolled with Police One Academy. He noted that there were 964 courses completed in total as of July 20, 2020. Mr. Garish indicated at the last Executive JIF meeting a contract was awarded for an additional year of Police One Academy.

**Police Bulletins**

Mr. Garish mentioned that Police Bulletins that were released since the last meeting.

- Ford Develops Process to Heat and Decontaminate Its Patrol SUV's | LE Bulletin 2020-04
- Looming Urgency: Identifying the Unseen Victims of the Pandemic | LE Bulletin 2020-05
- Firearms Training and Hearing Protection | LE Bulletin 2020-06
- Outdoor Dining Considerations | LE Bulletin 2020-08
- Strategic Partnerships | LE Bulletin 2020-09

### **Police Ad Hoc Committee**

Mr. Garish mentioned that the April 22, 2020 Police Ad Hoc Committee Meeting was postponed due to COVID-19. He noted that they are looking to hold the next Police Ad Hoc Committee Meeting in September via Zoom.

### **XIV. MEL SAFETY & EDUCATION MEETING**

Mr. Miola referred the Committee to a copy of the MEL Safety & Education Committee Minutes from the May 8, 2020 meeting. The next MEL Safety & Education Committee meeting is scheduled for the August 14, 2020 via Zoom.

### **XV. PEOSHA ADVISORY COMMITTEE UPDATES**

Mr. Garish referred the Committee to pages 89-91 of the agenda packet. He noted that the PEOSHA Advisory Committee met on January 23, 2020. He mentioned that the notes from that meeting were self-explanatory. Mr. Garish stated that a meeting was scheduled for April; however it was cancelled due to COVID-19. He mentioned that even through Mr. Saville is currently on vacation he is currently attending the Advisory Committee Meeting via Zoom. As a result, he will have a report at the next Executive Committee Meeting.

### **XVI. WELLNESS INITIATIVE**

Ms. Schiffer briefed the Committee on her recent activities with the membership.

- **Weekly Zoom meetings:** Ms. Schiffer mentioned that other than Hainesport, she does not recall any other BURLCO municipality participating. She offered to do other days, times, and topics but only Delanco requested a group session to discuss the employees struggle with managing stress. This was not a lecture but instead more of a support group. Ms. Schiffer hoped more would take advantage of this.
- **Weekly Emails:** Ms. Schiffer sends out weekly emails and she periodically get a few responses from employees commenting on the content.
- **Monthly Newsletters** are still going out.
- **Bordentown Township:** Employees were asked to submit 1 or 2 healthy recipes to be include in a **Healthy Cookbook:** As recipes are collected, they will be organized into a booklet format and will be distribute to those who wish to have one once completed. They are also planning to have a Gratitude Board in August and perhaps a wellness weekly challenge perhaps in the form of a bingo card.
- **Delanco** also had their PW department build them a raised garden bed where vegetables and herbs were planned which are cared for by the employees. I had a picture in my July Ex Committee Report. They are creating a “stress kit” and allowed me to try a group coaching session on stress with interested employees.
- **Hainesport** has been doing some fun things for their employees throughout this pandemic to lighten the mood with PJ day, ice cream sundae bar, and is scheduled to present to them in August.
- Some towns in my other JIF have used their funds to offset the cost for EAP programs and for PPE

Ms. Schiffer mentioned that she sent out two surveys: one to management and one to employees. To date I have 74 Employees and 12 Employers!!!

What I'm seeing:

- Feeling overwhelmed with work
- Dealing with kids, family and work
- Health concerns
- Most agreed that they had a work/life balance
- Most agreed they could switch off work for self-care
- Most agreed they felt they had healthy coping skills for stress
- Most agreed or strongly agreed that work environment supported their H&W goals

Four top areas of wellness that they were most interested in learning more about:

1. nutrition
2. physical exercise
3. improving sleep
4. mindfulness techniques

Ms. Schiffer also asked if they would be interested in coaching if their municipality offered it:

- 81% said yes (majority said either group or individual followed by only if individual

Ms. Schiffer has a new resource that I will share when I send out my next newsletter. Michael Gross is the founder and author of the Wingman's Path to Positivity. His philosophy is based on the simple premise of practicing positivity for one minute each day.

Ms. Schiffer stated that she has completed a certification on Plant Based Nutrition through eCornell and have been taking several sessions for coaching.

### **Wellness Calendars**

Mr. Miola mentioned that in the past the Fund has purchased Wellness Calendars for our members to be distributed in December. He then asked the Committee for authorization to purchase Wellness Calendars. Mr. Wolbert made a motion to for the Executive Director's office to purchase Wellness Calendars; second by Ms. Picariello.

### **Wellness Incentive Budget**

Mr. Forlenza referred the Committee to page 94 of the agenda to the Wellness Incentive Budget Program member balance spreadsheet for 2020. He noted that there is a huge balance of \$21,000 still available. He indicated that the deadline to encumber or claim funds is on November 30, 2020. The final date to claim or encumbered funds is February 1, 2021.

Mr. Forlenza mentioned that several members have been utilizing funds as a result of COVID-19 for items such as PPE Equipment, EAP programs, etc.

Ms. Schiffer mentioned that Delanco has been instrumental during this pandemic. She stated that Delanco has held group-coaching sessions (support group) to deal with stress. Delanco also created a garden that was built by the Public Works Department and is up kept by the employees.

## ***XVII. OPTIONAL SAFETY BUDGET***

Mr. Miola stated that the member balances for the Optional Safety Budget are located on page 93 of the agenda packet. The available balances for the 2020 Optional Safety Budget are made part of the agenda packet and presented to the members on a monthly basis in the Executive Director's Report. The deadline to encumber or claim funds is November 30, 2020. The final date to claim encumbered funds is February 1, 2021.

### ***XVIII. SAFETY INCENTIVE PROGRAM***

Mr. Miola directed the Committee to a spreadsheet on page 92 of the agenda packet. The deadline to encumber or claim funds is November 30, 2020. The final date to claim encumbered funds is February 1, 2021.

#### **Safety Director Award Letters**

Safety Director Award Letters were e-mailed to the recipients on July 23, 2020

#### **Safety Calendars**

Mr. Miola mentioned that in the past the Fund has purchased Safety Calendars for our members to be distributed in December. He then asked the Committee for authorization to purchase Safety Calendars. Ms. Brown made a motion to for the Executive Director's office to purchase Safety Calendars; second by Mr. Cramer.

#### **Waiver of Attendance**

Mr. Miola mentioned that attendance at the Retreat is made part of the Safety Incentive Program. As a result, of cancelling the Retreat due to COVID-19 all members will receive a waiver for 2020.

### ***XIX. 2021 SAFETY KICKOFF BREAKFAST***

Mr. Miola referred the Committee to page 97 of the agenda packet to review the survey results with the Committee. He noted that there were positive responses in regards to holding the RoundTable the same day as the Safety Breakfast. Mr. Miola mentioned that the survey provides ideas for future topics.

Mr. Forlenza commented that each year in regards to the Claims & Safety Coordinator Roundtable, there is a group of members that indicate the training is not applicable to them. He noted that it does not mean that it does not apply to them it could be that it is repetitious in nature. Mr. Forlenza stated that in most cases there is a blend of seasoned Claims & Safety Coordinators vs. new members to those positions. Mr. Miola stated as his office begins to prepare the agenda for next year his office will take this into consideration.

Mr. Miola asked the Committee for their feedback in regards to the location where the 2020 Safety Breakfast was held in Chesterfield, NJ. Mr. Forlenza mentioned that he heard from a few members that the food was good however, the location was small. Mr. Miola commented that as we move into the Fall we will think about other location possibilities or hold the breakfast in Chesterfield.

### ***XX. NOMINATING COMMITTEE REPRESENTATIVE***

Mr. Miola referred the Committee to pages 113-114 to copy of the Nominating Committee Charter. He mentioned that in the fall the Committee holds a meeting that discusses the Executive Committee Slate. The meeting is conducted via teleconference for approximately 45 minutes. Mr. Miola then asked the Committee for a volunteer to sit on the Nominating Committee that is not a current member of the Executive Committee. Ms. Picariello volunteered as the Nominating Committee Representative.

***XXI. NEXT MEETING***

Mr. Miola indicated that the next meeting will take place on November 24, 2020 via teleconference or in person.

There being no further business, the meeting adjourned at 10:51am.

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

Tab 07/31/2020  
Tab: 07/31/2020



## FIRST & SECOND QUARTER SAFETY DIRECTOR'S REPORT

### **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND 2020**

PREPARED BY

J. A. Montgomery Risk Control

P.O. Box 99106  
Camden, NJ 08101

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## BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

### 2020 FIRST & SECOND QUARTER SAFETY DIRECTOR REPORT

#### A. GENERAL DUTIES – EXECUTIVE SUMMARY

The First & Second Quarter Safety Director's Report covers service activities provided from January thru June of 2020. The 2020 Safety Director's contract calls for a minimum of 67 loss control visits to the 28 members of the Burlington County Municipal Joint Insurance Fund. Service visits will include (8) law enforcement surveys and (10) renewal surveys.

The remaining service visits will include but not limited to physical facility surveys, playground inspections, seasonal operations, job safety observations, Safety Committee meetings, special training requests, PEOSH violation remediation assistance, and other services requested by the membership.

Ten members will be reviewed for renewal in 2020, including Bass River, Beverly, Florence, Hainesport, Mount Laurel, North Hanover, Palmyra, Shamong, Springfield, and Woodland. A summary of findings will be presented at both the July and October Executive Safety Committee Meetings. During the surveys, all municipal operations are reviewed. Buildings more than 50 + years old or of significant value are visited, and the following elements are reviewed: SIP participation, progress on Suggestions for Improvement, any unusual exposures, and comments on their loss metrics.

Renewal surveys have been completed and reviewed for (7) of the (10) members that will be renewing in 2020 at this time. The remaining three members will be completed during the third quarter of 2020. None of the current conditions found presented concerns with the desirability of these members for renewal.

Right to Know Inventory and Labeling Surveys for 2020 have begun. The electronic distribution to all members of the Central File DropBox has been completed for the surveys conducted in 2019. All members must submit their 2019 RTK surveys by July 15, 2020.

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



### 1. Executive Safety Committee

The Safety Committee will meet three (3) times in 2020. The Safety Director and staff will continue to attend Safety Committee meetings to help establish local safety programs and assist in the effectiveness of the overall safety program. The Safety Director reviews loss metrics (LTAF Rate, Loss Ratio Reports), training participation, and SIP involvement on a quarterly basis.

Any member who shows deterioration in their results is brought to the attention of the Executive Safety Committee. We are happy to report that no members of the BURLCO JIF are on Safety Monitoring or Intervention at this time.

### 2. Participation in Claims Process / Accident Investigation

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

### 3. Written Compliance Programs / Bulletin Updates

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

## B. PROGRAMS

### 1. Safety Incentive Program

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

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

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

Elements of the 2020 Safety Incentive Program include but not limited to:

- Base Safety Program & Enhanced Safety Program. See the 2020 Safety Incentive Program (SIP) for additional details.

- Submit 2020 Safety Committee meeting dates (1/31/2020) and return the 2020 Safety Contract (3/31/2020)
- Each member is required to send a delegate to the Safety Breakfast, which was held on March 5, 2020.
- Each member is required to send a delegate to the Safety Coordinators/Claims Coordinator Roundtable, which was held on March 5, 2020, immediately following the Safety Breakfast.
- Each member is required to send a delegate to at least one half-day session of the Annual Planning Retreat (POSTPONED)
- Members will hold at a minimum quarterly Safety Committee meetings.
- Members will complete the S:ERVE (Police, Fire, EMS) / Attention & Distracted Driving (all other municipal drivers) online training for employees who operate municipal vehicles by November 1, 2020 Participation will be verified by the Safety Director's Office.
- Member towns are expected to actively participate in all aspects of the program. Safety records are kept at the workplace and maintained by the Safety Coordinator. Once or twice a year, the safety records will be reviewed onsite by the safety consultants.
- Activities in the safety program are grouped into the "six (6) C's", Commitment, Controlling Hazards, Continuing Education, Communication, Coaching, and Claims Management. See *Best Practices of 2020 SIP*
- JIF Safety Consultants are required to review program records. Safety Coordinators are encouraged to maintain these program records in a centrally located file. The file should contain the member's Safety Committee Minutes, Hazard Inspections, Training Records, Job Safety Observations, and any other documentation that would assist with an objective evaluation of the member's program efforts. Maintenance of this file will ensure that the member receives full credit for their efforts.
- During onsite record checks, all elements of the program will be reviewed. We will work with members to secure a commitment of participation for areas that are found to be lacking during the review. It is expected that written documentation will be available for review (Safety Committee Minutes, hazard inspections, training records, job safety observations, roadway signs, and walkway logs, etc.).

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

## 2. Road, Sign, and Walkway Program

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

## 3. Law Enforcement Services

**Police Ad Hoc Committee meetings** are held regularly throughout the year, depending on the need. Joint meetings with Atlantic, BURLCO, and TRICO JIFs allow for representation by agencies of various sizes to present and discuss risk management issues of interest to the members. Our first meeting for 2020 (April 22) was canceled due to the COVID -19 Pandemic. We have tentatively scheduled a virtual meeting via ZOOM on September 23, 2020.

**Law Enforcement Consultative Visits** will be provided by Chief Hummel (Ret.) to eight (8) agencies. The goal of these meetings was to provide an in-depth review of services and to identify members' needs and requests. Special attention is directed to members with changes to their Command Staff. The Safety Director's Office will continue to build strong relationships with the Law Enforcement community.

**Law Enforcement Training and Memorandums** are distributed electronically and are listed in the monthly Fund Agenda packet and posted to the JIF website. The following memorandums were sent out in 2020 as of this report:

- COVID 19 Update (LE 2020-01)
- L.E. Exposure to COVID 19 Guidance (L.E. 2020-02)
- SLEO II Guidance (L.E. 2020-03)
- FORD Motor Vehicles (L.E. 2020-04)
- Identifying the Unseen Victims of the Pandemic (L.E. 2020-05)
- Firearms Training and Hearing Protection (LEO 2020-06)
- Firearms Training and Hearing Protection (LEO 2020-06)

**Police One Training Academy** is offered to the members to help reduce the skyrocketing costs associated with police-related injuries and lawsuits. Police One offers training in many different areas of importance to law enforcement personnel. All JIF Member Police Agencies are eligible to participate in this web-based training program. Courses will be reviewed by the Safety Director and the Police Ad-Hoc

Committee representatives, along with identifying additional courses on an annual basis. Courses include but not limited to:

- Sexual Harassment
  - Ethics
  - De-Escalation / Minimizing Use of Force
  - Officer Well Being
  - Fitness & Nutrition
  - Cultural Diversity
  - Handling Robbery Calls
  - Interviews and Interrogations
  - Cyber Security Threats
  - Protection from Ransomware and Phishing Attacks
  - Anti-Bias Training for Law Enforcement
  - The Risk o Social Media in the Workplace
  - COVID 19
- User Activity:
    - 19 of 20 Police Agencies enrolled as of 7/20/2020
    - 16 of 20 Agencies actively taking courses
      - 964 total uses as of 7/20/2020

**Additional Police Services available to members in 2020 included but were not limited to:**

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

#### **4. S:ERVE & Attention and Distracted Driving**

**S:ERVE-Safety:** Emergency Responder Vehicle Education (S:ERVE) is an online driver simulation and curriculum that focuses on code three intersection negotiation scenarios created to educate law enforcement, firefighters, EMS, and other emergency responders. Courses are SCORM compliant and designed to stand alone with minimal instructor participation. Each course is divided into six short lessons of 20-30 minutes, presenting techniques, concepts, rules, and procedural knowledge necessary for emergency responders to drive safely and effectively in emergency response situations. The following modules make up the S:ERVE program:

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

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

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

## 5. Facility Checklist, Job Safety Observations, Tool-Box Safety Talks

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

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

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

## C. TRAINING

### 1. Regional Training Plan / Safety Breakfast / Additional Training

Training programs to be held in 2020 are listed below.

- **The Safety Breakfast** was held on March 5, 2020.
- **The Safety Coordinators/Claims/Wellness Coordinator Roundtable** was held on March 5, 2020, immediately following the Safety Breakfast
- **DER Regional Training** was to be held on March 16, 2020 (Postponed).
- **First Amendment Audit / Building Security** was to be held on May 11, 2020 (Postponed)
- **Health & Wellness – Stress Management – 3<sup>rd</sup> / 4<sup>th</sup> QTR 2020**
- **Annual Retreat** - Postponed

## 2. MSI Training and Participation / MEL Media Library / MSI NOW

Due to the ongoing COVID-19 crisis in New Jersey, the indefinite suspension of in-person MEL Safety Institute (MSI) classroom training has occurred. With the utmost concern for our public employers and employees, MSI announced an online safety training platform that began on June 2, 2020. Instruction will be conducted with a live instructor using the Zoom webinar platform. The members are being offered the same training content, with the same experienced crew of instructors, and with the same continuing education credits as our in-person classes, but with the flexibility and safety of online delivery.

- You, as an individual attendee, or your organization for group training, do not need a Zoom account to attend a webinar. Webinars can be viewed from a desktop, laptop, tablet, or smartphone.
- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered, you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Zoom recently updated their app. After registering for a webinar, the confirmation email contains a link at the bottom to test your system. We strongly recommend testing your system and updating it if needed at that time.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. Entrance into the webinar is locked after 10 minutes. We cannot offer credit or CEUs to attendees who log in excessively late or leave early.
- A group sign-in sheet is also attached. Please assign someone to submit the completed sign-in sheets within 24 hours of the webinars, so updated learning histories and Certificates of Participation can be made available in a timely manner.

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

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

Training Administrators are an essential link for members to access the MSI Learning Management System. Administrators can run reports, register users, and update training records. All members are encouraged to check the accuracy of the Training Administrator list via the Mel Safety Institute.

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

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

**MEL Media Library** - The MEL DVD Media Library remains unavailable during the COVID outbreak while MSI staff is working from home. However, when operations return to normal, the Library's list of more than 600 titles will be available again.

**MSI NOW** – The MEL Media Library now has a new video streaming service, called MSI NOW. The new service has approximately 130 titles available for streaming right to your workplace! We encourage leaders to view the videos with members of their team and then discuss how the information in the video can best be used specifically in your operations. An update to this library will occur during the third quarter of 2020.

To access the streaming videos, log-in to the Learning Management System (LMS), and select the MSI NOW and Online Training College on the bottom right side of the page. When the College is opened, the streaming videos are on the right side of the page, listed by ten categories. When a category is selected, a drop-down menu of the available titles is shown. Online classes are still listed on the left side of the College. Individuals who log into the LMS and take an online class or view a video in the MSI NOW library will have the session added into their learning histories. Group learning can be added to students' learning histories by the Training Administrator of the member.



## **D. ATTENDANCE / REPORTS**

### **1. Attendance at Meetings of the Fund**

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

### **2. Monthly and Quarterly Reports Semi-Annual Loss Analysis**

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

### **3. Semi-Annual/Annual Loss Analysis**

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



# **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

## **Interim Financial Statement Summary**

**For the Period Ended June 30, 2020**

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

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**All Fund Years**  
**June 30, 2020**

	Total
Earned Contributions & MEL / RCF Dividends	\$124,972,246
Claims Paid (Net of Subrogation) & RCF Premiums	(40,756,933)
Excess Recoveries	252,211
Excess Insurance Premiums Paid	(35,489,438)
Operating Expenses Paid	(21,261,024)
Residual Claims Fund Premiums Paid	(6,120,550)
Residual Claims Fund Surplus Trigger Assessment	-
Total Payments	(103,375,733)
Position After Expenses	21,596,513
Investment Income (per treasurer)	4,719,138
Transfers	-
Return of Surplus	(9,580,084)
MEL Retro Transfer - Regular Contributions	354,875
MEL Retro Transfer - Over/(Under) Funding	256,400
MEL Retro Transfer - Excess Premiums Paid	(354,875)
<b>CASH POSITION</b>	<b>16,991,967</b>
Case Reserves	(4,020,285)
IBNR Reserves	(2,423,852)
Residual Claims Fund Surplus Trigger Assessment	(87,719)
<b>Net Current Surplus</b>	<b>10,460,111</b>
Valued as of 03/31/20	\$10,543,298
<b>NET CHANGE</b>	<b>(\$83,187)</b>
Claim Count: 06/30/20 (Open Fund Years)	1,695
Claim Count: 03/31/20 (Open Fund Years)	1,599
Net Change	96



**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2020**  
**June 30, 2020**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$148,194	\$243,042	\$64,045	\$969,934	\$251,508	\$24,830	\$1,478,332	\$825,231	\$4,005,114
Other Contributions/Retro Payments									\$0
<b>Total Contributions</b>	<b>\$148,194</b>	<b>\$243,042</b>	<b>\$64,045</b>	<b>\$969,934</b>	<b>\$251,508</b>	<b>\$24,830</b>	<b>\$1,478,332</b>	<b>\$825,231</b>	<b>\$4,005,114</b>
Claims Paid (Net of Subrogation)	(73,806)	(5,497)	(1,012)	(177,721)					(258,036)
Excess Recoveries									-
Excess Insurance Premiums Paid							(\$1,679,754)		(1,679,754)
Operating Expenses Paid								(\$653,751)	(653,751)
<b>Total Payments</b>	<b>(73,806)</b>	<b>(5,497)</b>	<b>(1,012)</b>	<b>(177,721)</b>	<b>-</b>	<b>-</b>	<b>(1,679,754)</b>	<b>(653,751)</b>	<b>(2,591,541)</b>
Position After Expenses	74,388	237,545	63,033	792,213	251,508	24,830	(201,422)	171,479	1,413,573
Investment Income (per treasurer)	647	1,294	351	5,256	1,411	141	2,917	3,375	15,393
Transfers									-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	-	-	-
<b>CASH POSITION</b>	<b>75,035</b>	<b>238,839</b>	<b>63,384</b>	<b>797,469</b>	<b>252,919</b>	<b>24,971</b>	<b>(198,504)</b>	<b>174,854</b>	<b>1,428,966</b>
Case Reserves	(210,561)	(59,127)	(13,388)	(358,332)		-	-	-	(641,408)
IBNR Reserves	(1,000)	(211,138)	(59,777)	(484,223)			-	-	(756,138)
<b>Net Current Surplus/(Deficit)</b>	<b>(136,526)</b>	<b>(31,426)</b>	<b>(9,781)</b>	<b>(45,086)</b>	<b>252,919</b>	<b>24,971</b>	<b>(198,504)</b>	<b>174,854</b>	<b>31,420</b>
<b>RECOMMENDED TRANSFERS</b>									-
Valued as of 03/31/20	(\$34,062)	(\$20,562)	(\$5,988)	(\$98,901)	\$123,796	\$12,389	(\$148,288)	\$19,692	(\$151,924)
<b>NET CHANGE</b>	<b>(102,465)</b>	<b>(10,864)</b>	<b>(3,792)</b>	<b>53,814</b>	<b>129,123</b>	<b>12,581</b>	<b>(50,216)</b>	<b>155,163</b>	<b>183,344</b>
Claim Count: 06/30/20 (Open Fund Years)	29	47	12	73					161
Claim Count: 03/31/20 (Open Fund Years)	14	19	6	34					73
<b>Net Change</b>	<b>15</b>	<b>28</b>	<b>6</b>	<b>39</b>					<b>88</b>

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2020



**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2019**  
**June 30, 2020**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$267,750	\$451,895	\$125,800	\$1,953,070	\$493,972	\$0	\$2,740,523	\$1,556,335	\$7,589,345
Other Contributions/ Retro payments								\$600	\$600
<b>Total Contributions</b>	<b>\$267,750</b>	<b>\$451,895</b>	<b>\$125,800</b>	<b>\$1,953,070</b>	<b>\$493,972</b>	<b>\$0</b>	<b>\$2,740,523</b>	<b>\$1,556,335</b>	<b>\$7,589,345</b>
Claims Paid (Net of Subrogation)	(552,935)	(26,639)	(19,745)	(905,792)					(1,505,111)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,740,332)		(2,740,332)
Operating Expenses Paid								(1,437,587)	(1,437,587)
<b>Total Payments</b>	<b>(552,935)</b>	<b>(26,639)</b>	<b>(19,745)</b>	<b>(905,792)</b>	<b>-</b>	<b>-</b>	<b>(2,740,332)</b>	<b>(1,437,587)</b>	<b>(5,683,030)</b>
<b>Position After Expenses</b>	<b>(285,185)</b>	<b>425,256</b>	<b>106,055</b>	<b>1,047,278</b>	<b>493,972</b>	<b>-</b>	<b>191</b>	<b>119,348</b>	<b>1,906,915</b>
Investment Income (per treasurer)	617	6,170	2,686	34,275	9,875		15,097	16,976	85,696
Transfers	320,000				(320,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(241,351)	-	(241,351)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	241,351	-	241,351
<b>CASH POSITION</b>	<b>35,432</b>	<b>431,426</b>	<b>108,741</b>	<b>1,081,553</b>	<b>183,847</b>	<b>-</b>	<b>15,288</b>	<b>136,325</b>	<b>1,992,611</b>
Case Reserves	(22,822)	(131,832)	(12,927)	(781,783)					(949,364)
IBNR Reserves	-	(216,175)	(86,108)	(519,170)					(821,453)
<b>Net Current Surplus/(Deficit)</b>	<b>12,610</b>	<b>83,419</b>	<b>9,706</b>	<b>(219,400)</b>	<b>183,847</b>	<b>-</b>	<b>15,288</b>	<b>136,325</b>	<b>221,794</b>
<b>RECOMMENDED TRANSFERS</b>									-
Valued as of 03/31/20	(\$115,709)	\$50,062	(\$2,260)	(\$299,979)	\$303,251	\$0	\$15,107	\$241,623	\$192,096
<b>NET CHANGE</b>	<b>128,319</b>	<b>33,356</b>	<b>11,966</b>	<b>80,578</b>	<b>(119,404)</b>	<b>-</b>	<b>180</b>	<b>(105,298)</b>	<b>29,698</b>
Claim Count: 06/30/20 (Open Fund Years)	88	137	22	161					408
Claim Count: 03/31/20 (Open Fund Years)	87	132	22	161					402
<b>Net Change</b>	<b>1</b>	<b>5</b>	<b>0</b>	<b>0</b>					<b>6</b>

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2020



**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2018**  
**June 30, 2020**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$270,300	\$451,350	\$125,800	\$2,011,950	\$507,802	\$0	\$2,594,140	\$1,533,310	\$7,494,652
Other Contributions/Retro Payments									\$0
<b>Total Contributions</b>	<b>\$270,300</b>	<b>\$451,350</b>	<b>\$125,800</b>	<b>\$2,011,950</b>	<b>\$507,802</b>	<b>\$0</b>	<b>\$2,594,140</b>	<b>\$1,533,310</b>	<b>\$7,494,652</b>
Claims Paid (Net of Subrogation)	(328,196)	(328,992)	(56,981)	(1,954,171)					(2,668,340)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,568,089)		(2,568,089)
Operating Expenses Paid								(1,411,486)	(1,411,486)
<b>Total Payments</b>	<b>(328,196)</b>	<b>(328,992)</b>	<b>(56,981)</b>	<b>(1,954,171)</b>	<b>-</b>	<b>-</b>	<b>(2,568,089)</b>	<b>(1,411,486)</b>	<b>(6,647,915)</b>
<b>Position After Expenses</b>	<b>(57,896)</b>	<b>122,358</b>	<b>68,819</b>	<b>57,779</b>	<b>507,802</b>	<b>-</b>	<b>26,051</b>	<b>121,824</b>	<b>846,737</b>
Investment Income (per treasurer)	2,027	7,331	3,788	36,945	23,181	-	15,174	24,114	112,559
Transfers	100,000				(100,000)				-
Return of Surplus									-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(188,080)	-	(188,080)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	188,080	-	188,080
<b>CASH POSITION</b>	<b>44,131</b>	<b>129,689</b>	<b>72,607</b>	<b>94,724</b>	<b>430,983</b>	<b>-</b>	<b>41,225</b>	<b>145,938</b>	<b>959,296</b>
Case Reserves	-	(604,437)	(5,178)	(591,870)					(1,201,485)
IBNR Reserves	-	(271,973)	(47,458)	(277,075)					(596,506)
<b>Net Current Surplus/(Deficit)</b>	<b>44,131</b>	<b>(746,721)</b>	<b>19,971</b>	<b>(774,221)</b>	<b>430,983</b>	<b>-</b>	<b>41,225</b>	<b>145,938</b>	<b>(838,695)</b>
<b>RECOMMENDED TRANSFERS</b>									-
Valued as of 03/31/20	\$44,044	(\$430,348)	\$6,174	(\$777,642)	\$430,138	\$0	\$41,195	\$145,651	(\$540,789)
<b>NET CHANGE</b>	<b>88</b>	<b>(316,373)</b>	<b>13,796</b>	<b>3,420</b>	<b>846</b>	<b>-</b>	<b>30</b>	<b>288</b>	<b>(297,906)</b>
Claim Count: 06/30/20 (Open Fund Years)	56	152	39	157					404
Claim Count: 03/31/20 (Open Fund Years)	56	150	39	157					402
<b>Net Change</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>					<b>2</b>

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2020



**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2017**  
**June 30, 2020**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$256,700	\$470,050	\$123,250	\$2,153,161	\$530,873	\$107,867	\$2,663,205	\$1,495,210	\$7,800,316
Other Contributions/Retro Payments									\$0
<b>Total Contributions</b>	<b>\$256,700</b>	<b>\$470,050</b>	<b>\$123,250</b>	<b>\$2,153,161</b>	<b>\$530,873</b>	<b>\$107,867</b>	<b>\$2,663,205</b>	<b>\$1,495,210</b>	<b>\$7,800,316</b>
Claims Paid (Net of Subrogation)	(194,467)	(188,311)	(18,662)	(1,077,594)	-	-	-	-	(1,479,034)
Excess Recoveries	-	-	-	-	-	-	-	-	-
Excess Insurance Premiums Paid		-	-	-	-	-	(2,490,955)	-	(2,490,955)
Operating Expenses Paid	-	-	-	-	-	-	-	(1,297,282)	(1,297,282)
<b>Total Payments</b>	<b>(194,467)</b>	<b>(188,311)</b>	<b>(18,662)</b>	<b>(1,077,594)</b>	<b>-</b>	<b>-</b>	<b>(2,490,955)</b>	<b>(1,297,282)</b>	<b>(5,267,271)</b>
<b>Position After Expenses</b>	<b>62,233</b>	<b>281,739</b>	<b>104,588</b>	<b>1,075,567</b>	<b>530,873</b>	<b>107,867</b>	<b>172,250</b>	<b>197,928</b>	<b>2,533,045</b>
Investment Income (per treasurer)	3,283	21,136	5,880	73,029	29,869	5,873	9,586	13,406	162,063
Transfers	-	-	-	-	-	-	-	-	-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(91,135)	-	(91,135)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	91,135	-	91,135
<b>CASH POSITION</b>	<b>65,516</b>	<b>302,875</b>	<b>110,468</b>	<b>1,148,596</b>	<b>560,742</b>	<b>113,740</b>	<b>181,836</b>	<b>211,334</b>	<b>2,695,108</b>
Case Reserves	(2,000)	(266,394)	-	(332,148)	-	-	-	-	(600,542)
IBNR Reserves	-	(60,594)	(4,177)	(65,855)	-	-	-	-	(130,626)
<b>Net Current Surplus/(Deficit)</b>	<b>63,516</b>	<b>(24,113)</b>	<b>106,291</b>	<b>750,593</b>	<b>560,742</b>	<b>113,740</b>	<b>181,836</b>	<b>211,334</b>	<b>1,963,940</b>
<b>RECOMMENDED TRANSFERS</b>									-
Valued as of 03/31/20	\$59,878	\$62,735	\$104,163	\$720,415	\$559,642	\$113,517	\$181,480	\$210,920	\$2,012,749
<b>NET CHANGE</b>	<b>3,639</b>	<b>(86,847)</b>	<b>2,128</b>	<b>30,178</b>	<b>1,100</b>	<b>223</b>	<b>356</b>	<b>414</b>	<b>(48,809)</b>
Claim Count: 06/30/20 (Open Fund Years)	55	115	40	124					334
Claim Count: 03/31/20 (Open Fund Years)	55	115	40	124					334
<b>Net Change</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>					<b>0</b>

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2020



**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Fund Year 2016**  
**June 30, 2020**

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$275,084	\$510,765	\$119,721	\$2,225,415	\$552,833	\$100,147	\$2,589,363	\$1,514,397	\$7,887,725
Other Contributions								\$120	\$120
<b>Total Contributions</b>	<b>\$275,084</b>	<b>\$510,765</b>	<b>\$119,721</b>	<b>\$2,225,415</b>	<b>\$552,833</b>	<b>\$100,147</b>	<b>\$2,589,363</b>	<b>\$1,514,517</b>	<b>\$7,887,845</b>
Claims Paid (Net of Subrogation)	(315,204)	(293,000)	(13,068)	(1,411,590)	-	-	-	-	(2,032,862)
Excess Recoveries					-	-	-	-	-
Excess Insurance Premiums Paid					-	-	(2,367,012)		(2,367,012)
Operating Expenses Paid					-	-		(1,327,397)	(1,327,397)
<b>Total Payments</b>	<b>(315,204)</b>	<b>(293,000)</b>	<b>(13,068)</b>	<b>(1,411,590)</b>	<b>-</b>	<b>-</b>	<b>(2,367,012)</b>	<b>(1,327,397)</b>	<b>(5,727,271)</b>
<b>Position After Expenses</b>	<b>(40,120)</b>	<b>217,765</b>	<b>106,653</b>	<b>813,825</b>	<b>552,833</b>	<b>100,147</b>	<b>222,351</b>	<b>187,120</b>	<b>2,160,574</b>
Investment Income (per treasurer)	4,093	22,954	6,001	53,722	26,940	5,214	9,178	10,960	139,064
Transfers	120,000	-	-		(120,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(90,709)	-	(90,709)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	90,709	-	90,709
<b>CASH POSITION</b>	<b>83,973</b>	<b>240,719</b>	<b>112,654</b>	<b>867,547</b>	<b>459,773</b>	<b>105,361</b>	<b>231,529</b>	<b>198,080</b>	<b>2,299,638</b>
Case Reserves	-	(401,010)	-	(226,476)		-	-	-	(627,486)
IBNR Reserves	-	(32,230)	-	(86,899)	-	-	-	-	(119,129)
<b>Net Current Surplus/(Deficit)</b>	<b>83,973</b>	<b>(192,521)</b>	<b>112,654</b>	<b>554,172</b>	<b>459,773</b>	<b>105,361</b>	<b>231,529</b>	<b>198,080</b>	<b>1,553,023</b>
<b>RECOMMENDED TRANSFERS</b>									-
Valued as of 03/31/20	\$83,808	(\$215,220)	\$112,433	\$546,129	\$458,871	\$105,155	\$231,076	\$197,692	\$1,519,945
<b>NET CHANGE</b>	<b>165</b>	<b>22,699</b>	<b>221</b>	<b>8,043</b>	<b>902</b>	<b>207</b>	<b>453</b>	<b>389</b>	<b>33,078</b>
Claim Count: 06/30/20 (Open Fund Years)	73	114	38	163					388
Claim Count: 03/31/20 (Open Fund Years)	73	114	38	163					388
<b>Net Change</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>					<b>0</b>

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2020

**Burlington County Municipal Joint Insurance Fund**  
**Historical Operating Results Summary**  
**Closed Years Contingency Fund**  
**June 30, 2020**

	1991-2015
Earned Contributions & MEL / RCF Dividends	\$90,194,374
Claims Paid (Net of Subrogation)	(32,813,550)
Excess Recoveries	\$252,211
Excess Insurance Premiums Paid	(23,643,296)
Operating Expenses Paid	(15,133,521)
Residual Claims Fund Premiums Paid	(6,120,550)
Residual Claims Fund Surplus Trigger Assessment	-
Total Payments	(77,458,706)
Position After Expenses	12,735,668
Investment Income (per treasurer)	4,187,546
Transfers	\$0
Return of Surplus	(9,580,084)
MEL Retro Transfer - Regular Contributions	\$0
MEL Retro Transfer - Excess Premiums Paid	\$0
<b>CASH POSITION</b>	<b>\$7,343,130</b>
Case Reserves - Property	\$0
IBNR Reserves - Property	\$0
Residual Claims Fund Surplus Trigger Assessment	(\$87,719)
<b>Current Surplus/(Deficit)</b>	<b>7,255,411</b>
Open Property Claim Count: 06/30/20	1
Open Property Claim Count: 03/31/20	1
Net Change	0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from  
Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2020



<b>Burlington County Municipal Joint Insurance Fund</b> <b>Historical Operating Results Summary</b> <b>MEL JIF RETRO Contingency Fund</b> <b>June 30, 2020</b>	
	Fund Year(s) 2016- 2019
MEL Retro Transfer - Contributions	354,875
MEL Retro Transfer - Over/(Under) Funding	256,400
<b>Total Contributions</b>	<b>611,275</b>
MEL Retro Transfer - Excess Premiums Paid	0
Position After Expenses	611,275
Investment Income (per treasurer)	16,818
Transfers	
Return of Surplus	
<b>CASH POSITION</b>	<b>\$628,093</b>
MEL Retro Transfer - Excess Premiums Liability	(354,875)
<b>Current Surplus/(Deficit)</b>	<b>\$273,218</b>
<b>Valued as of 03/31/20</b>	<b>\$272,136</b>
<b>NET CHANGE</b>	<b>\$1,081</b>
Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of June 30, 2020	

**Burlington County Municipal Joint Insurance Fund**  
**Open Years Comparative Operating Results Summary**  
**June 30, 2020**

Fund Year 2020	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 75,035	\$ 238,839	\$ 63,384	\$ 797,469	\$ 252,919	\$ 24,971	\$ (198,504)	\$ 174,854	\$ 1,428,966
Net Current Surplus/(Deficit)	\$ (136,526)	\$ (31,426)	\$ (9,781)	\$ (45,086)	\$ 252,919	\$ 24,971	\$ (198,504)	\$ 174,854	\$ 31,420
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/20	\$ (34,062)	\$ (20,562)	\$ (5,988)	\$ (98,901)	\$ 123,796	\$ 12,389	\$ (148,288)	\$ 19,692	\$ (151,924)
NET CHANGE	\$ (102,465)	\$ (10,864)	\$ (3,792)	\$ 53,814	\$ 129,123	\$ 12,581	\$ (50,216)	\$ 155,163	\$ 183,344

FUND YEAR 2019	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 35,432	\$ 431,426	\$ 108,741	\$ 1,081,553	\$ 183,847	\$ -	\$ 15,288	\$ 136,325	\$ 1,992,611
Net Current Surplus/(Deficit)	\$ 12,610	\$ 83,419	\$ 9,706	\$ (219,400)	\$ 183,847	\$ -	\$ 15,288	\$ 136,325	\$ 221,794
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/20	\$ (115,709)	\$ 50,062	\$ (2,260)	\$ (299,979)	\$ 303,251	\$ -	\$ 15,107	\$ 241,623	\$ 192,096
NET CHANGE	\$ 128,319	\$ 33,356	\$ 11,966	\$ 80,578	\$ (119,404)	\$ -	\$ 180	\$ (105,298)	\$ 29,698

FUND YEAR 2018	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 44,131	\$ 129,689	\$ 72,607	\$ 94,724	\$ 430,983	\$ -	\$ 41,225	\$ 145,938	\$ 959,296
Net Current Surplus/(Deficit)	\$ 44,131	\$ (746,721)	\$ 19,971	\$ (774,221)	\$ 430,983	\$ -	\$ 41,225	\$ 145,938	\$ (838,695)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/20	\$ 44,044	\$ (430,348)	\$ 6,174	\$ (777,642)	\$ 430,138	\$ -	\$ 41,195	\$ 145,651	\$ (540,789)
NET CHANGE	\$ 88	\$ (316,373)	\$ 13,796	\$ 3,420	\$ 846	\$ -	\$ 30	\$ 288	\$ (297,906)

FUND YEAR 2017	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 65,516	\$ 302,875	\$ 110,468	\$ 1,148,596	\$ 560,742	\$ 113,740	\$ 181,836	\$ 211,334	\$ 2,695,108
Net Current Surplus/(Deficit)	\$ 63,516	\$ (24,113)	\$ 106,291	\$ 750,593	\$ 560,742	\$ 113,740	\$ 181,836	\$ 211,334	\$ 1,963,940
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/20	\$ 59,878	\$ 62,735	\$ 104,163	\$ 720,415	\$ 559,642	\$ 113,517	\$ 181,480	\$ 210,920	\$ 2,012,749
NET CHANGE	\$ 3,639	\$ (86,847)	\$ 2,128	\$ 30,178	\$ 1,100	\$ 223	\$ 356	\$ 414	\$ (48,809)

FUND YEAR 2016	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 83,973	\$ 240,719	\$ 112,654	\$ 867,547	\$ 459,773	\$ 105,361	\$ 231,529	\$ 198,080	\$ 2,299,638
Net Current Surplus/(Deficit)	\$ 83,973	\$ (192,521)	\$ 112,654	\$ 554,172	\$ 459,773	\$ 105,361	\$ 231,529	\$ 198,080	\$ 1,553,023
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 03/31/20	\$ 83,808	\$ (215,220)	\$ 112,433	\$ 546,129	\$ 458,871	\$ 105,155	\$ 231,076	\$ 197,692	\$ 1,519,945
NET CHANGE	\$ 165	\$ 22,699	\$ 221	\$ 8,043	\$ 902	\$ 207	\$ 453	\$ 389	\$ 33,078





**To:** BURLCO JIF Finance Committee  
**FROM:** Paul Forlenza, MGA, RMC, Executive Director  
**DATE:** September 3, 2020  
**SUBJECT:** Fiduciary Disclosure

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The **Municipal Excess Liability Joint Insurance Fund** is not an insurance entity subject to financial rating by A.M. Best's & Co. The ratings by A.M. Best's & Co. are the basis upon which Arthur J. Gallagher Risk Management Services, Inc. evaluates the financial strength of insurers used by Arthur J. Gallagher Risk Management Services, Inc. clients. Accordingly, we are not able to offer a similar comparative analysis regarding the financial strength of the **Municipal Excess Liability Joint Insurance Fund**. However, the financial statements produced by the **Municipal Excess Liability Joint Insurance Fund** are shared with the membership on a regular basis. Additionally, other information on the **Municipal Excess Liability Joint Insurance Fund** is shared with the membership through reports given by the Fund's representative to the **Municipal Excess Liability Joint Insurance Fund**, Meghan Jack. We, of course, will advise you should we become aware of any significant financial information concerning the **Municipal Excess Liability Joint Insurance Fund**. All members are encouraged to monitor the financial position of the **Municipal Excess Liability Joint Insurance Fund**. Although the State Department of Banking and Insurance and the Department of Community Affairs closely monitor pools such as the **Municipal Excess Liability Joint Insurance Fund** these entities are not subject to any Guaranty Fund protection in the event of insolvency. As a result, you should be aware of any potential additional assessments should the **Municipal Excess Liability Joint Insurance Fund** become insolvent.

**CC:** Fund Commissioners *via 09/03/2020 Finance Committee Meeting Minutes*  
Risk Management Consultants *via 09/03/2020 Finance Committee Meeting Minutes*

**RESOLUTION NO. 2020 -**

**RESOLUTION OF THE EXECUTIVE COMMITTEE  
OF THE BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
AUTHORIZING REFUND OF CLOSED YEAR ACCOUNTS (2007-2015) SURPLUS**

**WHEREAS**, N.J.A.C. 11:15-2.21 provides that a municipal joint insurance fund may seek approval from the Commissioner of Banking and Insurance for a refund of excess monies from any fund year upon compliance with certain requirements; and

**WHEREAS**, the Burlington County Municipal Joint Insurance Fund, hereinafter referred to as "FUND" has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations and the financial integrity of the FUND; and

**WHEREAS**, the Executive Committee of the FUND has determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

**NOW, THEREFORE, BE IT RESOLVED** by the Executive Committee of the FUND, as follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund that has been completed for not less than twenty-four months. Based upon this requirement, and the closure of Fund years **2007 through 2015**, surplus monies in Closed Year Accounts are eligible for refunds at the discretion of the FUND, the Department of Banking and Insurance and the Department of Community Affairs.
2. The Executive Committee has balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. Because the reserve figures and the IBNR figures utilized by the FUND's actuary are conservative, and because the Department of Banking and Insurance and the state regulations require a thirty-five percent margin of error, and since the Fund transferred its liabilities to the Residual Claims Fund, it is the conclusion of the Executive Committee that **\$850,000** representing closed years surplus can be refunded at this time.
3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Departments of Banking and Insurance and Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the Fund's annual certified audit as of **December 31, 2019**. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.
5. The FUND's Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, upon receipt of written documentation of approval or acquiescence of these refunds from the Departments of Banking and Insurance and Community Affairs. Said refunds shall be made to the municipalities that were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question.

**BURLINGTON COUNTY  
MUNICIPAL JOINT INSURANCE FUND**

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Meghan Jack, Fund Chair

ATTEST:

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Glenn McMahon, Fund Secretary

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Date

# BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

## Administrative Policies & Procedures

**Date Adopted: 9/16/14**

**POLICY:** Surplus Distribution

**PURPOSE:** To Create a Guideline for Recommending an Amount of Surplus to Distribute from the Closed Years' Fund

\*\*\*\*\*

Shortly after receipt of the Fund's December 31<sup>st</sup> Financial Audit the Finance Committee meets to determine whether the Fund should declare a dividend from Closed Years Surplus. If the Finance Committee finds that the Fund is in a position to release a portion of available surplus they shall recommend a distribution in a manner consistent with State regulations NJAC 11:15-2.21. According to the Bylaws:

*Any monies for a Fund year in excess of the amount necessary to fund all obligations for that fiscal year as certified by an actuary may be declared to be refundable by the Executive Committee-no sooner than twenty four (24) months after the end of the fiscal year. (N.J.A.C. 11:15-2.21(a)).*

Fund members share in a surplus distribution (dividend) in direct proportion to their share of member JIF assessments for that Fund Year. Thus, if a member's contribution comes to 2% of a Fund Year JIF Budget, they will receive 2% of that year's surplus distribution.

*A refund for any fiscal year shall be paid directly to the member only in proportion to the member's participation in the fund for such year. Payment of a refund on a previous year is not contingent on the member's continued membership in the fund after that year (N.J.A.C. 11:15-2.21(e)); or*

*At the option of the member the refund may be retained by the Fund and applied towards the member's next annual contribution/assessment, or for the payment, in part or in whole, of any current demand for supplemental contribution/assessment for a prior Fund year or years (N.J.A.C. 11:15-2.21(f)).*

**Some of the factors that the Finance Committee may consider in determining the amount, if any, of surplus to distribute are:**

- The Administrative Code and the Fund Bylaws.
- The amount of surplus available in Closed Years only. Open Fund Years may not be considered. A Fund Year is considered "Closed" when all loss reserves and IBNR reserves are transferred to the Residual Claims Fund (RCF).

- The ratio of the current budget to unencumbered surplus as suggested from time to time by the Fund Actuary to ensure adequate surplus to cover potential poor performing Fund Years.
- Financial position in Open Fund Years and recent loss history of the Fund.
- A consistent release of surplus, rather than a dramatic swing in the amount of surplus released each year.

The Executive Director's office shall prepare exhibits for consideration by the Finance Committee that contain:

- a. The amount of surplus available for distribution within each closed Fund Year.
- b. Historical dividend distributions

Once the Finance Committee arrives at a recommended surplus distribution, the Executive Director shall prepare exhibits that display the amount of dividend each member will receive according to (N.J.A.C. 11:15-2.21(e)).

The Finance Committee shall present its recommendation to the Executive Committee who may formally declare a release of surplus by resolution. The Executive Director's office shall make the necessary filings in accordance with NJAC 11:15-2.21 and, once approved, inform the members of their options to receive their dividends.

#### **Distribution of Funds:**

Existing members of the Fund will have the option to take their portion of the surplus distribution in the form of a check made payable to the member municipality, as a credit against their next year's assessment, left on deposit in the Fund's Aggregate Excess Loss Contingency Fund (AELCF) or any combination of the aforementioned options. The Executive Director's office shall work with each existing member receiving a portion of the surplus to execute the necessary documentation in accordance with the member's determination for their share of the surplus distribution.

Municipalities that were members of the Fund during Fund Years from which surplus is being released; however, are not members of the Fund when the surplus is authorized to be released, shall not be eligible to receive any portion of the surplus until the following conditions are met:

- 1) All claims for the Fund Year from which surplus is being released are closed; and;
- 2) All outstanding payments due and owing from the prior member of the Fund have been paid in full, including any payments due pursuant to a Retrospective Agreement, as certified by the Fund Treasurer.
- 3) An analysis has been completed by the Executive Director's Office to determine whether the statute of limitations as contained in P. L. 2019 C. 156 the "Thomas P. Canzanella Twenty First Century First Responders Protection Act" and/or the statute of limitations contained in P. L. 2019 C. 120 have been



exhausted thereby eliminating the likelihood of any additional assessments from the RCF.

Prior Fund members that do not meet ~~both~~ of the above criteria will have their portion of any surplus released placed in the AELCF until which time that member meets both of the above criteria. The Fund Treasurer shall keep a separate accounting of these funds for each member.

DRAFT

# BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

## Administrative Policies & Procedures

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

**POLICY:** Estimating Assessment to a Department

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

\*\*\*\*\*

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

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



## Municipal Excess Liability Joint Insurance Fund

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

**Date:** September 2, 2020  
**To:** Burlington County Municipal Joint Insurance Fund  
**From:** Commissioner Jack  
**Subject:** September MEL Meeting

**Budget Update.** 2021 budget and rate table were adopted at the June meeting. Executive Director and Underwriting Manager said they are focusing on identifying ways to keep the budget flat budget. Underwriting Manager said the commercial market has hardened to a degree not seen since the 1980's, which was a factor in the formation of the Joint Insurance Funds. Underwriting Manager went on to identify drivers of the change, notably an increase in worldwide natural disasters as well as increases in fires. Casualty market is also see across the board increases in rates and a reduction in limit, partly resulting from increases in settlements and jury awards (social cost inflation). Executive Director said the MEL would be considering altering the program structure, ie changes/increases in the MEL's retention.

**MEL Safety Institute:** In June, the MEL amended its contract with J.A. Montgomery to include compensation for conducting webinar training but did not address compensation for the hours spent by J.A. Montgomery in developing these courses as well as the time spent to add streaming video training. Board adopted Resolution 34-20 to address this matter. In addition, J.A. Montgomery has always been provided with a budget amount for the MSI schedule and consulting, but it had not been included in the contract. Resolution included authorization to add language to establish an overall not to exceed amount. Safety Director said they have been able to expand the number of online classes to 60 sessions and added that the response to "instructor led" online classes has been very favorable. Safety Director said, given the attendance in the online classes over the summer, he actually expects that members will have more employees trained in 2021 than prior years.

**Legislative Committee.** Committee met on June 25<sup>th</sup> and August 17<sup>th</sup> and submitted minutes of those meetings. Commissioners Cuccia and Rheinhardt updated the board on the passage of a bill that will allow towns to issue bond to address impact of Covid 19. Amendments were made to the original bill, but legislators did consider comments of the MEL.

**Safety & Education Committee:** The committee met on August 17<sup>th</sup> and submitted the minutes of that meeting.

Committee reviewed a draft of the Risk Management Manual, providing fundamentals of the MEL program, and recommends publication and distribution to members. Marketing Manager is working with printer on fulfillment at a cost of approximately \$40,000 (to distribute to all governing body members, fund commissioners, administrators and risk management consultants). Board discussed whether this manual could be produced as a PDF rather than printing. Executive Director said the projected has been envisioned as a desk reference. Board agreed to authorize the expenditure.

**RCF Report:** Commissioner Clarke submitted his report on the RCF's June meeting.

**Cyber Task Force:** The MEL's Cyber Task Force has begun the process of revising the MEL's Cyber Risk Management Program. Members that are currently in compliance will be provided with a six month grace period to update to new program, once it is finalized and distributed. Commissioner Rheinhardt said the "Best Practices Checklist" is also expected to include questions on cyber security risk management.

**Coverage Committee:** A meeting of this committee is being scheduled for late September.

**League Magazine Ad;** A copy of the latest in the series of "Power of Collaboration" ad that will appear in the League of Municipalities magazine submitted for information. The ad highlights savings to NJ taxpayers through issuance of dividends since the MEL's inception, as well as, MEL purchases of \$100 million of member debt securities and a rate freeze for 2021 budget.

**Claims Review Committee:** The Claims Review Committee met on June 3, 2020 and July 16, 2020, minutes of that meeting distributed to the Board. The committee will be meeting this afternoon and is scheduled to meet next on October 21, 2020.

**Joint Cash Management Investment Program:** Commissioners Cuccia said the JCMI's earnings to date have been \$1.5 million, without the JCMI, earnings in a conventional program would have been \$200,000. In addition, the MEL saved towns \$180,000, when compared to cover bid. Treasurer said with the current 7 JIFs participating in the JCMI, cash and investments total \$184,000.000; with 3 more JIFs expected to participate in October, the total will be \$230,000,000. Treasurer said the program has been very successful.

**Personnel Manual/Employee Handbook:** Fund Attorney said he is working with Executive Director's office to schedule a webinar for municipal attorneys to provide guidance on implementing the updated documents.

**Safety National:** Safety National contacted Underwriting Manager indicating they might be able to consider discounting 2020 premium if members could supply documentations of payroll reductions. Executive Director said there is no need for members to supply the documentation separately because the Fund's payroll auditors will identify any payroll reductions during their regular examination.



**New Jersey Municipal Environmental  
Risk Management Fund**

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

DATE: September 2, 2020

TO: Burlington County Municipal Joint Insurance

FROM: Commissioner Jack

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

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**REGULATORY AFFAIRS** - Perma filed the 2019 Year End Audit, Certification of the Audit adopted by the Executive Committee, Actuarial Valuation and Actuarial Certification with the Department of Banking and Insurance. In addition, the Synopsis of Audit was published in the Fund's newspaper.

**2021 BUDGET PROCESS** – Attached to this report, is the 2021 draft budget. The Finance Committee met on August 26, 2020 and recommended the 2021 budget as presented. The budget was introduced and will be adopted at the Public Hearing scheduled for October 21, 2020.

**2006 EXCESS RECOVERY**- Following an extensive claims process for the 2006 Fund Year, the E-JIF Fund Professionals were able to obtain an excess insurance recovery in the amount of \$979,606.10. The recovery will strengthen the overall financial position of the EJIF and aid the Fund in increasing the 2020 dividend.

**2020 DIVIDEND** - The Finance Committee is recommending a 2020 dividend of \$2,500,000. Resolution #23-20 authorizing a total return dividend of \$2,500,000 was adopted by the Executive Board.

**COMPETITIVE CONTRACT/PROCUREMENT PROCESS** – Resolution #24-20 was adopted by the Executive Board authorizing the hiring of various E-JIF Professionals through the Competitive Contracting Process.

**BID THRESHOLD INCREASE** - Effective July 1, 2020 the Governor of the State of New Jersey has adjusted the bid threshold for awarding contracts under the Local Public Contracts Law. The change in the bid threshold allows municipalities with a Qualified Purchasing Agent

(QPA) to increase their bid threshold up to \$44,000. Resolution #25-20 was adopted by the Executive Board authorizing the increase to the bid threshold.

**E-PROCUREMENT** – Guidance from the New Jersey Division of Local Government Services was recently provided for instruction on electronic receipt of bids and procurement. The Fund QPA reviewed the requirements and drafted a resolution providing details for such usage. Resolution #26-20 was adopted by the Executive Board authorizing the Fund QPA to receive certain bids in accord with N.J.A.C.5:34-5.1

**NEXT MEETING-** The next meeting of the EJIF is scheduled for October 21, 2020 at the Forsgate CC, Jamesburg.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND				
2021 PROPOSED BUDGET BASED ON 2010 CENSUS				
	8/24/2020 11:04	2020	2021	
		TOTAL	TOTAL	CHANGE
				CHANGE
I. Claims and Excess Insurance				\$ %
Claims				
1 Third Party (Non-Site Specific)	417,402	413,645	(3,757)	-0.9%
2 On Site Cleanup (Site Specific)	248,180	234,179	(14,001)	-5.6%
3 PO Pollution Liability	169,212	157,579	(11,633)	-6.9%
4 Tank Systems	224,849	212,294	(12,555)	-5.6%
5 DMA Waste Sites (Superfund Buyout)	1,195,901	1,170,898	(25,003)	-2.1%
6 LFC	29,002	29,002	-	0.0%
7 Total Loss Fund	2,284,546	2,217,597	(66,949)	-2.9%
8				
9 II. Expenses, Fees & Contingency				
10 Professional Services				
11 Actuary	62,500	62,500	-	0.0%
12 Attorney	85,273	86,979	1,706	2.0%
13 Auditor	16,604	16,936	332	2.0%
14 Executive Director	314,846	321,143	6,297	2.0%
15 Treasurer	20,478	20,887	409	2.0%
16 Legislative Agent	45,000	45,000	-	0.0%
17 Underwriting Managers	249,369	254,357	4,988	2.0%
18 Environmental Services	445,978	454,897	8,919	2.0%
19 Claims Administration	29,477	30,066	589	2.0%
20				
21 Subtotal - Contracted Prof Svcs	1,269,525	1,292,765	23,240	1.8%
22				
23 Non-Contracted Services				
24 Postage	5,617	5,617	-	0.0%
25 Printing	4,361	4,361	-	0.0%
26 Telephone	2,491	2,491	-	0.0%
27 Expenses contingency	15,203	15,203	-	0.0%
28 Member Testing	8,233	8,233	-	0.0%
29				
30 Subtotal - Non-contracted svcs	35,905	35,905	-	0.0%
31				
32 Subtotal-Contracted/Non-contracted s	1,305,430	1,328,670	23,240	1.8%
33				
34 Excess Aggregate Insurance	508,143	508,143	-	0.0%
35				
36 General Contingency	214,884	214,884	-	0.0%
37				
38 Total Exp, Fees & Contingency	2,028,457	2,051,697	23,240	1.1%
39				
40 TOTAL JIF APPROPRIATIONS	4,313,003	4,269,294	(43,709)	-1.0%





## **Municipal Excess Liability Residual Claims Fund**

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

September 2, 2020

Memo to: Burlington County Municipal Joint Insurance Fund

From: Commissioner Matchett

Re: RCF September Meeting

**2019 Budget Amendment:** Following the public hearing, the Board of Commissioners reviewed and adopted the amended Fund Year 2019 Budget, which reflected the transfer of Fund Year 2015 from the local JIFs as of 12/31/19. Enclosed as part of this report is the Amended 2019 Budget.

**2021 Budget:** The Board of Fund Commissioners reviewed the proposed 2021 Budget. Under the conditions of the Fund, the 2021 expenses cannot be directly charged to an expense line established in the 2020 budget. Executive Director recommended a dividend be released from Closed Year Account in the amount of \$657,570. The Board of Fund Commissioners adopted a resolution returning surplus from the Closed Year Account. In addition, the Board of Fund Commissioners voted to introduce on first reading the 2021 Budget and to schedule the Public Hearing on October 21, 2020, 10:30 a.m., meeting to be held telephonically. Enclosed as part of this report is the Proposed 2021 Budget.

**Request for Qualifications (RFQ):** Executive Director reported the RFQ for professional services for the 2021-2023 contract term was posted and the deadline to receive responses is September 9, 2020. Chairman Franz will ask for 2 or 3 commissioners to sit on the evaluation committee with him to review the proposal responses and make their recommendations to the Board.

**2019 Audit Filing.** The RCF 2019 audit was filed with the New Jersey Department of Banking and Insurance (DOBI) and the New Jersey Department of Community Affairs (DCA) on June 29, 2020.

**Facing and Embracing Crisis for your Municipality:** The MEL is offering a webinar Facing and Embracing Crisis for your Municipality on Tuesday, September 15, 10:30 a.m. – 12:30 p.m. Due to popular demand, this is an encore presentation of the webinar held on June 30 and August 4. Registered participants are eligible to receive Continuing Education Credits for this program as noted in the announcement. Notice with full details was included in the agenda.

**Claims Committee:** The Claims Review Committee met on June 3 and July 16, 2020 and also met the morning of the Commissioner's meeting. Minutes of the meetings were enclosed under separate cover.

**Next Meeting:** The next meeting of the RCF is scheduled for October 21, 2020 at 10:30AM.

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

<b>MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND</b>				
<b>2021 PROPOSED BUDGET</b>				
	<b>2020 ANNUALIZED</b>	<b>2021 PROPOSED</b>	<b>\$</b>	<b>%</b>
	<b>BUDGET</b>	<b>BUDGET</b>	<b>CHANGE</b>	<b>CHANGE</b>
<b>APPROPRIATIONS</b>				
CLAIMS	0	0	0	
Run-in Claim Receivable	10,000	15,000	5,000	50%
LOSS FUND CONTINGENCY	0	0		
<b>SUBTOTAL LOSS FUND</b>	<b>10,000</b>	<b>15,000</b>	<b>5,000</b>	<b>50%</b>
<b>EXPENSES</b>				
ADMINISTRATOR	205,842	209,959	4,117	2%
DEPUTY ADMINISTRATOR	70,021	71,421	1,400	2%
ATTORNEY	42,615	43,467	852	2%
CLAIMS SUPERVISION & AUDIT	61,603	62,835	1,232	2%
TREASURER	40,010	40,810	800	2%
AUDITOR	23,634	24,107	473	2%
ACTUARY	42,194	43,038	844	2%
MISCELLANEOUS	24,798	25,294	496	2%
<b>SUBTOTAL</b>	<b>510,717</b>	<b>520,931</b>	<b>10,214</b>	<b>2%</b>
EXPENSE CONTINGENCY	135,283	136,639	1,356	1%
<b>TOTAL BUDGET</b>	<b>646,000</b>	<b>657,570</b>	<b>11,570</b>	<b>1.8%</b>