



## **AGENDA PACKET**



**Tuesday, October 20, 2020 at 3:30 PM**

**In-person with Conference Call capability**

**Hainesport Municipal Building  
One Hainesport Centre  
Hainesport, NJ**

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

## BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

**Tuesday, October 20, 2020 – 3:30 PM**  
**Hainesport Municipal Building**  
**One Hainesport Centre, Hainesport, NJ**  
**w/ Conference Call Availability**

### AGENDA

- I. Meeting called to order by Chairman
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
  - A. Notice of this meeting was given by:
    - 1. Sending sufficient notice herewith to the ***Burlington County Times***, Mount Holly, and ***Courier Post***, Cherry Hill NJ;
    - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
    - 3. Posting notice on the public bulletin boards of all member municipalities of the BURLCO JIF.
- IV. Roll Call
  - A. Fund Commissioners
  - B. Fund Professionals
  - C. Risk Management Consultants
  - D. Move up Alternates (*if necessary*)
- V. Approval of Minutes
  - A. Adoption of the **September 15, 2020** Meeting Minutes.....Pages 1-12
  - B. Adoption of the **September 15, 2020** Closed Session Minutes.....Handout

Motion to Adopt the above meeting minutes – **Motion – All in Favor**

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VII. Executive Director’s Report..... Pages 13-40
  - A. Lost Time Accident Frequency.....Pages 17-18
  - B. Certificates of Insurance.....Pages 19-20
  - C. Financial Fast Track Report.....Page 21
  - D. Regulatory Filing Checklists.....Pages 22-23
  - E. 2019 Safety Incentive Program Awards.....Page 24
  - F. 2020 Optional Safety Budget.....Page 25
  - G. 2020 Wellness Incentive.....Page 26
  - H. EPL/Cyber Risk Management Budget.....Page 27
  - I. EPL Compliance Status .....Page 28
  - J. Statutory Bond Status.....Pages 29-30
  - K. Skateboard Park Approval Status.....Page 31
  - L. Capehart & Scatchard Updates.....Pages 32-36
  - M. 2022-2023 MEL EPL Risk Management Plan Update
  - N. Police Command Staff Training
  - O. Managerial & Supervisory Training.....Pages 37-38
  - P. Elected Officials Training
  - Q. Land Use Training Certification.....Page 39
  - R. 3<sup>rd</sup> Qtr. Attendance.....Page 40

	S.	Website	
	T.	New Member Activity	
VIII.		Solicitor's Report	
	A.	Closed Cases.....	Pages 41-42
	B.	MEL Helpline and Contact List.....	Pages 43-44
IX.		Safety Director's Report	
	A.	Activity Report .....	Pages 45-49
	B.	Police One Training.....	Update
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	A.	Lessons Learned from Losses .....	Page 50
XI.		Wellness Director Report	
	A.	Monthly Activity Report.....	Page 51
	B.	Targeting Wellness Newsletter .....	Pages 52-58
	C.	Bingo Challenge.....	Page 59
	D.	Workplace Wellness Activities.....	Pages 60-63
XII.		Managed Health Care Report	
	A.	Summary Report .....	Page 64
	B.	Average Number of Days to Report a Claim.....	Page 65
	C.	COVID – 19 Claims Report.....	Page 66
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	E.	PPO Savings & Penetration Report.....	Pages 68-69
	F.	Top 10 Provider/Paid Provider by Specialty.....	Page 70
	G.	Nurse Case Management Report.....	Page 71
	H.	Prescription Benefit Program Summary.....	Page 72
XIII.		Technology Risk Services	
	A.	Report.....	Pages 73-83
	B.	MEL Cyber Risk Management Plan Compliance Status.....	Page 84
	C.	Pivot Point Newsletters.....	Page 85
XIV.		Treasurer's Report as of September 30, 2020 .....	Pages 86-118
	A.	Investment Report	
	B.	Loss Run Payment Registers	
	C.	Fund Status	
	D.	Disbursements	
	E.	E-JIF Allocation.....	Page 119
	F.	October Bill List.....	Page 120
		Motion to approve the Payment Register & Bill Lists– <b>Motion – Roll Call</b>	
XV.		Committee Report	
	A.	Strategic Planning Committee Meeting – October 20, 2020.....	Verbal
XVI.		MEL/RCF/E-JIF Reports	
		Nothing to Report	

XVII. Miscellaneous Business

**The next meeting will be held on Tuesday, November 24, 2020  
at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ or Via Conference Call**

XVIII. Meeting Open to Public Comment

- A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
- B. Motion to Close Meeting to Public Comment – **Motion - All in Favor**

XIX. Closed Session – Resolution 2020- \_\_\_\_\_ Authorizing a Closed Session of the Burlington County Municipal Joint Insurance Fund to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations – **Motion -Roll Call**

- A. Professionals' Reports
  - 1. Claims Administrator's Report
    - a. Review of PARs over \$10,000
  - 2. Executive Director's Report
  - 3. Safety Director's Report
  - 4. Solicitor's Report
- B. Reopen Public Portion of Meeting – **Motion – All in Favor**

XX Approval of Claims Payments – **Motion – Roll Call**

XXI Authorization to Abandon Subrogation (if necessary) – **Motion – Roll Call**

XXII. Motion to Adjourn Meeting – **Motion – All in Favor**

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**Via Conference Call**

**September 15, 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 on Tuesday, September 15, 2020 at 3:30 PM, prevailing time. Chair Jack, **Riverside**, presiding. The meeting was called to order at 3:30 PM.

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

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

***ROLL CALL***

Rich Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Mike Theokas, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
Erin Provanzano, **Delanco Twp.**  
Jeff Hatcher, **Delran 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.**  
Mary Picariello, **North Hanover Twp.**  
Daniel Hornickel, **Pemberton Township**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong**  
J. Paul Keller, **Springfield Twp**  
Doug Cramer, **Tabernacle Twp.....arrived after roll call**  
Steve Ent, **Westampton Twp.**  
Freda Gorman, **Alternate, Wrightstown Borough**

Absent Fund Commissioners were:

Amanda Somes, **Bass River Twp.**  
Tom Pullion, **Edgewater Park Twp**  
Kyle Tuliano, **New Hanover Twp.**  
John Gural, **Palmyra Borough**  
Donna Mull, **Pemberton Borough**  
Kathy Hoffman, **Southampton Twp.**  
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

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

John Saville, Safety Director Account Rep, *J.A. Montgomery Risk Control*  
Keith Hummel, 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:

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.*

Chair Jack entertained a Motion to move Ms. Kosko, Ms. Archer, and Mr. Theokas to the Executive Committee in the absence Mr. Cramer, Mr. Gural, and Mr. Ingling for voting purposes of the seven (7) Executive Committee members only.

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

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

Chair Jack presented the open & closed session meeting minutes of the July 21, 2020 meeting of the Fund, as found in the agenda packet and as provided to the Executive Committee prior to the Executive Committee meeting, for approval.

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

Motion by Mr. McMahon seconded by Mr. Mascia to approve the Open & Closed session meeting minutes of the July 21, 2020 meeting. All in Favor. Motion carried by majority vote.

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

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

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

Mr. Forlenza noted the 2020 Coverage Documents were emailed by Sheila Ortiz on or about Aug. 31, 2020. All coverage documents were emailed directly to the Municipal Clerk, copying the Fund Commissioner and RMC. Please review and make sure they are kept in a safe place, either printed and filed or kept on a CD or long term storage medium. Though the State guidelines are to hold these documents for a minimum 20 years, we recommend you hold them for as long as possible. Mr. Forlenza also noted these documents are now available in Origami and explained how to locate them, and also noted he will be speaking with Origami to make it possible to have multiple years available.

Mr. Forlenza referenced the included Certificates of Insurance report for August and noted the July report was a handout emailed from his office earlier today. He asked the members to please review for accuracy.

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. He noted only three towns have utilized any of their Wellness Funds, so please contact Debby should you need any ideas on what and how to use these funds.

Mr. Forlenza referenced the Statutory Bond Status report and asked members to please review the report for accuracy. 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 in person Managerial & Supervisory Trainings have been cancelled due to the COVID-19 pandemic and the required social distancing guidelines. An email was sent to all Fund Commissioners and RMC's on September 1, 2020 explaining the change noting it was 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.

In regards to the Police Command Staff Training, 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.

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. Those members are: Bass River, Beverly, Florence, Hainesport, Mt. Laurel, North Hanover, Palmyra, Shamong, Springfield, and Woodland. To date we have received *Renewal Resolutions & Agreements* from all renewing members with the exception of Bass River, which we know has been executed, we are just waiting on the paperwork. (*Note: as of the time of these minutes, the Executive Director's office has received Bass River's paperwork.*)

Lastly, Mr. Forlenza noted that he received an application for coverage effective January 1, 2021 from Mt. Holly Township. He noted that he is still waiting on a response from Cinnaminson Township, who had contacted his office a few weeks ago. Mr. Forlenza had spoken to a member so their Township Committee and he is waiting on them to see if they will make application.

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

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

***Closed Cases*** – Mr. DeWeese reported that there were (3) closed case(s) since the last meeting:

*Lurty v. Township of Pemberton*  
*Sabolchick (minor) v. Township of Pemberton*  
*El Mujaddid v. Township of Westampton*

***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 noted that yesterday, Governor Murphy signed into law, retroactive back to March 9, 2020, a significant change to the Workers Compensation Law as it applies to COVID 19 claims. This will likely effect compensability decisions already made on claims. To summarize the Bill, it creates a

rebuttable presumption of compensability for workers defined as essential employees and diagnosed with COVID 19.

The definition of the Bill in regards to Essential Employees is very broad and it is likely to be argued that any employee required to report to the work place rather than work from home can meet the definition of an Essential Employee and qualify under the Bill. This includes any employee as defined in the State of Emergency Declaration. Under this bill the presumption of compensability is rebuttable by demonstrating a preponderance of the evidence the worker was not exposed to COVID 19 while working in the place of employment. In a contained work place, that can be demonstrated wherein no other workers in the facility were diagnosed with COVID 19. The significant difficulty is going to be defending cases brought by employees who have contact with the general public. We will need to now go back and review any COVID 19 claims.

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.

Mr. Saville noted the MSI in-classroom training continues to be suspended due to the requirements for social distancing, but you may want to take advantage of one of the upcoming webinars currently being offered, or try the video streaming service through MSI Now. The Applicable CEUs and TCH credits are available for those who attend the webinars. Feedback for the webinars has been positive. Group registrations are allowed.

He noted that the Law Enforcement bulletins are reviewed by the appropriate personnel to keep them informed of pertinent topics involving the police and community.

In regards to the Police One Training, Mr. Saville reported that 20 police agencies in BURLCO are actively participating in training with 1084 courses completed as of 9/11/20. If anyone is interested in the details you may email him and he will provide that information.

Lastly, Mr. Saville reminded the members that participation in the S:ERVE programs for Police, Fire and EMS and the Distraction Driving for non-emergency responders who use municipally owned vehicles, is mandatory to qualify for the 2020 Safety Incentive Program. If you are not sure of how your town is doing, please reach out to him and he can tell you who has attended the training.

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 September which reviewed Safe Lifting. He then highlighted the following SMART technique:

- **Size** up the load
- **M**ove the load closer
- **A**lways bend your knees
- **R**aise the load with your legs
- **T**urn your feet in the direction you want to move

He then reviewed examples of costly claims due to improper lifting techniques.



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 continue to be postponed due to the pandemic and social distancing, however she has been able to get out and make a few visits.

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 has launched a pilot program called Nutrition for Transition, which is a 4-week workshop on nutrition to begin September 22 and is a combination of awareness and coaching.

Ms. Schiffer reviewed Wellness ideas and usage of Wellness Funds, noting there were only three (3) member towns who have utilized there Wellness Funds so far, so please do not lose them:

- Offset Employee Assistance Program Fee
- Cost for extra PPE supplies required due to COVID-19
- "Stress Kit"
- On site Flu Clinics
- Gratitude board and Random acts of kindness
- Outdoor picnic areas
- Beverage Tumblers
- BP Cuffs

Ms. Schiffer noted Bordentwon Township has put together an Employee Cookbook, Gratitude Board and has sponsored a drive-by Flu shot clinic for September, and Hainesport has done a Zoom presentation on Longevity and Telomeres.

Lastly, she noted in your Agenda packet, you will find her August/September Targeting Wellness Newsletter, Exercise of the month as well as other "challenge" ideas and guidelines set forth by the American Council on Exercise on returning to the gym after COVID 19.

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 July/August 2020.

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

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

	<b><i>July</i></b>	<b><i>August</i></b>	<b><i>YTD</i></b>
<i>Lost Time</i>	3	2	31
<i>Medical Only</i>	5	15	70
<i>Report Only</i>	56	53	434
<i>Total Intakes</i>	64	70	535
<i>Report Only % of Total</i>	88%	76	81%
<i>Medical Only/Lost Time Ratio</i>	63:37	88:12	69:31
<i>Average Days to Report</i>	2	1.9	2.9

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

Ms. Beatty presented the Transitional Duty Report:

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	<i>1,838</i>
<i>Transitional Duty Days Worked</i>	<i>1,050</i>
<i>% of Transitional Duty Days Worked</i>	<i>57%</i>
<i>\$ Saved by Accommodating</i>	<i>\$114,752.28</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>788</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>43%</i>
<i>Cost of Days Not Accommodated</i>	<i>\$81,281.00</i>

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: 411

Indemnity: 14

Medical Only: 8

Report Only: 389

She stated the majority of these claims reported have come from Mt. Laurel Township with 294 reported claims. She noted if anyone would like details on their town's cases, please contact her.

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

Ms. Beatty presented the PPO Penetration Report:

<b><i>PPO Penetration Rate</i></b>	<b><i>August</i></b>
<i>Bill Count</i>	<i>129</i>
<i>Original Provider Charges</i>	<i>\$89,462</i>
<i>Re-priced Bill Amount</i>	<i>\$38,74</i>
<i>Savings</i>	<i>\$50,588</i>
<i>% of Savings</i>	<i>57%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>96%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>98%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>98%</i>
<i>EPO Provider Penetration Rate – Provider</i>	<i>99%</i>

3Ms. 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, thirteen (13) members still have employees that have not completed that training, and he will be following up with those members and pushing for completion.

Mr. Romero noted in regards to the phishing emails for the month of August, there were 653 phishing emails issued with 18 clicked, or 2.3%, 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, and asked the members to please ask your IT service provider to whitelist the IP address that Pivot Point uses to launch their simulated phishing emails. He also noted he has sent reports to the Fund Commissioners so they can see which employees are clicking on the phishing emails.

In regards to the MEL Cyber Risk Management Compliance, 21 of our 28 members are certified in Tier 1, and 20 of the 28 are completely certified, so it is slowly getting better.

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.

Lastly, Mr. Romero noted members can join the NJCCIC for free which is a great resource to cyber related updates and related information.

Mr. Romero asked if there were any questions. Mr. Umba, Lumberton asked if he could receive the training links and a list of names of those in his town that have not completed the training so he could follow up with them and have them complete it. Mr. Romero stated that was not a problem, as he has done that with other towns. No other questions were entertained.

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

Mr. Tontarski presented an overview of the Treasurer's Report for the month of **August 2020**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski reports are valued as of August 31, 2020 for Closed Fund Years 1991 to 2015, and Fund Years 2016, 2017, 2018, 2019 and 2020.

### ***Investment Interest***

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

The Fund's 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**

	Monthly	YTD
Subrogation Receipts	\$1,904.14	\$60,445.76
Salvage Receipts	\$0	
FY 2020 premium Receipts		\$3,288,423.00

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

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

### ***Cash Activity for the Period***

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.

### ***Loss Run Payment Register – July and August 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 \$313,079.59. The claim detail shows 510 claim payments issued.

### ***Bill List – Ratification of August 2020***

For the Executive Committee’s consideration, Mr. Tontarski presented the August 2020 Bill List in the amount of \$531,688.80 which was included in the agenda packet.

### ***Bill List – September 2020***

For the Executive Committee’s consideration, Mr. Tontarski presented the September 2020 Bill List in the amount of \$90,042.61 which was included in the agenda packet.

Chair Jack entertained a motion to approve the July and August 2020 Loss Run Payment Register, ratify the August 2020 Bill List in the amount of \$531,688.80, and approve the September 2020 Bill List in the amount of \$90,042.61.00 as presented

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

Motion by Mr. McMahon, seconded by Mr. Wolbert, to approve the *July and August 2020 Loss Run Payment Register, ratify the August 2020 Bill List and approve the September 2020 Bill* as presented.

**ROLL CALL**                      **Yeas:**                      Jerry Mascia, **Mt. Laurel Twp.**  
Rich Wolbert, **Beverly City**  
Glenn McMahon, **Chesterfield Twp.**  
Meghan Jack, **Riverside Twp.**  
Paula Kosko, **Hainesport Twp.**  
Grace Archer, **Bordentown City**  
Mike Theokas, **Bordentown 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***

#### ***Safety Committee Meeting Minutes – July 30, 2020***

Mr. Miola noted the Committee met on July 30, 2020 virtually and the minutes were included in the agenda packet, as well as the 1<sup>st</sup> & 2<sup>nd</sup> Loss Control Reports, and are self-explanatory. He asked the members to please review those reports as they contain a lot of valuable information. He then highlighted the following:

- Regional Trainings have had to be cancelled or re-scheduled, and a notice on the DER Training has gone out.
- The 1<sup>st</sup> Amendment Audit trainings will be done virtually and a notice will be going out in regards to dates and times.
- Ms. Schiffer is working on a Stress Management Presentation to be done virtually in early Fall.
- Safety Director Bulletins were reviewed, as well as the MSI classes, and Safety Zoom presentations.
- Topics for the Police Ad-Hoc meeting were discussed.
- Ms. Schiffer gave an update on her Wellness incentives and initiatives
- Ms. Picarello, North Hanover, of the Safety Committee has volunteered to serve on the Nominating Committee

Lastly Mr. Miola noted the next Safety Committee meeting was schedule for November 24, 2020.

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

***Finance Committee Meeting Minutes – September 3, 2020*** – Mr. Hatcher noted the committee met on September 3 via Webex and referenced the minutes included in the agenda packet, noting they were self-explanatory, and highlighting the following:

- The committee reviewed the Historical Operating Results Summary valued as of 6/30/20, including each line of coverage from 2016-2020. He noted the JIFs current cash position is \$16,991,967.
- The MEL Fiduciary Disclosure was reviewed which simply states that the MEL is financially sound; however, is not subject to any Guaranty Fund protection in the event of insolvency. As a result, be aware of any potential additional assessments should the MEL become insolvent.
- Mr. Hatcher asked everyone to please review the Interim Financials as of 6/30/20, and noted the Fund's Net Current Surplus of \$10,460,285 which is an decrease of \$83.187 since 3/31/20
- Return of Surplus was reviewed along with various dividend release scenarios, and the committee is recommending a Surplus Release of \$850,000 which represents 11.7% of the overall unencumbered surplus for the closed Years 2007-2015.
- The committee reviewed the 2021 Draft Budget, Service Provider comparisons, and fee request letters from various Professionals.
- The Assessment Strategy scenario was reviewed and a revised Surplus Release Policy and will be recommending it for approval this evening. The amendment requires the Fund to consider the revised Statue of Limitations of the Sexual Assault and Molestation claims and amendments to the Workers Compensation statue regarding the compensability of the Firefighter Cancer Presumption claims. This policy should echo the Plan of Risk Management and Mr. Hatcher noted it was also included in the agenda for your review.
- Lastly, the committee discussed and approved to adopt the *Department Assessment Calculation Policy* which is also attached to the minutes

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

### ***Resolution 2020-33***

Mr. Hatcher stated that the Finance Committee recommended the release of \$850,000 in surplus to the members from Fund Years 2007-2015.

Chair Jack entertained a motion to approve Resolution 2020-33, Authorizing Refund of Closed Year Accounts (2007-2015) Surplus as presented

Motion by Mr. McMahon, seconded by Mr. Wolbert, to approve Resolution 2020-33 as presented.

**ROLL CALL**    ***Yeas:***    Jerry Mascia, Mt. Laurel Twp.  
Rich Wolbert, Beverly City  
Glenn McMahon, Chesterfield Twp.  
Meghan Jack, Riverside Twp.  
Paula Kosko, Hainesport Twp.  
Grace Archer, Bordentown City  
Mike Theokas, Bordentown Twp.

***Nays:***    ***None***

***Abstain:***    ***None***

All in favor. Motion carried by unanimous vote.

Chair Jack entertained a motion to Adopt a revised *Surplus Release Policy* as presented in the agenda.

Motion by Mr. Wolbert, seconded by Mr. Mascia to Adopt the Revised Policy as presented. All in Favor. Motion carried.

Lastly, Chair Jack entertained a Motion to Adopt the *Department Assessment Calculation Policy* as presented in the agenda.

Motion by Mr. Theokas, seconded by Mr. Wolbert to Adopt the *Department Assessment Calculation Policy* as presented. Touche

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

Mr. Matchett noted the MEL/RCF and EJIF met on September 2, 2020 and the reports were included in the agenda and were self-explanatory. Mr. Matchett noted the EJIF budget is down 1% with a \$2.5 million dividend and the MEL should remain flat though there is an issue with the property calculations and getting insurance at a reasonable price due to the issues that have occurred throughout the country over the last few years.

Mr. Hornickel noted in the MEL report it states they want to raise Professional Fees 2%, and he felt that was a terrible message to send right now, and what was their justification for this? Mr. Forlenza stated it is his understanding they are holding flat, and Mr. Hornickel debated that was not what the enclosed report indicated. Mr. Forlenza stated he would ask for clarification and respond to Mr. Hornickel following the meeting.

Mr. Matchett asked if there were any questions. No other questions were entertained.

### ***MISCELLANEOUS BUSINESS***

Mr. Forlenza noted that with the continuing situation and uncertainty of COVID-19, and what the social distancing guidelines may be for the remainder of the year, he would like to ask for a Motion to re-advertise the October, November, and December Executive Committee Meeting following consultation with the Fund Chair, Secretary, & Solicitor to conference calls, if needed. He noted he would prefer to have authorization to re-advertise those months, as it continues to be an uncertainty right now.

Chair Jack asked for a Motion to authorize the Executive Director to re-advertise the October, November, and December Executive Committee Meetings after consultation with the Fund Chair, Secretary, & Solicitor as outlined by Mr. Forlenza.

Motion by Mr. Wolbert, seconded by Mr. McMahon to authorize the Executive Director to re-advertise the October, November, and December Executive Committee Meetings after consultation with the Fund Chair, Secretary, & Solicitor as outlined by Mr. Forlenza. All in Favor. Motion carried.

### ***Next Meeting***

Chair Jack noted that the next meeting of the BURLCO JIF will either be a conference call or an in-person meeting on Tuesday, October 20, 2020 at 3:30 PM. Notification to the Fund will be forthcoming.

### ***PUBLIC COMMENT***

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

Chair Jack opened the meeting to the public for comment.

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

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

*At this time, Mr. Theokas stated that had to leave the call, so it was noted the remaining votes would be of the remaining six (6) Executive Committee members. There is no need to move a seventh up at this time.*

### ***EXECUTIVE SESSION MEETING – Resolution #2020-34***

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

Motion by Mr. McMahon seconded by Mr. Mascia to Adopt ***Resolution #2020-34***.

**ROLL CALL**                      ***Yeas:***                      Jerry Mascia, Mt. Laurel Twp.  
Rich Wolbert, Beverly City  
Glenn McMahon, Chesterfield Twp.  
Meghan Jack, Riverside Twp.  
Paula Kosko, Hainesport Twp.  
Grace Archer, Bordentown City

***Nays:***                      None

***Abstain:***                      None

All in favor. Motion carried by unanimous vote.

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

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

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

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

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

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

<b><i>Workers Compensation</i></b>	<b><i>General Liability</i></b>	<b><i>Property</i></b>
<i>2020207647</i>	<i>2019153823</i>	<i>2021211906</i>
<i>2020206195</i>		<i>2020199206</i>
		<i>2020196697</i>

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

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

**ROLL CALL**                      ***Yeas:***                      Jerry Mascia, Mt. Laurel Twp.  
Rich Wolbert, Beverly City  
Glenn McMahon, Chesterfield Twp.  
Meghan Jack, Riverside Twp.  
Paula Kosko, Hainesport Twp.  
Grace Archer, Bordentown City

***Nays:***                      None

***Abstain:***                      None

All in favor. Motion carried by unanimous vote.

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

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

Chair Jack 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:*            Jerry Mascia, Mt. Laurel Twp.  
Rich Wolbert, Beverly City  
Glenn McMahon, Chesterfield Twp.  
Meghan Jack, Riverside Twp.  
Paula Kosko, Hainesport Twp.  
Grace Archer, Bordentown City

*Nays:*            None

*Abstain:*            None

All in favor. Motion carried by unanimous vote.

***MOTION TO ADJOURN***

Chair Jack entertained a motion to adjourn the September 15, 2020 meeting of the BURLCO JIF.

Motion by Mr. Wolbert, seconded by Ms. Mascia to adjourn the September 15, 2020 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:50 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: October 20, 2020  
Re: Executive Director's Report

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

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

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

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

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

The Financial Fast Track Report as of September 30, 2020 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of August 31, 2020 was **\$10,847,271**.

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

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

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

Revised announcement letters including instructions on how to collect your 2019 Safety Incentive Program Awards was emailed to all members on or about April 14, 2020. A report detailing the reward amounts for each member is included in the agenda. If you have any questions on how to collect your 2019 Safety Incentive Program Awards, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2020. All encumbered funds have to be claimed by February 1, 2021.**

**F. 2020 Optional Safety Budget (pg. 25)**

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

**G. 2020 Wellness Incentive Program Allowance (pg. 26)**

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

**H. EPL/Cyber Risk Management Budget (pg. 27)**

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

**I. Employment Practices Liability Compliance – (pg. 28)**

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

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

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

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

The MEL has established a process, outlined in MEL Coverage Bulletin **2020-09**, which must be followed by all members who wish to construct a skateboard park and have the BURLCO JIF and MEL provide the facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.

**L. Capehart & Scatchard Updates (pgs. 32-36)**

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

**M. 2022-2023 MEL EPL Risk Management Plan Update**

In early July, the revised Model Employment Practice Policies and Employee Handbook were placed on the NJ MEL's website (NJMEL.org). Adopting the revised policies and handbook are one of steps required by all members to become/remain in compliance with the MEL EPL Risk Management Plan. Shortly, a new video entitled *Building a Safe Workspace: Anti-Harassment and Discrimination* that is required to be made available for viewing by all non-supervisory employees will be available on the MEL website. A notification will be sent to all members once the video is available. The date for completing the necessary steps for compliance with the MEL EPL Risk Management Plan is June 1, 2021.

**N. 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.

**O. Managerial & Supervisory Trainings (pgs. 37-38)**

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 remaining dates and times via Webinar and will be presented by Paul Shives from J.A. Montgomery. You may register to attend any of these classes through the MEL Safety Institute:

10/20/2020 6:00 PM  
10/22/2020 9:00 AM  
11/9/2020 6:00 PM  
11/17/2020 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.

**P. 2020-2021 Elected Officials Training**

Again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2021 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2021 MEL Assessment. Invitations/RSVP's for the sessions are currently pending due to the social distancing guidelines in place due to the pandemic. Once information is available regarding the training, a notice will be sent out to all members.

**Q. Land Use Training Certification (pg. 39)**

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).

**R. 3<sup>rd</sup> Quarter Attendance (pg. 40)**

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

**S. 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).

**T. New Member Activity**

The JIF has received an application from Mt. Holly for JIF membership effective January 1, 2021

Burlington County Municipal JIF JOINT INSURANCE FUND										
2020 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS										
DATA VALUED AS OF August 31, 2020										
		# CLAIMS	Y.T.D.	2020	2019	2018				TOTAL
		** FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME				RATE
MEMBER_ID	MEMBER	* 8/31/2020	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER			2020 - 2018
1	76 Delanco Township	0	0	0.00	0.00	2.15	1 Delanco Township			1.02
2	77 Delran Township	0	0	0.00	0.94	2.87	2 Delran Township			1.34
3	79 Florence Township	0	0	0.00	1.91	1.91	3 Florence Township			1.44
4	80 Hainesport Township	0	0	0.00	0.00	0.00	4 Hainesport Township			0.00
5	81 Lumberton Township	0	0	0.00	0.00	0.00	5 Lumberton Township			0.00
6	82 Mansfield Township	0	0	0.00	0.00	0.98	6 Mansfield Township			0.38
7	84 Riverside Township	0	0	0.00	0.00	5.00	7 Riverside Township			1.77
8	85 Shamong Township	0	0	0.00	0.00	0.00	8 Shamong Township			0.00
9	456 Springfield Township	0	0	0.00	0.00	0.00	9 Springfield Township			0.00
10	531 Chesterfield Township	0	0	0.00	0.00	0.00	10 Chesterfield Township			0.00
11	577 Bass River Township	0	0	0.00	0.00	0.00	11 Bass River Township			0.00
12	601 North Hanover Township	0	0	0.00	0.00	1.32	12 North Hanover Township			0.50
13	636 Wrightstown Borough	0	0	0.00	0.00	0.00	13 Wrightstown Borough			0.00
14	642 Pemberton Borough	0	0	0.00	2.33	0.00	14 Pemberton Borough			0.86
15	650 Palmyra Borough	0	0	0.00	1.20	2.67	15 Palmyra Borough			1.42
16	651 Woodland Township	0	0	0.00	0.00	0.00	16 Woodland Township			0.00
17	679 Fieldsboro Borough	0	0	0.00	0.00	0.00	17 Fieldsboro Borough			0.00
18	697 New Hanover Township	0	0	0.00	***	***	18 New Hanover Township			0.00
19	83 Medford Township	0	1	0.91	0.72	0.00	19 Medford Township			0.53
20	532 Westampton Township	0	1	1.13	3.03	2.00	20 Westampton Township			2.16
21	208 Pemberton Township	0	2	1.49	2.56	5.17	21 Pemberton Township			3.25
22	86 Tabernacle Township	0	1	1.51	0.00	1.27	22 Tabernacle Township			0.74
23	576 Mount Laurel Township	1	3	1.57	2.02	2.63	23 Mount Laurel Township			2.13
24	600 Bordentown Township	0	1	1.82	4.73	0.00	24 Bordentown Township			2.37
25	589 Bordentown City	0	2	3.23	2.07	0.00	25 Bordentown City			1.44
26	373 Southampton Township	1	2	3.75	1.18	2.55	26 Southampton Township			2.31
27	78 Edgewater Park Township	0	2	5.22	0.00	4.35	27 Edgewater Park Township			3.05
28	75 Beverly City	1	1	6.25	0.00	0.00	28 Beverly City			1.68
Totals:		3	16	1.06	1.25	1.69				1.37
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 August 31, 2019 0.97										

2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
		August 31, 2020		
	2020	2019	2018	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2020 - 2018
Professional Municipal Management	0.62	2.29	2.48	1.95
Monmouth County	0.84	1.30	1.16	1.13
Camden County	0.95	1.37	1.88	1.45
Bergen County	0.99	1.47	1.43	1.33
Burlington County Municipal JIF	1.06	1.25	1.69	1.37
Morris County	1.09	1.56	1.68	1.48
NJ Public Housing Authority	1.11	1.80	2.11	1.74
Atlantic County Municipal JIF	1.19	2.50	2.31	2.11
Central New Jersey	1.20	1.54	1.49	1.43
Gloucester, Salem, Cumberland Coun	1.23	1.66	1.97	1.66
Suburban Essex	1.27	1.83	2.12	1.80
South Bergen County	1.34	1.62	2.27	1.79
Ocean County	1.34	1.74	2.26	1.83
Suburban Municipal	1.35	1.75	1.74	1.65
NJ Utility Authorities	1.61	2.62	2.17	2.20
AVERAGE	1.15	1.75	1.92	1.66
* 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 8/22/2020 To 9/22/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Burlington County I - Township North Hanover	Board of Chosen Freeholders 49 Rancocas Rd PO Box 6000 Mt Holly, NJ 08060	Evidence of Insurance with respects to Shared Services for Central Communications 911.	8/25/2020 #2577988	GL AU EX WC
H - County of Burlington I - Township of Riverside	Board of Chosen Freeholders 49 Rancocas Avenue PO Box 6000 Mt Holly, NJ 08060	RE: Road Occupancy Policies The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Road Occupancy Policies	8/27/2020 #2578958	GL AU EX WC
H - Frank Mangano I - Borough of Ramsey	806 Route 17 North Ramsey, NJ 07446	Evidence of Insurance as respects to use of facilities by Ramsey Police Department on 09/08/2020 for training	8/27/2020 #2578968	GL AU EX WC
H - Stephenson Equipment, Inc. I - Borough of Pemberton	135 Lincoln Ave Prospect Park, PA 19076	RE: Leeboy Paver, Model 5300, S/N 5300247155. 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 Leeboy Paver, Model 5300, S/N 5300247155.	9/2/2020 #2581643	GL AU EX WC OTH
H - Calvary Church I - Township of Delran	317 Conrow Road Delran, NJ 08075	RE: Use of Calvary Church for primary and general elections The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Use of Calvary Church for primary and general elections	9/2/2020 #2581654	GL AU EX WC
H - Stephenson Equipment, Inc. I - Township of Pemberton	135 Lincoln Ave Prospect Park, PA 19076	RE: Leeboy Paver, Model 5300, S/N 5300247155. 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 Leeboy Paver, Model 5300, S/N 5300247155.	9/3/2020 #2582404	GL AU EX WC OTH
H - Township of Florence I - Township of Florence	711 Broad Street Florence, NJ 08518	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Forgery and Safe Burglary - Coverage D; and Computer Fraud with	9/8/2020 #2582771	OTH

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 8/22/2020 To 9/22/2020

		Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Sandra Blacker - Treasurer, Effective: 05/07/2020 Retiring 11/30/2020; Michelle Chiemiego - Treasurer, Effective: 11/01/2020; Christine Swiderski - Tax Collector, Effective: 05/11/2020.		
H - Hunterdon County I - Township of Tabernacle	Department of Public Safety Emergency Services Training Center PO Box 2900 Flemington, NJ 08822	The County of Hunterdon, including all elected and appointed official, all employees and volunteers, all boards, commissions and/or authorities and their board members, employees and volunteers is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	9/11/2020 #2583366	GL AU EX WC
H - Vermeer North Atlantic I - Township of Delran	7 Maple Avenue Lumberton, NJ 08048	RE: Model TR516001 Trommel, Serial # 56s8412m2ff003009 Evidence of Insurance with respect to use of Vermeer Screener for Delran Composite Site 2019. Coverage for rental equipment Vermeer, Model TR516001 Trommel, Serial # 56s8412m2ff003009, \$205,475 Value.	9/21/2020 #2593315	GL AU EX WC OTH
<b>Total # of Holders: 9</b>				



**BURLINGTON COUNTY MUNICIPAL FUND**  
**FINANCIAL FAST TRACK REPORT**  
**AS OF August 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>667,519</b>	<b>5,340,152</b>	<b>120,531,989</b>	<b>125,872,141</b>
2. <b>CLAIM EXPENSES</b>				
Paid Claims	139,111	1,561,686	45,946,703	47,508,389
Case Reserves	74,529	973,182	3,078,506	4,051,688
IBNR	62,279	164,260	2,469,746	2,634,006
Recoveries	-	-	-	-
<b>TOTAL CLAIMS</b>	<b>275,920</b>	<b>2,699,129</b>	<b>51,494,954</b>	<b>54,194,083</b>
3. <b>EXPENSES</b>				
Excess Premiums	253,735	1,841,047	33,358,372	35,199,420
Administrative	112,123	878,819	20,415,868	21,294,687
<b>TOTAL EXPENSES</b>	<b>365,858</b>	<b>2,719,866</b>	<b>53,774,241</b>	<b>56,494,107</b>
4. <b>UNDERWRITING PROFIT (1-2-3)</b>	25,741	(78,843)	15,262,794	15,183,951
5. <b>INVESTMENT INCOME</b>	9,268	234,715	4,451,302	4,686,017
6. <b>DIVIDEND INCOME</b>	0	0	644,455	644,455
7. <b>STATUTORY PROFIT (4+5+6)</b>	<b>35,009</b>	<b>155,872</b>	<b>20,358,551</b>	<b>20,514,423</b>
8. <b>DIVIDEND</b>	0	0	9,579,433	9,579,433
9. <b>RCF Surplus Trigger Assessment</b>	0	0	87,719	87,719
10. <b>STATUTORY SURPLUS (7-8-9)</b>	<b>35,009</b>	<b>155,872</b>	<b>10,691,399</b>	<b>10,847,271</b>

**SURPLUS (DEFICITS) BY FUND YEAR**

Closed	3,578	104,150	7,160,079	7,264,229
MEL JIF Retro	300	5,243	268,697	273,940
2016	1,094	79,789	1,475,874	1,555,662
2017	1,285	15,078	1,951,900	1,966,978
2018	442	(506,220)	(330,588)	(836,808)
2019	970	24,633	165,437	190,070
2020	27,340	433,199		433,199
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>35,009</b>	<b>155,872</b>	<b>10,691,399</b>	<b>10,847,271</b>
<b>TOTAL CASH</b>				<b>19,523,333</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	22,562	141,911	1,923,264	2,065,175
Case Reserves	(22,562)	(155,190)	750,364	595,174
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	11,204	87,744	1,407,102	1,494,847
Case Reserves	(12,203)	(40,846)	624,575	583,729
IBNR	999	(29,187)	160,812	131,625
Recoveries	0	0	0	0
<b>TOTAL FY 2017 CLAIMS</b>	<b>(0)</b>	<b>17,711</b>	<b>2,192,490</b>	<b>2,210,201</b>
<b>FUND YEAR 2018</b>				
Paid Claims	5,509	398,245	2,310,750	2,708,996
Case Reserves	6,454	357,266	887,784	1,245,050
IBNR	(11,964)	(234,757)	747,042	512,285
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	36,155	538,242	1,050,602	1,588,844
Case Reserves	(10,833)	139,286	815,783	955,069
IBNR	(25,322)	(672,711)	1,404,727	732,016
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	63,682	395,744		395,744
Case Reserves	113,673	672,667		672,667
IBNR	98,566	1,138,951		1,138,951
Recoveries	0	0		0
<b>TOTAL FY 2020 CLAIMS</b>	<b>275,920</b>	<b>2,207,362</b>		<b>2,207,362</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>275,920</b>	<b>2,699,129</b>	<b>51,494,954</b>	<b>54,194,083</b>

This report is based upon information which has not been audited or certified by an actuary and as such may not truly represent the condition of the fund.

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

**Monthly Regulatory Filing Checklist**

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

<b>ITEM</b>	<b>FILING STATUS</b>
Meeting Minutes	10/21/20
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)	10/2/20
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																	
Member Municipality	Opening Balance	January 2020	February 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	September 2020	October 2020	November 2020	December 2020	Paid 2021	Total Paid	Remaining Balance	Date Encumbered
Bass River	995.00														0.00	995.00	
Beverly Ctiy	1,595.00														0.00	1,595.00	
Bordentown City	1,595.00														0.00	1,595.00	
Bordentown Twp.	2,660.00														0.00	2,660.00	
Chesterfield	995.00														0.00	995.00	
Delanco	1,595.00														0.00	1,595.00	
Delran	2,660.00														0.00	2,660.00	
Edgewater Park	1,595.00														0.00	1,595.00	
Fieldsboro	750.00														0.00	750.00	
Florence	2,660.00														0.00	2,660.00	
Hainesport	995.00										995.00				995.00	0.00	
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									4,645.00					4,645.00	0.00	
New Hanover (new)	750.00														0.00	750.00	
North Hanover	1,595.00										1,359.16				1,359.16	235.84	
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										995.00				995.00	0.00	
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	\$4,645.00	\$3,349.16	\$0.00	\$0.00	\$0.00	8,414.16	43,630.84	
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			159.14				333.77	666.23	
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	\$159.14	\$0.00	\$0.00	\$0.00	1,023.83	20,726.17	

**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										500.00				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										500.00				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	\$1,000.00	\$0.00	\$0.00	\$0.00	\$2,000.00	\$12,000.00	

**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 :		October 6, 2020				
Total Participating Members		28				
Complaint		26				
Percent Compliant		92.86%				
			01/01/20		2020	
	Checklist Submitted	Compliant	EPL		POL	Co-Insurance
Member Name	*		Deductible		Deductible	01/01/20
BASS RIVER	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
BEVERLY	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
BORDENTOWN CITY	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
BORDENTOWN TOWNSHIP	Yes	Yes	\$ 5,000		\$ 5,000	0%
CHESTERFIELD	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
DELANCO	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 100K
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						



# MEL STATUTORY BONDS as of 10/6/20

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	Kittina Wallrath	Treasurer	03/01/2020		Yes	Pending
BURLCO	Bordentown Township	Jeffrey Elasser	Tax Collector	08/01/2015		Yes	Approved
BURLCO	Bordentown Township	Donna Muldrow	Treasurer	03/05/2009	03/01/2020	No	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	11/30/2020	No	Approved
BURLCO	Florence Township	Michelle Chiemiengo	Treasurer	11/01/2020		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	Approved
BURLCO	Hainesport Township	Dawn Emmons	CFO	02/01/2017	01/31/2019	No	Pending
BURLCO	Hainesport Township	Sharon A. Deviney	Tax Collector	01/01/2007	01/01/2020	No	Approved
BURLCO	Hainesport Township	Joanna Mustafa	CFO	12/13/2016	02/17/2017	No	Approved
BURLCO	Lumberton Township	Robin D. Sarlo	Tax Collector	01/01/2016		Yes	Approved
BURLCO	Lumberton Township	Sharon Deviney	Tax Collector	02/19/2011	12/31/2015	No	Approved
BURLCO	Mansfield Township	Linda Hannawacker	Tax Collector	07/06/2020		Yes	Approved
BURLCO	Mansfield Township	Bonnie Grouser	CFO/Treasurer	07/01/2019		Yes	Approved
BURLCO	Mansfield Township	Dana Elliott	Tax Collector	07/01/2018	07/06/2020	No	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	
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

# MEL STATUTORY BONDS as of 10/6/20

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			

## **Judge of Compensation Can Order Petitioner to Reimburse An Employer Following Reversal of An Award by the Appellate Division**

[John H. Geaney](#) October 1, 2020 [Awards](#) [0 Comments](#)

What happens when an order is entered against an employer to pay a workers' compensation award and then respondent appeals the decision? Does respondent have to pay benefits pending appeal? If it does have to pay benefits during the appeal period, what happens if the Appellate Division reverses the award? Can respondent get a court order for repayment of benefits and counsel fees paid during the appeal?

These are very important questions for practitioners, employers, carriers and third party administrators. An answer was provided in [Malone v. Pennsauken Bd. of Educ.](#), No. A-3404-18T3 (App. Div. July 28, 2020). The case involved a full trial in which petitioner, a custodian, claimed that his need for bilateral total knee replacements was caused by the physical stresses of his job over several years. Malone won a substantial award of \$109,214 in permanency benefits and \$7,638 in temporary disability benefits, and his lawyer received a counsel fee of \$21,840. The Board appealed and argued that there was no reliable evidence showing that the knee pathology and knee replacements were work related.

Naturally, the Board did not want to pay the award while the appeal was pending since appeals can take a very long time. The Board therefore sought what is known as a "stay" of the award pending appeal. In essence, that is a request by the employer for permission to suspend payments until a decision comes down on appeal. The request for a stay was denied by both the Judge of Compensation and by the Appellate Division. That meant that the Board had to pay the award during the many months of the appeal period. Although the Judge of Compensation denied the request for a stay, she did alert petitioner to the potential need to reimburse the award in the event of a reversal of her decision:

*I'm going to deny the motion to stay. I do believe your argument is that in the event the Appellate Division does overturn my decision that it would be difficult for you to recoup your money. Petitioner needs to be aware of the fact that those monies would, in fact, have to be repaid in the event that the Appellate Division reverses my decision . . .*

On appeal, respondent persuaded the Appellate Division to reverse the award of all benefits by arguing that petitioner failed to prove that petitioner's bilateral knee conditions were work related.

Following the successful appeal, the Board next filed a motion with the Judge of Compensation seeking an order requiring petitioner and his attorney to repay the Board of Education all the funds that had been paid pursuant to the reversed order. The Judge of Compensation denied the Board's motion stating that she did not believe she had the power to do this:

*I do believe that once the case is appealed, the Appellate Division, if they accept it, they have jurisdiction. In this case, the decision was reversed, it was not remanded. The issue of repayment was not addressed by the Appellate Division. But I have no statutory authority to do anything with the Malone matter at this point in time, because the Appellate Division still, in my mind, has jurisdiction over this matter.*

That left respondent with only one more option: to return to the Appellate Division. The Court cited N.J.S.A. 34:15-57 stating that every Judge of Compensation “. . . *shall have power to modify any award of compensation, determination and rule for judgment or order approving settlement and to provide for the commutation of any such award, determination and rule for judgment or order approving judgment.*”

The Appellate Division disagreed with the Judge of Compensation and held that the statute vests the Judge of Compensation with the authority to enter a judgment against Malone and his attorney for the amounts the Board paid to them under the order which had been reversed.

This is a very important decision because there really are few appellate decisions, if any, in workers’ compensation that address whether a Judge of Compensation has the power to order a petitioner or his/her attorney to repay benefits after an appeal.

Congratulations to Capehart partner, [Adam Segal, Esq.](#), in winning the appeal of the award and then winning the argument that a Judge of Compensation can in fact order a petitioner to repay benefits when an award is reversed.

## **Appellate Division Rules Against Medical Providers In Jurisdictional Dispute Where Almost All Contacts Were In Pennsylvania And New York**

John H. Geaney October 7, 2020 Court Rulings 0 Comments

An important decision came down today on an issue that concerns practitioners, employers, carriers and third party administrators. The decision is the first appellate level opinion on a long-running dispute over jurisdiction in certain MCP cases filed by medical providers in New Jersey. The decision is likely to affect hundreds of pending cases with similar facts in the New Jersey Division of Workers’ Compensation.

In *Anesthesia Associates of Morristown, P.A. v. Weinstein Supply Corp.*, Nos. A-5033-18T4, A-5718-18T4 (App. Div. October 7, 2020), two Medical Claim Petition applications involving similar facts were heard back to back by the Appellate Division. The first case pertained to an application filed by Anesthesia Associates of Morristown, Pennsylvania, hereinafter (AAM). The case involved an employee who was injured in 1998 in the State of Pennsylvania. The employee was a resident of Pennsylvania and his employer was based in Pennsylvania. A claim was filed with the Pennsylvania Bureau of Workers’ Compensation.

All connections were with Pennsylvania, except that petitioner had a medical procedure in New Jersey. AAM submitted its charges of \$12,992 under the Pennsylvania fee schedule and got paid \$1,070.31. AAM then filed an MCP application in New Jersey seeking the balance. Liberty Mutual, the carrier for Weinstein Supply, took the position that there was no jurisdiction in New Jersey over this MCP application.

The Judge of Compensation dismissed the MCP application and ruled that the underlying workers' compensation case needs to be compensable under New Jersey law for jurisdiction over the MCP application. In this case the Judge concluded there were insufficient contacts in the State of New Jersey with respect to the underlying compensation claim.

The other case which was argued on the same day involved Surgicare of Jersey City v. Waldbaum's. In this case, the facts were identical except that virtually all contacts were in the State of New York instead of Pennsylvania. The injured worker resided in New York, worked in New York and was injured in New York. The worker filed a claim in New York against Stop & Shop, the employer, which was treated as one and the same as Waldbaum's of Montvale, N.J.

On March 6, 2017, the New York Workers' Compensation Board determined that surgery was necessary in the underlying workers' compensation case. The employee then underwent surgery at Surgicare of Jersey City's facility in Jersey City. Surgicare billed \$252,900 but received payment of \$20,085.28 through the New York Workers' Compensation Board. Like Pennsylvania, New York has a fee schedule. Surgicare then filed an MCP application in New Jersey to obtain the balance of its original charges of \$252,900.

The Judge of Compensation found that virtually all material connections in the underlying workers' compensation case were in New York, other than a one-day procedure in Jersey City, N.J. The Judge of Compensation therefore dismissed the MCP application.

The Appellate Division adopted in both cases the reasoning of both judges of compensation. The Court first acknowledged that the New Jersey Legislature amended N.J.S.A. 34:15-15 in 2012 to grant exclusive jurisdiction to the New Jersey Division of Workers' Compensation for any disputed medical charge arising from any claim for compensation for work related accident or illness.

The Appellate Division went on to embrace the six factors that courts must consider in deciding jurisdiction set forth in Larson's Workers' Compensation Law.

1. Place where the injury occurred;
2. Place of making the contract;
3. Place where the employment relation exists or is carried out;
4. Place where the industry is localized;
5. Place where the employee resides; or
6. Place whose statute the parties expressly adopted by contract

The Appellate Division agreed with both judges of compensation that the 2012 amendment did not apply to MPC applications in matters where the Division did not have jurisdiction over an employee's underlying compensation claim. The Court concluded:

*Applying these considerations to the two cases before us, we agree with the two judges of compensation that there was no cognizable claim for a work-related injury in either case. Therefore, the Division did not have jurisdiction over AAM's or SJC's claims and they were appropriately dismissed, substantially for the reasons expressed by the two judges of compensation.*

The Appellate Division gave short shrift to the argument of the medical providers that the employers were in breach of contract. **“Suffice it to say that their contentions based on an alleged breach of contract are unsupported by any evidence of an agreement between either of them and the injured employees' employers.”**

These two cases are the first appellate division decisions directly on point in MCP jurisdictional disputes. The case is currently unreported but its logic is unassailable. The losing medical providers could still seek certification from the Supreme Court. We will keep readers posted if that does occur.

#### 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**



6000 Sagemore Drive, Suite 6203 | Marlton, NJ 08053

P - (856) 446-9135

[Paul\\_Forlenza@riskprogramadministrators.com](mailto:Paul_Forlenza@riskprogramadministrators.com)

[riskprogramadministrators.com](http://riskprogramadministrators.com)

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.

## BURLCO Land Use Training Certification – Sept

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

## 2020 BURLCO Meeting Attendance

Municipality	Name	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y	Y		Y						8			
Bass River	Somes/Ireton	N/A	FC	N/A	N/A	FC	N/A	N/A		N/A				2	0	8	25%	0%	25%
Beverly City	Wolbert/Midgett	N/A	FC	FC	N/A	N/A	FC	FC		FC				5	0	8	63%	0%	63%
Bordentown City	Archer/Wright	FC	FC	FC	FC	FC	N/A	N/A		FC				6	0	8	75%	0%	75%
Bordentown Twp.	Theokas/Elsasser	FC	Alt	FC	FC	FC	FC	FC		FC				7	1	8	88%	13%	100%
Chesterfield Township	McMahon/Hoyer	FC	FC	N/A	FC	FC	FC	FC		FC				7	0	8	88%	0%	88%
Delanco Township	Provanzano/Browne	FC	FC	FC	FC	FC	FC	N/A		FC				7	0	8	88%	0%	88%
Delran Township	Hatcher/Eggers	FC	FC	FC	FC	FC	Alt	FC		FC				7	1	8	88%	13%	100%
Edgewater Park Twp.	Pullion/Treusch	FC	N/A	FC	Alt	FC	N/A	Alt		N/A				3	2	8	38%	25%	63%
Fieldsboro	Hansell, P./Lewis.C	N/A	FC	FC	FC	FC	FC	FC		FC				7	0	8	88%	0%	88%
Florence Township	/Sahol	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Hainesport Township	Kosko/Kilburn	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Lumberton Township	Umba/Dellorco	FC	FC	FC	FC	FC	N/A	FC		FC				7	0	8	88%	0%	88%
Mansfield Township	Fitzpatrick/Magee	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Medford Township	Burger/Meder	Alt	FC	FC	FC	FC	FC	FC		FC				7	1	8	88%	13%	100%
Mt. Laurel	Mascia/Ridings	FC	Alt	FC	FC	Alt	Alt	FC		FC				5	3	8	63%	38%	100%
New Hanover	Tuliano/Gianaris	FC	FC	N/A	N/A	N/A	FC	N/A		N/A				3	0	8	38%	0%	38%
North Hanover	Picariello/Kocubinski	FC	FC	N/A	FC	N/A	FC	N/A		FC				5	0	8	63%	0%	63%
Palmyra Borough	Gural/Pearlman	FC	N/A	FC	FC	FC	N/A	FC		N/A				5	0	8	63%	0%	63%
Pemberton Borough	Mull/Vallari	Alt	N/A	N/A	FC	N/A	FC	FC		N/A				3	1	8	38%	13%	50%
Pemberton Twp.	Hornickel/Brown	Alt	N/A	FC	FC	FC	FC	FC		FC				6	1	8	75%	13%	88%
Riverside Township	Jack/Mansdoerfer	FC	FC	FC	FC	FC	FC	N/A		FC				7	0	8	88%	0%	88%
Shamong Township	Matchett	FC	FC	FC	FC	FC	FC	FC		FJ				7	0	8	88%	0%	88%
Southampton Township	Hoffman	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A				0	0	8	0%	0%	0%
Springfield Township	Keller/Sobotka	FC	FC	FC	FC	FC	FC	N/A		FC				7	0	8	88%	0%	88%
Tabernacle Township	Cramer/Barber	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Westampton Township	Ent/Farnsworth	FC	Alt	N/A	FC	FC	FC	Alt		FC				5	2	8	63%	25%	88%
Woodland Township	Brown/Seeland	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A				0	0	8	0%	0%	0%
Wrightstown	Ingling	FC	FC	FC	FC	FC	FC	FC		Alt				7	1	8	88%	13%	100%
28		23	22	20	23	22	21	19	28	21	28	28	28	157	13	224	70%	6%	76%
		82%	79%	71%	82%	79%	75%	68%	100%	75%	100%	100%	100%						

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

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

**OCTOBER 2020**  
**CLOSED CASES**

1.) Levy v. Township of Medford-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint that on November 8, 2015 the Plaintiff, Adam E. Levy, was lawfully traveling on his bicycle with his cycling club, Team Evesham, on Eayrestown Road, between Marlton Pike and New Freedom Road, in the Township of Medford, when he was caused to fall from his bicycle as the result of a rut/pothole which was adjacent to the paved portion of the roadway. The Plaintiff alleged that as a result of the fall, he fractured his clavicle which required two surgeries and the insertion of plates and screws. The Plaintiff further alleged that the Township of Medford was negligent in their road rehabilitation program which allowed the dangerous condition of the roadway area to exist. A Complaint was filed on November 7, 2017 and an Amended Complaint was subsequently filed on November 28, 2017. The case was assigned to Douglas Heinold, Esquire on December 6, 2017 and he was instructed to confirm the filing date for the original Complaint to determine any potential issues regarding the expiration of the Statute of Limitations. Defense Counsel accepted the Assignment and he filed our Answer. An Initial Case Management Conference occurred on March 19, 2018. Discovery was significantly delayed based upon the Plaintiff changing attorneys on numerous occasions since the filing of the Complaint in November of 2017. Plaintiff's Counsel filed a Motion to Extend the April 26, 2019 Discovery End Date which was granted, extending all Discovery deadlines, rescheduling Arbitration, and listing the matter for a Trial to commence on September 30, 2019. The parties participated in a Case Management Conference on June 13, 2019 and a revised Case Management Order was entered further extending the Discovery End Date to September 3, 2019. All Discovery Deadlines were subsequently further extended to October 14, 2019. The Arbitration Hearing scheduled for September 19, 2019 was rescheduled to October 24, 2019. The Trial scheduled to commence on November 4, 2019 was adjourned to December 2, 2019. In addition, Defense Counsel proceeded with the filing of our Motion for Summary Judgment on September 27, 2019; however, same was withdrawn based upon the entry of Judge Belgard's Court Initiated Case Management Order on November 4, 2019 which extended all discovery deadlines. Judge Belgard further ordered that all Dispositive Motions be filed with a return date of January 31, 2020. On December 3, 2019, the Plaintiff's Counsel filed a Motion to be Relieved as Counsel. Defense Counsel filed Opposition to the Motion, and on January 24, 2020, Judge Belgard issued an Order denying the Motion. Plaintiff's Counsel subsequently filed a Motion to Extend the January 31, 2020 Discovery End Date which was granted extending the Discovery End Date to April 30, 2020. Defense Counsel filed our Motion for Summary Judgment on March 27,

2020 and Oral Argument on the Motion was conducted on April 29, 2020. Judge Belgard subsequently entered an Order granting Defense Counsel's Motion as to Counts I, II, and III of the Plaintiff's Amended Complaint. Defense Counsel's Motion was denied as to Count IV (alleged OPRA violations). The Trial was scheduled in this matter to commence on September 14, 2020 and it was subsequently adjourned. Under the direction of Judge Belgard, Defense Counsel moved for a Summary Disposition of the remaining OPRA Count. Plaintiffs' Counsel filed Opposition to Defense Counsel Brief and Defense Counsel subsequently filed a Reply Brief. Oral Argument was conducted on September 25, 2020, and on October 5, 2020, Judge Harrington entered an Order granting Defense Counsel's Motion for Summary Judgment as to Count IV.

2.) Naylor (a minor) v. Township of Mansfield-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on August 10, 2017. The Plaintiff, Dylan Naylor (a minor), alleged that he was lawfully on the premises of the Mansfield Township Elementary School located at 200 Mansfield Road, in the Columbus section of the Township of Mansfield, for a designated "Bring Your Child to Work Day" when he was seriously injured in the area designated for children to play outside. The Plaintiff alleged that as a result of the incident, he has suffered significant, severe and permanent injuries. The Plaintiff further alleged that the Township of Mansfield was negligent in allowing the alleged dangerous and/or hazardous condition of the children's play area to exist. The case was assigned to Douglas Heinold, Esquire on June 8, 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. If Plaintiff's Counsel did not agree to dismiss the Complaint against the Township of Mansfield, and Defense Counsel deemed it appropriate, a Motion to Dismiss the Plaintiff's Complaint as to the Township of Mansfield was to be filed with the Court. Defense Counsel accepted the Assignment and he was able to convince the Plaintiff's Counsel to dismiss the insured based upon non-jurisdiction. On August 24, 2020, a Stipulation of Dismissal without prejudice as to the insured only was filed with the Court.

# 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	Nancy Erlston
<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: October 20, 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*

- § Township of Woodland on September 3, 2020
- § Borough of Pemberton on September 8, 2020
- § Township of Springfield on September 10, 2020
- § Borough of Fieldsboro on September 30, 2020

### *LAW ENFORCEMENT LOSS CONTROL SURVEYS*

- § There were no Law Enforcement Loss Control Surveys conducted in the month of September

### *MEETING ATTENDED*

- § Executive Fund Commissioner Meeting (Telephonic) – September 15, 2020
- § Claims Meeting – (Telephonic) - September 15, 2020
- § Police Ad Hoc Meeting (Zoom)- September 23, 2020

### *UPCOMING MEETING SCHEDULE*

DATE	TOPIC	LOCATION
October 20, 2020	Executive Fund Commissioner Meeting	Telephonic
October 20, 2020	Claims 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.

- September 2 - Training Opportunities for Fire Personnel
- September 9 - Employers of DLC Holders- Designated Employer Representative Training
- September 14 - National Fall Prevention Stand-Down Week
- September 15 - Live Safety Training Webinars –October Registration Now Open!
- September 25 – MSI Bulletin - National Preparedness Month Best Practices
- September 29 – MSI Bulletin - National Fire Prevention Week, Kitchen Fires

### *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	
Municipality	Number of Videos
Florence	4

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	
Municipality	Number of Videos
-0-	-0-

### *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.

To maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.

For webinars, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls, quizzes, and question & answer activities during the live, instructor-led webinar. The MSI maintains these records to document our compliance with the State agency.

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)).

## October Webinar Training Schedule

Date	Webinar Topic	Time
10/1/20	<a href="#">Leaf Collection Safety</a>	8:30 - 10:30 am
10/1/20	<a href="#">Chipper Safety</a>	11:00 - 12:00 pm
10/1/20	<a href="#">Bloodborne Pathogens (BBP)</a>	1:00 - 2:00 pm
10/2/20	<a href="#">Chainsaw Safety</a>	8:30 - 9:30 am
10/2/20	<a href="#">Mower Safety</a>	10:00 - 11:00 am
10/2/20	<a href="#">Fire Extinguisher</a>	11:30 - 12:30 pm
10/5/20	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
10/5/20	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
10/5/20	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
10/6/20	<a href="#">Ladder Safety/Walking Surfaces</a>	8:30 - 10:30 am
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="#">Flagger Skills and Safety Considerations</a>	11:00 - 12:00 pm
10/6/20	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
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="#">Confined Space for Entrants &amp; Attendants</a>	9:00 - 11:00 am
10/7/20	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
10/7/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
10/8/20	<a href="#">Sanitation/Recycling Safety</a>	8:30 - 10:30 am
10/8/20	<a href="#">Accident Investigation</a>	1:00 - 3:00 pm
10/9/20	<a href="#">Lock Out/Tag Out (LOTO)</a>	8:30 - 10:30 am
10/9/20	<a href="#">Driving Safety Awareness</a>	11:00 - 12:30 pm
10/9/20	<a href="#">Bloodborne Pathogens (BBP)</a>	1:30 - 2:30 pm
10/13/20	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
10/13/20	<a href="#">Personal Protective Equipment (PPE)</a>	10:00 - 12:00 pm
10/14/20	<a href="#">Snow Plow/Snow Removal Safety</a>	9:00 - 11:00 am
10/14/20	<a href="#">Mower Safety</a>	11:30 - 12:30 pm
10/14/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials- Evening</a>	6:00 – 8:00 pm

Date	Webinar Topic	Time
10/15/20	<a href="#">Designated Employer Representative Training (DER)</a> *see details below	9:00 - 4:00 pm
10/15/20	<a href="#">Confined Space for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
10/16/20	<a href="#">Hearing Conservation</a>	9:00 - 10:00 am
10/16/20	<a href="#">HazCom w/GHS</a>	10:30 - 12:00 pm
10/16/20	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
10/19/20	<a href="#">Accident Investigation</a>	9:00 - 11:00 am
10/19/20	<a href="#">Fire Safety</a>	11:30 - 12:30 pm
10/19/20	<a href="#">Building Trust and a Constitutionally Sound Police Agency Through Training - Evening</a>	6:30 - 8:00 pm
10/20/20	<a href="#">Lock Out/Tag Out (LOTO)</a>	9:30 - 11:30 am
10/20/20	<a href="#">Snow Plow/Snow Removal Safety</a>	12:30 - 2:30 pm
10/20/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials- Evening</a>	6:00 – 8:00 pm
10/21/20	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
10/21/20	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
10/21/20	<a href="#">Leaf Collection Safety</a>	1:00 - 3:00 pm
10/22/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
10/22/20	<a href="#">Bloodborne Pathogens (BBP)</a>	9:00 - 10:00 am
10/22/20	<a href="#">Fire Extinguisher</a>	10:30 - 11:30 am
10/23/20	<a href="#">CDL-Drivers Safety Regulations</a>	8:30 - 10:30 am
10/23/20	<a href="#">Sanitation/Recycling Safety</a>	12:30 - 2:30 pm
10/26/20	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
10/26/20	<a href="#">Ladder Safety/Walking Surfaces</a>	11:00 - 1:00 pm
10/27/20	<a href="#">Confined Space Entry for Supervisors</a>	9:00 - 12:00 pm
10/27/20	<a href="#">Flagger Skills and Safety Considerations</a>	1:00 - 2:00 pm
10/28/20	<a href="#">Chainsaw Safety</a>	8:30 - 9:30 am
10/28/20	<a href="#">Fire Safety</a>	10:00 - 11:00 am
10/28/20	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
10/29/20	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
10/29/20	<a href="#">Dealing with Difficult People</a>	1:00 - 3:00 pm
10/30/20	<a href="#">Sanitation/Recycling Safety</a>	8:30 - 10:30 am
10/30/20	<a href="#">CDL-Drivers Safety Regulations</a>	12:30 - 2:30 pm

CEU's for Certified Public 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	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / M
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	2 / T,M	Safety Coordinator's Skills Training	2 / M,G
Fall Protection Awareness	2 / T,M	Shop and Tool Safety	1 / T
Fast Track to Safety	4 / T	Seasonal Public Works Operations	3 / T
Fire Extinguisher	1 / T	Snow Plow Safety	2 / T
Fire Safety	.5/ T - .5/ G	Special Events Management	2 / M
Raggar / Work zone Safety	2 / T,M	Shift Briefing Essentials	1 / 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	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / P
Dealing With Difficult People	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	4 / P
		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 / 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
Raggar / Work zone 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
Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / Gen	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / ORM
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	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFF
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	
ORM - Office Mgmt. and Ancillary subjects			

# LESSONS LEARNED FROM LOSSES

## TRANSITIONAL DUTY

### Monthly Newsletter – October 2020



The cost of Workers' Compensation claims continues to rise steadily. One way to combat these rising costs is through the use of a transitional duty program.

- The longer an employee is out of work due to a work related injury, the more difficult it can be to get that employee back to work.
- A Workers' Compensation Judge will often use the length of time the employee is out of work to measure the significance of an injury.
- A transitional duty assignment is temporary and not designed to create a new position for the employee. This assignment may last as long as 3 to 6 months.
- Transitional Duty boosts morale, saves money and the employee experiences faster recoveries, both physically and psychologically.
- Please see the [Sample Transitional Duty Job Bank](#) in the Transitional Duty Policy on the JIF website under the Claims tab for great information.

Example 1: An employee with an aggravation of a severely arthritic knee with restrictions of no climbing in and out of large trucks was permitted use of a smaller DPW truck to follow the crew and feed branches into the chipper. The savings was 8 weeks of TTD or \$7,600.00.

Example 2: A paid firefighter injured and unable to perform regular duties. The employee was able to watch safety videos, review and update training materials, perform inspections of firefighting equipment and turnout gear and inspect fire extinguishers, smoke detector batteries, and tools at different fire companies and municipal facilities for 5 weeks, saving over \$7,500.

# 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: October 20, 2020 via Teleconference  
Contact Information: [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

### SEPTEMBER/OCTOBER ACTIVITIES & PLANS

- Continuing with the Monthly Targeting Wellness Newsletter
- Continuing with the weekly Zoom Fitness Workouts
- Completed the launch of a "Pilot Program" called Nutrition for Transition, a 4-week workshop on challenges of nutrition. A combination awareness and coaching format. Ran: September 22<sup>nd</sup> to October 15<sup>th</sup>. Offered twice a week with a total of 16 participants.
- 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 Pilot Project: Transformational Leadership and Resiliency Group Coaching: Law Enforcement. Working with Elias Institute of Professional Coaching from West Coast. Offered to 4 municipalities through the 3 JIFs. Details included in agenda packet.
- Offering a virtual presentation at the end of October on working through stress and uncertainty
- Distributed List of Ideas to help increase employee engagement virtually or in-person

### What are Municipalities Doing?

- Offset Employee Assistance Program Fee
  - Fresh Produce and Healthy snacks for office
  - Team building workshops (during or after work – one town is doing pumpkin succulents)
  - Year-long Maintain Don't Gain challenge (discovered it was more important than ever)
  - Flu Clinics (offering gift bags and/or door prizes)
  - Recipe swap converting into Employee Cookbook
  - Chair massages
  - Beverage Tumblers/Yeti
  - Blood Pressure cuffs for Office or each employee
  - Gratitude Boards
  - Bingo Game Challenges
  - Wellness Events – offering activities for employees to participate in through the week (virtually)
- Refer to the Idea list I sent out that will give you some ideas of fun activities that do not require a lot of preparation or implementation for your employees to enjoy.

### October Targeting Wellness Newsletter

#### Topics included:

- Get your immune system ready for Fall
- Main components that support your immune system
- What is autoimmune diseases
- Connection between autoimmune disease and your gut health
- Varieties of squash
- Recipe corner – Acorn squash soup with turmeric

### Challenge of the Month: Bingo!



# Targeting Wellness Newsletter

## Good News for Good Health!

October 2020

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs



### *In this issue*

1. *Get Your Immune System Fall Ready*
2. *Main Components That Support Your Immune System*
3. *What is Autoimmune Disease?*
4. *Connection Between Autoimmune Disease and Gut Health*
5. *So Many Squash Varieties...Who Knew?*
6. *Recipe Corner—Acorn Squash Soup with Turmeric*

*It always comes down to ones mindset, ones perception.*



## Get Your Immune System Fall Ready

This year our kickoff to autumn was a bit different. Traditionally this season is greeted with kids going back to school and maybe starting new projects at work. However, this year we are looking at a very different Fall perhaps one filled with a bit more uncertainty when it comes to our overall wellness. We know our **immune system** is always more vulnerable this time of year, and with COVID-19 lurking, many may feel even more concerned.

**What exactly is our immune system?** It's simply our defense against danger whether external or internal. It's pretty obvious that external infections from bacteria, viruses and other organisms pose a threat, but often we forget how vital our immune system is for growth, development and living longer. It stays alert 24/7 to remove internal "invaders" by finding ways to remove them from our system. When the immune system is compromised, we suffer from inflammation. Sometimes inflammation can help fight an acute and specific threat, but long-term inflammation is dangerous. And factors such as poor diet, obesity and a sedentary lifestyle make inflammation worse! Chronic inflammation can increase one's risk of cardiovascular disease, cognitive decline and premature aging, not to mention COVID-19.

If we stop and think about it, our immune system is pretty darn amazing! We have trillions of bacteria in our gut and colon. It is their job to figure out which are harmful, which are neutral and which are helpful to our bodies health and function. Over 70% of our immune system is contained in our gut microbiome (the community of bacteria).



### Falls impact on our immune system

Change in the weather tends to produce ideal conditions for viruses to flourish while at the same time, tends to lessen our immune system's strength to fight them.

#### Hot, Dry Indoor Air:

Indoor heating can irritate our nasal, sinus and throat passages, causing tiny cracks in our skin and pores which allow bacteria and viruses to enter the body much easier. Installing a humidifier can help.

#### Less Sunlight:

With days getting shorter, our exposure to Vitamin D is reduced. Our skin produces vitamin D when exposed to sunlight. This "sunshine vitamin" is a key nutrient needed to support a healthy immune system. Getting a sunlamp for your desk may not only help with vitamin D but may also help against seasonal affective disorder (i.e. SAD).

#### Fluctuating Weather:

We experience frequent changes in the weather during this time of year. Changes in temperature, humidity, wind levels and barometric pressure can all take a toll on our body. The constant adaptation to these changes can put stress on the functioning of our system.

### Does our age make us more vulnerable to sickness?

Our immune system is at its peak during our reproductive years and begins to decline as we get older. This is why our elderly can be more at risk in getting sick and may have more difficulty fighting it off if they do get sick. However, that is NOT always the case. We can slow down or speed up this trajectory by our lifestyle choices and the environment in which we live. Our diet, if we get enough exercise and quality sleep, how we deal with stress, if we smoke or take drugs, if we drink alcohol in excess or come in contact with other toxins...these all impact our immune system and its ability to do its job properly.

## Main Components That Support Your Immune System

### Managing Stress

What is your go-to method for dealing with stress when you have taken all you can take? Now ask yourself, is this a healthy practice or one that could lead to other problems? No doubt there are things that happen daily to cause you some level of stress. Sometimes it helps push you forward, other times it causes you to become immobile. It is crucial that when you feel the stress and anxiety building up you have a plan to calm yourself: step away from the situation and focus on deep breathing; go for a walk outside to change your tunnel vision to optic flow; talk to a friend or co-worker. You can learn to become more resilient in times of stress but it will take awareness and practice. It's worth the effort because your immune system will be stronger for it!



### Set Boundaries

This can be the toughest thing to do when you are everything to everyone (spouse, parent, employee, coworker, friend, family member....). Where do YOU come into the picture? Saying "no" may be very difficult for many reasons. But instead of thinking of it as saying "no" to someone else, think of it as saying "yes" to yourself. With many uncertainties this fall season, make sure you don't over commit. Each week take some time to do something for yourself. Self-care is not being self-fish! I'm sure you have heard the flight attendant words referenced many times "put the mask on yourself first"! Saying "no" once in awhile allows you to say "yes" to yourself more often. Give it a try.

### Getting Enough Sleep

If you are pushing the envelope of sleep to get in another movie, surf the web, or peruse your favorite social media, think again. Sleep is when your immune system registers any of the day's invaders. Our immune system, during sleep, gathers up the information it has "learned" about viruses and bacteria it came in contact with during the day. It identifies characteristics and methods of attack and creates antibodies to fight off that invader in the future. Research shows that this process of "immune memory" creation can ONLY happen during sleep.



### Healthy Diet

Many have mentioned that a few extra pounds have found their way around their waistline since the start of the pandemic. No surprise with our normal routines being turned upside down. Maybe there were extra snacks in the house or you ordered out more and moved less. But since more than 70% of our immune system resides in our gut, eating a healthy diet will definitely have a huge impact on its strength and ability to fight off sickness. One way to do that is to incorporate color into your diet. Eating more whole foods such as vegetables, fruits, grains, legumes and beans will fuel your body with the powerhouse nutrients and vitamins needed to ward off external and internal invaders. Make sure you are eating foods rich in vitamin C, vitamin D and Zinc. Also elderberries have long been used in herbal medicine to support the immune system. They are packed with antioxidants that may help in blocking viral proteins and inhibit early stages of an infection.

### Get More Exercise

Perhaps your "normal" workout routine got thrown off track with the pandemic. Gyms are finally reopen but not everyone feels comfortable to head back, fully masked and socially distanced. No worries. Fall is a great time to start a new exercise routine. With the cooler weather, see if you can incorporate time to get outside to take a walk or ride your bike. It's a great way to have alone time, or time to spend with your family. Getting outside in the middle of the day is a great way to soak in some vitamin D. I have done many after dinner remote "walks and talks" with friends. It's a great way to stay connected while getting in your steps. Tai chi, yoga and strength training are also great options to incorporate into your routine. It can help reduce stress, strengthen muscles, and help your immune system all at the same time.

Strive for the 3 C's in all the above: **COMMITMENT, CONVENIENCE, AND CONSISTENCY!**



## What is Autoimmune Disease?

An **autoimmune disease** is a condition in which your immune system mistakenly attacks your body. As you just read, the immune system normally guards against germs like bacteria and viruses. When it senses these foreign invaders, it sends out an army of fighter cells to attack them. Normally, the immune system can tell the difference between foreign cells and your own cells. In an autoimmune disease, the immune system mistakes part of your body — like your joints or skin — as foreign. It releases proteins called auto-antibodies that attack healthy cells. Some autoimmune diseases target only one organ. Type 1 diabetes damages the pancreas. Other diseases, like lupus, affect the whole body.

### Why does the immune system attack the body?

- \* “Autoimmune diseases are the third most common category of disease in the United States after cancer and heart disease; they affect 5%-8% of the population.” (CDC, 2004)
- \* Doctors don't know what causes the immune system misfire. Yet some people are more likely to get an autoimmune disease than others.
- \* There is a higher prevalence of autoimmune diseases in women, with conservative estimates to be 78.8%. Often the disease starts during a woman's childbearing years (ages 14 to 44).
- \* Some autoimmune diseases are more common in certain ethnic groups. For example, lupus affects more African-American and Hispanic people than Caucasians.
- \* Certain autoimmune diseases, like multiple sclerosis and lupus, run in families. Not every family member will necessarily have the same disease, but they inherit a susceptibility to an autoimmune condition.
- \* Because the incidence of autoimmune diseases is rising, researchers suspect environmental factors like infections and exposures to chemicals or solvents might also be involved.
- \* A “Western” diet is another suspected trigger. Eating high-fat, high-sugar, and highly processed foods is linked to *inflammation*, which can set off an immune response.
- \* Another theory is called the *hygiene hypothesis*. Because of vaccines and antiseptics, children today aren't exposed to as many germs as they were in the past. The lack of exposure could make their immune system overreact to harmless substances.

### Some of the more common autoimmune diseases include:

- ◆ Type 1 diabetes
- ◆ Rheumatoid arthritis (RA)
- ◆ Psoriasis/psoriatic arthritis
- ◆ Multiple sclerosis—damages the protective coating that surrounds nerve cells
- ◆ Lupus—first described as a skin disease because of the rash it produces, but it affects many organs.
- ◆ Inflammatory bowel disease (IBD) - Crohn's or Ulcerative colitis
- ◆ Addison's disease—affects the adrenal glands
- ◆ Grave's disease—attacks the thyroid gland
- ◆ Hashimoto's thyroiditis



Sources: CDC and NIH



## Autoimmune Disease and Gut Health: What's The Connection

Inflammation is our body's way of healing cells that have been damaged. We see this happen every time we get a paper cut. Our body jumps into action to first stop the bleeding and then inflammation sets in to allow fresh nutrients and oxygen while fighting off infection. It's pretty amazing what our bodies can do when they are able to work properly. But sometimes inflammation in the body does more harm than good. Often times the amount of inflammation increases due to the types of food we eat. Added sugars, red and processed meats, trans fats, and omega-6s can all trigger spikes in inflammation.

### What foods may actually help reduce inflammation in our body?

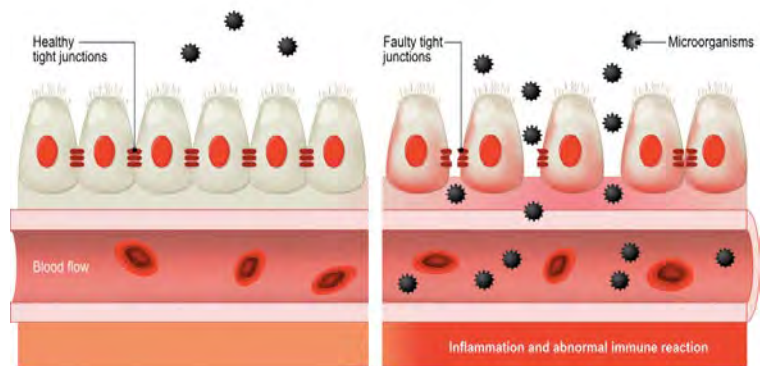
Every autoimmune disease is different yet research is showing that our food choices could impact when it comes to healing and preventing the development of autoimmune diseases. There was a study published in 2017 in the Frontiers of Immunology which found that "leaky gut" may trigger the initiation and development of autoimmune disease. Our gut health is crucial to the proper functioning of our body. It is made up of trillions of different bacteria (microbiota) which help with digestion, protects the intestinal wall and supports normal immune function.

The whole issue of whether LGS causes or is a symptom of any of the autoimmune diseases is still not 100% clear. But there are many studies that are stating there could definitely be a connection.

With that said, there is a good chance that what you eat could increase or decrease your symptoms. So what might be some ways to take care of your gut?

### "Leaky Gut Syndrome" (LGS)

This is a digestive condition that affects the lining of the intestines. Gaps occur in the intestinal walls allowing bacteria and other toxins to pass into the bloodstream.  
(Medical News Today)



- \* **Eating fermented foods** increase the beneficial bacteria (probiotics): kimchi, sauerkraut, unsweetened yogurts, coconut kefir, tempeh, kombucha (fermented black or green tea), miso
- \* **Eat more anti-inflammatory foods** such as mushrooms, onions, leafy greens, squash, turnips or rutabaga to name a few.
- \* **Add some spice to your life:** ginger, cayenne pepper, cloves, garlic, cinnamon, and turmeric.

Sethi, Dr. Saurabh. August 21, 2019. What to know about leaky gut syndrome. Medical News Today.  
<https://www.medicalnewstoday.com/articles/326117#what-is-it>

Other Sources: Cleveland Clinic, Food Revolution



## So Many Varieties of Squash....Who Knew?

With the start of fall, I thought it would be nice to address the many varieties of squash now available and all the health benefits you may not have known. When you think of squash, what comes to mind? Probably the thin green or plump yellow squash, typically found in the grocery store. But did you know there are dozens of varieties, including: buttercup, patty pan, Hubbard, cushaw, acorn, summer, autumn and winter squash? Squash is a very interesting fruit, which is often identified as a vegetable because it is a broad term that encompasses a number of different foods, including pumpkins, zucchinis, courgettes, and marrows...yes even pumpkins, which fall into the same **Cucurbit (climbing) family**. In North America, most of the varieties have been simplified into either summer or winter squash. Let's take a closer look at a few that you may or may not have tasted...maybe you'll be inspired to seek them out at your local farmers market or grocery store.



**What a Power House of Nutrients:** they contain organically occurring vitamins and minerals; contains vitamins such as vitamin C, vitamin E, vitamin B6 and minerals and health components such as niacin, thiamine, folate, pantothenic acid, calcium, and iron. Minerals are also abundant in squashes, such as copper, magnesium, and potassium. Squash is overall an excellent way of getting a dose of antioxidants, carotenoids and anti-inflammatory agents.



Acorn Squash



Butternut Squash

### BENEFITS

Boosts immune system

Helps reduce gastric &amp; duodenal ulcer

Gives relief from asthmatic conditions

Effective in preventing heart diseases

Improves bone &amp; eye health

Effective in managing diabetes

Helps to improve blood circulation

Reduces risk of lung cancer &amp; emphysema



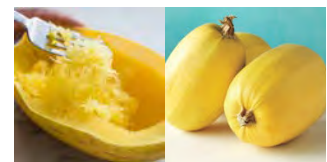
Delicata Squash

Skin delicate enough to be



Hubbard Squash

Can be used as pie filling or



Spaghetti Squash

So named because it splits



Turban Squash

Has a big cap which can be removed in order to make it



Carnival Squash

Tastes like butternut



Ambercup Squash



Even the blossoms are edible!



Sweet Dumpling Squash



Eight Ball Squash

Tiny squash is a form of

Caution: Avoid consumption if suffering from hypotension (low blood pressure)

Source: [www.organicfacts.net](http://www.organicfacts.net)

### Baked Method

- Depending on the variety, cut in half or in pieces large enough for individual servings.
- Scrape out seeds and stringy parts. (I saved the seeds from an acorn squash. Cleaned and dried them. Baked on low for about an hour. Add some spices and enjoy on salads or as a snack)
- Place pieces cut side up on large baking pan.
- On each piece place 1 teaspoon of butter, 1 teaspoon of sugar or honey or corn syrup, and a sprinkle of salt. Or try butter, garlic cloves and fresh herbs.

## Acorn Squash Soup with Turmeric



This acorn squash soup with turmeric will warm you right up on a chilly fall afternoon. It's so creamy and delicious that you won't realize how healthy it is. It's full of veggies and also dairy free thanks to the addition of coconut milk. (Recipe courtesy of Seasonal Cravings)



### Ingredients:

Prep time: 10 mins.  
Cooking time: 54mins  
Servings: 6

- \* 1 acorn squash
- \* 1 tbsp olive oil (water or veggie broth will work too)
- \* 1 cup shredded or diced carrot
- \* 1 small onion chopped
- \* 1/2 apple diced
- \* 1 tsp ginger
- \* 1 tsp turmeric
- \* 1 14 oz can unsweetened coconut milk
- \* 1 1/2 cups water
- \* 1/2 tsp salt
- \* 1/4 tsp pepper

### Nutrition Facts:

Calories: 238kcal | Carbohydrates: 17g | Protein: 2g | Fat: 19g | Saturated Fat: 15g | Sodium: 225mg | Potassium: 556mg | Fiber: 3g | Sugar: 5g | Vitamin A: 3830IU | Vitamin C: 13.2mg | Calcium: 48mg | Iron: 1.9mg

### Directions:

1. Cut the squash in half and scrape out the seeds. Roast in a baking pan for about 30-40 minutes at 400°F. You want the flesh to be soft.
2. In a dutch oven, heat the olive oil over medium-high heat. (or use water/veggie broth to keep carrots covered for about 10 minutes.
3. Puree soup with an immersion blender or put in your blender. Be careful not to burn yourself!
4. Serve with pepitas (pumpkin seeds), scallions, and parsley.
5. and onions from sticking.
6. Add carrots and onions and sauté 4 minutes.



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# Fall Wellness Week

**Directions:** Give every employee a bingo sheet. Each box contains a “challenge” to fulfill either that day or during the entire week. Cross off that box once the challenge is completed. Turn in your card at the end of the week to your Municipal Wellness Coordinator. Complete one row (up, down, across or diagonal) and be eligible to win a prize at the end of the challenge. Complete the entire card and you will be entered into a special drawing at the end of the year.

Name: \_\_\_\_\_ Date: \_\_\_\_\_

B I N G O				
CHALLENGE				
Ate 5 servings of vegetables and fruit today	Tried a new Fall healthy recipe	Participated in 30 minutes of physical activity 3 times this week	Wore my seat belt	Went for a walk (not work related)
Started at least 3 days with a healthy breakfast	Replaced a soda with water	Incorporated stretching before or after my shift	Drank 8 glasses of water today	Brown bagged my lunch
Ate a meatless meal	Practiced Deep Breathing to reduce stress	<b>FREE SPACE</b>	Spent time on a brain puzzle during my break	Ate 5 servings of vegetables and fruit today
Did not smoke today	Stretched before getting out of bed	Packed a healthy snack for work	Cut back on my sugar intake this week	Got at least 7 hours of sleep 3 nights this week
Meditated even if for a minute	Ate whole grain instead of white flour	Wrote in my journal	Did something nice for a co-worker	Did not have any alcohol this week

## WORKPLACE WELLNESS

### WE CAN BE PRODUCTIVE AND STILL HAVE FUN!!

#### Have Fun Together

- **Joke of the Week** - We all need to laugh, and this is something everyone can take a turn at. Assign someone on the team to find a joke each week to help start Monday morning off right. Make sure it stays clean and appropriate.
- **Caption the GIF** - More and more people are having fun with GIFs. Choose one a week and ask your team to come up with a clever caption for it.
- **Best Pet Photo** - There's no doubt our pets love having us around, so why not get creative with them? Ask your team to send in their best animal photo and offer a prize to the winner. Incorporate these photos throughout the meeting slideshow and ask each pet owner to tell the group a little about the animal.
- **Story Time** - The idea is to have the entire team work together to tell a story that (mostly) makes sense. The organizer starts things off with a sentence and each person has to add a line. Hopefully laughs ensue. And it's up to the last person to wrap it up.
- **Two Truths and a Lie** - This game is always a great way to get to know each other while having a little fun. Ask each person to submit two unique things about themselves and a third thing that isn't true. Have their coworkers try to figure it out.
- **Express Yourself** - Most of us have gotten used to using emojis to communicate, and your phone keeps track of the ones you use the most. Have each person submit a screenshot of their most-used emojis and see if you all can guess which screenshot belongs to which employee.
- **Make a Meme** – Pick an image and have your staff attach a funny phrase to it. Keep it clean!! Here's one site that you can use <https://makeameme.org/>

#### Focus on Food

- **Let's Do Lunch** - Invite everyone to eat lunch at the same time and host a video conference session that doesn't involve work talk. Make the activity optional and take a Zoom selfie of the group to serve as a virtual memory.
- **Themed Lunches** - Schedule Taco Tuesday, Italian for Thursday or a barbecue on Friday. Encourage your team to participate by bringing their own version and even make suggestions for specific themes.
- **Recipe Roundup** - A lot of us are cooking at home more these days (banana bread anyone?) and it might be nice to have some new recipes to try. At the same time there's usually a good story behind the recipe that could lead to team building. Try a recipe swap or creating a searchable cookbook together through a shared folder or document.
- **The Great Outdoors** - Find a day when the weather is nice and encourage your team to take all of their meetings outdoors. Consider suggesting a Zoom picnic lunch to add to the occasion.
- **Have Food Delivered** - Send a treat to your staff. It can be a full meal or just a fun dessert but the fact that it's being paid for and delivered will mean a lot.

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Ideas compliments of SignUpGenius



## WORKPLACE WELLNESS

### WE CAN BE PRODUCTIVE AND STILL HAVE FUN!!

- **Taste Test** - Make sure each staffer gets a care package filled with the same coffee/tea samples to test. Include treats from local roasters and small businesses to show support, and invite everyone to share their favorites.

### Bring in the Experts

- **Host a Lunch and Learn** - Have your team weigh in on what they'd like to learn about and then find the experts (topics could include wellness, personal finance, leadership or life hacks).
- **Caricature Competition** - Most of us are probably not great at drawing but that's OK, that's what makes it even more entertaining! Assign each person a colleague to draw. It could lead to fun moments and maybe even interesting discussions. Want to take it a step further? Hire a professional caricature artist to do a drawing of your full team (on Zoom?) to serve as a keepsake.
- **Online Cooking Class** - This is the kind of thing you can all do together while you're away from the office. Lots of area chefs are now offering classes on everything from bread making to cocktails to cooking full meals online.
- **Baking Challenge** - You don't have to be a good cook to be a decent baker. Host a baking challenge where each employee is encouraged to come up with a new take on a favorite recipe. Hire a professional baker to judge the entries by appearance and provide baking tips. Gift each team member a different cookbook based on their interests.
- **Hire Team Building Help** - If you really want to make a big splash, consider hiring a professional company to lead your team in a unique exercise. There are several companies that specialize in virtual team building.
- **Volunteer Together** - Lots of nonprofits have figured out ways to have people pitch in from home. Encourage your team to sign up to volunteer "together" while apart. Bring in a nonprofit leader from one of the places you've served to talk virtually about the current state of the nonprofit industry and ways their team has shown resilience and the ability to pivot. Show your team how we are all in this together.

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Ideas compliments of SignUpGenius

## WORKPLACE WELLNESS ACTIVITIES

### KEEPING US CONNECTED!

#### Keep It Interactive:

- **Icebreaker Questions** - This old standby is still very effective. There are so many questions you can use. Consider ideas like things you need for a desert island, things you must have in quarantine, or items you can easily live without. (Let me know if you want a list of icebreaker questions for work.)
- **Show and Tell** - This used to be the way we got to know people in elementary school and now it can be a great way to get to know more about your team. Have each team member pick an item in their home that they want to show and tell a brief story about.
- **Who's Who** - Help your team get to know each other by asking each person to submit three unusual facts about themselves and then everyone has to guess who's who.
- **Town Hall** - Schedule regular town halls with your executive team where everyone is encouraged to talk about how things are going. Water cooler sessions don't happen when everyone is working virtually or staying socially distant, so this can be a good way to encourage conversation. Or create a sign up for employees to meet virtually in a one-on-one with a leader to grab coffee, talk about life and chat.
- **Say Cheese** - Ask staffers to dig out an old photo — it can be funny or sentimental — and ask them to tell the story behind it. Maybe have employees sign up and have a “weekly story” so everyone can be in the spotlight.
- **Guess Who** - Take “Say Cheese” one step further and have everyone submit their photo and then see if their colleagues can figure out who's who.
- **Share Your Bucket List** - This can be a fun way to find out something new about your coworkers. Ask each person to share three things that are on their bucket list.
- **Book Club** - Start a monthly book club and schedule a time to host a discussion. Give employees the choice of a physical book, eBook or an audio book to accommodate all learning styles and allowing for enough time to finish the book.
- **Celebrate the Holidays** - Find some of the offbeat days on the calendar and celebrate! For example, January 10 is Houseplant Appreciation Day, July 1 is Creative Ice Cream Flavor day, September 13 is Fortune Cookie Day, October 1 is Vegetarian Day (sorry I missed that one!). Get creative and snap selfies with the hashtag.
- **Go Team!** - Celebrate big team wins. If you finish a big project, have that team leader make a video documenting the process. Once the rest of the team sees it, announce an unexpected reward for all involved. Surprise!
- **Send a Care Package** - Gather a few items to send in the mail and make your team feel appreciated. (It can even be hand sanitizer and a mask or items with the company logo.) Everybody loves to get an unexpected delivery.
- **Take a Field Trip** - Virtually. Some of the world's best museums and most popular tourist destinations are offering virtual tours right now that could be fun to experience as a team.

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Ideas compliments of SignUpGenius

## WORKPLACE WELLNESS ACTIVITIES

### KEEPING US CONNECTED!

- **Costume Contest** - Halloween is right around the corner....but even if it isn't Halloween, it's always a great time to host a good costume contest! Ask employees to include their loved ones (family or pets) to make it even more fun for everyone.
- **Celebrate Birthdays and Milestones** - It can be a little bit harder to celebrate right now, so it's more important than ever to mark both personal and professional milestones.
- **Run or Walk a Virtual 5K** - You may not be running side-by-side, but you can still complete the challenge as a team. Many nonprofits and 5Ks have switched to hosting virtual races that will make your team feel good — in more ways than one. Make sure everyone knows that the goal is just to finish, not get a perfect time.
- **Pics of Their New Coworkers** - Ask staffers to take pictures of their "new colleagues" — whether it's their kids, the family pet or even the landscaper that interrupts their Zoom calls.
- **Trivia** - Host a weekly contest with a different theme each week. You can easily find questions online. Some themes you may want to try include music, pop culture, sports or history. Offer a prize for the winner.
- **Home Sweet Home** - Since home is the new office, have each person do a video showing off their favorite room or space in their home. Have a competition for the best setup.

### Incorporate Music and Dance

- **Throw a Dance Party** - A New York DJ gained national attention when everyone from Michelle Obama to Oprah Winfrey tuned in to what became known as Club Quarantine. Ask your teammates to submit songs for a shared playlist and allow them to invite family, friends and pets to the party.
- **Talent Show** - Have everyone sign up to perform their talent (serious or silly!) on a specially scheduled video conference call. Encourage people to form groups to perform with.
- **Get Your Groove On** - Create weekly workday playlists and share them with your team. Ask each team member to contribute their favorite song in a certain genre and change it up each week. Make the playlists available to the full company so work becomes a little more fun.
- **Dance, Dance, Dance** - Sign everyone up for an online dance or fitness class to take together. Make sure to give team members the option to turn the camera off!

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Ideas compliments of SignUpGenius



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

<b>Intake</b>	<b>September-20</b>	<b>September-19</b>	<b>2020 September YTD</b>	<b>2019 September YTD</b>
# of New Claims Reported	47	23	587	173
# of Report Only	37	6	473	50
% Report Only	79%	26%	81%	29%
# of Medical Only	6	17	75	107
# of Lost Time	4	0	37	16
Medical Only to Lost Time Ratio	60:40	100:00	67:33	87:13
Occupational, Claim Petition, Cancer Presumption	0		2	
COVID-19	30		444	
Average # of Days to Report a Claim	1.9	0.2	2.8	2.9

<b>Nurse Case Management</b>	<b>September-20</b>	<b>September-19</b>
# of Cases Assigned to Case Management	18	21
# of Cases >90 days	14	16

<b>Savings</b>	<b>September-20</b>	<b>September-19</b>	<b>2020 September YTD</b>	<b>2019 September YTD</b>
Bill Count	88	102	1168	1321
Provider Charges	\$91,876	\$89,771	\$1,899,119	\$1,486,330
Repriced Amount	\$32,889	\$49,637	\$544,927	\$587,708
Savings \$	\$58,986	\$40,134	\$1,354,191	\$898,621
% Savings	64%	45%	71%	61%

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

<b>Exclusive Provider Panel Penetration Rate</b>	<b>September-20</b>	<b>September-19</b>	<b>2020 September YTD</b>	<b>2019 September YTD</b>
Bill Count	95%	97%	97%	97%
Provider Charges	95%	99%	98%	99%

<b>Transitional Duty Summary</b>		<b>2020 September YTD</b>	<b>2019 September YTD</b>
% of Transitional Duty Days Worked		57%	57%
\$ Saved By Accommodating		\$123,969	
% of Transitional Duty Days Not Accommodated		43%	43%
Cost Of Days Not Accommodated		\$87,968	



**Burlington County Municipal JIF**  
**Average Days To Report By JIF Member**  
**1/1/2020 - 9/30/2020**

	# 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	5	0.4	0.4
CHESTERFIELD TOWNSHIP	1	6.0	0.0
DELANCO TOWNSHIP	11	10.2	2.5
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	6	3.0	0.0
MANSFIELD TOWNSHIP	6	4.3	1.0
MEDFORD TOWNSHIP	23	1.5	0.1
MOUNT LAUREL TOWNSHIP	348	2.0	0.5
NORTH HANOVER TOWNSHIP	1	2.0	0.0
PALMYRA BOROUGH	5	2.0	0.0
PEMBERTON TOWNSHIP	33	6.3	5.3
RIVERSIDE TOWNSHIP	9	2.7	1.6
SHAMONG TOWNSHIP	2	2.0	2.0
SOUTHAMPTON TOWNSHIP	7	0.7	0.0
TABERNACLE TOWNSHIP	2	0.0	0.0
WESTAMPTON TOWNSHIP	105	3.6	0.5
WOODLAND TOWNSHIP	1	0.0	0.0
<b>Grand Total</b>	<b>585</b>	<b>2.8</b>	<b>0.9</b>



**Burlington County Municipal JIF  
COVID-19 Claims Reported  
1/1/2020 - 9/30/2020**

	<b># Of COVID-19 Claims Reported</b>
DELANCO TOWNSHIP	2
FLORENCE TOWNSHIP	2
MANSFIELD TOWNSHIP	3
MEDFORD TOWNSHIP	5
MOUNT LAUREL TOWNSHIP	323
PEMBERTON TOWNSHIP	12
RIVERSIDE TOWNSHIP	1
WESTAMPTON TOWNSHIP	96
<b>Grand Total</b>	<b>444</b>

	<b>INDEMNITY</b>	<b>MEDICAL ONLY</b>	<b>REPORT ONLY-WC</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			51	51
September	2		28	30
<b>Grand Total</b>	<b>16</b>	<b>8</b>	<b>420</b>	<b>444</b>



**Burlington County Municipal JIF  
Transitional Duty Summary Report  
1/1/2020 - 9/30/2020**

	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
PEMBERTON TOWNSHIP	279	247	89%	\$27,986	32	11%	\$3,980
MEDFORD TOWNSHIP	119	103	87%	\$7,002	16	13%	\$1,661
BORDENTOWN CITY	280	202	72%	\$22,155	78	28%	\$7,439
EDGEWATER PARK TOWNSHIP	203	146	72%	\$19,710	57	28%	\$7,695
MOUNT LAUREL TOWNSHIP	448	213	48%	\$24,183	235	52%	\$27,716
WESTAMPTON TOWNSHIP	206	0	0%	\$0	206	100%	\$20,864
SOUTHAMPTON TOWNSHIP	45	0	0%	\$0	45	100%	\$5,088
BEVERLY CITY	22	0	0%	\$0	22	100%	\$2,970
BORDENTOWN TOWNSHIP	163	0	0%	\$0	163	100%	\$10,555
<b>Grand Total</b>	<b>1976</b>	<b>1122</b>	<b>57%</b>	<b>\$123,969</b>	<b>854</b>	<b>43%</b>	<b>\$87,968</b>



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
<b>Participating Provider</b>	<b>86</b>	<b>\$89,650</b>	<b>\$31,041</b>	<b>\$58,609</b>	<b>65%</b>
Hospital	4	\$27,736	\$14,207	\$13,529	49%
Physical Medicine & Rehab	6	\$20,250	\$2,143	\$18,107	89%
Physical Therapy	43	\$16,995	\$3,772	\$13,223	78%
Ambulatory Surgical Center	2	\$9,061	\$3,218	\$5,843	64%
Orthopedics	10	\$4,485	\$1,812	\$2,673	60%
Anesthesiology	2	\$4,108	\$2,612	\$1,496	36%
Urgent Care Center	10	\$2,604	\$1,479	\$1,125	43%
MRI/Radiology	2	\$1,972	\$523	\$1,449	73%
Occ Med/Primary Care	4	\$1,378	\$757	\$621	45%
Other	1	\$474	\$187	\$287	60%
Neurosurgery	1	\$350	\$144	\$206	59%
Physicians Fees	1	\$236	\$185	\$51	21%
<b>Out Of Network</b>	<b>2</b>	<b>\$2,226</b>	<b>\$1,849</b>	<b>\$377</b>	<b>17%</b>
Anesthesiology	1	\$1,200	\$823	\$377	31%
Emergency Medicine	1	\$1,026	\$1,026	\$0	0%
<b>Grand Total</b>	<b>88</b>	<b>\$91,876</b>	<b>\$32,889</b>	<b>\$58,986</b>	<b>64%</b>

**Participating Provider Penetration Rate**

**Bill Count** 98%

**Provider Charges** 98%

**Exclusive Provider Penetration Rate**

**Bill Count** 95%

**Provider Charges** 95%





**Burlington County Municipal JIF  
PPO Savings And Penetration Rate  
1/1/2020 - 9/30/2020**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
<b>Participating Provider</b>	<b>1126</b>	<b>\$1,863,681</b>	<b>\$516,032</b>	<b>\$1,347,649</b>	<b>72%</b>
Hospital	47	\$439,714	\$166,826	\$272,888	62%
Orthopedics	145	\$286,322	\$71,119	\$215,203	75%
Neurosurgery	17	\$265,550	\$71,927	\$193,623	73%
Physical Therapy	625	\$259,401	\$67,575	\$191,826	74%
Ambulatory Surgical Center	12	\$216,570	\$49,614	\$166,956	77%
Physicians Fees	34	\$212,961	\$10,540	\$202,422	95%
MRI/Radiology	41	\$41,184	\$14,104	\$27,080	66%
Anesthesiology	14	\$39,259	\$17,229	\$22,030	56%
Physical Medicine & Rehab	10	\$27,137	\$3,192	\$23,945	88%
Urgent Care Center	96	\$23,040	\$14,459	\$8,582	37%
Durable Medical Equipment	16	\$20,744	\$16,014	\$4,731	23%
Emergency Medicine	13	\$13,919	\$3,278	\$10,641	76%
Occ Med/Primary Care	39	\$10,561	\$5,891	\$4,670	44%
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%
Other	1	\$474	\$187	\$287	60%
Transportation	1	\$319	\$199	\$120	38%
<b>Out Of Network</b>	<b>42</b>	<b>\$35,438</b>	<b>\$28,896</b>	<b>\$6,543</b>	<b>18%</b>
Emergency Medicine	10	\$9,282	\$9,101	\$181	2%
Physicians Fees	12	\$8,519	\$4,158	\$4,361	51%
Other	5	\$5,894	\$5,344	\$550	9%
Durable Medical Equipment	4	\$5,290	\$4,865	\$425	8%
Anesthesiology	3	\$4,000	\$2,978	\$1,022	26%
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>1168</b>	<b>\$1,899,119</b>	<b>\$544,927</b>	<b>\$1,354,191</b>	<b>71%</b>

**Participating Provider Penetration Rate**

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

**Exclusive Provider Penetration Rate**

**Bill Count** 97%  
**Provider Charges** 98%

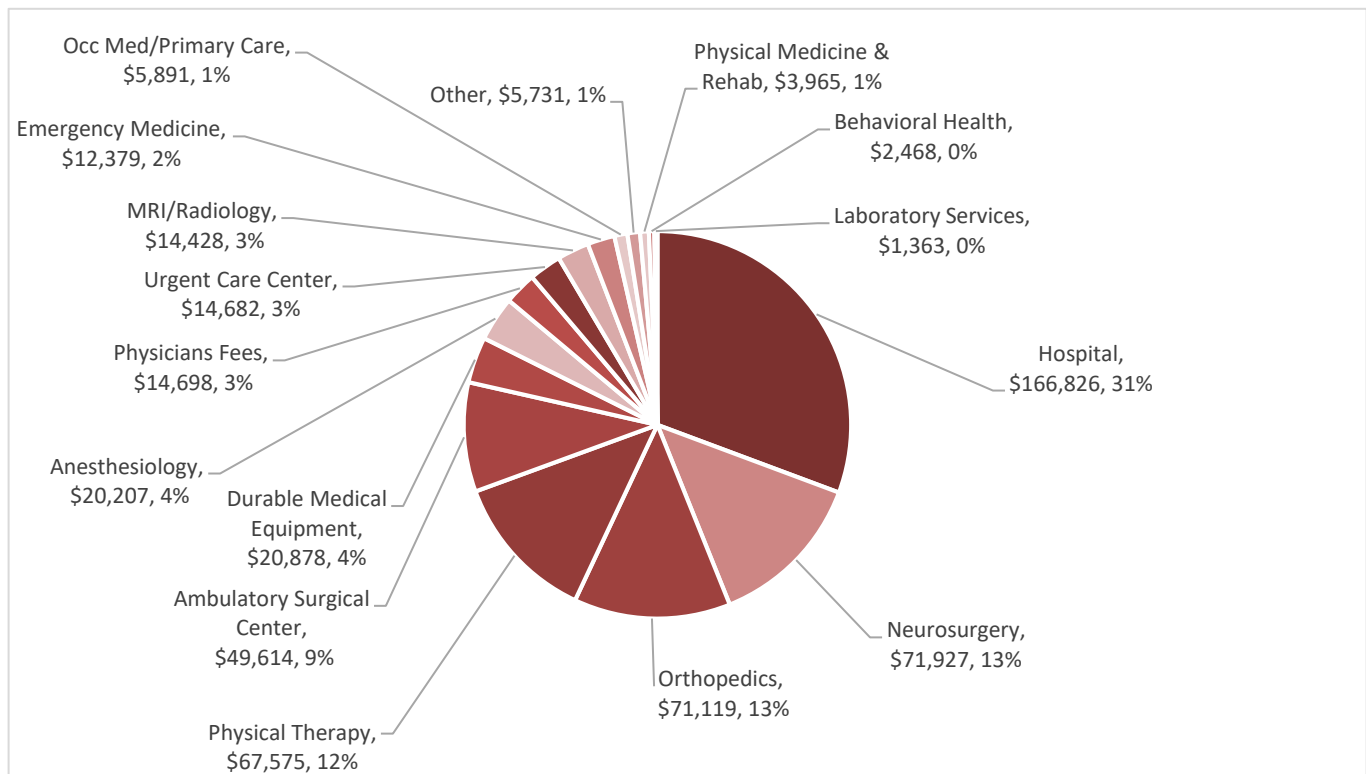


**Burlington County Municipal JIF**  
**1/1/2020 - 9/30/2020**

**Top 10 Providers**

	Bill Count	Repriced Amount	Specialty
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY	19	\$78,929	Hospital
NEUROSURGICAL AND SPINE SPECIALIST	19	\$73,665	Neurosurgery/Physical Med & Rehab
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST	60	\$27,114	Orthopedics
ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL	5	\$24,538	Hospital
ROTHMAN ORTHOPAEDICS	42	\$22,541	Orthopedics
STRIVE PHYSICAL THERAPY	220	\$21,190	Physical Therapy
KENNEDY HEALTH SYSTEM	1	\$19,892	Hospital
MEMORIAL AMBULATORY SURGERY CENTER	2	\$18,953	Ambulatory Surgery Center
REHAB EXCELLENCE CENTER	207	\$15,453	Physical Therapy
HOME CARE CONNECT LLC	11	\$14,977	Durable Medical Equipment
<b>Grand Total</b>	<b>586</b>	<b>\$317,251</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	76			
Kelly Roth	54	56	46	51	48	53	52	47	24			
Cristina Pondevida	55	52	51	51	44	44	44	46	0			
Maureen Steelman	55	52	55	50	49	50	51	53	77			
Virgen Conley	4	4	4	4	3	3	3	4	0			
Wendie Szamreta	2	0	0	0	0	0	0	0	0			
Patricia Henchy	0	0	0	0	0	0	0	0	7			
Sandra Barber	1	1	1	0	0	0	0	0	0			
Bettie Leavitt	0	0	0	0	0	0	0	0	22			
Stephanie Dionisio	0	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>206</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Burlington County Municipal JIF  
Prescription Benefit Program Summary  
1/1/2020 - 8/31/2020**

**BURLCO JIF**

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Total
<b>Script Count</b>	11	16	12	5	5	11	9	7	<b>76</b>
<b>Billed Amt</b>	\$2,424	\$3,269	\$1,604	\$793	\$2,566	\$2,849	\$2,751	\$1,672	<b>\$17,928</b>
<b>Allowed Payment</b>	\$1,253	\$1,306	\$655	\$154	\$745	\$1,525	\$1,165	\$443	<b>\$7,246</b>
<b>Savings</b>	\$1,171	\$1,963	\$949	\$640	\$1,821	\$1,324	\$1,586	\$1,229	<b>\$10,682</b>
<b>% Savings</b>	48%	60%	59%	81%	71%	46%	58%	74%	<b>60%</b>
<b>Opioid Cost %</b>	0.76%	2.89%	4.74%			1.46%		2.66%	<b>1.55%</b>
<b>Opioid Script %</b>	9.09%	18.75%	16.67%			18.18%		14.29%	<b>11.84%</b>
<b>Generic Utilization %</b>	81.82%	87.50%	100.00%	100.00%	80.00%	81.82%	88.89%	100.00%	<b>89.47%</b>
<b>Cost per Patient</b>	\$251	\$163	\$164	\$77	\$373	\$254	\$291	\$222	<b>\$557</b>
<b>Cost per Script</b>	\$114	\$82	\$55	\$31	\$149	\$139	\$129	\$63	<b>\$95</b>
<b>Utilizing Patients Count</b>	5	8	4	2	2	6	4	2	<b>13</b>

# Cyber Risk Management

## Monthly Executive Report

October 5, 2020



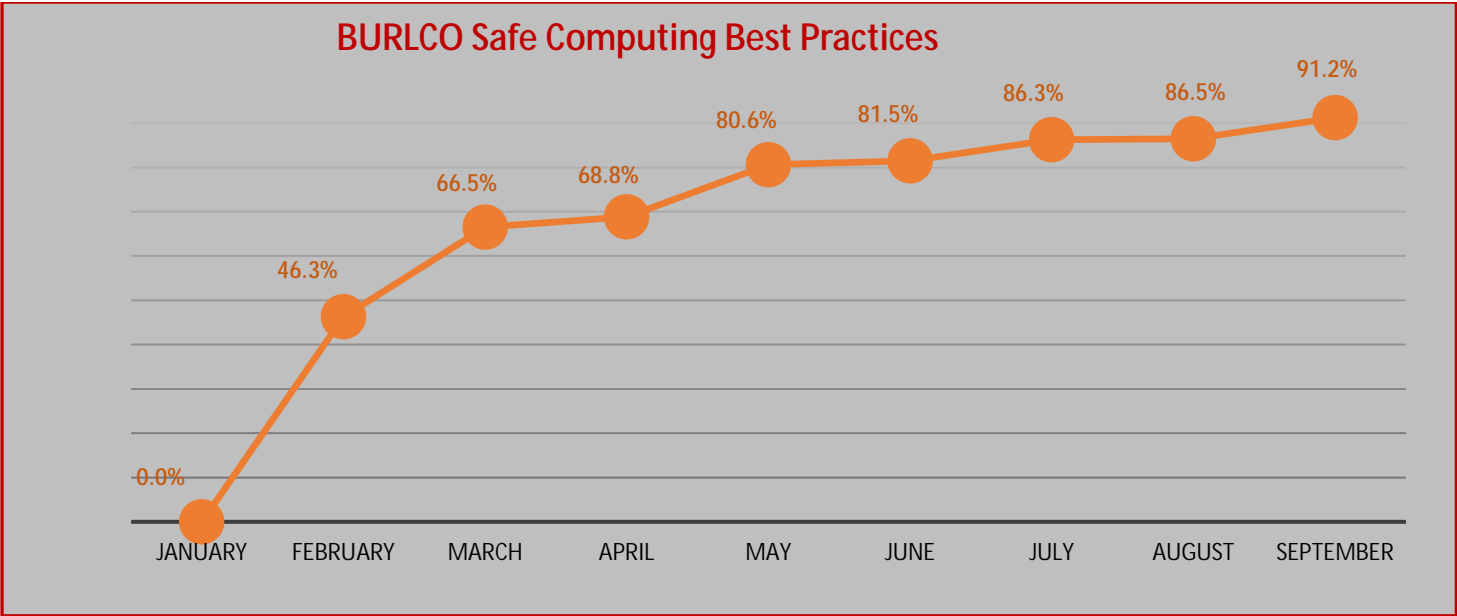
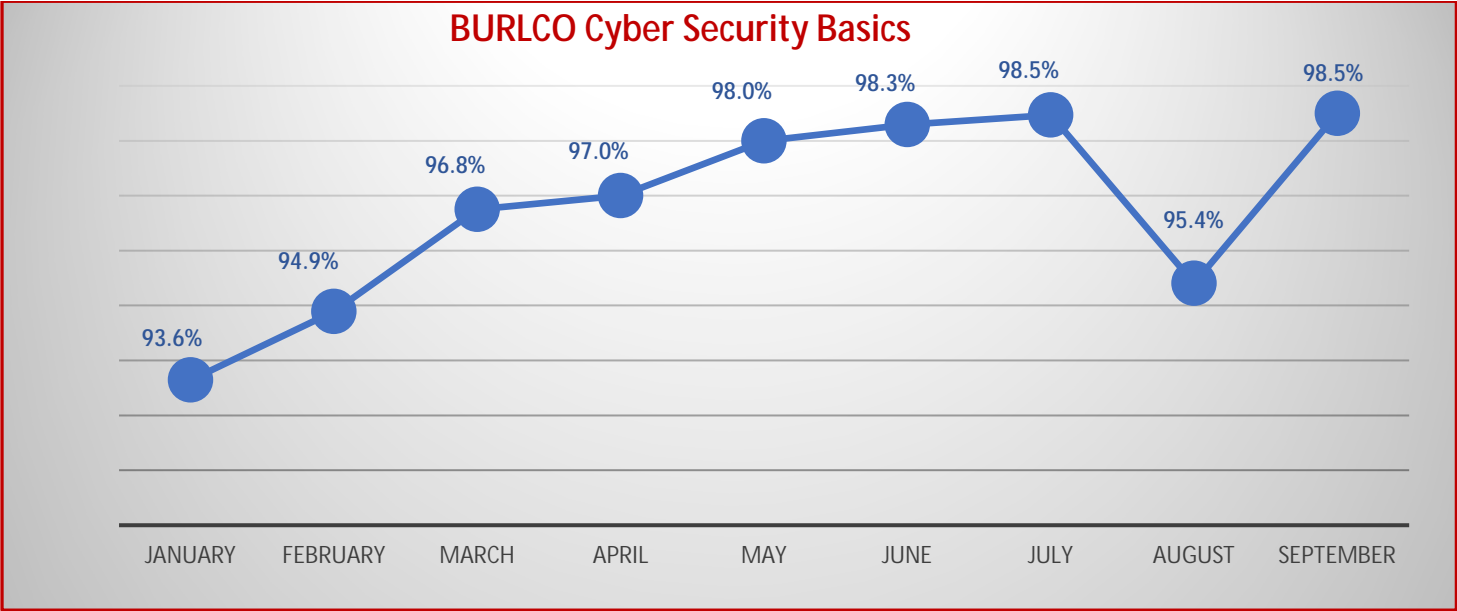
### Media Pro Training

BURLCO JIF Municipality	Cyber Security Basics			Safe Computing Practices Work & Home		
	Total Users	Total Completed	% Completed	Total Users	Total Completed	% Completed
Bass River Township	3	3	100%	3	3	100%
Beverly City	10	9	90%	10	5	50%
Bordentown City	7	7	100%	7	7	100%
Bordentown Township	19	19	100%	19	19	100%
Chesterfield Township	16	14	88%	16	6	38%
Delanco Township	16	16	100%	16	16	100%
Delran Township	21	21	100%	21	21	100%
Edgewater Park Township	17	17	100%	17	17	100%
Fieldsboro Borough	3	3	100%	3	2	67%
Florence Township	30	30	100%	30	30	100%
Hainesport Township	8	8	100%	8	8	100%
Lumberton Township	20	17	85%	20	16	80%
Mansfield Township	48	47	98%	48	47	98%
Medford Township	105	105	100%	105	105	100%
Mount Laurel Township	40	39	98%	40	31	78%
New Hanover Township	1	1	100%	7	5	71%
North Hanover Township	10	10	100%	10	10	100%
Palmyra Borough	30	30	100%	30	29	97%
Pemberton Borough	4	4	100%	4	4	100%
Pemberton Township	53	53	100%	53	53	100%
Riverside Township	2	2	100%	2	2	100%
Shamong Township	10	10	100%	10	10	100%
Southampton Township	15	15	100%	15	14	93%
Springfield Township	6	6	100%	6	5	83%
Tabernacle Township	13	13	100%	13	13	100%
Westampton Township	48	48	100%	48	48	100%
Woodland Township	7	7	100%	7	7	100%
Wrightstown Borough	4	4	100%	4	4	100%

JIF Completion % 98.5%

JIF Completion % 91.2%

# Monthly Training Progress

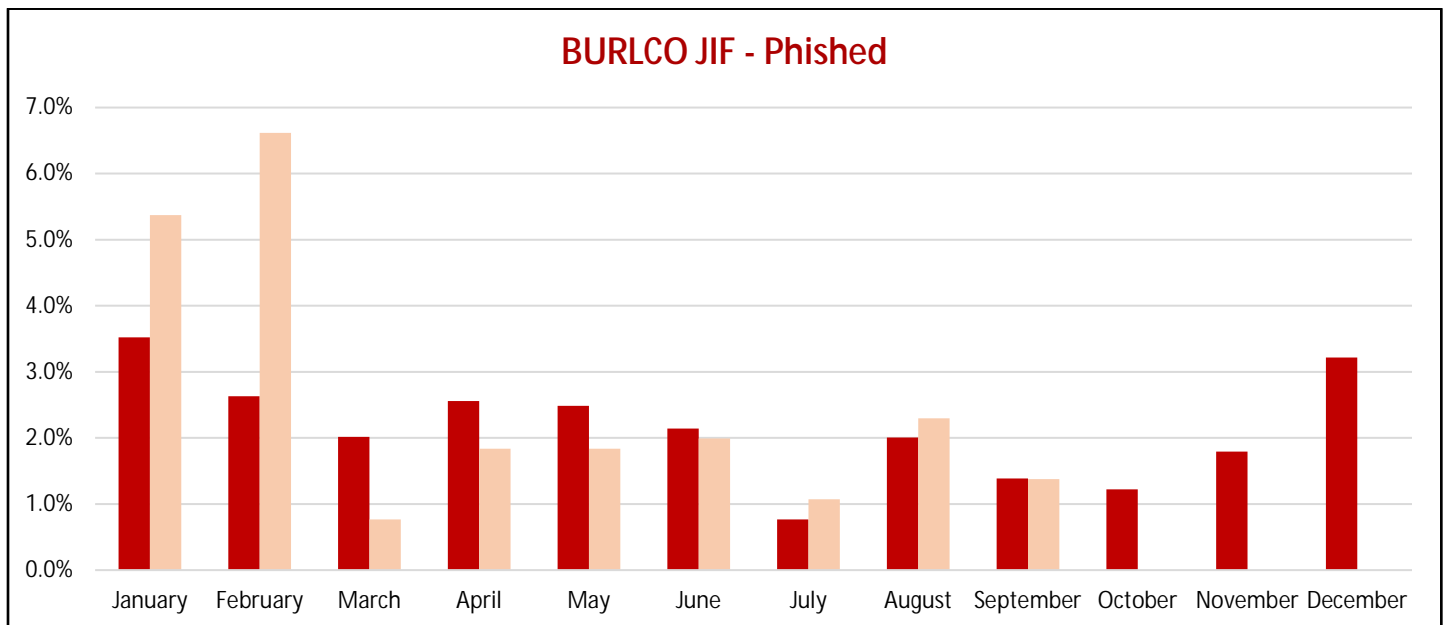


# Phishing Report

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	15	2.3%
September	577	8	1.4%	653	9	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 2.6%



2019



2020



## Phishing by Municipality

Municipality	Total Emails	# Clicks	% of Clicks
Bass River Twp	3	1	33%
Beverly City	13	1	8%
Bordentown City	4	0	0%
Bordentown Twp	13	0	0%
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	0	0%
Florence Twp	33	0	0%
Hainesport Twp	8	0	0%
Lumberton Twp	17	0	0%
Mansfield Twp	51	2	4%
Medford Twp	140	1	1%
Mount Laurel Twp	70	1	1%
North Hanover Twp	7	0	0%
Palmyra Borough	44	0	0%
Pemberton Twp	43	0	0%
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	1	8%
Westampton Twp	55	1	2%
Woodland Twp	7	0	0%
Wrightstown Borough	4	0	0%

**Grand Total                      653                      9                      1.4%**



# Phishing Template Utilization

Phishing Templates	Count of Phishing Template	% of Templates Used	Count of Date Clicked	% of Click
Amex_Income_Verification	66	10%	0	0%
BackgroundReport_Text	47	7%	0	0%
Continual_Municipal_Training	78	12%	0	0%
Facebook Reactivation	50	8%	1	2%
facebook_page_insights	22	3%	0	0%
Microsoft_Office365_Password_Change	57	9%	0	0%
Municipal_Course_Catalog	85	13%	3	4%
Netflix_Account	54	8%	0	0%
Office_File_Deletion_Alert	21	3%	0	0%
UPS Package Redirect	43	7%	1	2%
workstation_updates	24	4%	0	0%
Zendesk_Password_Change	55	8%	1	2%
Zendesk_Ticket_Update	51	8%	3	6%

Grand Total

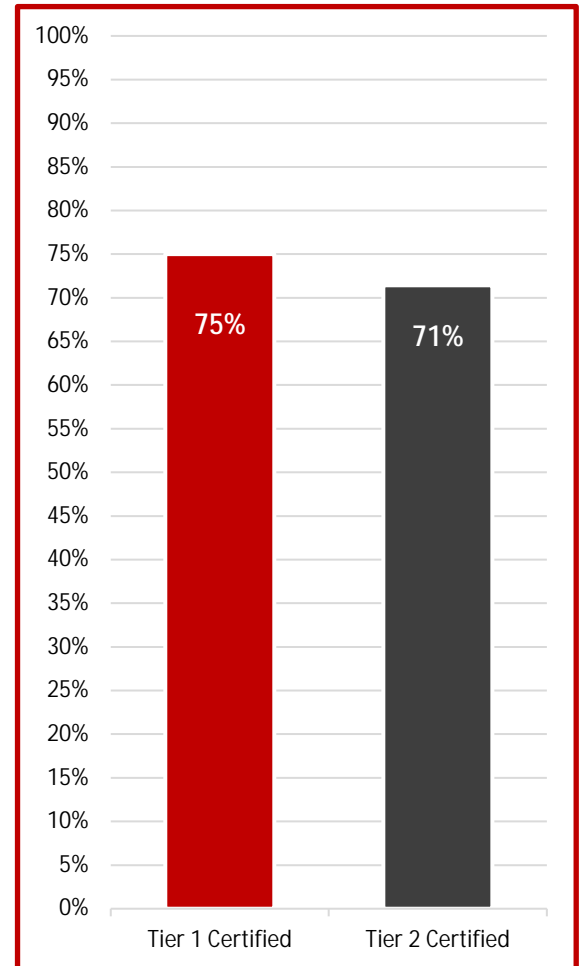
653

9

# MEL's Cyber Risk Management 10/5/2020

## 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		



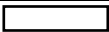



Total # of Municipalities	28	
Tier 1 Certified	21	75%
Tier 2 Certified	20	71%

# 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	4.6	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

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

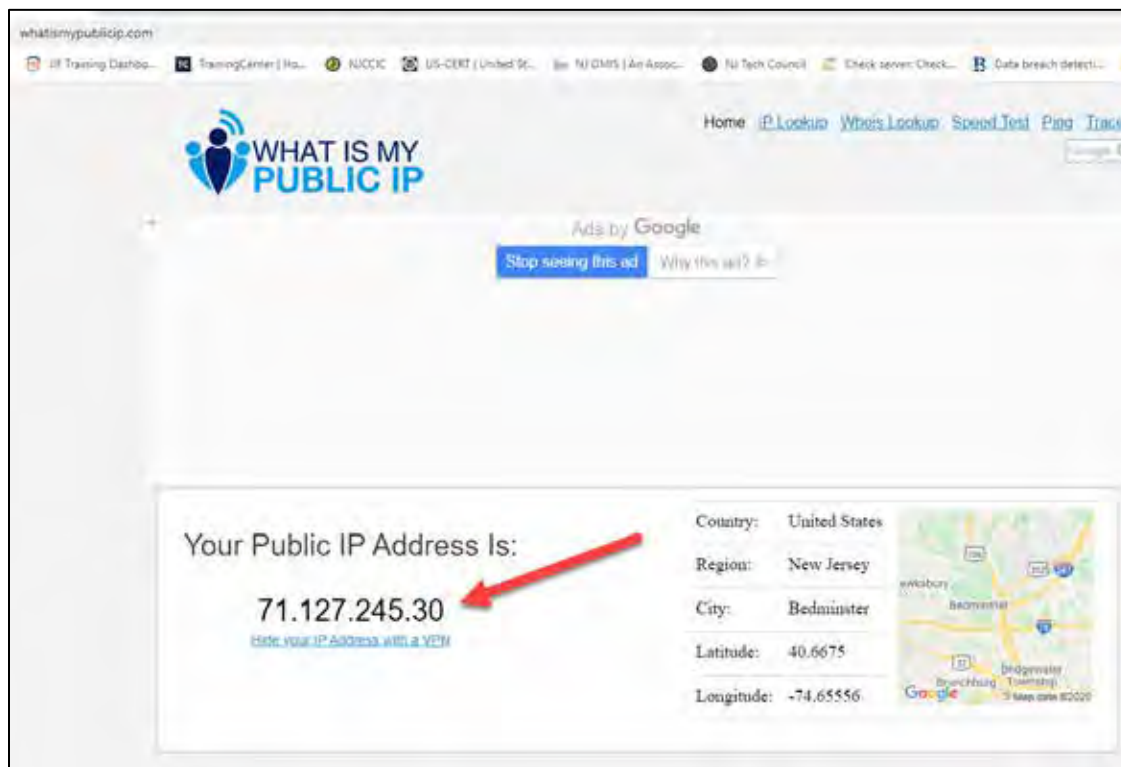
This is the IP address that Pivot Point uses to launch their simulated phishing emails. Whitelisting enables your firewall to allow phishing simulated emails from Pivot Point enter your network. Think of it as a traffic cop at your door.

---

A friendly reminder to provide me 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 is also important that you share your scan report with your IT service provider.

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

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



## Ø Disaster Recovery / Business Continuity

- Do you have a Disaster Recovery Plan?
- Are you testing your backups monthly?

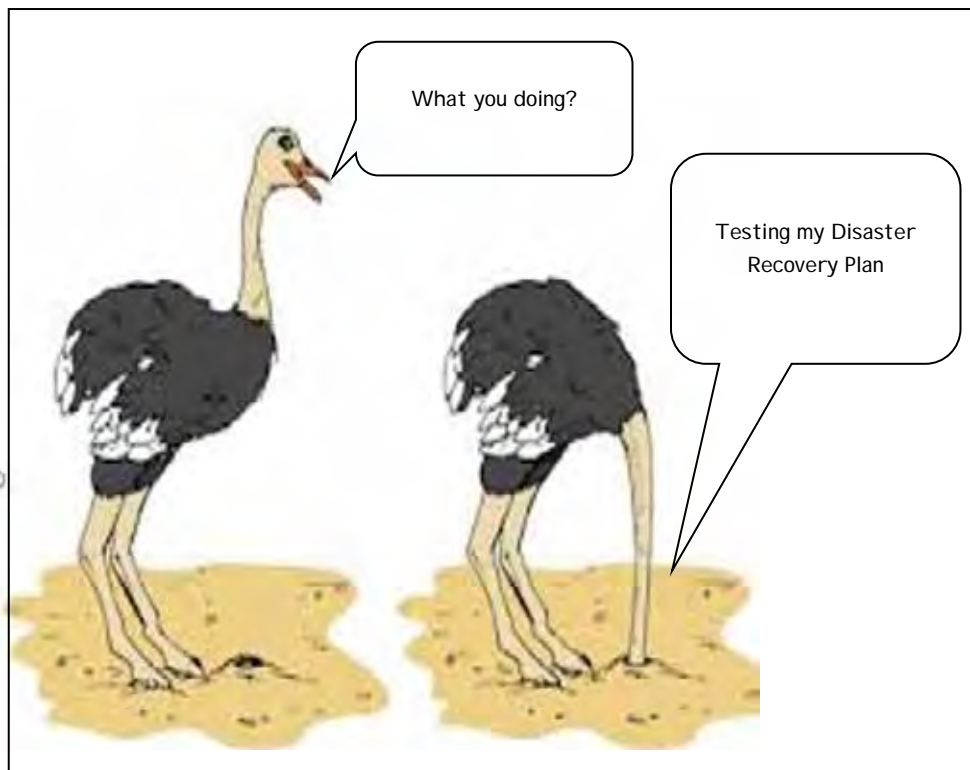
Make sure to tune in on our upcoming webinar on Disaster Recovery with my colleague Bob Cohen who is an ISO 22301 Lead Implementer.

(ISO 22301 is the international best practice on Business Continuity Management published by the International Organization for Standardization)

When: Tuesday, October 27, 1:00 pm

Thursday, October 29, 10:00 am

***Stay Tune, webinar and conference info to follow shortly***



## MEL Cyber Compliance Report September 2020

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

JIF	Tier 1			Tier 2		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Burlington County Municipal JIF	21	3	4	20	4	4



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

**This Month's Advice: Don't Fall Victim to Breach Fatigue!**

Remember when a big data breach was headline worthy?

Data breaches and hacks have become so common today they feel more like the norm than the exception. Unfortunately, that puts us in a dark place... we have become numb to breach news and the impacts that ensue.

Admittedly, I have fallen prey to this myself: "Oh look, Call of Duty suffered a massive breach and 500,000+ users had their data stolen... sounds pretty normal to me." That is exactly the thought that ran through my head when I heard about the Activision hack.

The challenge with breach fatigue is it makes us complacent, and so it's easy to turn our gaze from the people and companies that are suffering from these attacks. Attackers are counting on people to get fatigued, so they let down their guard and get careless and become susceptible to attacks. The reality is these breaches cripple businesses and people's jobs—this is nothing to be "fatigued" about.

The good news? There is actually quite a lot we can do to prevent these kinds of attacks from being successful in the first place. For example, you get an email once a month from us with a new tip to protect you and your company from being breached from the most vulnerable entry point, your inbox. Do you practice what we preach?

Here is your tip for this month. Let's make sure to put this one into practice. After all, it's you, your co-workers, and your organization that are at stake.

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

Never click on a password reset link in your inbox. Of course, we all need to reset our passwords occasionally. But when you get an email telling you to reset your password, don't click it.

Instead, go to the site that is requesting you to change your password, login, and change your password directly through the site.

Password change request phishing emails are some of the most successful phishing campaigns that hackers run. Take the extra 20 seconds, go to the site on your own and do this right!

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

Blog: [Dead CISOs Don't get Bonuses](#)

October 11, 2020

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

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

The statements included in this report are prepared on a “modified cash basis” and relate to financial activity through the one month period ending September 30, 2020 for Closed Fund Years 1991 to 2015, and Fund Years 2016, 2017, 2018, 2019 and 2020. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

#### INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 12,556.83. This generated an average annual yield of .76%. However, after including an unrealized net loss of \$ 5,195.18 in the asset portfolio, the yield is adjusted to .45% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$81,463.52 as it relates to current market value of \$ 5,473,236.02 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$5,491,454.97.

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

#### RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 35,098.05 w/YTD Total \$ 95,543.81 (detailed in my report)  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$ 1,560.84  
FY 2020 Premium Receipts \$ 660,959.00

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 \$ 190,845.93. The claims detail shows 165 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$163. Interest Allocated)

Delran Township	\$31,099.00
Chesterfield Township	\$ 1,110.00
Bordentown City	\$70,181.00
Bordentown Township	\$44,051.00
Westampton Township	\$10,391.00
E-JIF Member Dividend	\$83,339.17

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 19,523,333.23 to a closing balance of \$ 19,966,205.33 showing an increase in the fund of \$ 442,872.10. 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
9/1	EDGEWATER PARK TWP	2017100511	CHARLES RYDER JR	WC	2017	58.00	
9/1	PEMBERTON BOROUGH	2019171998	JOSEPH LICATA	WC	2019	30.00	
9/16	MANSFIELD TWP.	2018106877	ALEXANDER CASTLE	WC	2017	10.05	
9/21	BORDENTOWN CITY	2020199206	BORDENTOWN CITY	PR	2020	5,000.00	
9/23	EDGEWATER PARK TWP	1255304	MARK HERKOPERC	WC	2016	30,000.00	
TOTAL-SEP.						35,098.05	
TOTAL-YTD							95,543.81

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

	<u>July</u>	<u>August</u>	<u>September</u>	<u>Year To Date Total</u>
<b>Opening Balance for the Period:</b>	17,391,346.79	18,959,273.13	19,523,333.23	
<b>RECEIPTS:</b>				
Interest Income ( Cash )	19,796.75	22,443.20	24,102.75	264,890.36
Premium Assessment Receipts	2,076,006.00	1,212,417.00	660,959.00	7,071,833.00
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:				
Fund Year 2020	0.00	0.00	6,545.84	11,765.10
Fund Year 2019	1,904.14	0.00	30.00	55,329.56
Fund Year 2018	0.00	0.00	15.00	342.00
Fund Year 2017	0.00	0.00	68.05	2,544.98
Fund Year 2016	0.00	0.00	30,000.00	30,859.44
Closed Fund Year	0.00	0.00	0.00	200.00
Total Subrogation, Salvage & Reimb.Receipts	1,904.14	0.00	36,658.89	101,041.08
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>	<b>2,097,706.89</b>	<b>1,234,860.20</b>	<b>721,720.64</b>	<b>7,438,639.44</b>
<b>DISBURSEMENTS:</b>				
Net Claim Payments:				
Fund Year 2020	74,026.25	63,681.89	80,490.91	481,454.10
Fund Year 2019	49,482.32	36,154.86	35,225.99	628,767.60
Fund Year 2018	35,146.62	5,509.25	2,551.90	401,124.24
Fund Year 2017	4,609.50	11,203.80	59,031.00	149,252.22
Fund Year 2016	9,750.75	22,561.50	11,506.13	154,276.29
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	173,015.44	139,111.30	188,805.93	1,814,874.45
Exp.& Admin Bill List Payments:				
Exp. & Cont. Charges FY 2021	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2020	227,950.11	88,772.05	90,042.61	1,060,332.16
Property Fund Charges FY 2020	0.00	0.00	0.00	0.00
E-JIF Premium FY 2020	128,083.00	0.00	0.00	249,014.00
M.E.L. Premium FY 2020	0.00	440,184.75	0.00	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	732.00	2,732.00	0.00	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	0.00	0.00	0.00	562,740.07
Total Bill List Payments	356,765.11	531,688.80	90,042.61	4,027,740.65
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
<b>TOTAL DISBURSEMENTS:</b>	<b>529,780.55</b>	<b>670,800.10</b>	<b>278,848.54</b>	<b>5,842,615.10</b>
<b>Closing Balance for the Period:</b>	<b>18,959,273.13</b>	<b>19,523,333.23</b>	<b>19,966,205.33</b>	
Account Net Cash Change During the Period:				
Operating Account	3,581,477.67	2,562,693.08	423,848.01	10,166,828.20
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	-2,228.10	-7,136.25	2,055,737.50	2,048,220.66
Asset Management Account	-1,989,800.85	-1,991,496.73	-2,036,713.41	-10,619,024.52
Claims Imprest Account	-21,522.38	0.00	0.00	0.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
<b>Total Change in Account Net Cash:</b>	<b>1,567,926.34</b>	<b>564,060.10</b>	<b>442,872.10</b>	<b>1,596,024.34</b>
<b>Proof:</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	

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

	Description:	INVEST. ACCT.	ASSET MGR.	OPERATING ACCT.	CLAIMS ACCOUNT	ADMIN. EXPENSE
	ID Number:					
	Maturity (Yrs)					
	Purchase Yield:					
	TOTAL for All Accts & instruments					
Opening Cash & Investment l	\$19,523,332.77	971.47	7,509,949.43	11,911,411.87	100,000.00	1,000.00
Opening Interest Accrual Bal	\$34,960.05	-	34,960.05	-	-	-
1 Interest Accrued and/or Int	\$7,478.17	\$0.00	\$7,478.17	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$5,078.66	\$0.00	\$0.00	\$5,078.66	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$24,219.27	\$0.00	\$24,219.27	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$5,195.18	\$0.00	-\$5,195.18	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$7,361.65	\$0.00	\$2,282.99	\$5,078.66	\$0.00	\$0.00
9 Deposits - Purchases	\$3,032,203.93	\$2,055,737.50	\$0.00	\$697,617.89	\$188,805.93	\$90,042.61
10 (Withdrawals - Sales)	-\$2,613,434.58	\$0.00	-\$2,055,737.50	-\$278,848.54	-\$188,805.93	-\$90,042.61
Ending Cash & Investment Bal:	\$19,966,204.87	\$2,056,708.97	\$5,473,236.02	\$12,335,259.88	\$100,000.00	\$1,000.00
Ending Interest Accrual Balanc	\$18,218.95	\$0.00	\$18,218.95	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$109,141.92	\$0.00	\$0.00	\$0.00	\$66,424.98	\$42,716.94
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$20,075,346.79	\$2,056,708.97	\$5,473,236.02	\$12,335,259.88	\$166,424.98	\$43,716.94

Investment Income Allocation												
ETE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2020	Opening 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
	Opening Interest Accrual Balance	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
	1 Interest Accrued and/or Interest	\$59.14	\$132.11	\$37.27	\$490.37	\$153.28	\$15.34	\$0.00	\$0.00	\$110.95	\$446.05	\$1,444.51
	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	\$40.16	\$89.72	\$25.31	\$333.03	\$104.10	\$10.42	\$0.00	\$0.00	\$75.35	\$302.92	\$981.01
	6 Interest Paid - Term Instr.s	\$106.18	\$234.60	\$68.32	\$922.98	\$281.26	\$28.15	\$6.29	\$0.00	\$246.12	\$956.87	\$2,850.78
	7 Realized Gain (Loss)	-\$41.08	-\$91.78	-\$25.89	-\$340.67	-\$106.48	-\$10.66	\$0.00	\$0.00	-\$77.08	-\$309.87	-\$1,003.52
	8 Net Investment Income	\$58.22	\$130.05	\$36.69	\$482.73	\$150.89	\$15.10	\$0.00	\$0.00	\$109.22	\$439.10	\$1,422.00
	9 Interest Accrued - Net Change	-\$47.04	-\$102.49	-\$31.05	-\$432.61	-\$127.99	-\$12.81	-\$6.29	\$0.00	-\$135.17	-\$510.82	-\$1,406.27
Ending Cash & Investment		\$157,071.29	\$388,233.91	\$109,183.87	\$1,411,683.57	\$447,622.00	\$44,797.10	-\$74,329.86	-\$29,339.62	\$460,061.93	\$1,227,103.45	\$4,142,087.64
Ending Interest Accrual Balance		\$106.23	\$236.15	\$67.57	\$899.70	\$278.01	\$27.82	\$2.79	\$0.00	\$220.10	\$870.40	\$2,708.77

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2019	Opening 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
	Opening Interest Accrual Balance	0.14	779.02	198.62	2,076.06	572.03	0.00	0.00	0.24	160.80	334.30	\$4,121.20
	1 Interest Accrued and/or Interest	\$0.00	\$158.87	\$41.06	\$381.82	\$114.73	\$0.00	\$0.00	\$0.05	\$5.60	\$50.07	\$752.19
	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	\$107.89	\$27.89	\$259.30	\$77.91	\$0.00	\$0.00	\$0.03	\$3.81	\$34.00	\$510.83
	6 Interest Paid - Term Instr.s	\$0.10	\$539.68	\$137.60	\$1,438.23	\$396.29	\$0.00	\$0.00	\$0.17	\$111.40	\$231.59	\$2,855.05
	7 Realized Gain (Loss)	\$0.00	-\$110.37	-\$28.53	-\$265.25	-\$79.70	\$0.00	\$0.00	-\$0.03	-\$3.89	-\$34.78	-\$522.55
	8 Net Investment Income	\$0.00	\$156.39	\$40.42	\$375.87	\$112.94	\$0.00	\$0.00	\$0.04	\$5.52	\$49.29	\$740.47
	9 Interest Accrued - Net Change	-\$0.10	-\$380.81	-\$96.54	-\$1,056.41	-\$281.56	\$0.00	\$0.00	-\$0.12	-\$105.79	-\$181.52	-\$2,102.86
Ending Cash & Investment		-\$87,200.80	\$416,152.58	\$108,804.62	\$981,550.26	\$304,019.34	\$0.00	\$0.00	\$120.89	\$14,944.52	\$132,733.76	\$1,871,125.17
Ending Interest Accrual Balance		\$0.04	\$398.20	\$102.08	\$1,019.64	\$290.47	\$0.00	\$0.00	\$0.12	\$55.01	\$152.77	\$2,018.34

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2018	Opening 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
	Opening Interest Accrual Balance	79.88	288.99	132.86	301.70	790.35	0.00	0.00	0.31	27.88	271.12	\$1,893.08
	1 Interest Accrued and/or Interest	\$16.66	\$46.55	\$27.42	\$32.60	\$162.74	\$0.00	\$0.00	\$0.06	\$5.67	\$55.41	\$347.11
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 rization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$11.32	\$31.62	\$18.62	\$22.14	\$110.52	\$0.00	\$0.00	\$0.04	\$3.85	\$37.63	\$235.73
	6 Interest Paid - Term Instr.s	\$55.34	\$200.21	\$92.04	\$209.01	\$547.53	\$0.00	\$0.00	\$0.22	\$19.32	\$187.82	\$1,311.47
	7 Realized Gain (Loss)	-\$11.58	-\$32.34	-\$19.05	-\$22.65	-\$113.06	\$0.00	\$0.00	-\$0.04	-\$3.94	-\$38.49	-\$241.14
	8 Net Investment Income	\$16.40	\$45.83	\$26.99	\$32.09	\$160.20	\$0.00	\$0.00	\$0.06	\$5.58	\$54.54	\$341.69
	9 Interest Accrued - Net Change	-\$38.67	-\$153.65	-\$64.62	-\$176.41	-\$384.79	\$0.00	\$0.00	-\$0.15	-\$13.65	-\$132.42	-\$964.36
	Ending Cash & Investment	\$44,156.79	\$123,406.40	\$72,648.71	\$83,949.01	\$431,233.68	\$0.00	\$0.00	\$171.14	\$15,015.05	\$146,822.46	\$917,403.24
	Ending Interest Accrual Balance	\$41.20	\$135.34	\$68.23	\$125.29	\$405.56	\$0.00	\$0.00	\$0.16	\$14.23	\$138.70	\$928.72

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2017	Opening 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
	Opening Interest Accrual Balance	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
	1 Interest Accrued and/or Interest	\$24.36	\$109.65	\$41.71	\$432.93	\$211.73	\$42.95	\$0.00	\$0.00	\$68.53	\$79.78	\$1,011.66
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 rization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$16.54	\$74.47	\$28.33	\$294.02	\$143.80	\$29.17	\$0.00	\$0.00	\$46.54	\$54.18	\$687.05
	6 Interest Paid - Term Instr.s	\$81.33	\$398.06	\$139.99	\$1,460.83	\$710.59	\$144.13	\$0.00	\$0.02	\$230.00	\$267.75	\$3,432.70
	7 Realized Gain (Loss)	-\$16.92	-\$76.18	-\$28.98	-\$300.76	-\$147.09	-\$29.84	\$0.00	-\$0.00	-\$47.61	-\$55.42	-\$702.81
	8 Net Investment Income	\$23.98	\$107.95	\$41.06	\$426.19	\$208.44	\$42.28	\$0.00	\$0.00	\$67.47	\$78.53	\$995.90
	9 Interest Accrued - Net Change	-\$56.97	-\$288.40	-\$98.28	-\$1,027.90	-\$498.86	-\$101.19	\$0.00	-\$0.01	-\$161.47	-\$187.98	-\$2,421.05
	Ending Cash & Investment	\$64,554.52	\$290,482.37	\$110,532.24	\$1,088,373.45	\$561,068.55	\$113,806.26	\$0.00	\$11.94	\$181,605.43	\$211,396.67	\$2,621,831.43
	Ending Interest Accrual Balance	\$60.43	\$286.18	\$103.79	\$1,080.78	\$526.87	\$106.87	\$0.00	\$0.01	\$170.54	\$198.52	\$2,533.99



		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2016	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest	\$31.71	\$86.88	\$42.54	\$319.59	\$173.61	\$39.78	\$0.00	\$0.02	\$87.18	\$74.79	\$856.11
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 rization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$21.53	\$59.01	\$28.89	\$217.04	\$117.90	\$27.02	\$0.00	\$0.01	\$59.21	\$50.80	\$581.41
	6 Interest Paid - Term Instr.s	\$106.41	\$314.41	\$142.76	\$1,113.89	\$582.64	\$133.52	\$0.00	\$0.07	\$292.59	\$251.01	\$2,937.31
	7 Realized Gain (Loss)	-\$22.03	-\$60.36	-\$29.55	-\$222.02	-\$120.61	-\$27.64	\$0.00	-\$0.02	-\$60.57	-\$51.96	-\$594.75
	8 Net Investment Income	\$31.21	\$85.53	\$41.88	\$314.61	\$170.90	\$39.16	\$0.00	\$0.02	\$85.82	\$73.63	\$842.76
	9 Interest Accrued - Net Change	-\$74.71	-\$227.53	-\$100.22	-\$794.30	-\$409.03	-\$93.73	\$0.00	-\$0.05	-\$205.41	-\$176.22	-\$2,081.19
	Ending Cash & Investment	\$84,022.16	\$230,256.30	\$112,720.07	\$865,404.32	\$460,040.94	\$105,422.82	\$0.00	\$57.61	\$231,023.90	\$198,194.93	\$2,287,143.05
	Ending Interest Accrual Balance	\$78.90	\$226.32	\$105.85	\$813.58	\$432.00	\$99.00	\$0.00	\$0.05	\$216.94	\$186.11	\$2,158.75

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
Closed FY	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest	\$0.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,829.31	\$2,829.39
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 rization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,921.48	\$1,921.53
	6 Interest Paid - Term Instr.s	\$0.16	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,114.63	\$10,114.79
	7 Realized Gain (Loss)	-\$0.05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,965.56	-\$1,965.61
	8 Net Investment Income	\$0.07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,785.23	\$2,785.30
	9 Interest Accrued - Net Change	-\$0.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$7,285.31	-\$7,285.40
	Ending Cash & Investment	\$200.28	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,497,920.20	\$7,498,120.48
	Ending Interest Accrual Balance	\$0.15	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,314.95	\$7,315.10

## Accounts Included

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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

September 01, 2020 - September 30, 2020

### Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$7,544,909.48
Net of Contributions & Withdrawals	-\$2,055,737.50
Net Investment Change	\$2,282.99
<b>Closing Market Value w/Accrued Income</b>	<b>\$5,491,454.97</b>

### Your Relationship Team

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

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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	\$5,473,236.02	100%
<b>TOTAL</b>	<b>\$5,473,236.02</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	\$5,473,236.02	\$18,218.95	\$5,491,454.97	\$82,268.75	1.50%
<b>TOTAL</b>	<b>\$5,473,236.02</b>	<b>\$18,218.95</b>	<b>\$5,491,454.97</b>	<b>\$82,268.75</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>\$7,509,949.43</b>	<b>\$16,092,260.54</b>
Accrued Income	34,960.05	41,032.34
<b>Opening Market Value w/Accrued Income</b>	<b>\$7,544,909.48</b>	<b>\$16,133,292.88</b>
<b>Contributions</b>		
Cash Receipts	-	24,785,204.84
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
<b>Total Contributions</b>	-	<b>\$24,785,204.84</b>
<b>Withdrawals</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-2,055,737.50	-35,640,503.13
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
<b>Total Withdrawals</b>	<b>-\$2,055,737.50</b>	<b>-\$35,640,503.13</b>
<b>Net Contributions &amp; Withdrawals</b>	<b>-\$2,055,737.50</b>	<b>-\$10,855,298.29</b>
Closing Market Value	5,473,236.02	5,473,236.02
Accrued Income	18,218.95	18,218.95
<b>Closing Market Value w/Accrued Income</b>	<b>\$5,491,454.97</b>	<b>\$5,491,454.97</b>
<b>Net Investment Change</b>	<b>\$2,282.99</b>	<b>\$213,460.38</b>
<b>Net Investment Change Detail</b>		
	Current Period	Year-to-Date
<b>Net Investment Change</b>	<b>\$2,282.99</b>	<b>\$213,460.38</b>
<b>Income Earned</b>		
Dividends	-	-
Net Interest	24,219.27	168,522.72
Other Income	-	-
Change in Accrual	-16,741.10	-22,813.39
<b>Total Income Earned</b>	<b>\$7,478.17</b>	<b>\$145,709.33</b>
<b>Market Appreciation</b>	<b>-\$5,195.18</b>	<b>\$67,751.05</b>

## Relationship Summary *(continued)*

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

September 01, 2020 - September 30, 2020

## Income Received Summary

Category	Current Period	Year-to-Date
<b>Taxable</b>		
Dividends	-	-
Interest	24,219.27	168,522.72
Other Income	-	-
<b>Total Taxable</b>	<b>\$24,219.27</b>	<b>\$168,522.72</b>
<b>Tax-Exempt</b>		
Dividends	-	-
Interest	-	-
Other Income	-	-
<b>Total Tax-Exempt</b>	-	-
<b>TOTAL RECEIVED</b>	<b>\$24,219.27</b>	<b>\$168,522.72</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>Long Term</b>		
Gain	-	1,640.63
Loss	-	-
<b>Total Long Term</b>	-	<b>\$1,640.63</b>
<b>TOTAL GAIN/LOSS</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	-	24,785,204.84
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	2,031,518.23	26,670,580.41
Net Interest	24,219.27	168,522.72
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
<b>Total Receipts</b>	<b>\$2,055,737.50</b>	<b>\$51,624,307.97</b>
<b>Disbursements</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-2,055,737.50	-35,640,503.13
Other Fees	-	-
Purchases	-	-15,983,804.84
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
<b>Total Disbursements</b>	<b>-\$2,055,737.50</b>	<b>-\$51,624,307.97</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

September 01, 2020 - September 30, 2020

### Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
<b>■ Fixed Income</b>						
U.S. Taxable Fixed Income	100.00%	\$5,473,236.02	\$5,391,772.50	\$81,463.52	\$18,218.95	\$5,491,454.97
<b>Total Fixed Income</b>	<b>100.00%</b>	<b>\$5,473,236.02</b>	<b>\$5,391,772.50</b>	<b>\$81,463.52</b>	<b>\$18,218.95</b>	<b>\$5,491,454.97</b>
<b>TOTAL ASSETS</b>	<b>100%</b>	<b>\$5,473,236.02</b>	<b>\$5,391,772.50</b>	<b>\$81,463.52</b>	<b>\$18,218.95</b>	<b>\$5,491,454.97</b>

## Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

September 01, 2020 - September 30, 2020

### Fixed Income

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
<b>U.S. Taxable Fixed Income</b>										
<b>U.S. Treasury Bonds</b>										
UNITED STATES TREASURY NOTES DTD 10/31/2015 1.375% 10/31/2020 CUSIP: 912828L99 Moody's: AAA	998,000	\$100.104	\$999,037.92	\$991,255.70	\$7,782.22	\$5,742.57	\$13,722.50	0.09	0.14%	18.25%
UNITED STATES TREASURY NOTES DTD 02/15/2018 2.250% 02/15/2021 CUSIP: 9128283X6 Moody's: AAA	699,000	100.793	704,543.07	697,580.16	6,962.91	2,008.68	15,727.50	0.38	0.11	12.87
UNITED STATES TREASURY NOTES DTD 06/30/2019 1.625% 06/30/2021 CUSIP: 9128287A2 Moody's: AAA	699,000	101.117	706,807.83	698,645.04	8,162.79	2,870.55	11,358.75	0.75	0.11	12.91
UNITED STATES TREASURY NOTES DTD 09/30/2016 1.125% 09/30/2021 CUSIP: 912828T34 Moody's: AAA	1,020,000	100.977	1,029,965.40	1,010,796.09	19,169.31	31.52	11,475.00	0.99	0.13	18.82
UNITED STATES TREASURY NOTES DTD 11/30/2019 1.500% 11/30/2021 CUSIP: 912828YT1 Moody's: AAA	1,000,000	101.570	1,015,700.00	997,812.50	17,887.50	5,040.98	15,000.00	1.16	0.13	18.56



## Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

September 01, 2020 - September 30, 2020

### Fixed Income *(continued)*

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
UNITED STATES TREASURY NOTES DTD 01/31/2015 1.500% 01/31/2022 CUSIP: 912828H86 Moody's: AAA	999,000	\$101.820	\$1,017,181.80	\$995,683.01	\$21,498.79	\$2,524.65	\$14,985.00	1.33	0.13%	18.58%
<b>Total U.S. Treasury Bonds</b>			<b>\$5,473,236.02</b>	<b>\$5,391,772.50</b>	<b>\$81,463.52</b>	<b>\$18,218.95</b>	<b>\$82,268.75</b>	<b>0.81</b>	<b>0.13%</b>	<b>100%</b>
<b>Total U.S. Taxable Fixed Income</b>			<b>\$5,473,236.02</b>	<b>\$5,391,772.50</b>	<b>\$81,463.52</b>	<b>\$18,218.95</b>	<b>\$82,268.75</b>	<b>0.81</b>	<b>0.13%</b>	<b>100%</b>
<b>TOTAL FIXED INCOME</b>			<b>\$5,473,236.02</b>	<b>\$5,391,772.50</b>	<b>\$81,463.52</b>	<b>\$18,218.95</b>	<b>\$82,268.75</b>	<b>0.81</b>	<b>0.13%</b>	<b>100%</b>
<b>Grand Total</b> Accrued Income			<b>\$5,473,236.02</b> \$18,218.95	<b>\$5,391,772.50</b>	<b>\$81,463.52</b>	<b>\$18,218.95</b>	<b>\$82,268.75</b>			<b>100%</b>
<b>Grand Total Market Value w/ Accrued Income</b>			<b>\$5,491,454.97</b>							

## Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

September 01, 2020 - September 30, 2020

### Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
<b>OPENING BALANCE</b>				-	-
09/10/2020 09/10/2020	Maturities	MATURED 2050000 PAR VALUE OF U.S. TREASURY BILLS 9/10/20 AT 100 TRADE DATE 2020-09-10 SETTLEMENT DATE 2020-09-10	2,050,000	\$2,031,518.23	-
09/10/2020	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY BILLS 9/10/20 ON 2050000 PAR VALUE DUE 2020-09-10	-	18,481.77	-
09/10/2020	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-2,050,000.00	-
09/30/2020	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.125% 9/30/21 AT \$0.005625 /SHARE ON 1020000 PAR VALUE DUE 2020-09-30	-	5,737.50	-
09/30/2020	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-5,737.50	-
<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
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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: September											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS											
Assessments	23,262.38	39,507.94	10,473.04	162,995.25	41,689.18	4,172.17	56,424.29	20,531.56	166,180.83	135,722.36	660,959.00
Refunds	6,545.84	0.00	0.00	30,113.05	0.00	0.00	0.00	0.00	0.00	0.00	36,658.89
Invest Pymnts	347.47	1,678.63	577.75	5,119.12	2,505.59	304.28	6.29	0.47	895.09	12,668.06	24,102.75
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	347.47	1,678.63	577.75	5,119.12	2,505.59	304.28	6.29	0.47	895.09	12,668.06	24,102.75
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	30,155.69	41,186.57	11,050.79	198,227.42	44,194.77	4,476.45	56,430.58	20,532.03	167,075.92	148,390.42	721,720.64
EXPENSES											
Claims Transfers	29,355.32	6,072.12	0.00	153,378.49	0.00	0.00	0.00	0.00	0.00	0.00	188,805.93
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90,042.61	90,042.61
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	29,355.32	6,072.12	0.00	153,378.49	0.00	0.00	0.00	0.00	0.00	90,042.61	278,848.54
END BALANCE	262,804.24	1,448,531.56	513,889.51	4,430,960.61	2,203,984.51	264,026.18	(74,329.86)	(28,978.04)	902,650.83	10,042,665.79	19,966,205.33
									(0.01)	(0.00)	

**REPORT STATUS SECTION**

Report Month: September		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: September											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS											
Assessments	23,262.38	39,507.94	10,473.04	162,995.25	41,689.18	4,172.17	56,424.29	20,531.56	166,180.83	135,722.36	660,959.00
Refunds	6,545.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,545.84
Invest Pymnts	105.26	232.54	67.74	915.34	278.88	27.91	6.29	0.00	244.39	949.92	2,828.27
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	105.26	232.54	67.74	915.34	278.88	27.91	6.29	0.00	244.39	949.92	2,828.27
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	29,913.48	39,740.48	10,540.78	163,910.59	41,968.06	4,200.08	56,430.58	20,531.56	166,425.22	136,672.28	670,333.11
EXPENSES											0.00
Claims Transfers	29,355.32	1,127.62	0.00	50,007.97	0.00	0.00	0.00	0.00	0.00	0.00	80,490.91
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90,042.61	90,042.61
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	29,355.32	1,127.62	0.00	50,007.97	0.00	0.00	0.00	0.00	0.00	90,042.61	170,533.52
END BALANCE	157,071.29	388,233.91	109,183.87	1,411,683.57	447,622.00	44,797.10	(74,329.86)	(29,339.62)	460,061.93	1,227,103.45	4,142,087.64

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2019											
Month Ending: September											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	30.00	0.00	0.00	0.00	0.00	0.00	0.00	30.00
Invest Pymnts	0.10	537.20	136.96	1,432.28	394.50	0.00	0.00	0.17	111.31	230.81	2,843.33
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.10	537.20	136.96	1,432.28	394.50	0.00	0.00	0.17	111.31	230.81	2,843.33
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.10	537.20	136.96	1,462.28	394.50	0.00	0.00	0.17	111.31	230.81	2,873.33
EXPENSES											
Claims Transfers	0.00	4,829.00	0.00	30,396.99	0.00	0.00	0.00	0.00	0.00	0.00	35,225.99
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	4,829.00	0.00	30,396.99	0.00	0.00	0.00	0.00	0.00	0.00	35,225.99
END BALANCE	(87,200.80)	416,152.58	108,804.62	981,550.26	304,019.34	0.00	0.00	120.89	14,944.52	132,733.76	1,871,125.17

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2018										
Month Ending:	September										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	15.00	0.00	0.00	0.00	0.00	0.00	0.00	15.00
Invest Pymnts	55.08	199.48	91.61	208.50	544.99	0.00	0.00	0.21	19.23	186.96	1,306.06
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	55.08	199.48	91.61	208.50	544.99	0.00	0.00	0.21	19.23	186.96	1,306.06
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	55.08	199.48	91.61	223.50	544.99	0.00	0.00	0.21	19.23	186.96	1,321.06
EXPENSES											
Claims Transfers	0.00	0.00	0.00	2,551.90	0.00	0.00	0.00	0.00	0.00	0.00	2,551.90
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	2,551.90	0.00	0.00	0.00	0.00	0.00	0.00	2,551.90
END BALANCE	44,156.79	123,406.40	72,648.71	83,949.01	431,233.68	0.00	0.00	171.14	15,015.05	146,822.46	917,403.24

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2017										
Month Ending:	September										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	68.05	0.00	0.00	0.00	0.00	0.00	0.00	68.05
Invest Pymnts	80.95	396.35	139.34	1,454.09	707.29	143.47	0.00	0.02	228.93	266.51	3,416.95
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	80.95	396.35	139.34	1,454.09	707.29	143.47	0.00	0.02	228.93	266.51	3,416.95
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	80.95	396.35	139.34	1,522.14	707.29	143.47	0.00	0.02	228.93	266.51	3,485.00
EXPENSES											
Claims Transfers	0.00	115.50	0.00	58,915.50	0.00	0.00	0.00	0.00	0.00	0.00	59,031.00
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	115.50	0.00	58,915.50	0.00	0.00	0.00	0.00	0.00	0.00	59,031.00
END BALANCE	64,554.52	290,482.37	110,532.24	1,088,373.45	561,068.55	113,806.26	0.00	11.94	181,605.43	211,396.67	2,621,831.43

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2016										
Month Ending:	September										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	30,000.00	0.00	0.00	0.00	0.00	0.00	0.00	30,000.00
Invest Pymnts	105.92	313.06	142.10	1,108.91	579.93	132.90	0.00	0.07	291.23	249.84	2,923.96
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	105.92	313.06	142.10	1,108.91	579.93	132.90	0.00	0.07	291.23	249.84	2,923.96
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	105.92	313.06	142.10	31,108.91	579.93	132.90	0.00	0.07	291.23	249.84	32,923.96
EXPENSES											
Claims Transfers	0.00	0.00	0.00	11,506.13	0.00	0.00	0.00	0.00	0.00	0.00	11,506.13
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	11,506.13	0.00	0.00	0.00	0.00	0.00	0.00	11,506.13
END BALANCE	84,022.16	230,256.30	112,720.07	865,404.32	460,040.94	105,422.82	0.00	57.61	231,023.90	198,194.93	2,287,143.05

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	September										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	0.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,070.54	10,070.70
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	0.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,070.54	10,070.70
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,070.54	10,070.70
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	200.28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,497,920.20	7,498,120.48

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

Month  
Current Fund Year

September  
2020

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid September	Monthly Recoveries September	Calc. Net Paid Thru September	TPA Net Paid Thru September	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2020	Property	99,588.14	29,355.32	6,545.84	122,397.62	122,397.62	0.00	0.00	0.00
	Liability	5,649.37	1,127.62	0.00	6,776.99	6,776.99	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	287,994.67	50,007.97	0.00	338,002.64	338,002.64	0.00	0.00	0.00
	<b>Total</b>	<b>395,743.93</b>	<b>80,490.91</b>	<b>6,545.84</b>	<b>469,689.00</b>	<b>469,689.00</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	37,521.25	4,829.00	0.00	42,350.25	42,350.25	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	976,010.92	30,396.99	30.00	1,006,377.91	1,006,377.91	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>1,588,844.32</b>	<b>35,225.99</b>	<b>30.00</b>	<b>1,624,040.31</b>	<b>1,624,040.31</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	361,395.63	0.00	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	1,962,422.91	2,551.90	15.00	1,964,959.81	1,964,959.81	(0.00)	0.00	(0.00)
	<b>Total</b>	<b>2,708,995.69</b>	<b>2,551.90</b>	<b>15.00</b>	<b>2,711,532.59</b>	<b>2,711,532.59</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	201,082.88	115.50	0.00	201,198.38	201,198.38	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	1,079,634.90	58,915.50	68.05	1,138,482.35	1,138,482.35	(0.00)	0.00	(0.00)
	<b>Total</b>	<b>1,494,846.75</b>	<b>59,031.00</b>	<b>68.05</b>	<b>1,553,809.70</b>	<b>1,553,809.70</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	304,177.08	0.00	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	1,432,725.66	11,506.13	30,000.00	1,414,231.79	1,414,231.79	(0.00)	(0.00)	(0.00)
	<b>Total</b>	<b>2,065,174.74</b>	<b>11,506.13</b>	<b>30,000.00</b>	<b>2,046,680.87</b>	<b>2,046,680.87</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>8,253,405.43</b>	<b>188,805.93</b>	<b>36,658.89</b>	<b>8,405,552.47</b>	<b>8,405,552.47</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: Sep 1, 2020 - Sep 30, 2020

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
15454	9/8/2020	INDEMNITY	STATE SHORTHAND REPORTING SERVICE	-- /2018108894	7/27/2017	\$75.00	2017/2017	Expense
15455	9/8/2020	INDEMNITY	MUNICIPAL EXCESS LIABILITY	-- /2019148581	7/24/2018	\$15.00	2018/2018	Expense
15456	9/8/2020	INDEMNITY	I C U INVESTIGATIONS INC	Z34871/001247013	2/19/2016	\$400.00	2016/2016	Expense
15457	9/8/2020	MEDICAL ONLY	ATLANTIC SECURITY INT'L	-- /2019174109	5/19/2019	\$126.50	2019/2019	Expense
15458	9/8/2020	INDEMNITY	STOPPER LOPEZ LLC	-- /2018108894	7/27/2017	\$28,038.00	2017/2017	Loss
15459	9/8/2020	INDEMNITY	AFFANATO MARUT LLC	-- /2018143570	11/1/2016	\$229.50	2016/2016	Legal
15460	9/8/2020		PIETRAS SARACINO SMITH & MEEK			\$1,839.50		
		INDEMNITY		-- /2020198969	3/5/2020	\$650.00	2020/2020	Legal
		INDEMNITY		-- /2018108894	7/27/2017	\$1,189.50	2017/2017	Legal
15461	9/8/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
15462	9/8/2020	INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020185549	10/1/2019	\$791.36	2019/2019	Loss
15463	9/8/2020	INDEMNITY	BEVERLY CITY	-- /2021211491	6/28/2020	\$2,970.00	2020/2020	Loss
15464	9/8/2020	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2020191522	12/5/2019	\$2,924.36	2019/2019	Loss
15465	9/8/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020208328	6/23/2020	\$1,237.34	2020/2020	Loss
15466	9/8/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
15467	9/8/2020	INDEMNITY	Richard Mercantini	-- /2021209920	7/15/2020	\$504.00	2020/2020	Loss
15468	9/8/2020	INDEMNITY	CHRISTOPHER COSTELLO	-- /2018108894	7/27/2017	\$29,613.00	2017/2017	Loss
15469	9/8/2020	INDEMNITY	Justin McCoy	-- /2021211594	8/5/2020	\$1,583.06	2020/2020	Loss
15470	9/8/2020	COMPREHENSIVE	PEMBERTON TOWNSHIP	-- /2021212542	6/29/2020	\$3,917.42	2020/2020	Loss
15471	9/8/2020		STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$400.00		
		MEDICAL ONLY		-- /2020208362	6/24/2020	\$160.00	2020/2020	Loss
		INDEMNITY		-- /2020191522	12/5/2019	\$240.00	2019/2019	Loss
15472	9/8/2020	INDEMNITY	MID-ATLANTIC ANESTHESIA ASSOCIATES PA	-- /2020186961	10/12/2019	\$822.60	2019/2019	Loss
15473	9/8/2020	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2020198969	3/5/2020	\$95.00	2020/2020	Loss
15474	9/8/2020	INDEMNITY	ROTHMAN ORTHOPAEDICS	-- /2020187376	10/18/2019	\$73.90	2019/2019	Loss
15475	9/8/2020		REHAB EXCELLENCE CENTER, LLC			\$729.00		
		MEDICAL ONLY		-- /2020205363	5/15/2020	\$324.00	2020/2020	Loss
		INDEMNITY		-- /2020198969	3/5/2020	\$405.00	2020/2020	Loss
15476	9/8/2020	INDEMNITY	FELLOWSHIP SURGICAL CENTER, LLC	-- /2020186961	10/12/2019	\$896.00	2019/2019	Loss
15477	9/8/2020	INDEMNITY	VIRTUA MEDICAL GROUP	-- /2020208328	6/23/2020	\$86.82	2020/2020	Loss
15478	9/8/2020	MEDICAL ONLY	PREMIER ORTHOPAEDIC ASSOCIATES	-- /2020205363	5/15/2020	\$338.61	2020/2020	Loss



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
15479	9/8/2020	INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2021209920	7/15/2020	\$144.00	2020/2020	Loss
15480	9/8/2020	INDEMNITY	VIRTUA OCCUPATIONAL HEALTH	-- /2021210968	7/28/2020	\$85.09	2020/2020	Loss
15481	9/8/2020		NEUROSURGICAL AND SPINE SPECIALIST LLC			\$944.46		
		INDEMNITY		-- /2020186961	10/12/2019	\$722.23	2019/2019	Loss
		INDEMNITY		-- /2019176278	6/11/2019	\$222.23	2019/2019	Loss
15482	9/8/2020	INDEMNITY	myMATRIXX	-- /2021209841	7/8/2020	\$18.82	2020/2020	Loss
15483	9/8/2020		QUALCARE INC			\$1,548.00		
		MEDICAL ONLY		-- /2021213520	8/28/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		-- /2021213462	8/28/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		-- /2021213429	8/27/2020	\$516.00	2020/2020	Loss
15484	9/14/2020	BODILY INJURY [Expired]	MARSHALL DENNEHEY WARNER	-- /2019173487	4/23/2019	\$1,242.00	2019/2019	Legal
15485	9/14/2020	INDEMNITY	State of New Jersey - Div of Worker's Comp	Z45836/001258164	10/1/2016	\$9.60	2016/2016	Expense
15486	9/14/2020	INDEMNITY	AFFANATO MARUT LLC	-- /2018127449	3/2/2018	\$102.50	2018/2018	Legal
15487	9/14/2020	INDEMNITY	DELRAN TOWNSHIP	-- /2021209841	7/8/2020	\$1,095.62	2020/2020	Loss
15488	9/14/2020	INDEMNITY	John Snook	-- /2020186961	10/12/2019	\$1,842.00	2019/2019	Loss
15489	9/14/2020	INDEMNITY	Paul Bush	-- /2020207647	6/15/2020	\$945.00	2020/2020	Loss
15490	9/14/2020	INDEMNITY	MARK HERKOPEREC	-- /2018128624	3/15/2018	\$1,180.00	2018/2018	Loss
15491	9/14/2020	INDEMNITY	DAVID GUDONIS	-- /2018130588	4/7/2018	\$1,098.40	2018/2018	Loss
15492	9/14/2020	COMPREHENSIVE	MEDFORD TOWNSHIP	-- /2021214365	8/29/2020	\$1,207.25	2020/2020	Loss
15493	9/14/2020	INDEMNITY	IVY REHAB NETWORK, INC	-- /2020185549	10/1/2019	\$740.00	2019/2019	Loss
15494	9/14/2020	INDEMNITY	DIAGNOSTIC PATHOLOGY CONSULTANTS P A	-- /2019169455	3/25/2019	\$187.27	2019/2019	Loss
15495	9/14/2020	INDEMNITY	INSPIRA MEDICAL CENTER VINELAND	MLT-001256900/001250033	4/21/2016	\$255.59	2016/2016	Loss
15496	9/14/2020	INDEMNITY	NEW JERSEY HEALTHCARE SPECIALISTS PC	-- /2020185549	10/1/2019	\$1,968.00	2019/2019	Loss
15497	9/14/2020	INDEMNITY	WEST JERSEY ANESTHESIA ASSOCIATES, PA	-- /2019169455	3/25/2019	\$644.00	2019/2019	Loss
15498	9/14/2020	INDEMNITY	ROTHMAN ORTHOPAEDICS	-- /2020185549	10/1/2019	\$237.00	2019/2019	Loss
15499	9/14/2020	MEDICAL ONLY	VIRTUA MEDICAL GROUP	-- /2021211246	8/1/2020	\$130.91	2020/2020	Loss
15500	9/14/2020	INDEMNITY	SUMMIT SURGICAL CENTER, LLC	-- /2019169455	3/25/2019	\$2,322.00	2019/2019	Loss
15501	9/14/2020		HAMILTON PHYSICAL THERAPY SVCS, LLC			\$432.00		
		INDEMNITY		-- /2021209920	7/15/2020	\$144.00	2020/2020	Loss
		INDEMNITY		-- /2020206195	5/27/2020	\$288.00	2020/2020	Loss
15502	9/14/2020	INDEMNITY	NEUROSURGICAL AND SPINE SPECIALIST LLC	-- /2019176278	6/11/2019	\$554.39	2019/2019	Loss
15503	9/14/2020	INDEMNITY	myMATRIXX	MLT-2020179427/ 2020179427	7/19/2019	\$416.32	2019/2019	Loss



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

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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
15504	9/14/2020	INDEMNITY	QUALCARE INC	-- /2021214072	9/6/2020	\$516.00	2020/2020	Loss
15505	9/14/2020	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
15506	9/21/2020	BODILY INJURY [Expired]	PARKER MCCAY	-- /2018126936	10/21/2017	\$115.50	2017/2017	Legal
15507	9/21/2020		State of New Jersey - Div of Worker's Comp			\$8.67		
		INDEMNITY		-- /2020205875	5/22/2020	\$2.02	2020/2020	Expense
		INDEMNITY		-- /2019169455	3/25/2019	\$2.71	2019/2019	Expense
		INDEMNITY		Z34871/001247013	2/19/2016	\$3.94	2016/2016	Expense
15508	9/21/2020	INDEMNITY	AFFANATO MARUT LLC	-- /2019152686	9/14/2018	\$156.00	2018/2018	Legal
15509	9/21/2020	POLICE PROF BI	ISO SERVICES INC	-- /2020206165	5/17/2020	\$11.75	2020/2020	Expense
15510	9/21/2020	INDEMNITY	PIETRAS SARACINO SMITH & MEEK	Z40839/001253132	6/26/2016	\$617.50	2016/2016	Legal
15511	9/21/2020	INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020185549	10/1/2019	\$791.36	2019/2019	Loss
15512	9/21/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020208328	6/23/2020	\$1,237.34	2020/2020	Loss
15513	9/21/2020	INDEMNITY	SOUTHAMPTON TOWNSHIP	-- /2021211594	8/5/2020	\$1,583.06	2020/2020	Loss
15514	9/21/2020	INDEMNITY	PEMBERTON TOWNSHIP	-- /2019176278	6/11/2019	\$740.00	2019/2019	Loss
15515	9/21/2020	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
15516	9/21/2020	INDEMNITY	Richard Mercantini	-- /2021209920	7/15/2020	\$468.00	2020/2020	Loss
15517	9/21/2020	GL PROPERTY DAMAGE	Andrea Puliti-Chiara	-- /2021211512	7/31/2020	\$194.73	2020/2020	Loss
15518	9/21/2020	GL PROPERTY DAMAGE	Jessica Bryson	-- /2021212746	8/17/2020	\$500.00	2020/2020	Loss
15519	9/21/2020	INDEMNITY	IVY REHAB NETWORK, INC	-- /2020185549	10/1/2019	\$85.00	2019/2019	Loss
15520	9/21/2020		STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$160.00		
		MEDICAL ONLY		-- /2020208362	6/24/2020	\$80.00	2020/2020	Loss
		INDEMNITY		-- /2020191522	12/5/2019	\$80.00	2019/2019	Loss
15521	9/21/2020	INDEMNITY	COOPER HEALTH SYSTEMS	-- /2020207647	6/15/2020	\$10,497.75	2020/2020	Loss
15522	9/21/2020	INDEMNITY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2020207647	6/15/2020	\$1,727.00	2020/2020	Loss
15523	9/21/2020	INDEMNITY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	-- /2020207647	6/15/2020	\$148.35	2020/2020	Loss
15524	9/21/2020	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2021211594	8/5/2020	\$260.00	2020/2020	Loss
15525	9/21/2020	MEDICAL ONLY	CONCENTRA MEDICAL CENTERS	-- /2021212505	8/17/2020	\$530.13	2020/2020	Loss
15526	9/21/2020	MEDICAL ONLY	VIRTUA WILLINGBORO HOSPITAL	-- /2021208744	7/1/2020	\$1,727.00	2020/2020	Loss
15527	9/21/2020	INDEMNITY	VIRTUA MEDICAL GROUP	-- /2021211594	8/5/2020	\$130.91	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
15528	9/21/2020		MEDICAL ONLY	PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	-- /2021209415	7/10/2020	\$167.37	2020/2020	Loss
15529	9/21/2020		MEDICAL ONLY	MEDEXPRESS URGENT CARE NEW JERSEY INC	-- /2021212522	8/17/2020	\$160.00	2020/2020	Loss
15530	9/21/2020			HAMILTON PHYSICAL THERAPY SVCS, LLC			\$144.00		
			INDEMNITY		-- /2021209920	7/15/2020	\$72.00	2020/2020	Loss
			INDEMNITY		-- /2020206195	5/27/2020	\$72.00	2020/2020	Loss
15531	9/21/2020			PATIENT FIRST WOODBURY			\$382.00		
			MEDICAL ONLY		-- /2020207111	6/5/2020	\$191.00	2020/2020	Loss
			MEDICAL ONLY		-- /2020206725	6/2/2020	\$191.00	2020/2020	Loss
15532	9/21/2020			NEUROSURGICAL AND SPINE SPECIALIST LLC			\$288.70		
			MEDICAL ONLY		-- /2020208362	6/24/2020	\$144.35	2020/2020	Loss
			INDEMNITY		-- /2020186961	10/12/2019	\$144.35	2019/2019	Loss
15533	9/21/2020			QUALCARE INC			\$2,064.00		
			MEDICAL ONLY		-- /2021215003	9/17/2020	\$516.00	2020/2020	Loss
			INDEMNITY		-- /2021214821	9/16/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		-- /2021214802	9/8/2020	\$516.00	2020/2020	Loss
			INDEMNITY		MLT-2021214894/ 2021214894	9/7/2020	\$516.00	2020/2020	Loss
15534	9/28/2020		POLICE PROF BI	MARSHALL DENNEHEY WARNER	-- /2020184554	4/24/2019	\$5,627.00	2019/2019	Legal
15535	9/28/2020		INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2020194285	1/12/2020	\$0.59	2020/2020	Expense
15536	9/28/2020			THE DEWEESE LAW FIRM			\$10,140.00		
			MEDICAL ONLY		-- /2019164186	1/26/2019	\$150.00	2019/2019	Expense
			INDEMNITY		Z42992/001255304	8/4/2016	\$9,990.00	2016/2016	Expense
15537	9/28/2020		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
15538	9/28/2020		INDEMNITY	DELRAN TOWNSHIP	-- /2021209841	7/8/2020	\$1,095.62	2020/2020	Loss
15539	9/28/2020		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020207180	6/4/2020	\$1,485.00	2020/2020	Loss
15540	9/28/2020		INDEMNITY	Paul Bush	-- /2020207647	6/15/2020	\$6,075.00	2020/2020	Loss
15541	9/28/2020		INDEMNITY	Christopher Lindsey	-- /2021214072	9/6/2020	\$1,890.00	2020/2020	Loss
15542	9/28/2020		INDEMNITY	John Snook	-- /2020186961	10/12/2019	\$1,842.00	2019/2019	Loss
15543	9/28/2020		GL PROPERTY DAMAGE	Lester Grovatt	-- /2021211050	7/29/2020	\$421.14	2020/2020	Loss
15544	9/28/2020		INDEMNITY	Justin McCoy	-- /2021211594	8/5/2020	\$339.23	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
15545	9/28/2020	1ST PARTY COLL PD	TABERNACLE TOWNSHIP	-- /2021211906	8/10/2020	\$19,456.34	2020/2020	Loss
15546	9/28/2020	COMPREHENSIVE	MEDFORD TOWNSHIP	-- /2021214365	8/29/2020	\$905.10	2020/2020	Loss
15547	9/28/2020	INLAND MARINE	RIVERSIDE TOWNSHIP	-- /2021211352	7/23/2020	\$3,869.21	2020/2020	Loss
15548	9/28/2020	INDEMNITY	IVY REHAB NETWORK, INC	-- /2020185549	10/1/2019	\$170.00	2019/2019	Loss
15549	9/28/2020		STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$480.00		
		MEDICAL ONLY		-- /2020208362	6/24/2020	\$240.00	2020/2020	Loss
		INDEMNITY		-- /2020191522	12/5/2019	\$240.00	2019/2019	Loss
15550	9/28/2020	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2021211594	8/5/2020	\$145.00	2020/2020	Loss
15551	9/28/2020	INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2020186961	10/12/2019	\$375.00	2019/2019	Loss
15552	9/28/2020	INDEMNITY	ROTHMAN ORTHOPAEDICS	-- /2021209920	7/15/2020	\$318.47	2020/2020	Loss
15553	9/28/2020		REHAB EXCELLENCE CENTER, LLC			\$144.00		
		MEDICAL ONLY		-- /2020205363	5/15/2020	\$81.00	2020/2020	Loss
		INDEMNITY		-- /2019163514	1/18/2019	\$63.00	2019/2019	Loss
15554	9/28/2020		VIRTUA MEDICAL GROUP			\$582.80		
		MEDICAL ONLY		-- /2021212154	8/12/2020	\$179.75	2020/2020	Loss
		MEDICAL ONLY		-- /2021211787	8/10/2020	\$130.91	2020/2020	Loss
		MEDICAL ONLY		-- /2021211246	8/1/2020	\$86.82	2020/2020	Loss
		INDEMNITY		-- /2019169455	3/25/2019	\$185.32	2019/2019	Loss
15555	9/28/2020		PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC			\$176.18		
		MEDICAL ONLY		-- /2021209415	7/10/2020	\$88.09	2020/2020	Loss
		INDEMNITY		-- /2019163514	1/18/2019	\$88.09	2019/2019	Loss
15556	9/28/2020	MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2021213470	8/25/2020	\$142.01	2020/2020	Loss
15557	9/28/2020		HAMILTON PHYSICAL THERAPY SVCS, LLC			\$144.00		
		INDEMNITY		-- /2021209920	7/15/2020	\$72.00	2020/2020	Loss
		INDEMNITY		-- /2020206195	5/27/2020	\$72.00	2020/2020	Loss
15558	9/28/2020	MEDICAL ONLY	PATIENT FIRST WOODBURY	-- /2020208463	6/25/2020	\$191.00	2020/2020	Loss
15559	9/28/2020	INDEMNITY	HAMILTON SQUARE EMERGENCY MEDICAL ASSOCIATES LLC	-- /2021211869	8/10/2020	\$1,026.00	2020/2020	Loss



## BURLINGTON COUNTY J.I.F.

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15560	9/28/2020	INDEMNITY	NEUROSURGICAL AND SPINE SPECIALIST LLC	-- /2020186961	10/12/2019	\$500.00	2019/2019	Loss
15561	9/28/2020	INDEMNITY	myMATRIX	-- /2021214072	9/6/2020	\$78.93	2020/2020	Loss
15562	9/28/2020		QUALCARE INC			\$1,548.00		
		MEDICAL ONLY		-- /2021215493	9/22/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		-- /2021215075	9/16/2020	\$516.00	2020/2020	Loss
		INDEMNITY		MLT-2021214894/ 2021214898	9/7/2020	\$516.00	2020/2020	Loss
Total for BURLINGTON COUNTY J.I.F.		\$190,845.93		Total for BURLINGTON COUNTY J.I.F.		\$190,845.93		

Number of Checks:	109	First Check Number:	15454
Number of Payments:	165	Last Check Number:	15562
Expense Payments:	\$10,787.11		
Legal Payments:	\$9,929.50		
Loss Payments:	\$170,129.32		

FY 2019 EJIF Dividend  
AELCF Member Allocation

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

	<b>FY 2020 3rd Qtr Interest</b>	<b>FY 2020 30-Sep Balance</b>
Bass River Township	0.56	744.58
Beverly City	0.99	1309.83
Bordentown City	0.20	261.77
Chesterfield Township	0.98	1287.66
Delanco Township	1.21	1593.96
Delran Township	5.80	7651.42
Edgewater Park Township	2.93	3872.05
Florence Township	4.01	5292.72
Hainseport Township	1.54	2031.24
Lumberton Township	3.90	5150.65
Mansfield Township	1.90	2506.81
Medford Township	8.30	10959.24
Mount Laurel Township	15.01	19807.63
Riverside Township	2.95	3896.23
Shamong Township	2.41	3181.88
Southampton Township	3.88	5116.39
Springfield Township	1.20	1588.93
Tabernacle Township	2.68	3531.50
Westampton Township	2.69	3554.67
<b>ALLOCATION TOTALS</b>	<b>63.15</b>	<b>83,339.17</b>

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BILL LIST - October 2020**

	<b>Payee</b>	<b>FY 2020</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	The Actuarial Advantage	<b>739.00</b>	Prof Services/Actuary	Sept 2020 Fee
2	Arthur J. Gallagher Risk Management Services, Inc.	<b>30,810.00</b>	Prof Services/Administration	Oct 2020 Fee
3	Arthur J. Gallagher Risk Management Services, Inc.	<b>70.87</b>	Misc/Postage/Copies/Faxes	Sept fees postage/copies expenses
4	The DeWeese Law Firm, P.C.	<b>6,074.00</b>	Prof Services/Attorney	Oct 2020 Fees
5	Qual-Lynx	<b>17,669.00</b>	Prof Services/Claims Admin.	Oct 2020 Fees
6	Joyce Media	<b>375.00</b>	Misc/JIF Website	Oct 2020 Fees
7	Kris Kristie	<b>375.00</b>	Misc/Recording Secretary	Oct 2020 Fees
8	J. A. Montgomery Risk Control Services	<b>11,593.00</b>	Prof Services/Safety Director	Oct 2020 Fees
9	J. A. Montgomery Risk Control Services	<b>875.00</b>	Training/Training	Protection of Minors training
10	Pivot Point Security	<b>732.00</b>	EPL/CYBER/Technology Risk Management Service	Contract Fees 9/1-8/31/2021; Oct fee
11	Secure Data Consulting Services, LLC	<b>4,675.00</b>	Prof Services/Technology Risk Serv Dir	Oct 2020 Fees
12	Tom Tontarski	<b>949.00</b>	Prof Services/Treasurer	Oct 2020 Fees
13	Tom Tontarski	<b>13.18</b>	Misc/Postage/Copies/Faxes	Priority mail fees
14	Conner Strong & Buckelew	<b>705.00</b>	Prof Services/Underwriting Mgr	Oct 2020 Fees
15	Debby Schiffer	<b>2,538.00</b>	Wellness Program	Oct 2020 Fees
16	ARC Reprographics	<b>487.01</b>	Misc/Printing	Inv#277641 env, #277669 report cards
17	Iron Mountain	<b>75.75</b>	Misc/Record Retention Service	Inv#CZHM674 Storage 10/1-31/2020; Service 8/26-9/22/2020
18	MediaPro Holdings, LLC	<b>5,428.00</b>	EPL/CYBER/Cyber On-Line Employee Training	Cyber security training; 9/1/20-8/31/21
19	Bordentown Township	<b>159.14</b>	Wellness Program	Wellness project/prizes
20	Hainesport Township	<b>500.00</b>	EPL/CYBER/EPL/Cyber Incentive Program	Employee Handbk; Minor policy
21	Hainesport Township	<b>995.00</b>	Optional Safety Budget	Safety items
22	North Hanover Township	<b>500.00</b>	EPL/CYBER/EPL/Cyber Incentive Program	Software upgrade
23	North Hanover Township	<b>1,359.16</b>	Optional Safety Budget	emergency lighting; safety cones
24	Shamong Township	<b>995.00</b>	Optional Safety Budget	Safety items
	<b>TOTAL</b>	<b>\$88,692.11</b>		

<b>JIF Bill List Total</b>	<b>\$88,692.11</b>
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