



## **AGENDA PACKET**



**Tuesday, November 17, 2020 at 3:30 PM**

**Via Zoom Conferencing**

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

## BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

**Tuesday, November 17, 2020 – 3:30 PM**

**Via Zoom**

<https://zoom.us/j/98240465188>

Telephone Access: 646 876 9923 US (New York)

Meeting ID: 982 4046 5188

### **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 **October 20, 2020** Meeting Minutes.....Pages 1-11
  - B. Adoption of the **October 20, 2020** Closed Session Minutes.....Handout

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

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VII. Executive Director's Report..... Pages 12- 37
  - A. Lost Time Accident Frequency.....Pages 16-17
  - B. Certificates of Insurance.....Pages 18-19
  - C. Financial Fast Track Report.....Page 20
  - D. Regulatory Filing Checklists.....Pages 21-22
  - E. 2019 Safety Incentive Program Awards.....Page 23
  - F. 2020 Optional Safety Budget.....Page 24
  - G. 2020 Wellness Incentive.....Page 25
  - H. EPL/Cyber Risk Management Budget.....Page 26
  - I. EPL Compliance Status .....Page 27
  - J. Statutory Bond Status.....Pages 28-29
  - K. Skateboard Park Approval Status.....Page 30
  - L. Capehart & Scatchard Updates.....Pages 31-34
  - M. 2022-2023 MEL EPL Risk Management Plan Update
  - N. Police Command Staff Training
  - O. Managerial & Supervisory Training.....Pages 35-36
  - P. Elected Officials Training
  - Q. Land Use Training Certification.....Page 37
  - R. 2021 RMC Resolutions & Agreements

S.	Dividend Notices	
T.	Inclement Weather Policy	
U.	Website	
V.	New Member Activity	
VIII.	Solicitor's Report	
A.	Closed Cases.....	Pages 38-39
B.	MEL Helpline and Contact List.....	Pages 40-41
IX.	Safety Director's Report	
A.	Activity Report .....	Pages 42-47
B.	Police One Training.....	Update
X.	Claims Administrator's Report	
A.	Lessons Learned from Losses .....	Page 48
XI.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 49-50
B.	Targeting Wellness Newsletter .....	Pages 51-59
C.	Movement Chart.....	Page 60
D.	Wellness Approved Items.....	Pages 61-62
XII.	Managed Health Care Report	
A.	Summary Report .....	Page 63
B.	Average Number of Days to Report a Claim.....	Page 64
C.	COVID – 19 Claims Report.....	Page 65
D.	Transitional Duty Reports.....	Page 66
E.	PPO Savings & Penetration Report.....	Pages 67-68
F.	Top 10 Provider/Paid Provider by Specialty.....	Page 69
G.	Nurse Case Management Report.....	Page 70
XIII.	Technology Risk Services	
A.	Report.....	Pages 71-81
B.	MEL Cyber Risk Management Plan Compliance Status.....	Page 82
C.	Pivot Point Newsletters.....	Page 83
XIV.	Treasurer's Report as of October 31, 2020 .....	Pages 84-117
A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	November Bill List.....	Page 118
	Motion to approve the Payment Register & Bill Lists– <b>Motion – Roll Call</b>	
XV.	Committee Report	
A.	Strategic Planning Committee Meeting Minutes – October 20, 2020.....	Pages 119-125
B.	Finance Committee Meeting Minutes – November 4, 2020.....	Handout
	1. 2021 Budget Message.....	Pages 126-129
	2. 2021 Budget Introduction – <b>Motion to Introduce – Roll Call</b> .....	Page 130
	3. 2021 Assessment Allocation Strategy - <b>Motion to Introduce – Roll Call</b> .....	Pages 131-144
	4. 2021 Assessment Certification - <b>Motion to Introduce – Roll Call</b> .....	Page 145

- 5. Resolution 2020 - \_\_\_\_\_ Authorizing a Transfer of the 2016 Fund Year to the MEL Residual Claims Fund – **Motion – Roll Call**.....Page 146
  - 6. Resolution 2020-\_\_\_\_\_ Authorizing the Fund Treasurer to Deposit the 2020 Dividends Received from the EJIF Fund into Member AELCF Accounts – **Motion – Roll Call**.....Page 147
  - A. Nominating Committee Meeting Minutes – October 28, 2020.....Pages 148-150
    - 1. 2021 Nomination Slate Draft.....Page 151
  - XVI. MEL/RCF/E-JIF Reports
    - A. Resolution 2020 - \_\_\_\_\_ Appointing the MEL/RCF/EJIF Representatives for 2021 – **Motion – Roll Call** .....Pages 152-153
    - B. MEL Report - October 21, 2020.....Pages 154-156
    - C. EJIF Report – October 21, 2020.....Pages 157-158
    - D. RCF Report – October 21, 2020.....Pages 159-160
  - XVII. Miscellaneous Business
- The next meeting will be held on Monday, December 15, 2020  
at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ and/or via virtual meeting**
- 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  
OPEN SESSION MINUTES  
October 20, 2020**

**Hainesport Municipal Building, One Hainesport Centre, Hainesport, NJ  
And Via Conference Call**

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The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held in person at the Hainesport Municipal Building, One Hainesport Centre, Hainesport, NJ and via conference call on Tuesday, October 20, 2020 at 3:30 PM, prevailing time. Chair Jack, **Riverside**, presiding. The meeting was called to order at 3:30 PM.

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

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

***ROLL CALL***

Amanda Somes, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Grace Archer, **Bordentown City**  
Jeff Elsasser, *Alternate*, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
John Browne, *Alternate*, **Delanco 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.**  
Kyle Tuliano, **New Hanover Twp.**  
Mary Picariello, **North Hanover Twp.**  
Doretha Jackson, *Alternate*, **Palmyra Borough**  
Daniel Hornickel, **Pemberton Township**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong**  
Doug Cramer, **Tabernacle Twp.**.....arrived after roll call  
Steve Ent, **Westampton Twp.**  
Maryalice Brown, **Woodland Twp**  
Freda Gorman, *Alternate*, **Wrightstown Borough**

Absent Fund Commissioners were:

Jeff Hatcher, **Delran Twp.**  
Tom Pullion, **Edgewater Park Twp**  
Donna Mull, **Pemberton Borough**  
Kathy Hoffman, **Southampton Twp.**  
J. Paul Keller, **Springfield 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:

CBIZ Benefits & Insurance  
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 to the Executive Committee in the absence Mr. Gural for voting purposes.

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

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

Chair Jack presented the open & closed session meeting minutes of the September 15, 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. Wolbert to approve the Open & Closed session meeting minutes of the September 15, 2020 meeting. All in Favor. Motion carried by majority vote.

The Closed Session minutes of the September 15, 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 Model RMC Agreement and Resolutions were emailed from the Executive Directors office last week to all RMC's and Fund Commissioners. He stated it is a model agreement that can be utilized as you start to negotiate contracts for your RMC services for next year. It was however discovered there is a typo within the documents so a corrected version will be sent out.

Mr. Forlenza noted that last week a memorandum went out from his office in regards to a webinar scheduled for October 29, 2020. The purpose of this webinar is to help assist towns in updating their EPL Plan of Risk Management. He stated the Model Policies & Procedures have been loaded to the MEL website and there have been quite a few questions as the format is much different than in prior years, thus this webinar will be held by the Solicitor for the MEL as well as the attorney who worked on developing the revised Policies & Procedures & Handbook. During the webinar, you may ask any questions and they will walk through the changes to the updated documents.

Mr. Forlenza referenced the most recent Certificates of Insurance report and asked the members to please review for accuracy and be sure they were issued to the correct organizations with the correct limits and types of coverage.

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 and to please note the deadlines for claiming or encumbering these funds as it is fast approaching.

Mr. Forlenza referenced the most updated report regarding each member's compliance status with the MEL EPL/POL Risk Management Plan and asked members to please review for accuracy. He noted as the deadline is roughly 7 months from now there is plenty of time to update your Policies & Procedures.

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 additional following dates and times via Webinar and will be presented by Paul Shives from J.A. Montgomery:

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.

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, 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, however it seems these sessions will most likely be online. Once information is available regarding the training, a notice will be sent out to all members.

Mr. Forlenza stated the 3<sup>rd</sup> Quarter attendance report is included in the agenda and to please review the attendance records. The attendance is taken directly from the minutes of each meeting, so if you feel there is any discrepancy, please contact Kris Kristie in the Executive Directors office.

Lastly, Mr. Forlenza noted the application for Mt. Holly to join the JIF effective January 1, 2020 has been received. He also noted there has been no further word from Cinnaminson in regards to their inquiry about joining the JIF.

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 two (2) closed case(s) since the last meeting:

*Levy v. Township of Medford*  
*Naylor (minor) v. Township of Mansfield*

***MEL EPL Helpline & Authorized Contact List*** – Mr. DeWeese reminded the members to please review the attached 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

Mr. DeWeese noted on October 13, 2020 he, along with Ms. Stienmiller, Ms. Howlett, and Mr. Semrau had a very productive conference call to review the effectiveness of the Helpline, future webinars to be conducted on employment related issues for all members, and how the Helpline will continue to work going forward. He noted they all agreed it is working very well, people are utilizing it and following the advice given to them, and they hope it will continue to benefit those members who use it.

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 should be 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 he does not have an update since last month with 20 police agencies in BURLCO are actively participating in training with 1,084 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 *Transitional Duty*. He then highlighted the following ways to help combat rising costs through the use of the Transitional Duty program.

- The longer an employee is out of work, the longer it takes to bring them back to work
- A WC judge will usually use the length of time an employee is out of work to measure the significance of the injury.

- A Transitional Duty assignment is temporary and not designed to create a new position.
- Transitional Duty boosts morale, saves money, and the employee experiences faster recoveries, both physically and psychologically.
- Utilize the *Transitional Duty Job Bank* on the JIF website for additional information.

He then reviewed examples of significant savings to the member town when they utilized Transitional Duty, and noted the usage of Transitional Duty days is up 11% from last year, which is great.

Mr. Wolbert noted his town had Transitional Duty employees he tried to assign, but due to issues with the doctors not providing a clear understanding of what can and what can't be done while on Transitional Duty it was near impossible. He requested if there is anyway a more detailed report on the restrictions can be provided. Mr. Roselli stated he would look into this as a company and speak with Ms. Beatty as well.

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 COVID, and reported on the following:

Ms. Schiffer noted she is still continuing with the weekly Zoom Fitness Workouts and will continue as long as folks attend. She will be starting to work on recording some of the workouts so employees who cannot attend can do them on their own either at work or home.

She noted last week her "Pilot Program" called Nutrition for Transition, a 4-week workshop on challenges of nutrition. It's a combination awareness and discussion format. She offers them on Tuesday and Thursday to try and accommodate different schedules. This week's topic is on strengthening your "gut health". Ms. Schiffer then noted her New Pilot Project: Leadership Group Coaching: Transformational Leadership and Crisis Response would be coming out soon and she has been working with the Elias Institute of Professional Coaching. This program will be offered to four municipalities through the three South Jersey JIFs and details are included in agenda packet. She will be bringing this up for discussion at next month's Executive Safety Committee Meeting.

Ms. Schiffer noted members should have received an email from the Executive Directors office regarding a virtual presentation she is presenting along with her colleague from ACM JIF, on dealing with uncertainty. It is scheduled for next Tuesday, October 27 at 10am and Thursday October 29 at 1pm. She noted you may view the presentation with a link directly from the email.

Ms. Schiffer reported she has been distributing a List of Ideas to help increase employee engagement virtually or in-person and a copy is also included in the agenda packet.

Ms. Schiffer some activities member towns are doing include:

- 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
- Air purification machines
- 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)

Lastly, she noted in your Agenda packet, you will find her October *Targeting Wellness Newsletter* which talks about our immune system which is critical during this time of year especially with COVID-19 still out there.

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

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 September 2020.

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

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

	<b><i>September</i></b>	<b><i>YTD</i></b>
<i>Lost Time</i>	4	37
<i>Medical Only</i>	6	75
<i>Report Only</i>	37	473
<i># of New Claims Reported</i>	47	587
<i>Report Only % of Total</i>	79%	81%
<i>Medical Only/Lost Time Ratio</i>	60:40	67:33
<i>Average Days to Report</i>	1.9	2.8

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

Ms. Beatty presented the Transitional Duty Report:

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	1,976
<i>Transitional Duty Days Worked</i>	1,122
<i>% of Transitional Duty Days Worked</i>	57%
<i>\$ Saved by Accommodating</i>	\$123,969
<i>Transitional Duty Days Not Accommodated</i>	854
<i>% of Transitional Duty Days Not Accommodated</i>	43%
<i>Cost of Days Not Accommodated</i>	\$87,968

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: 444

Indemnity:	16
Medical Only:	8
Report Only:	420

She stated the majority of these claims reported have come from Mt. Laurel Township with 323 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>September</i></b>
<i>Bill Count</i>	88
<i>Original Provider Charges</i>	\$91,876
<i>Re-priced Bill Amount</i>	\$32,889
<i>Savings</i>	\$58,986
<i>% of Savings</i>	64%
<i>Participating Provider Penetration Rate - Bill Count</i>	98%
<i>Participating Provider Penetration Rate – Provider Charges</i>	98%
<i>EPO Provider Penetration Rate - Bill Count</i>	95%
<i>EPO Provider Penetration Rate – Provider</i>	95%

Lastly, Ms. Beatty noted that MedExpress has been sold and are currently doing business under another name, Riverside Medical. She stated until they can confirm the status of MedExpress and be sure our current contract remains in place with Riverside, we are asking that employees be sent to another urgent care provider.

Ms. Schiffer stated to Ms. Beatty that she received an email from a member town in regards to problems with the N95 masks, noting their employees are starting to experience headaches and neck pain allegedly from these masks. She asked if there is any information Ms. Beatty could share regarding these complaints. Ms. Beatty stated she herself has not heard of any side effects from these particular masks. Mr. Saville stated these symptoms are common if 1) the mask is not being worn correctly, or 2) the N95 filter has been used up, or saturated and can cause headaches and sleepiness.

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

***TECHNOLOGY RISK SERVICES REPORT***

Mr. Romero noted there are still five (5) members where all employees still have not completed last year's basic Cyber Security course, though they are very close. In regards to the *Safe Computing Practices at Work & Home* course, ten (10) 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 September, there were 653 phishing emails issued with 9 clicked, or 1.4%, which is very good. 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 mentioned an upcoming webinar on Business Continuity Plans that he and his colleague, Mr. Cohen, will be present on October 27 and October 29<sup>th</sup>. An email was sent out from the Executive Directors office last week.

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

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

Mr. Tontarski presented an overview of the Treasurer's Report for the month of **September 2020**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski reports are valued as of September 30, 2020 for Closed Fund Years 1991 to 2015, and Fund Years 2016, 2017, 2018, 2019 and 2020.

#### ***Investment Interest***

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

The Fund's 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**

	Monthly	YTD
Subrogation Receipts	\$35,098.05	\$95,543.81
Salvage Receipts	\$0	
Overpayment Reimbursements	\$1,560.84	
FY 2020 premium Receipts		\$660,959.00

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

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

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

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.

#### ***Loss Run Payment Register – September 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 \$190,845.93. The claim detail shows 165 claim payments issued.

#### ***Bill List – October 2020***

For the Executive Committee's consideration, Mr. Tontarski presented the October 2020 Bill List in the amount of \$88,692.11 which was included in the agenda packet.



Chair Jack entertained a motion to approve the September 2020 Loss Run Payment Register, and approve the October 2020 Bill List in the amount of \$88,692.11.00 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 *September 2020 Loss Run Payment Register, and approve the October 2020 Bill* as presented.

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

**Nays:**                      None

**Abstain:**                      None

All in favor. Motion carried by unanimous vote.

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

### ***COMMITTEE REPORTS***

#### ***Strategic Planning Committee Meeting Minutes – October 20, 2020***

Mr. McMahon noted the Committee met earlier today virtually and the minutes will be included in next month's agenda packet. He then noted discussions on the following topics took place:

- Membership renewals
- The December Dinner has been cancelled, however the December meeting will remain as advertised
- Cyber Liability coverage and the increase that will be coming for 2021
- Working on making the website ADA compatible
- Next year's Planning Retreat

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

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

Chair Jack noted there were no meetings to report on at this time.

### ***MISCELLANEOUS BUSINESS***

Mr. Forlenza noted the November meeting was originally advertised for Tuesday, November 24, 2020 due to the League of Municipalities scheduled during our normal third Tuesday of the month. Due to the social distancing regulations and gathering restrictions, the League has been cancelled. Mr. Forlenza asked if the Fund would prefer to move the meeting date back to Tuesday, November 17<sup>th</sup>, or keep it as is of November 24<sup>th</sup>. The Fund asked to have the meeting re-advertised for Tuesday, November 17, 2020.

Mr. Forlenza also noted he is looking into purchasing a Zoom license in order to conduct the monthly meetings, and possibly some of the sub-committee meetings to keep in compliance with the Division of Local Government Services recently released OPMA guidelines.

### ***Next Meeting***

Chair Jack noted that the next meeting of the BURLCO JIF will be held on Tuesday, November 17, 2020 at 3:30 PM. Notification to the Fund will be forthcoming.

## ***PUBLIC COMMENT***

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

Chair Jack opened the meeting to the public for comment.

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

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

## ***EXECUTIVE SESSION MEETING – Resolution #2020-35***

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. Cramer to Adopt ***Resolution #2020-35***.

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

***Nays:***                      None

***Abstain:***                      None

All in favor. Motion carried by unanimous vote.

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

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

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

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

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

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

<b><i>Workers Compensation</i></b>	<b><i>General Liability</i></b>
<i>MLT-2020179427</i>	<i>2019154157</i>
<i>2020182837</i>	<i>2019164186</i>
<i>2020208328</i>	
<i>2018123558</i>	
<i>2021214072</i>	
<i>2021209841</i>	

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

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

**ROLL CALL**                      ***Yeas:***                      Jerry Mascia, **Mt. Laurel Twp.**  
Rich Wolbert, **Beverly City**  
Doug Cramer, **Tabernacle Twp.**

James Ingling, **Wrightstown Boro**  
Glenn McMahon, **Chesterfield Twp.**  
Meghan Jack, **Riverside Twp.**  
Paula Kosko, **Hainesport Twp.**

*Nays:* None

*Abstain:* None

All in favor. Motion carried by unanimous vote.

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

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

2019154157

2019164186

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

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

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

*Nays:* None

*Abstain:* None

All in favor. Motion carried by unanimous vote.

***MOTION TO ADJOURN***

Chair Jack entertained a motion to adjourn the October 20, 2020 meeting of the BURLCO JIF.

Motion by Mr. Cramer, seconded by Mr. McMahon to adjourn the October 20, 2020 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 5:07 PM.

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Kris Kristie,  
*Recording Secretary for*

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Glenn McMahon  
*Fund Secretary*



To: Fund Commissioners  
From: Paul A. Forlenza, MGA, RMC, Executive Director  
Date: November 17, 2020  
Re: Executive Director's Report

.....

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

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

**B. Certificates of Insurance (pgs. 18-19)**

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

**C. Financial Fast Track Report (pg. 20)**

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 September 30, 2020 was \$11,029,158

**D. Regulatory Filing Checklists (pgs.21-22 )**

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. 23)**

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. In addition, a reminder letter regarding available balances in this program was emailed to affected members on November 12, 2020. 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. 24)**

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. In addition, a reminder letter regarding available balances in this program was emailed to affected members on November 12, 2020. 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. 25)**

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. In addition, a reminder letter regarding available balances in this program was emailed to affected members on November 12, 2020. 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. 26)**

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. In addition, a reminder letter regarding available balances in this program was emailed to affected members on November 12, 2020. 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. 27)**

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. 28-29)**

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. 30)**

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. 31-34)**

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

**M. 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. 35-36)**

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 was presented via webinar in October and November. 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. Information on the training is 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. 37)**

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

**R. 2021 RMC Resolutions & Agreements**

On or about October 15, 2020, a memo and sample copies of the JIF RMC Resolution and Agreement for the 2021 Fund Year were e-mailed to all Risk Management Consultants. If an RMC represents more than one municipality, we request that the form be copied and one set executed for each municipality represented. Once our office receives this documentation, payment can be issued for the 2021 fees at the February 2021 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. Also, all RMC's are required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy

of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee. If you have any questions in this regard, please contact Tracy Forlenza at 856-446-9143.

## **S. Dividend Notices**

On or about November 8, 2020, members eligible to receive a portion of the 2020 Surplus release should have received notification from the Executive Director's office asking that they indicate how they would like to receive their dividend. Options include receipt of a check, as a credit against the member's 2021 assessment, leaving the Funds with the JIF in the Aggregate Excess Loss Contingency Fund or any combination of the three options. Member are asked to respond to the Executive Director's office no later than December 4, 2020. Any questions can be directed to Tracy Forlenza.

## **T. Inclement Weather Policy**

Please note that the Fund has adopted an Inclement Weather Policy, a copy of which is available on the JIF website [www.burlcojif.org](http://www.burlcojif.org). Should it become necessary to cancel a meeting, pursuant to the policy, the Executive Director's office will attempt to contact the Fund Commissioners via e-mail, direct telephone contact or posting a message to the Fund's website ([www.burlcojif.org](http://www.burlcojif.org)). In addition, members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting

## **U. 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).

## **V. 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				September 30, 2020			
			# CLAIMS FOR	Y.T.D. LOST TIME	2020 LOST TIME	2019 LOST TIME	2018 LOST TIME			TOTAL RATE
MEMBER_ID	MEMBER	*	9/30/2020	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2020 - 2018
1	76 Delanco Township		0	0	0.00	0.00	2.15	1 Delanco Township		1.00
2	79 Florence Township		0	0	0.00	1.91	1.91	2 Florence Township		1.39
3	80 Hainesport Township		0	0	0.00	0.00	0.00	3 Hainesport Township		0.00
4	81 Lumberton Township		0	0	0.00	0.00	0.00	4 Lumberton Township		0.00
5	82 Mansfield Township		0	0	0.00	0.00	0.98	5 Mansfield Township		0.37
6	84 Riverside Township		0	0	0.00	0.00	5.00	6 Riverside Township		1.71
7	85 Shamong Township		0	0	0.00	0.00	0.00	7 Shamong Township		0.00
8	456 Springfield Township		0	0	0.00	0.00	0.00	8 Springfield Township		0.00
9	531 Chesterfield Township		0	0	0.00	0.00	0.00	9 Chesterfield Township		0.00
10	577 Bass River Township		0	0	0.00	0.00	0.00	10 Bass River Township		0.00
11	636 Wrightstown Borough		0	0	0.00	0.00	0.00	11 Wrightstown Borough		0.00
12	642 Pemberton Borough		0	0	0.00	2.33	0.00	12 Pemberton Borough		0.84
13	650 Palmyra Borough		0	0	0.00	1.20	2.67	13 Palmyra Borough		1.37
14	651 Woodland Township		0	0	0.00	0.00	0.00	14 Woodland Township		0.00
15	673 Fieldsboro Borough		0	0	0.00	0.00	0.00	15 Fieldsboro Borough		0.00
16	697 New Hanover Township		0	0	0.00	---	---	16 New Hanover Township		0.00
17	83 Medford Township		0	1	0.81	0.72	0.00	17 Medford Township		0.51
18	77 Delran Township		1	1	1.02	0.94	2.87	18 Delran Township		1.62
19	86 Tabernacle Township		0	1	1.34	0.00	1.27	19 Tabernacle Township		0.72
20	576 Mount Laurel Township		0	3	1.39	2.02	2.63	20 Mount Laurel Township		2.06
21	601 North Hanover Township		1	1	1.56	0.00	1.32	21 North Hanover Township		0.96
22	600 Bordentown Township		0	1	1.62	4.73	0.00	22 Bordentown Township		2.29
23	208 Pemberton Township		1	3	1.99	2.56	5.17	23 Pemberton Township		3.33
24	532 Westampton Township		1	2	2.01	3.03	2.00	24 Westampton Township		2.36
25	589 Bordentown City		0	2	2.87	2.07	0.00	25 Bordentown City		1.40
26	373 Southampton Township		0	2	3.33	1.18	2.55	26 Southampton Township		2.24
27	78 Edgewater Park Township		0	2	4.64	0.00	4.35	27 Edgewater Park Township		2.94
28	75 Beverly City		0	1	5.56	0.00	0.00	28 Beverly City		1.63
Totals:			4	20	1.18	1.25	1.69			1.39
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			September 30, 2019		1.39					



<b>2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS</b>				
		<b>September 30, 2020</b>		
	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>TOTAL</b>
	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>RATE *</b>
<b>FUND</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>2020 - 2018</b>
Camden County	0.84	1.37	1.88	1.40
Monmouth County	0.77	1.30	1.14	1.10
Professional Municipal Management	0.69	2.29	2.48	1.92
Bergen County	1.03	1.47	1.43	1.33
Morris County	1.11	1.56	1.68	1.47
Burlington County Municipal JIF	1.18	1.25	1.69	1.39
Gloucester, Salem, Cumberland Counties	1.24	1.69	1.97	1.66
Central New Jersey	1.25	1.54	1.49	1.44
NJ Public Housing Authority	1.27	1.75	2.06	1.72
Ocean County	1.30	1.75	2.26	1.81
South Bergen County	1.39	1.62	2.27	1.79
Suburban Essex	1.42	1.80	2.12	1.81
Atlantic County Municipal JIF	1.45	2.52	2.31	2.16
Suburban Municipal	1.50	1.81	1.74	1.70
NJ Utility Authorities	2.00	2.62	2.17	2.28
<b>AVERAGE</b>	<b>1.23</b>	<b>1.75</b>	<b>1.91</b>	<b>1.67</b>
<b>* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time</b>				

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 9/22/2020 To 10/22/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Burlington County Emergency I - Township North Hanover	Services training Center PO Box 6000 Mt. Holly, NJ 08060	RE: Jacobstown Volunteer Fire Company Use of Academy training facilities 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 Jacobstown Volunteer Fire Company Use of Academy training facilities	9/30/2020 #2612423	GL AU EX WC
H - The Bancorp Bank I - Township of Mansfield	3755 Park Lake Street Orlando, FL 32803	RE: 2020 Chevrolet Tahoe vin# 254407 CN\$ 49,667.78 The Bank Corp 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 the 2020 Chevrolet Tahoe vin# 254407 CN\$ 49,667.78	10/1/2020 #2612671	GL AU EX WC OTH
H - Middlesex County Fire Academy I - Township North Hanover	1001 Fire Academy Drive Sayreville, NJ 08872	RE: Jacobstown Volunteer Fire Co training at Middlesex County Fire Academy 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 Jacobstown Volunteer Fire Co a part of North Hanover Township participation in training being done at Middlesex County Fire Academy.	10/8/2020 #2637880	GL AU EX WC
H - Somerset County Emergency I - Borough of Pemberton	Services Training Academy PO Box 3000 Somerville, NJ 08876	Evidence of Insurance.	10/9/2020 #2638730	GL AU EX WC OTH
H - Somerset County Emergency I - Township of Pemberton	Services Training Academy PO Box 3000 Somerville, NJ 08876	Evidence of Insurance.	10/9/2020 #2638732	GL AU EX WC OTH
H - Burlington County Board of I - Township of Mansfield	Chosen Freeholders 48 Rancocas Rd PO Box 6000 Mount Holly, NJ 08060	Evidence of Insurance with respects to Mansfield Township Emergency Services Squad	10/12/2020 #2638904	GL AU EX WC OTH
H - PSE&G I - Township of Riverside	Holiday Lighting Group 24 Brown Avenue Springfield, NJ 07081	RE: Holiday Lighting 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 Holiday Lighting	10/15/2020 #2640639	GL AU EX WC

# ***Burlington County Municipal JIF***

## ***Certificate of Insurance Monthly Report***

From 9/22/2020 To 10/22/2020

H - PSE&G I - Township of Southampton	Mail Code 6B 80 Park Plaza Newark, NJ 07101	RE: Holiday Decorations 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 poles to hang holiday decorations in Vincentown Village during current calendar year.	10/19/2020  #2644148	GL AU EX WC
<b>Total # of Holders: 8</b>				

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

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. <b>UNDERWRITING INCOME</b>	<b>667,519</b>	<b>6,007,671</b>	<b>120,531,989</b>	<b>126,539,660</b>
2. <b>CLAIM EXPENSES</b>				
Paid Claims	152,147	1,713,833	45,946,703	47,660,536
Case Reserves	83,120	1,056,303	3,078,506	4,134,808
IBNR	(81,996)	82,264	2,469,746	2,552,010
Recoveries	-	-	-	-
<b>TOTAL CLAIMS</b>	<b>153,271</b>	<b>2,852,400</b>	<b>51,494,954</b>	<b>54,347,354</b>
3. <b>EXPENSES</b>				
Excess Premiums	226,759	2,067,806	33,358,372	35,426,179
Administrative	112,964	991,783	20,415,868	21,407,651
<b>TOTAL EXPENSES</b>	<b>339,723</b>	<b>3,059,589</b>	<b>53,774,241</b>	<b>56,833,830</b>
4. <b>UNDERWRITING PROFIT (1-2-3)</b>	174,525	95,682	15,262,794	15,358,476
5. <b>INVESTMENT INCOME</b>	7,362	242,077	4,451,302	4,693,379
6. <b>DIVIDEND INCOME</b>	0	0	644,455	644,455
7. <b>STATUTORY PROFIT (4+5+6)</b>	<b>181,887</b>	<b>337,759</b>	<b>20,358,551</b>	<b>20,696,310</b>
8. <b>DIVIDEND</b>	0	0	9,579,433	9,579,433
9. <b>RCF Surplus Trigger Assessment</b>	0	0	87,719	87,719
<b>10. STATUTORY SURPLUS (7-8-9)</b>	<b>181,887</b>	<b>337,759</b>	<b>10,691,399</b>	<b>11,029,158</b>

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

Closed	2,785	106,935	7,160,079	7,267,015
MEL JIF Retro	234	5,476	268,697	274,174
2016	5,760	85,548	1,475,874	1,561,422
2017	10,299	25,377	1,951,900	1,977,277
2018	(140,336)	(646,556)	(330,588)	(977,144)
2019	78,203	102,837	165,437	268,273
2020	224,942	658,141		658,141
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>181,887</b>	<b>337,759</b>	<b>10,691,399</b>	<b>11,029,158</b>
<b>TOTAL CASH</b>				<b>19,966,205</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	(18,494)	123,417	1,923,264	2,046,681
Case Reserves	22,786	(132,404)	750,364	617,960
IBNR	(9,209)	(47,245)	157,165	109,920
Recoveries	0	0	0	0
<b>TOTAL FY 2016 CLAIMS</b>	<b>(4,917)</b>	<b>(56,232)</b>	<b>2,830,793</b>	<b>2,774,561</b>
<b>FUND YEAR 2017</b>				
Paid Claims	58,963	146,707	1,407,102	1,553,810
Case Reserves	(59,032)	(99,878)	624,575	524,697
IBNR	(9,234)	(38,421)	160,812	122,391
Recoveries	0	0	0	0
<b>TOTAL FY 2017 CLAIMS</b>	<b>(9,303)</b>	<b>8,409</b>	<b>2,192,490</b>	<b>2,200,898</b>
<b>FUND YEAR 2018</b>				
Paid Claims	2,537	400,782	2,310,750	2,711,533
Case Reserves	54,646	411,912	887,784	1,299,696
IBNR	83,495	(151,262)	747,042	595,780
Recoveries	0	0	0	0
<b>TOTAL FY 2018 CLAIMS</b>	<b>140,678</b>	<b>661,432</b>	<b>3,945,576</b>	<b>4,607,008</b>
<b>FUND YEAR 2019</b>				
Paid Claims	35,196	573,438	1,050,602	1,624,040
Case Reserves	(22,892)	116,394	815,783	932,177
IBNR	(89,767)	(762,478)	1,404,727	642,249
Recoveries	0	0	0	0
<b>TOTAL FY 2019 CLAIMS</b>	<b>(77,463)</b>	<b>(72,646)</b>	<b>3,271,112</b>	<b>3,198,466</b>
<b>FUND YEAR 2020</b>				
Paid Claims	73,945	469,689		469,689
Case Reserves	87,612	760,279		760,279
IBNR	(57,281)	1,081,670		1,081,670
Recoveries	0	0		0
<b>TOTAL FY 2020 CLAIMS</b>	<b>104,276</b>	<b>2,311,638</b>		<b>2,311,638</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>153,271</b>	<b>2,852,400</b>	<b>51,494,954</b>	<b>54,347,354</b>

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

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

**Monthly Regulatory Filing Checklist**

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

ITEM	FILING STATUS
Meeting Minutes	11/18/20
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A

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

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

<b>ITEM</b>	<b>FILING STATUS</b>
Ethics Filings ( <i>Notification to FC's and Prof's</i> )	3/31/20
Renewal Resolutions and Indemnity & Trust Agreements	10/9/20
Budget and Actuarial Certification/Opinion Letter	12/20/19
Annual Assessments/Contributions	12/20/19
Supplemental Assessments/Contributions	N/A
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	N/A
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	10/1/21	5/1/20	10/1/21	N/A
<b>Asset Manager</b> -Wilmington Trust	X	10/1/21	JIF	10/1/21	N/A
<b>Banking</b> – M & T	X	N/A	10/1/21	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											3450			3,450.00	0.00		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		
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											2,600.00			2,600.00	0.00		NA
Tabernacle	S	3,100.00					3,100.00									3,100.00	0.00		
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	\$6,050.00	\$0.00	\$0.00	\$68,850.00	\$12,900.00		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											2,660.00			2,660.00	0.00	
Chesterfield	995.00														0.00	995.00	
Delanco	1,595.00											576.52			576.52	1,018.48	11/04/20
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											1,595.00			1,595.00	0.00	
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	10/15/20
Pemberton Boro	995.00														0.00	995.00	10/15/20
Pemberton Twp.	4,645.00														0.00	4,645.00	10/14/20
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										995.00				995.00	0.00	
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	\$4,344.16	\$4,831.52	\$0.00	\$0.00	14,240.68	37,804.32	

**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	188.94			522.71	477.29	10/28/20
Chesterfield	500.00														0.00	500.00	
Delanco	750.00									190.06					190.06	559.94	11/04/20
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											750.00			750.00	0.00	
Medford	1,500.00														0.00	1,500.00	
Mount Laurel	1,500.00											1,190.00			1,190.00	310.00	
New Hanover (new)	500.00														0.00	500.00	
North Hanover	750.00														0.00	750.00	
Palmyra	750.00														0.00	750.00	10/15/20
Pemberton Boro	500.00														0.00	500.00	
Pemberton Twp.	1,500.00														0.00	1,500.00	10/14/20
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											500.00			500.00	0.00	
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	\$2,628.94	\$0.00	\$0.00	3,652.77	18,097.23	

**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											500.00			500.00	-	
Chesterfield	500.00														0.00	500.00	
Delanco	500.00														0.00	500.00	11/4/2020
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											500.00			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	10/15/2020
Pemberton Boro	500.00														0.00	500.00	10/15/2020
Pemberton Twp.	500.00														0.00	500.00	10/14/2020
Riverside	500.00														0.00	500.00	
Shamong	500.00								500.00						500.00	-	
Southampton	500.00														0.00	500.00	
Springfield	500.00											500.00			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	
<b>Total By Line</b>	<b>14,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$500.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$500.00</b>	<b>\$0.00</b>	<b>\$1,000.00</b>	<b>\$1,500.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$3,500.00</b>	<b>\$10,500.00</b>	

**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 :		November 5, 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 11/5/20

JIF	Name	Applicant	Position	Effective Date	Delete Date	IsAct	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	Yvonne Bullock	Treasurer / CFO Crime	05/01/2014		Yes	Approved
BURLCO	Beverly City	Shari Key	Tax Collector	05/01/2014		No	Approved
BURLCO	Beverly City	Error - delete	Error - delete	10/08/2020	10/08/2020	No	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 City	Richard Wright	Treasurer	06/20/2019	10/18/2020	No	Approved
BURLCO	Bordentown City	Margaret M. Peak	CFO - Treasurer	10/19/2020		Yes	Approved
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	Bordentown Township	Add in error	Add in error			No	Pending
BURLCO	Bordentown Township	Kittina Wallrath	Treasurer	03/01/2020		Yes	Pending
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	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	Delran Township	Tanyika L Johns	Tax Collector	02/01/2019		Yes	Approved
BURLCO	Delran Township	Margaret M. Peak	CFO / Treasurer	04/08/2019	10/16/2020	No	Approved
BURLCO	Delran Township	Kareemah Press	CFO - Treasurer	10/19/2020		Yes	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	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	Fieldsboro Borough	LEIGHA A BOGDANOWICZ	Tax Collector	04/01/2019		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 Chiemiego	Treasurer	11/01/2020		Yes	Approved
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	Hainesport Township	Dawn Emmons	CFO	02/01/2017	01/31/2019	No	Pending
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	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	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	Mansfield Township	Dana Elliott	Tax Collector	07/01/2018	07/06/2020	No	Approved
BURLCO	Mansfield Township	Bonnie Grouser	CFO/Treasurer	07/01/2019		Yes	Approved
BURLCO	Mansfield Township	Linda Hannawacker	Tax Collector	07/06/2020		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	09/30/2020	No	Approved
BURLCO	Medford Township	Robin Sarlo	Treasurer/CFO	03/04/2019		Yes	Approved
BURLCO	Medford Township	Rachel Warrington	Tax Collector	10/01/2020		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		No	Approved
BURLCO	Mount Laurel Township	Maureen Mitchell	Tax Collector	01/30/2012	10/24/2016	No	Approved

# MEL STATUTORY BONDS 11/5/20

BURLCO	New Hanover Township	Lynn Davis	Tax Collector	01/01/2020		Yes	Approved
BURLCO	New Hanover Township	Terry Henry	CFO/Treasurer	02/26/2020		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	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	Palmyra Borough	Janeen Rossi	Tax Collector			No	
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	Kimberly Smith	Tax Collector	04/01/2016		Yes	Approved
BURLCO	Tabernacle Township	Susan Costales	Tax Collector	09/24/2008	08/21/2018	No	Approved
BURLCO	Tabernacle Township	Rodney R Haines	CFO/Treasurer	08/01/2018		Yes	Approved
BURLCO	Westampton Township	Robert L. Hudnell	Treasurer	01/01/2007		Yes	Approved
BURLCO	Westampton Township	Carol A. Brown-layou	Tax Collector	01/01/2007		Yes	Approved
BURLCO	Woodland Township	Nancy Seeland	Tax Collector	01/01/2015		Yes	Approved
BURLCO	Woodland Township	Kathleen Rosmando	Treasurer	06/06/2013		Yes	Approved
BURLCO	Wrightstown Borough	Ronald A. Ghrist	Treasurer	01/01/2010		Yes	Approved
BURLCO	Wrightstown Borough	Jeffrey C. Elsasser	Tax Collector	11/01/2016		Yes	Approved
BURLCO	Wrightstown Borough	Lynn A. Davis	Tax Collector	01/01/2010	11/01/2016	No	Approved

**Burlington County Municipal Joint Insurance Fund**  
**Skateboard Park Approval Status**

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

## **Appellate 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.

## **Proposed Bill to Require Carriers to Pay for Costs of Medical Marijuana Passes Committee While the New Jersey Supreme Court is Scheduled to Hear Oral Arguments on the Issue**

John H. Geaney October 30, 2020 Legislation 0 Comments

The New Jersey Assembly Appropriations Committee passed **A1708** on October 26, 2020, setting the stage for an eventual full Assembly vote on an important piece of legislation concerning the obligation of workers' compensation carriers and automobile insurers to pay for costs of medical marijuana. Strangely enough, this Bill is being advanced at the same time as the New Jersey Supreme Court is scheduled to hear oral arguments in the case of **Hager v. M&K Construction**, 462 N.J. Super. 146 (App. Div.),



certif. granted, 241 N.J. 484 (2020). This case deals directly with several issues addressed in A 1708.

The proposed Assembly Bill states: “Notwithstanding the provisions of subsection a. of this section, an employer or workers’ compensation carrier or private passenger automobile insurance carrier shall provide coverage for costs associated with the medical use of cannabis . . . “ provided that the insured or the employee is a qualifying patient authorized for the medical use of cannabis.

The Bill further provides, “c. Notwithstanding any provision of the insurance policy to the contrary, if for any reason payment by the insurer to the medical cannabis dispensary is not feasible, the insurer shall remit directly to the insured the costs for any benefits associated with the medical use of cannabis upon proof of payment by the insured to the medical cannabis dispensary.”

A 1708 seems premature given that the New Jersey Supreme Court has taken certification in Hager. In this January 13, 2020 published case, the Appellate Division ruled for petitioner that he should be reimbursed by the workers’ compensation carrier for his expenses in connection with the use of medical marijuana for chronic pain. The Appellate Division addressed five separate arguments, some or all of which are likely to be addressed by the New Jersey Supreme Court. The issues addressed by the Appellate Division in Hager are set forth below:

- 1) *Does the Controlled Substance Act (CSA) which makes it a crime to manufacture, possess or distribute marijuana, preempt the New Jersey MMA?*
- 2) *Does the MMA violate the CSA by aiding and abetting in the commission of a crime?*
- 3) *Does compliance with the court order expose M&K to the threat of federal prosecution?*
- 4) *Should a workers’ compensation insurer be treated the same under the MMA as a private health insurer?*
- 5) *Can medical marijuana be considered reasonable and necessary under the New Jersey Workers’ Compensation Act?*

It would seem to make more sense and to accord appropriate respect to the judicial process for the legislature to wait for a very significant decision from our highest state court, given potential constitutional issues have been raised in this appeal.

## About the Author

### About the Author:

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

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

**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 Uzdanovics"](#); ["Marty Uzdanovics"](#); ["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

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

**NOVEMBER 2020**  
**CLOSED CASES**

1.) **Kilroy v. Township of Mount Laurel**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on December 24, 2018. The Plaintiffs, Thomas Kilroy and Elizabeth Kilroy, were visiting with relatives in the Township of Mount Laurel when Mr. Kilroy became intoxicated during the visit and left the family dinner by himself. Mr. Kilroy was not familiar with the area so he became lost and called multiple individuals to come and pick him up, including his Wife, Elizabeth Kilroy, and a friend. Both his Wife and his friend recognized that the Plaintiff seemed scared and came out to search for him. In the meantime, several residents called the Mount Laurel Police Department to report the Plaintiff as a suspicious individual in the area. A member of the Township of Mount Laurel Police Department arrived on scene and made contact with the Plaintiff, who he noted to have been intoxicated. The Officer questioned the Plaintiff and advised Mr. Kilroy that he was not in custody. Mr. Kilroy attempted to flee the scene on foot and it was alleged that the Officers proceeded to chase after Mr. Kilroy into the woods. Mrs. Kilroy then arrived on location and advised the Officers that Mr. Kilroy is a US Marine Combat Veteran who suffers from PTSD and previously sustained a Traumatic Brain Injury. The Officers noted that Mr. Kilroy was likely just scared and of no risk to anyone. Police Officers continued to pursue Mr. Kilroy further into the woods and Police Corporal O'Prandy released his K9 that was leashed. The K9 gained a hold of Mr. Kilroy's right calf and Mr. Kilroy and the K9 rolled down a hill into a creek, while the K9 was still engaged with Mr. Kilroy's right calf. The Plaintiff alleged that the K-9 was unnecessarily ordered to attack him when the Plaintiff was cooperating with the Officers' commands with his hands above his head. The Plaintiff sustained very deep wounds to his right calf removing the skin and requiring skin to be surgically grafted from his upper thigh to his right calf. The wound took several months to heal and required the use of a vacuum-assisted closure (wound vac) during the healing process. The Plaintiff alleges that as a result of the incident, he sustained serious and permanent injuries, experienced severe mental anguish, and that he incurred substantial monetary damages. The Plaintiff further alleged that the Township of Mount Laurel was negligent in its duty to properly train and supervise the members of the Township of Mount Laurel Police Department. The case was assigned to John C. Gillespie, Esquire on May 7, 2020. Defense Counsel accepted the Assignment and on May 14, 2020, Defense Counsel filed a Notice of Removal from the Superior Court of New Jersey, Burlington County, to the United States District Court, District of New Jersey. An Initial Scheduling Conference was conducted on July 13, 2020 and Judge Schneider entered an Order scheduling separate telephone settlement conferences with Plaintiffs' Counsel and Defense Counsel to occur on July 22, 2020. The parties participated in the initial Settlement Conferences with Magistrate Schneider on August 17, 2020 and Judge Schneider continued to attempt to negotiate the settlement of this matter. Plaintiffs' Counsel was seeking payment in the amount of \$700,000.00; however, Defense Counsel was ultimately able to negotiate the settlement of this matter, with the approval of the MEL, for a payment to the Plaintiff in the amount of \$600,000.00.

2.) Versaggi v. Township of Mount Laurel-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on March 31, 2018. The Plaintiff, Sharon Braun Versaggi, alleged that she was caused to trip and fall as a result of an alleged dangerous and/or hazardous condition, specifically, a partially exposed sewer cap, located on the property known as 415 Magnolia Road, in the Township of Mount Laurel. The Plaintiff alleged that as a result of the incident, she suffered fractures of both bones in her lower left leg, has experienced severe mental anguish, and that she has incurred substantial monetary damages. The Plaintiff further alleged that the Township of Mount Laurel was negligent in allowing the dangerous and/or hazardous condition of the property to exist. The case was assigned to Douglas Heinold, Esquire on July 15, 2019. Defense Counsel accepted the Assignment and he filed an Answer and he proceeded with initial Discovery. A Consent Order was entered between the parties allowing the Plaintiff to file an Amended Complaint adding Mount Laurel Municipal Utilities as an additional Defendant and Plaintiff's Amended Complaint was filed on September 10, 2019. Counsel for Co-Defendant, Mount Laurel Municipal Utilities, subsequently filed a Motion for Summary Judgment on October 25, 2019 which was ultimately granted on November 25, 2019. Defense Counsel proceeded with the filing of our Motion for Summary Judgment on November 20, 2019, and on January 10, 2020, Judge Claypoole entered an Order denying the Motion. The Discovery End Date was July 27, 2020. On September 11, 2020, Defense Counsel proceeded with the filing of a renewed Motion for Summary Judgment which was granted by Judge Belgard on October 16, 2020. The Plaintiff has until November 30, 2020 to file an Appeal of the decision.



## Questions about employment issues? Call the New MEL Employment Practices Helpline

The MEL Safety Institute is pleased to announce the establishment of a NEW MEL Employment Practices Helpline (EPL), a dedicated resource to guide members on employment related issues.

The MEL EPL Helpline is staffed by attorneys that specialize in New Jersey employment law and understand the MEL JIF system. The three law firms staffing the EPL Helpline are affiliated with local Joint Insurance Funds (JIFs).

**Who can use the EPL Helpline?** MEL member municipalities will select and approve two individuals to use the helpline.

**What hours is the EPL Helpline available?** The helpline will be staffed during normal business hours, 9 a.m. – 5 p.m. Voicemail can be left afterhours for a callback.

**What kinds of issues can be addressed?** Any employment related topics or policies and procedures related to issues such as:

- Hiring
- Termination
- Harassment
- Discrimination
- Promotion/Demotion
- And more...

**What are the MEL EPL Helpline numbers?** MEL members can choose to call any of the MEL EPL Helpline firms listed below.

**MEL EPL HELPLINE:**  
**732-583-7474**

Jodi Howlett  
Cleary Giacobbe Alfieri Jacobs LLC  
955 State Route 34, Suite 200  
Matawan, NJ 07747955

**MEL EPL HELPLINE:**  
**609-522-5599**

David S. DeWeese  
The DeWeese Law Firm  
3200 Pacific Avenue  
Wildwood, New Jersey 08260

**MEL EPL HELPLINE:**  
**973-334-1900**

Fred Semrau  
Dorsey & Semrau  
714 Main Street  
Boonton, NJ 07005

**What happens after the call?** The attorney will provide the member with transcript of the call that includes recommendations. If the issue is beyond the scope of the MEL EPL Helpline the attorney will provide direction to the member on where to get appropriate assistance. All calls are confidential.







**MEL EPL Helpline**  
**Authorized Contact Person(s)**

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

**Burlington County Municipal Joint Insurance Fund**

P.O. Box 489, Marlton, New Jersey 08053 · P: 856-446-9100 · F: 856-446-9149 · [www.burlcojif.org](http://www.burlcojif.org)

# SAFETY DIRECTOR REPORT

## Burlington County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Robert Garish, JIF Safety Director

DATE: November 17, 2020

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### 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 Bordentown on October 20, 2020
- § Township of New Hanover on October 21, 2020
- § Township of Lumberton on October 27, 2020
- § City of Bordentown on October 28, 2020
- § Township of Delran on October 30, 2020

### *LAW ENFORCEMENT LOSS CONTROL SURVEYS*

- § Township of Delanco on October 14, 2020

### *MEETING ATTENDED*

- § Risk Management for First-Line Supervisors- October 14, 2020
- § Executive Fund Commissioner Meeting (Telephonic) – October 20, 2020
- § Claims Meeting – (Telephonic) - October 20, 2020
- § Preparing First Amendment Audits (Regional Training)- October 15 and October 28

### *UPCOMING MEETING SCHEDULE*

DATE	TOPIC	LOCATION
November 17, 2020	Executive Fund Commissioner Meeting	Telephonic
November 17, 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.

- October 1- MSI Protecting Children from Abuse For Managers/Supervisors/Elected Officials
- October 2- MSI Bulletin- Protecting Children From Sexual Abuse Training for Law Enforcement Command Staff
- October 5- Law Enforcement- Remote Learning Challenges for Police Leaders
- October 6- Preparing for First Amendment Audits
- October 6- Bulletin- Rules for Holding Emergency Remote Public Meetings
- October 8- Bulletin- Halloween Celebrations During the COVID-19 Outbreak
- October 9 – Reminder: Preparing First Amendment Audits
- October 9- MSI Bulletin- MSI LIVE Safety Training- November Registration Now Open
- October 22 - Law Enforcement- Ambush Attacks on Law Enforcement Officers
- October 23 – MSI Bulletin –Reopening Indoor Sport Practices and Competitions
- October 27 – Law Enforcement – Election Considerations for Law Enforcement Agencies
- October 29 - MSI Bulletin- Mandatory COVID-19 Workplace Safety for NJ Employers

### *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
Hainesport	1

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

MEL Media Library	
Municipality	Number of Videos
Wrightstown	3

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

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

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

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

### **November & December Webinar Training Schedule**

Click on Topic to Register

Date	Webinar Topic	Time
11/2/20	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
11/2/20	<a href="#">Leaf Collection Safety</a>	10:00 - 12:00 pm
11/2/20	<a href="#">Chipper Safety</a>	1:00 - 2:00 pm
11/3/20	<a href="#">Traffic Control in Work Zones</a>	8:30 - 10:30 am
11/3/20	<a href="#">Chain Saw Safety</a>	11:00 - 12:00 pm
11/3/20	<a href="#">Sanitation/Recycling Safety</a>	1:00 - 3:00 pm
11/4/20	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
11/4/20	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
11/4/20	<a href="#">HazCom w/GHS - Evening</a>	6:30 - 8:00 pm
11/5/20	<a href="#">Ladder Safety/Walking Surfaces</a>	8:30 - 10:30 am
11/5/20	<a href="#">Fire Extinguisher</a>	11:00 - 12:00 pm
11/5/20	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
11/6/20	<a href="#">Confined Space for Entrants &amp; Attendants</a>	9:00 - 11:00 am
11/6/20	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
11/9/20	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
11/9/20	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
11/9/20	<a href="#">Preparing for First Amendment Audit</a>	9:00 – 11:00 am
11/9/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials - Evening</a>	6:00 - 8:00 pm
11/10/20	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
11/10/20	<a href="#">Bloodborne Pathogens (BBP)</a>	10:30 - 11:30 am
11/10/20	<a href="#">Accident Investigation</a>	1:00 - 3:00 pm
11/11/20	<a href="#">Flagger Skills and Safety Considerations</a>	8:30 - 9:30 am
11/11/20	<a href="#">Traffic Control in Work Zones</a>	10:00 - 12:00 pm
11/12/20	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
11/12/20	<a href="#">Personal Protective Equipment (PPE)</a>	10:00 - 12:00 pm
11/12/20	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
11/12/20	<a href="#">Bloodborne Pathogens (BBP) - Evening</a>	7:30 - 8:30 pm
11/13/20	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
11/13/20	<a href="#">Shop and Tool Safety</a>	11:00 - 12:00 pm
11/13/20	<a href="#">Leaf Collection Safety</a>	1:00 - 3:00 pm

Date	Webinar Topic	Time
11/16/20	<a href="#">Ethics for New Jersey Officials and Employees</a>	9:00 - 11:00 am
11/16/20	<a href="#">CDL-Drivers Safety Regulations</a>	9:00 - 11:00 am
11/16/20	<a href="#">Confined Space for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
11/17/20	<a href="#">Confined Space Entry for Supervisors</a>	9:00 - 12:00 pm
11/17/20	<a href="#">Dealing with Difficult People</a>	9:00 - 11:00 am
11/17/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
11/18/20	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
11/18/20	<a href="#">Chain Saw Safety</a>	11:00 - 12:00 pm
11/19/20	<a href="#">Bloodborne Pathogens (BBP)</a>	9:00 - 10:00 am
11/19/20	<a href="#">Hearing Conservation</a>	10:30 - 11:30 pm
11/19/20	<a href="#">Fire Extinguisher</a>	1:00 - 2:00 pm
11/20/20	<a href="#">Fire Safety</a>	8:30 - 9:30 am
11/20/20	<a href="#">HazCom w/GHS</a>	10:00 - 11:30am
11/20/20	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
11/23/20	<a href="#">Fall Protection Awareness</a>	9:00 - 11:00 am
11/23/20	<a href="#">Flagger Skills and Safety Considerations</a>	1:00 - 2:00 pm
11/24/20	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
11/24/20	<a href="#">Ladder Safety/Walking Surfaces</a>	10:30 - 12:30 pm
11/30/20	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 10:00 am
11/30/20	<a href="#">Sanitation/Recycling Safety</a>	10:30 - 12:30 pm
11/30/20	<a href="#">CDL-Drivers Safety Regulations</a>	1:00 - 3:00 pm
12/1/20	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
12/1/20	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
12/1/20	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
12/2/20	<a href="#">Fire Safety</a>	8:30 - 9:30 am
12/2/20	<a href="#">Fire Extinguisher</a>	10:00 - 11:00 am
12/2/20	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
12/3/20	<a href="#">Confined Space for Entrants &amp; Attendants</a>	8:30 - 10:30 am
12/3/20	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
12/4/20	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
12/4/20	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
12/4/20	<a href="#">Traffic Control in Work Zones</a>	1:00 - 3:00 pm
12/7/20	<a href="#">Building Trust and a Constitutionally Sound Police Agency Through Training</a>	9:00 - 10:30 am
12/7/20	<a href="#">Leaf Collection Safety</a>	8:30 - 10:30 am
12/7/20	<a href="#">Chipper Safety</a>	11:00 - 12:00 pm
12/7/20	<a href="#">Dealing with Difficult People</a>	1:00 - 3:00 pm
12/8/20	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
12/8/20	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
12/8/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
12/9/20	<a href="#">HazMat Awareness with Hazard Communication &amp; NJ Right to Know</a>	8:30 - 11:30 am
12/9/20	<a href="#">Bloodborne Pathogens (BBP)</a>	1:00 - 2:00 pm
12/10/20	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
12/10/20	<a href="#">Shop and Tool Safety</a>	11:00 - 12:00 pm

Date	Webinar Topic	Time
12/10/20	<a href="#"><u>Confined Space for Entrants &amp; Attendants</u></a>	1:00 - 3:00 pm
12/11/20	<a href="#"><u>Flagger Skills and Safety Considerations</u></a>	8:30 - 9:30 am
12/11/20	<a href="#"><u>Hearing Conservation</u></a>	10:00 - 11:00 pm
12/14/20	<a href="#"><u>CDL-Drivers Safety Regulations</u></a>	9:00 - 11:00 am
12/14/20	<a href="#"><u>CDL- Reasonable Suspicion for Supervisors</u></a>	1:00 - 3:00 pm
12/15/20	<a href="#"><u>Fall Protection Awareness</u></a>	8:30 - 10:30 am
12/15/20	<a href="#"><u>Personal Protective Equipment (PPE)</u></a>	1:00 - 3:00 pm
12/16/20	<a href="#"><u>Sanitation/Recycling Safety</u></a>	8:30 - 10:30 am
12/16/20	<a href="#"><u>Lock Out/Tag Out (LOTO)</u></a>	1:00 - 3:00 pm
12/17/20	<a href="#"><u>Fire Safety</u></a>	9:00 - 10:00 am
12/17/20	<a href="#"><u>Fire Extinguisher</u></a>	10:30 - 11:30 am
12/18/20	<a href="#"><u>Driving Safety Awareness</u></a>	8:30 - 10:00 am
12/18/20	<a href="#"><u>HazCom w/GHS</u></a>	10:30 - 12:00 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
Ethics for NJ Officials and Employees	2 / E	Safety Committee Best Practices	1.5 / M
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	2 / M,G
Excavation Trenching & Shoring	2 / T,M	Shop and Tool Safety	1 / T
Fall Protection Awareness	2 / T,M	Seasonal Public Works Operations	3 / T
Fast Track to Safety	4 / T	Snow Plow Safety	2 / T
Fire Extinguisher	1 / T	Special Events Management	2 / M
Fire Safety	.5/ T - .5/ G	Shift Briefing Essentials	1 / M
Flagger / Workzone Safety	2 / T,M		

### CEU's for Registered Municipal Clerks

MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	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
Ethics for NJ Officials and Employees	2 / E,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
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S

### CEU's for Tax Collectors

MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E
Ethics for NJ Officials and Employees	2 / E
Dealing With Difficult People	1 / E, Gen
Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / Gen

### CEU's for County/Municipal Finance Officers

MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E
Ethics for NJ Officials and Employees	2 / E
Dealing With Difficult People	1 / E, M
Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFM

### CEU's for Certified Recycling Professionals

MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1 / CRP
Hazard Recognition- Making your Observations Count	2 / CRP
Heavy Equipment	3 / CRP
Sanitation and Recycling Safety	2 / CRP

### CEU's for Qualified Purchasing Agents

MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E
Ethics for NJ Officials and Employees	2 / E
Dealing With Difficult People	1 / OFF
Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFF

### CEU's for Park and Rec Professionals

MSI Course	CEU's/Cat.
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2

#### \*\*\*Categories

E - Ethics
T - Technical
G - Governmental
S - Safety / Non S - Non Safety
GEN - General Secondary Duties
OFM - Office Mgmt. and Ancillary subjects

#### \*\*\*Categories(cont.)

Non S - Non Safety (Management)
P - Professional Development
M - Management
CRP - Certified Recycling Professional Classroom CEU
OFF - Office Admin/General Duties

# LESSONS LEARNED FROM LOSSES

## MONTHLY NEWSLETTER – NOVEMBER 2020

# BACKING LARGE VEHICLES SAFELY



- IN NON-EMERGENCY SITUATIONS, VEHICLE BACKING ACCIDENTS ARE COMPLETELY PREVENTABLE. THEY ARE UNFORTUNATELY VERY COMMON, EVEN WITH SPOTTERS IN PLACE.
- MAKE SURE DRIVERS GET TO KNOW A VEHICLE'S BLIND SPOTS. IN MEDIUM SIZED TRUCKS, BLIND SPOTS CAN EXTEND FROM 16 TO 160 FEET BEHIND THE TRUCK.
- WHEN USING A SPOTTER, ESTABLISH HAND SIGNALS BETWEEN THE DRIVER AND SPOTTER INSTEAD OF VERBAL ONES.
- THE DRIVER AND SPOTTER SHOULD MAINTAIN EYE CONTACT AND IF THE DRIVER CANNOT SEE THE SPOTTER THE VEHICLE SHOULD BE STOPPED IMMEDIATELY.
- INSTALL BACK-UP SENSORS, WARNING CHIMES AND CAMERAS AND MAKE SURE THESE BECOME PART OF THE VEHICLE'S DAILY INSPECTION PROCESS.
- CONSIDER ORANGE CONES AROUND A PARKED TRUCK. THIS FORCES AN EMPLOYEE TO WALK AROUND THE TRUCK BEFORE LEAVING TO PICK UP THE CONES AND ALSO WARNS OTHERS OF WORK BEING DONE AROUND THIS TRUCK.
- LARGER VEHICLES SHOULD BE PARKED "DEFENSIVELY". THIS MEANS THE VEHICLE SHOULD BE PARKED IN AREAS THAT MINIMIZE THE NEED TO GO IN REVERSE. IT ALSO MEANS NOT PARKING IN SUCH A WAY THAT CROWDS NEIGHBORING VEHICLES.



## 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: November 24, 2020 via Teleconference  
Contact Information: [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

### NOVEMBER ACTIVITIES & PLANS

- Launching another workshop this time addressing winter & COVID blues, discussions around what is it and how do we deal with it. We'll also look at the many roles we play and how setting boundaries can help. This, which I'm calling "Giving yourself the gift of peace", is a 3-part workshop meeting virtually every other week.
- New Pilot Project: Leadership Group Coaching: Transformational Leadership and Crisis Response. Working with Elias Institute of Professional Coaching from West Coast. Offered to 4 municipalities from each of the 3 JIFs. Details included in agenda packet. Review of the program and discussion will be at this month's Safety Committee Meeting with approval pending to proceed.
- Completed a virtual presentation with my colleague from ACM JIF on dealing with uncertainty. We were pleased with the turn out.
- Working with several towns on determining how to best utilize their remaining wellness funds. They must be encumbered by Nov 30<sup>th</sup> and spent before Feb. 1<sup>st</sup> 2021.
- Planning to hold a Focus Group bringing together representation from a few municipalities to discuss ideas for wellness 2021 and ways to increase engagement in the program. Opportunity to explore ideas and think outside of the box.

### What are Municipalities Doing?

- Fresh Produce and Healthy snacks for office
- Halloween fun: "Guess the number of candy corns in the jar". Participants received a healthy goodie bag and winner got a gift card (not the bowl of candy corn J)
- Year-long Maintain Don't Gain challenge (discovered it was more important than ever)
- Ergonomic desk chair
- Flu Clinics

- Recipe swap converting into Employee Cookbook
  - Chair massages
  - Beverage Tumblers/Yeti
  - Blood Pressure cuffs for Office or each employee
  - Gratitude Boards
  - Bingo Game Challenges
  - Random Acts of Kindness (do a kind act and get name in for a prize drawing)
  - Planning a step challenge for Dec
- I have organized virtual cooking classes and exercise classes. If you are interested in setting something up, please do not hesitate to reach out to me.

### November Targeting Wellness Newsletter targeted Diabetes.

#### Topics included:

- Your risk for diabetes
- The role of insulin and why it's so important
- The real cause of insulin resistance
- Diabetes and COVID-19
- How gratitude can boost your health!

The **Exercise of the Month** is a Movement Chart. Keep track of when you incorporate movement into your day. Maybe make your own chart and fill it with those goals you want to be sure to prioritize in your life this month!

# Targeting Wellness Newsletter

## Good News for Good Health!

November 2020

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

November is a unique month in my opinion. The beauty of autumn is starting to slowly fade and the chill of winter is fast approaching. This can be a month of transition. As the season changes so too can we prepare our minds and bodies to “honker down” for the next few months.

But wait...isn't that what we have been doing this entire year? Granted 2020 has been a year of new experiences unlike no other. Many of us are ready for something to change, yet again. Some spark of hope perhaps? Trust that the future will be in our favor?

Look to this month as an opportunity to reflect. Reflect on what you have. On those you love. On what you are thankful for and give gratitude to have the chance to build a life of your choosing.

This is also National Diabetes Month. Diabetes is a chronic disease over 34 million people in America must deal with on a daily basis. That's 1 in 10 people. And 88 million have pre-diabetes or 1 in 3 Americans! Of those adults who are diagnosed with T2 diabetes, 15% were smokers, 89% were overweight and 38% were physically inactive. What's the common denominator? Lifestyle choices!

Diabetes Prevention has been a focus for decades yet it still remains one of the 10 leading causes of death in the United States with nearly 85,000 succumbing to the many complications it causes. However, studies now show that not only can diabetes be prevented, it can also be reversed once you have it!\* It requires some lifestyle changes that are in your control! How empowering is that?



### In this issue

1. Are you at risk for diabetes?
2. Insulin: What is it, Why is it important and what is Insulin resistance?
3. Tackling Type 2 Diabetes with Nutrition and Exercise
4. Diabetes and Coronavirus
5. Gratitude Boosts Health
6. Quotes of Gratitude
7. Recipe Corner—Healthy Stuffing and Simple Pumpkin Pie Bites

Note \*: I realize that type 1 diabetes is different. Once you have it you will always require insulin injections. However, changing one's lifestyle has proven to reduce the amount of insulin needed due to increased insulin sensitivity. And that too is empowering!

## Targeting Wellness Newsletter

### Are You At Risk For Diabetes?

Let's review what can increase our risk of having pre-diabetes and the symptoms that could indicate you have Type 1 or Type 2 diabetes.

According to the American Diabetes Association, your chances of having pre-diabetes go up if you have any of the risk factors listed below and, the more of them you have, the more likely your chances of getting or already having diabetes.

Keep in mind that some people experience such mild symptoms that they can be overlooked. Others may experience some of these symptoms but it does NOT necessarily mean you have diabetes. Please check with your healthcare professional if you ever have any concerns or questions.

#### Symptoms of Diabetes

- \* Urinating often
- \* Feeling very thirsty
- \* Feeling very hungry –even though you are eating
- \* Extreme fatigue (unexplained)
- \* Blurry vision
- \* Cuts/bruises that are slow to heal
- \* Weight loss—even though you are eating more (Type 1)
- \* Tingling, pain or numbness in the hands and/or feet (Type 2)

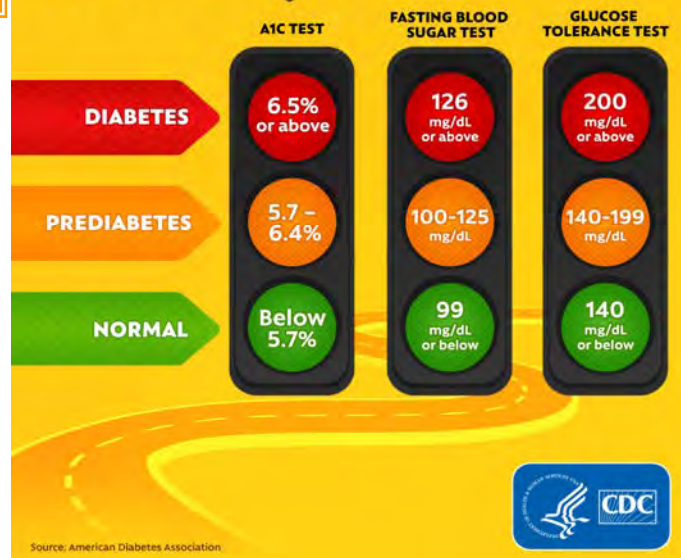
There are a number of similarities between Type 1 and Type 2 diabetes, yet the cause of each are very different, as is the treatment. In people with Type 1 diabetes, their symptoms generally come on very suddenly where as with Type 2, it's more gradual and sometimes there are no signs at all. That is why more than 90% of the people with pre-diabetes don't even know they have it until they get diagnosed with Type 2.

Type 1 was typically seen in children (a.k.a. Juvenile Diabetes); however, it's not unheard of to become insulin dependent as an adult. And as with Type 2, this was mostly discovered as we aged (a.k.a. Adult Onset Diabetes); however, "new diagnosed cases of both Type 1 and Type 2 diabetes have significantly increased among US youth" as stated by the CDC National Diabetes Statistics Report, 2020.

#### Risk Factors

- \* Are you 45 years old or older
- \* Are you African American, Hispanic/Latino, American Indian, Asian American or Pacific Islander.
- \* Have a parent, brother or sister with diabetes
- \* Are overweight
- \* Are physically inactive
- \* Have high blood pressure or take medicine for high blood pressure
- \* Have low HDL cholesterol and/or high triglyceride
- \* Had gestational diabetes during pregnancy
- \* Have been diagnosed with polycystic ovary syndrome (POS)

### THE ROAD TO TYPE 2 DIABETES



Genetics is not a "life sentence" that you will get T2 diabetes. Although it could play a part, your environment plays a huge role in determining your risk. Studies have proven this fact on identical twins raised under totally different lifestyles. Your choices matter!

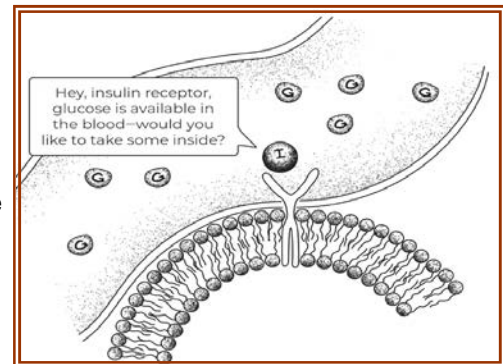
## What REALLY Causes Insulin Resistance?

Before answering this question, let's first get a brief refresher on the role of insulin.

### What is insulin and why is it important?

Insulin is a hormone that is produced and secreted from the pancreas when glucose levels rise in the blood. Basically, this happens every time you consume carbohydrates. As glucose enters the blood stream, the beta cells within the pancreas are signaled to produce insulin. All the cell tissues in our body are designed with receptors to "take up" glucose for energy. Insulin attaches to the receptors and acts as the "key" to open up the cell allowing glucose to enter. What if there is no insulin? The blood sugar would rise and rise with futile attempts to enter the cells. This is what happens with Type 1 diabetes.

So without insulin our liver, muscles and other tissues would have a difficult time importing glucose from the blood. On their own, they would only be able to transport 5 to 10 percent of the glucose flowing through the blood. Insulin allows the tissues to be nourished and keeps the blood sugar levels in a normal range.



### What is insulin resistance?

What if there is enough insulin but the insulin ("key") doesn't work, something has jammed the cell receptor ("lock"), leaving high levels of glucose in the blood? This is insulin resistance. It is a condition where multiple organs and cell tissues become *resistant* to the attempts made by insulin for glucose uptake. Having extra glucose circulating around in the blood alerts the pancreas to pump out more insulin. Having excess insulin (a condition called hyperinsulinemia) can be dangerous, activating growth cells, particularly insulin-like growth factor 1 (IGF-1) that significantly increase the risk for cancer.

### Did you know?

It took more than 7000 studies and the death of countless smokers before the Surgeon General reported that smoking was hazardous to your health, posting a warning sign on all tobacco products?

The same is going to happen with nutrition. For decades, scientific evidence has proven that a plant-strong diet can change your health & lifespan. But healthy people don't keep the healthcare and pharmaceutical industries profiting from their sickness! Therefore, it's up to YOU to educate yourself and decide you want more out of your life!

<https://nutritionfacts.org/video/evidence-based-eating/>

Even folks with Type 1 diabetes can have insulin resistance.

Carrying extra weight, especially around the waist, increases the body's resistance to insulin and can result in high blood glucose levels.

If you or someone you know has Type 1 and is starting to require larger doses of insulin to overcome blood glucose levels, it may be a sign of insulin resistance. This could also lead to further weight gain.

### What causes insulin resistance?

Here's the part where there is a significant amount of confusion. For decades, physicians have been taught and the public has been told that carbohydrates cause insulin resistance. There is a large gap between what science research has discovered and what is communicated to us. And as sad as it may seem, this gap is maintained by the economic forces that may profit from a lifelong chronic disease like diabetes.

Research study after research study has consistently shown that a diet high in fat leads to insulin resistance. Not a diet high in carbohydrates. One study took young, healthy people and separated them into two groups. One group was put on a fat-rich diet while the other one on a carbohydrate-rich diet. Within two days, glucose intolerance skyrocketed in the fat group (Greger, 2020).

Think about the role of insulin for a moment. When we consume high levels of fat, especially saturated fats found primarily in animal products and processed foods (the Standard American Diet or SAD), it's no surprise that there will be weight gain. A consistent diet rich in fatty foods, not only increases the number on the scale but causes particles to build up **inside the cells**. Particles (fat) accumulate in our liver, in our muscles, and in our abdominal area. These particles interfere with insulin's ability to transport glucose out of the blood. With the blood glucose already elevated, you now have a meal that may contain carbohydrates (maybe a piece of bread or a fruit). More glucose enters the blood stream. The pancreas releases insulin and insulin will "knock" asking your liver to uptake glucose; however the liver is not in need of fuel because it's already handling all the fat it needs (thus the term "fatty liver").

**Insulin cannot transport glucose into the tissue. If you were to check your blood sugars at that moment, they would be elevated. It's not because you ate a carbohydrate; its because the insulin cannot remove the glucose from the blood due to fat particles lining your tissues...leading to insulin resistance.** But don't just take it from me. There are a lot of Lifestyle Medicine Physicians who are paving the way for change (Look up: Dr. Neal Bernard, Dr. T. Colin Campbell, Dr. Michael Greger, Dr. Cyrus Khambatta, Dr. Dean and Anne Ornish, to name a few.)



## Tackling Type 2 Diabetes

## Nutrition

The Physicians Committee for Responsible Medicine have dedicated many clinical studies to showing how a plant-based diet can have a positive impact on patients with type 2 diabetes. Research findings, after studying thousands of patients, revealed that a plant-based diet controlled blood sugar **three times more** effectively than a traditional diabetes diet of limiting calories and carbohydrates.

Within weeks, patients experienced dramatic health improvements such as weight loss, improved insulin sensitivity and a dropped in their hbA1c levels.

As noted on page 3 of this newsletter, fatty foods increase insulin resistance through fat storage in the cells. A plant-based diet is low in fat, which allows insulin to function properly.

If you or someone you know has diabetes or has been told they have prediabetes, I would encourage you to visit <https://www.pcrm.org/health-topics/diabetes> and read up on the scientific evidence showing carbohydrates are not the enemy to a diabetic. Read *The China Study*, a book written by T. Colin Campbell. Listen to Dr. Michael Greger short videos on *NutritionFacts.org*. If you are currently on medication and are contemplating starting a transition towards more whole, plant-based foods, I highly encourage you to involve your doctor before starting. Many times, type 2 diabetes is reversed with this lifestyle change, which will cause you to reduce or eliminate your diabetes medication. Always seek the advice of your doctor before stopping any medication.

“

A plant-based diet is a powerful tool for preventing, managing, and even reversing type 2 diabetes. Not only is this the most delicious 'prescription' you can imagine, but it's also easy to follow. Unlike other diets, there's no calorie counting, no skimpy portions, and no carb counting. Plus, all the 'side effects' are good ones. ”

Neal Barnard, MD, FACC, President, Physicians Committee



Sources: PCRM; ADA; health.harvard.edu

## Physical Activity

There is no denying all the benefits exercise has on your health, regardless of whether or not you have diabetes (or any other disease, for that matter). Exercise controls weight, lowers blood pressure, lower harmful LDL cholesterol and triglycerides, raises healthy HDL cholesterol, strengthens muscles and bones, reduces anxiety and improves sleep quality.

Exercise helps to lower blood glucose levels and boosts your body's sensitivity to insulin, countering insulin resistance! Many studies on people with diabetes, highlight some very positive results:

- \* Exercise lowers hbA1c values
- \* All forms—aerobic, resistance, or doing both were equally good at lowering hbA1c values
- \* Both aerobic and resistance training helped lower insulin resistance in previously sedentary older adults with abdominal obesity at risk for diabetes. Combining the two types of exercise showed more benefits than doing either one alone.
- \* Those with diabetes who walked two hours a week were less likely to die of heart disease than their secondary counterparts. Those exercising 3-4 hours a week cut their risk even more!
- \* Women with diabetes who exercised moderately at least four hours a week (including walking) reduced their risk of heart disease by 40% compared to those who did not exercise.



The best time to exercise is one to three hours after eating, when your blood sugar level is likely to be higher. If you are on insulin, it's important to check your blood sugar beforehand. If it's below 100 mg/dL, eat a piece of fruit or have a small snack to help avoid hypoglycemia. Checking before and after exercise is a good habit to get into especially if you take insulin. Your risk of developing hypoglycemia may be highest six to 12 hours after exercising. (Resource: health.harvard.edu)

## Diabetes and Coronavirus

I have no doubt that if you or someone you care about has diabetes, by now you are well aware of the higher risk it puts you in not only for contracting COVID-19 but for experiencing a more severe reaction if you should contract it. One reason is due to a compromised immune system. Also it seems this novel coronavirus “thrives in an environment of elevated blood glucose”. (Medical News Today)

Diabetes also causes the body to be in a constant state of low-level inflammation, slowing down the healing response, making it more difficult to fight off any infection. But as I have been saying all along, focusing on those elements you CAN control will indeed improve your defenses against not only COVID-19 but any infectious disease yet to come. That includes eating more whole foods, incorporating exercises into your daily routine, getting enough quality sleep and learning techniques to manage your stress (meditation, yoga, prayer, walks in nature, laughter, music, journaling, etc.).

This is serious times we are living in. How serious are YOU in changing the outcome of your life? I want to help you stay on track and work through those barriers that are leading you towards a future of medication and poor health. Most people after the age of 50 are struggling to live the life they had dreamed about but health limitations can start to arise, making that very challenging. If you are ready to make a change; If you are tired of feeling tired and defeated; If you want support from someone who will hold you accountable to yourself...Then reach out to me to discover whether health & wellness coaching could help you. All you need to do is contact me.

### Are you up to trying a 5-day experiment to strengthen your defenses against COVID?

For only 5-days, try to reduce and even abstain from animal-based products (meat, poultry, fish, eggs, dairy, cheese) plus highly processed foods (fast food, packaged, refined & sugary foods) and incorporate whole food choices instead (vegetables, fruits, legumes, beans, whole grains, few nuts/seeds).

CHART 11.2: NUTRIENT COMPOSITION OF PLANT AND ANIMAL-BASED FOODS (PER 500 CALORIES OF ENERGY)

Nutrient	Plant-Based Foods*	Animal-Based Foods**
Cholesterol (mg)	—	137
Fat (g)	4	36
Protein (g)	33	34
Beta-carotene (mcg)	29,919	17
Dietary Fiber (g)	31	—
Vitamin C (mg)	293	4
Folate (mcg)	1,168	19
Vitamin E (mg_ATE)	11	0.5
Iron (mg)	20	2
Magnesium (mg)	548	51
Calcium (mg)	545	252

\* Equal part of tomatoes, spinach, lima beans, peas, potatoes

\*\*Equal parts of beef, pork, chicken, whole milk

Table from: *The China Study* by T. Colin Campbell, Thomas M. Campbell II (May 11, 2006)

Look at all the valuable nutrients contained in the plant-based food column on this chart.

This is a great way to start building up healthy gut bacteria that will increase your defense against the illnesses that may be lurking out there during the winter months.

Even in 5-days you can start to see the healing benefits of such a shift. Again, be mindful of your body's response to such a change. You may be surprised at how good it feels. Always consult with your healthcare professional if you are currently on medication.

## Expressions of Gratitude Boost Health

Thanksgiving season is full of opportunities to think about all you have to be grateful for and it seems to spark the desire to give back.

While it seems pretty obvious that gratitude is a positive emotion, psychologists are now learning that it can make you happier and change your attitude about life – like an emotional reset button. Studies also show that when you stop and “count your blessings,” you not only shift from feeling bad to feeling very good, something we may all need a little re-minding of during this time of unrest. There’s more! Focusing on what you are grateful for versus what we “wish would happen” also has some amazing health benefits as well.

Practicing gratitude regularly can create a more positive outlook, improved mood, reduced stress, and increased fulfillment. Here are some key words to think about for cultivating gratitude (pay attention and see the good things in your life).

### 15 Steps To Achieve Gratitude

1. Appreciate
2. Stop Labeling
3. Optimism
4. Release Your Past
5. Avoid Comparison
6. Kindness
7. Stop Using Excuses
8. Nurture Relationships
9. Forgiveness
10. Avoid Impressing Others
11. Commit To Your Goals
12. Care For Your Body
13. Believe
14. Dream
15. Give

PreventDisease.com

Grateful people tend to be more optimistic, a characteristic that researchers say boosts the immune system.

**No act of kindness, no matter how small, is ever wasted! - Acsop**

Anytime is the perfect time to be grateful, not just in November. What about “paying it forward”? “Paying it forward” is when random acts of kindness are extended to a stranger in the hope that they, in turn, will do something nice for someone else. It’s not done with the expectation of something in return. It’s merely doing something out of the kindness of your heart. ♥ Every day in some small way, you can brighten someone’s life with an act of kindness. And just like with gratitude, acts of paying it forward can improve both your physical and mental health.

**Here are just a few ideas:**

- Volunteer
- Participate in a cleanup day
- Donate clothes or food to local pantry/good will
- Run/walk in a charity race for a cause you believe in
- Ask that folks donate instead of buying you holiday gifts
- Leave a good book behind
- Let someone go ahead of you in line (even with more stuff in their basket!)
- Give up your seat for someone else

It’s no secret that stress can make us sick, particularly when we can’t cope with it. It’s linked to several leading causes of death, including heart disease and cancer, and claims responsibility for up to 90% of all doctor visits. **Gratitude**, it turns out, **can help us better manage stress**. “Gratitude research is beginning to suggest that feelings of *thankfulness* have tremendous positive value in helping people cope with daily problems, especially stress,” says Robert Emmons, University of California Davis

Resource: PACE University; [WebMD](#)

- Smile at someone
- Spend some time with the elderly
- Visit the animal shelter
- Pray for someone else
- Put coupons on community boards
- Pay for someone’s lunch, toll, groceries
- Write a positive review for a restaurant
- Take the time to really listen to someone
- Send someone a funny card (in the mail!)



“  
Gratitude  
makes sense of  
your past,  
brings peace  
for today, and  
creates a vision  
for tomorrow.

-Melody Beattie

DEVELOPGOODHABITS.COM

DID YOU KNOW

Gratitude...

- \* SHIELDS YOU FROM NEGATIVITY
- \* MAKES YOU AT LEAST 25% HAPPIER
- \* REWIRES YOUR BRAIN
- \* ELIMINATES STRESS
- \* HEALS
- \* IMPROVES SLEEP
- \* BOOSTS SELF-ESTEEM & PERFORMANCE
- \* ENHANCES THE LAW OF ATTRACTION
- \* IMPROVES RELATIONSHIPS

mindmovers

*When everything feels like an uphill struggle, just think of  
the view from the top!*

YBL

“Gratitude should not be just a reaction to getting what you want, but an all-the-time gratitude, the kind where you notice the little things and where you constantly look for the good, even in unpleasant situations. Start bringing gratitude to your experiences, instead of waiting for a positive experience in order to feel grateful.”

-Martin Luther King

**Your best stories will  
come from your struggles.**

**The seeds of your  
successes are in your  
failures. Your praises  
will be birthed from your  
pains. Keep standing. I  
have never seen a storm  
last forever.**

**Seasons change.**

**Be encouraged!**

## Healthy and Hearty Stuffing For The Holidays



With the holiday meal preparation fast approaching and knowing that stuffing has traditionally been a favorite side dish, I thought this version sounded exceptionally delicious and loaded with nutrients...not just bread! Check it out and maybe this will be a new dish to add to your dinner table.



Prep time: 15 minutes  
Cook time: 1 hour 30 minutes  
Servings: 8



### Ingredients:

- \* 1 large loaf whole-grain bread\* (cubed & set out to dry overnight // 1 large loaf yields ~9 cups loosely packed cubes)
- \* 3/4 cup uncooked green lentils
- \* 3 Tbsp olive oil or vegan butter (I used a mix of both)
- \* 1/2 cup white onions (diced)
- \* 3/4 cup celery (diced)
- \* Salt & pepper
- \* 3 - 3 1/2 cups vegetable broth (plus more for cooking lentils // homemade or store-bought)
- \* 1 batch [flax egg](#) (1 Tbsp (7 g) flaxseed meal + 2 1/2 Tbsp (37 ml) water as original recipe is written)
- \* 3/4 tsp dried sage\*

**Recipe taken from:** Minimalist Baker

### Directions:

1. The night before, cube your bread and set it in a large bowl to dry out - you want it to be the texture of day old bread - noticeably dry but not rock hard.
2. The day of, if you haven't already cooked your lentils, do so now by thoroughly rinsing 3/4 cup lentils in cold water, then adding to a small saucepan with 1 1/2 cups veggie broth or water (amount as original recipe is written // adjust if altering batch size).
3. Cook over medium-high heat until a low boil is achieved, and then lower to a simmer and continue cooking uncovered for 20-30 minutes. Set aside.
4. Preheat oven to 350 degrees F (176 C) and line a 9x13 pan (or comparable sized dish // as original recipe is written // adjust if altering batch size) with parchment paper or spray lightly with nonstick spray. Also prepare flax egg and set aside.
5. Sauté onion and celery in the olive oil or water/veggie broth and season with a bit of salt and pepper. Cook until fragrant and translucent - about 5 minutes. Set aside.
6. To the bowl of bread, pour most of the broth then add the remaining ingredients (sage, cooked veggies, flax egg, and lentils) and mix with a wooden spoon. The key is to make sure it is about the consistency of a meatloaf. If it's too dry, add more broth and mix again. If it's gotten too wet, add more bread.
7. Transfer to the prepared pan and cover with foil. Bake for 45 minutes. Then remove the top layer of foil so the top can brown. Increase heat to 400 degrees F (204 C) and bake for another 10-15 minutes or until the top is well browned and crisp.
8. Remove from oven and let cool slightly before serving. Leftovers reheat well in the microwave or oven, though best when fresh.
9. This dish would be awesome with [vegan mashed potatoes](#) and her [vegan mushroom gravy](#)! (found on the same website)

## Super Simple Pumpkin Pie Bites



Just in time for the holiday! And we know how tempting they can be. Here is twist on the traditional holiday pumpkin pie...plus all the flavors of homemade in a perfect bite-size dessert the family will love! Even better, all of the ingredients are healthy and plant-based. No dairy, eggs, processed sugar, processed flour, or added oils.

### Ingredients:

- \* ¾ cup cooked pumpkin
- \* 2 ripe bananas, mashed
- \* ½ cup unsweetened applesauce
- \* 10 pitted Medjool dates
- \* ½ cup water
- \* 1 cup rolled oats
- \* 1 tsp cinnamon
- \* ¼ tsp pumpkin pie spice
- \* 2 tsp baking powder
- \* 1 tsp pure vanilla extract



### Cooking Tips

These bites can be made the day before serving.



T. COLIN CAMPBELL  
Center for Nutrition Studies

**Yields: 36 to 38 (1 1/2-inch) bars**

### Directions:

1. Preheat your oven to 350 degrees F.
2. Into the bowl of a large food processor, add all the ingredients. Pulse or process until the mixture is well combined.
3. Remove the bowl and blade from the base. Divide the batter evenly, filling 36 to 38 sections of either a silicone brownie-bites pan or a nonstick miniature muffin pan (I use two pans).
4. Bake for approximately 15 minutes, or until tops are golden and almost firm to the touch. Watch carefully so that you don't under or over bake. Remove your bites from the oven and place on a cooling rack.

*Gratitude turns what you have into enough!*

**Debby Schiffer, MA, NBC-HWC, Wellness Director for BURLCO & TRICO JIF**





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Home Office: 856-322-1220

Cell: 856-520-9908

# MOVEMENT CHART

Every time you complete one of the suggested movements below, mark off the day. See how many times you can incorporate movement into your week!

	Sun	Mon	Tue	Wed	Thu	Fri	Sat
<b>Stretching</b> 							
<b>Go For A Walk</b> 							
<b>Stand Up Every Hour During Work</b> 							
<b>At Least 30-minutes of Cardio Exercise</b> 							
<b>Practiced Stress Reduction</b> (i.e. meditate, deep breathing, yoga, massage, music)							

*Debby Schiffer, Targeting Wellness, LLC JIF Wellness Director*



# Workplace Wellness Initiatives

Municipal  
Joint  
Insurance  
Fund  
South Jersey Communities Securing Their Future



February 2020

## Activities

### CHALLENGES

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

### JUST FOR FUN

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

### PRESENTATIONS

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

### PREVENTION

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

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

# Workplace Wellness Initiatives

Municipal  
Joint  
Insurance  
Fund  
South Jersey Communities Securing Their Future



February 2020

## JIF Approved Wellness Items

### HEALTHY FOODS\*

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

### DE-STRESS

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

### INCENTIVES/DOOR PRIZES

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

### ERGONOMICS

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

### PROTECT YOURSELF

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

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

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



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

<b>Intake</b>	<b>October-20</b>	<b>October-19</b>	<b>2020 October YTD</b>	<b>2019 October YTD</b>
# of New Claims Reported	64	18	651	195
# of Report Only	42	7	514	58
% Report Only	66%	39%	79%	30%
# of Medical Only	22	9	97	119
# of Lost Time	0	2	38	18
Medical Only to Lost Time Ratio	100:00	82:18	72:28	87:13
Occupational, Claim Petition, Cancer Presumption	0		2	
COVID-19	49		495	
Average # of Days to Report a Claim	2.1	0.6	2.8	1.9

<b>Nurse Case Management</b>	<b>October-20</b>	<b>October-19</b>
# of Cases Assigned to Case Management	15	18
# of Cases >90 days	14	16

<b>Savings</b>	<b>October-20</b>	<b>October-19</b>	<b>2020 October YTD</b>	<b>2019 October YTD</b>
Bill Count	100	176	1268	1497
Provider Charges	\$68,537	\$570,507	\$1,967,655	\$2,056,837
Repriced Amount	\$295,555	\$110,201	\$574,482	\$697,909
Savings \$	\$38,982	\$460,306	\$1,393,173	\$1,358,928
% Savings	57%	81%	71%	66%

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

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

<b>Transitional Duty Summary</b>		<b>2020 October YTD</b>	<b>2019 October YTD</b>
% of Transitional Duty Days Worked		56%	59%
\$ Saved By Accommodating		\$127,501	
% of Transitional Duty Days Not Accommodated		44%	41%
Cost Of Days Not Accommodated		\$96,689	



**Burlington County Municipal JIF**  
**Average Days To Report By JIF Member**  
**1/1/2020 - 10/31/2020**

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Insured
BEVERLY CITY	1	38.0	38.0
BORDENTOWN CITY	2	2.0	0.0
BORDENTOWN TOWNSHIP	6	0.7	0.7
CHESTERFIELD TOWNSHIP	1	6.0	0.0
DELANCO TOWNSHIP	11	10.2	2.5
DELRAN TOWNSHIP	5	5.2	2.4
EDGEWATER PARK TOWNSHIP	4	0.3	0.0
FIELDSBORO BOROUGH	1	20.0	0.0
FLORENCE TOWNSHIP	8	5.1	0.0
LUMBERTON TOWNSHIP	10	2.1	0.0
MANSFIELD TOWNSHIP	7	4.3	1.4
MEDFORD TOWNSHIP	24	1.5	0.1
MOUNT LAUREL TOWNSHIP	372	2.0	0.5
NORTH HANOVER TOWNSHIP	9	7.3	1.3
PALMYRA BOROUGH	7	2.0	0.3
PEMBERTON TOWNSHIP	36	5.9	4.9
RIVERSIDE TOWNSHIP	10	2.4	1.4
SHAMONG TOWNSHIP	2	2.0	2.0
SOUTHAMPTON TOWNSHIP	7	0.7	0.0
TABERNACLE TOWNSHIP	2	0.0	0.0
WESTAMPTON TOWNSHIP	122	3.2	0.4
WOODLAND TOWNSHIP	2	3.5	0.0
<b>Grand Total</b>	<b>649</b>	<b>2.8</b>	<b>0.8</b>





**Burlington County Municipal JIF  
COVID-19 Claims Report  
1/1/2020 - 10/31/2020**

	<b># Of Claims Reported</b>
INDEMNITY	17
MEDICAL ONLY	20
REPORT ONLY-WC	458
<b>Grand Total</b>	<b>495</b>

	<b>INDEMNITY</b>	<b>MEDICAL ONLY</b>	<b>REPORT ONLY</b>	<b>Grand Total</b>
DELANCO TOWNSHIP	2			2
FLORENCE TOWNSHIP	2			2
LUMBERTON TOWNSHIP		3		3
MANSFIELD TOWNSHIP	3			3
MEDFORD TOWNSHIP	2		3	5
MOUNT LAUREL TOWNSHIP	8	4	333	345
NORTH HANOVER TOWNSHIP		8		8
PALMYRA BOROUGH		2		2
PEMBERTON TOWNSHIP		3	9	12
RIVERSIDE TOWNSHIP			1	1
WESTAMPTON TOWNSHIP			112	112
<b>Grand Total</b>	<b>17</b>	<b>20</b>	<b>458</b>	<b>495</b>



**Burlington County Municipal JIF  
Transitional Duty Summary Report  
1/1/2020 - 10/31/2020**

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	\$ Saved By Accommodating	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated	Cost Of Transitional Duty Days Not Accommodated
DELRAN TOWNSHIP	133	133	100%	\$15,921	0	0%	\$0
RIVERSIDE TOWNSHIP	41	41	100%	\$5,394	0	0%	\$0
LUMBERTON TOWNSHIP	3	3	100%	\$395	0	0%	\$0
CHESTERFIELD TOWNSHIP	21	21	100%	\$756	0	0%	\$0
DELANCO TOWNSHIP	45	45	100%	\$1,620	0	0%	\$0
FLORENCE TOWNSHIP	16	16	100%	\$576	0	0%	\$0
PEMBERTON TOWNSHIP	317	276	87%	\$29,791	41	13%	\$4,304
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	522	213	41%	\$24,183	309	59%	\$36,113
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>2136</b>	<b>1199</b>	<b>56%</b>	<b>\$127,501</b>	<b>937</b>	<b>44%</b>	<b>\$96,689</b>



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
<b>Qualcare</b>	<b>98</b>	<b>\$65,749</b>	<b>\$27,124</b>	<b>\$38,625</b>	<b>59%</b>
Physical Therapy	61	\$24,593	\$5,472	\$19,121	78%
Hospital	6	\$18,454	\$10,615	\$7,839	42%
Anesthesiology	5	\$11,253	\$5,664	\$5,589	50%
Orthopedics	8	\$4,954	\$1,695	\$3,258	66%
MRI/Radiology	4	\$3,010	\$2,015	\$995	33%
Physical Medicine & Rehab	3	\$1,400	\$511	\$889	64%
Neurosurgery	2	\$900	\$352	\$548	61%
Occ Med/Primary Care	3	\$511	\$334	\$177	35%
Urgent Care Center	3	\$474	\$378	\$96	20%
Physicians Fees	1	\$150	\$58	\$92	62%
Emergency Medicine	2	\$50	\$30	\$20	41%
<b>Out Of Network</b>	<b>2</b>	<b>\$2,788</b>	<b>\$2,431</b>	<b>\$357</b>	<b>13%</b>
Emergency Medicine	1	\$1,588	\$1,552	\$36	2%
Anesthesiology	1	\$1,200	\$879	\$321	27%
<b>Grand Total</b>	<b>100</b>	<b>\$68,537</b>	<b>\$29,555</b>	<b>\$38,982</b>	<b>57%</b>

**Participating Provider Penetration Rate**

**Bill Count** 98%

**Provider Charges** 96%

**Exclusive Provider Penetration Rate**

**Bill Count** 99%

**Provider Charges** 99%



**Burlington County Municipal JIF  
PPO Savings And Penetration Rate  
1/1/2020 - 10/31/2020**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
<b>Participating Provider</b>	<b>1224</b>	<b>\$1,929,429</b>	<b>\$543,156</b>	<b>\$1,386,274</b>	<b>72%</b>
Hospital	53	\$458,168	\$177,441	\$280,727	61%
Orthopedics	153	\$291,275	\$72,814	\$218,461	75%
Physical Therapy	686	\$283,994	\$73,047	\$210,947	74%
Neurosurgery	19	\$266,450	\$72,279	\$194,171	73%
Ambulatory Surgical Center	12	\$216,570	\$49,614	\$166,956	77%
Physicians Fees	35	\$213,111	\$10,597	\$202,514	95%
Anesthesiology	19	\$50,512	\$22,893	\$27,619	55%
MRI/Radiology	45	\$44,194	\$16,119	\$28,075	64%
Physical Medicine & Rehab	13	\$28,537	\$3,703	\$24,834	87%
Urgent Care Center	99	\$23,514	\$14,836	\$8,678	37%
Durable Medical Equipment	16	\$20,744	\$16,014	\$4,731	23%
Emergency Medicine	15	\$13,969	\$3,307	\$10,662	76%
Occ Med/Primary Care	42	\$11,071	\$6,224	\$4,847	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	2	\$793	\$386	\$407	51%
<b>Out Of Network</b>	<b>44</b>	<b>\$38,226</b>	<b>\$31,327</b>	<b>\$6,900</b>	<b>18%</b>
Emergency Medicine	11	\$10,870	\$10,653	\$217	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	4	\$5,200	\$3,857	\$1,343	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>1268</b>	<b>\$1,967,655</b>	<b>\$574,482</b>	<b>\$1,393,173</b>	<b>71%</b>

**Participating Provider Penetration Rate**

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

**Exclusive Provider Penetration Rate**

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

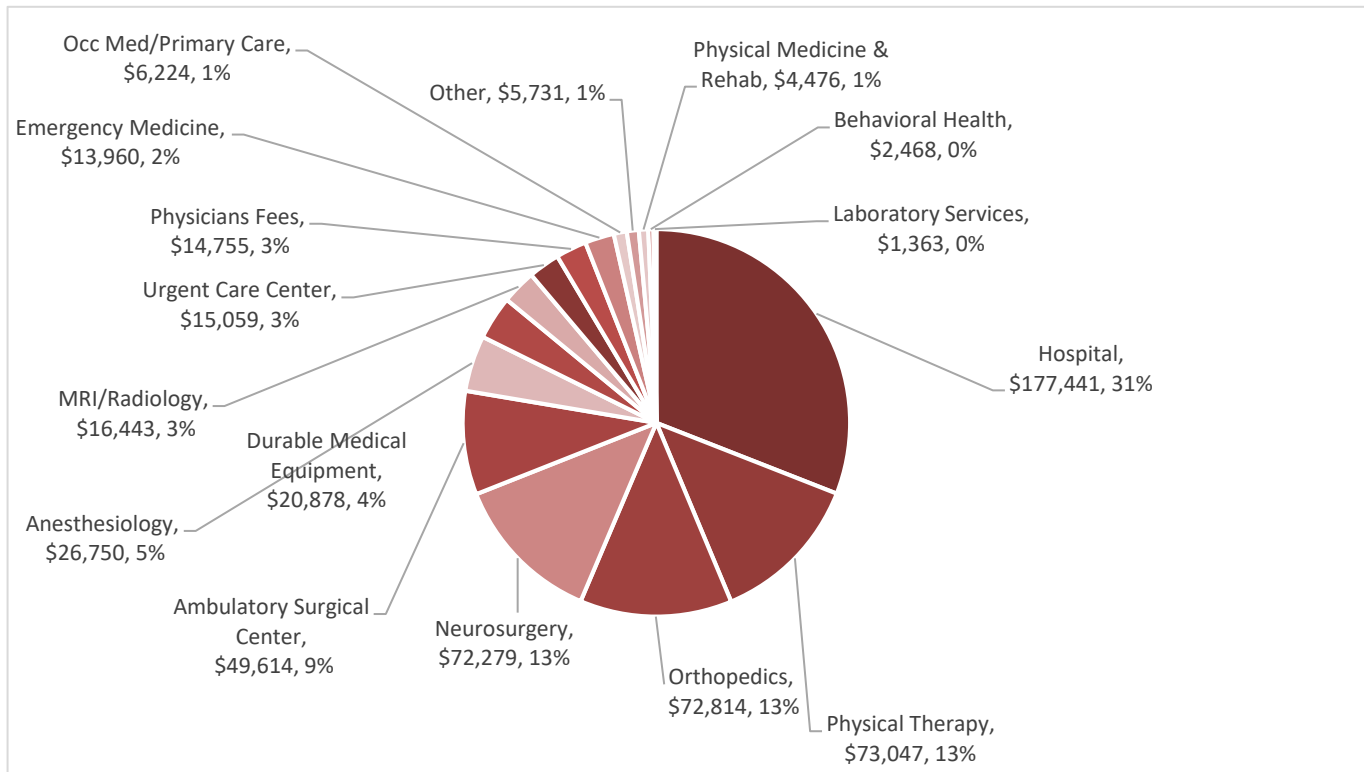


**Burlington County Municipal JIF**  
**1/1/2020 - 10/31/2020**

**Top 10 Providers**

	Bill Count	Repriced Amount	Specialty
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY	22	\$84,110	Hospital
NEUROSURGICAL AND SPINE SPECIALIST	23	\$74,320	Neurosurgery/Physical Med & Rehab
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST	63	\$27,399	Orthopedics
ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL	5	\$24,538	Hospital
ROTHMAN ORTHOPAEDICS	43	\$22,851	Orthopedics
STRIVE PHYSICAL THERAPY	233	\$22,230	Physical Therapy
KENNEDY HEALTH SYSTEM	1	\$19,892	Hospital
MEMORIAL AMBULATORY SURGERY CENTER	2	\$18,953	Ambulatory Surgery Center
REHAB EXCELLENCE CENTER	227	\$17,073	Physical Therapy
ONE CALL CARE DIAGNOSTICS	32	\$15,393	MRI/Radiology
<b>Grand Total</b>	<b>651</b>	<b>\$326,760</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	84		
Kelly Roth	54	56	46	51	48	53	52	47	24	23		
Cristina Pondevida	55	52	51	51	44	44	44	46	0			
Maureen Steelman	55	52	55	50	49	50	51	53	77	82		
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	6		
Sandra Barber	1	1	1	0	0	0	0	0	0			
Bettie Leavitt	0	0	0	0	0	0	0	0	22	20		
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>215</b>	<b>0</b>	<b>0</b>

# Cyber Risk Management

## Monthly Executive Report

November 3, 2020



### Media Pro Training

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

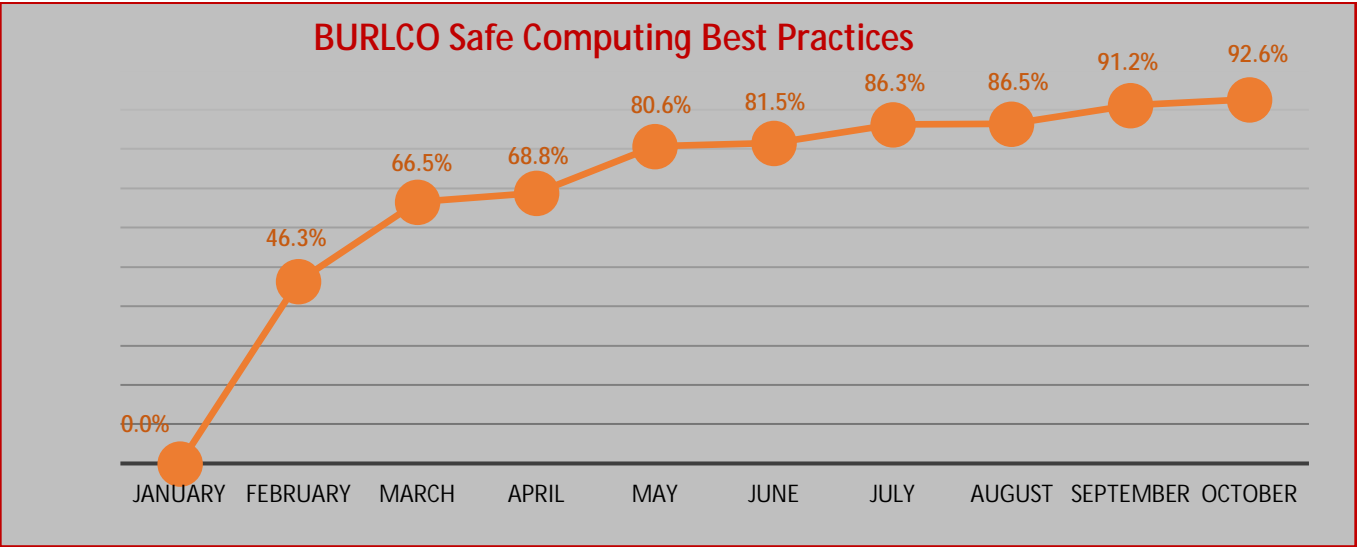
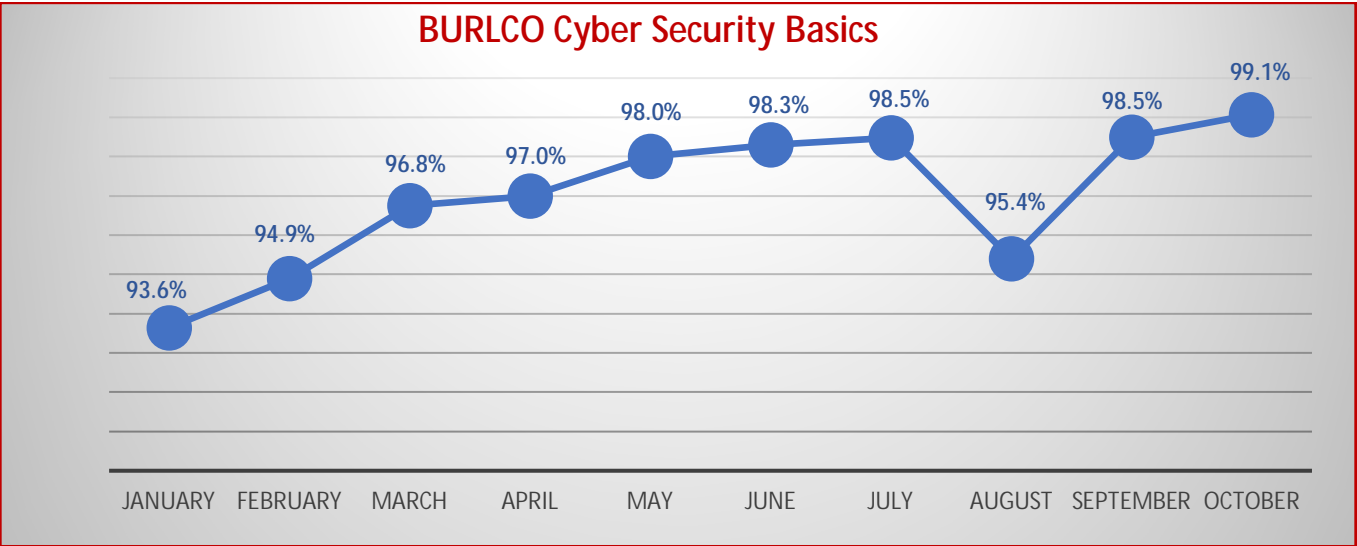
Cyber Security Basics		
Total Users	Total Completed	% Completed
3	3	100%
10	9	90%
7	7	100%
19	19	100%
16	14	88%
16	16	100%
21	21	100%
17	17	100%
3	3	100%
30	30	100%
8	8	100%
20	20	100%
48	47	98%
105	105	100%
40	39	98%
1	1	100%
10	10	100%
30	30	100%
4	4	100%
53	53	100%
2	2	100%
10	10	100%
15	15	100%
6	6	100%
13	13	100%
48	48	100%
7	7	100%
4	4	100%

Safe Computing Practices Work & Home		
Total Users	Total Completed	% Completed
3	3	100%
10	6	60%
7	7	100%
19	19	100%
16	6	38%
16	16	100%
21	21	100%
17	17	100%
3	2	67%
30	30	100%
8	8	100%
20	20	100%
48	47	98%
105	105	100%
40	32	80%
7	5	71%
10	10	100%
30	29	97%
4	4	100%
53	53	100%
2	2	100%
10	10	100%
15	15	100%
6	5	83%
13	13	100%
48	48	100%
7	7	100%
4	4	100%

JIF Completion % 99.0%

JIF Completion % 92.6%

# Monthly Training Progress



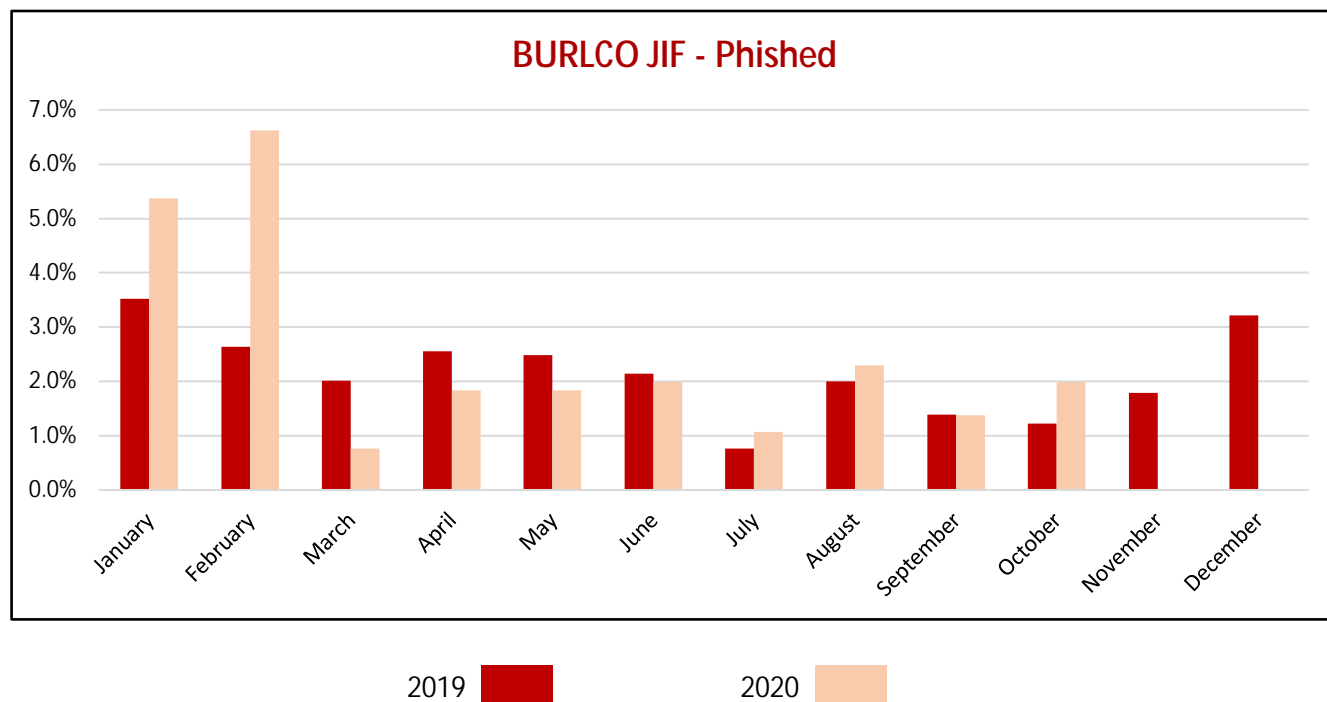


# Phishing Report

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%	653	13	2.0%
November	614	11	1.8%			
December	653	21	3.2%			

Year to Date Avg 2.1%

Year to Date Avg 2.5%



## Phishing by Municipality

Municipality	Total Emails	# Clicks	% of Clicks
Bass River Twp	3	0	0%
Beverly City	13	0	0%
Bordentown City	4	0	0%
Bordentown Twp	13	0	0%
Chesterfield Twp	8	1	13%
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	2	12%
Mansfield Twp	51	0	0%
Medford Twp	140	2	1%
Mount Laurel Twp	70	2	3%
North Hanover Twp	7	0	0%
Palmyra Borough	44	2	5%
Pemberton Twp	43	0	0%
Pumberton Borough	4	0	0%
Riverside Twp	2	0	0%
Shamong Twp	6	1	17%
Southampton Twp	16	0	0%
Springfield Twp	7	0	0%
Tabernacle Twp	12	0	0%
Westampton Twp	55	2	4%
Woodland Twp	7	0	0%
Wrightstown Borough	4	0	0%

Grand Total                      653                      13                      2%

## Phishing Template Utilization

Phishing Templates	Count of Phishing Template	% of Templates Used	Count of Date Clicked	% of Click
Amex_Income_Verification	52	8%	0	0
BackgroundReport_Text	46	7%	0	0%
Continual_Municipal_Training	68	10%	0	0%
Facebook Reactivation	50	8%	1	2%
facebook_page_insights	24	4%	1	4%
Microsoft_Office365_Password_Change	54	8%	0	0%
Municipal_Course_Catalog	72	11%	5	7%
Netflix_Account	53	8%	1	2%
Office_File_Deletion_Alert	26	4%	2	8%
UPS Package Redirect	61	9%	1	2%
workstation_updates	33	5%	0	0%
Zendesk_Password_Change	56	9%	1	2%
Zendesk_Ticket_Update	58	9%	1	2%

Grand Total

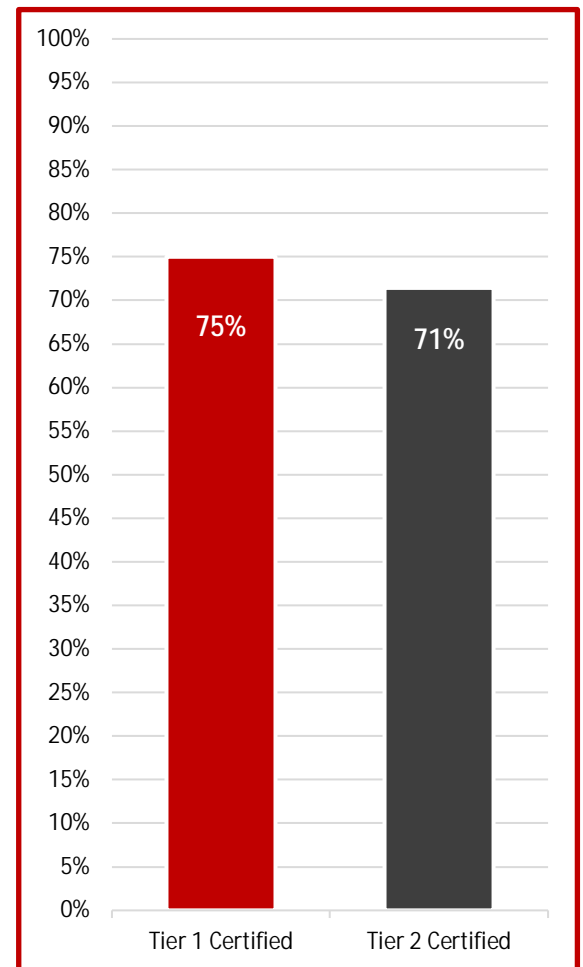
653

13

# MEL's Cyber Risk Management 11/3/2020

## 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	2.6	Amanda Somes	<a href="mailto:bassriverclerk@comcast.net">bassriverclerk@comcast.net</a>	2020-10-17 13:15:11
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>	2020-10-21 13:15:15
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>	2020-10-21 13:15:15
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>	2020-10-22 16:15:10
Burlington	Florence Township	4.0	Richard Brook	<a href="mailto:rbrook@florence-nj.gov">rbrook@florence-nj.gov</a>	2020-10-22 16:15:10
Burlington	Hainesport Township	0.0	Paula Kosko	<a href="mailto:pkosko@hainesporttownship.com">pkosko@hainesporttownship.com</a>	2020-10-23 14:15:08
Burlington	Lumberton Township	2.6	Brandon Umba	<a href="mailto:bumba@lumbertontwp.com">bumba@lumbertontwp.com</a>	2020-10-23 14:15:08
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>	2020-10-24 14:15:06
Burlington	Mount Laurel Township	10.0	Jerry Mascia	<a href="mailto:jmascia@mountlaurel.com">jmascia@mountlaurel.com</a>	2020-10-24 14:15:06
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>	2020-10-25 14:15:08
Burlington	Pemberton Borough	0.0	Donna Mull	<a href="mailto:dmull@pemberton.comcastbiz.net">dmull@pemberton.comcastbiz.net</a>	2020-10-25 14:15:08
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>	2020-10-25 14:15:08
Burlington	Shamong Township	5.0	David Matchett	<a href="mailto:dmatchettd@aol.com">dmatchettd@aol.com</a>	2020-10-25 14:15:08
Burlington	Southampton Township	4.8	Kathleen Hoffman	<a href="mailto:khoffman@southamptonnj.org">khoffman@southamptonnj.org</a>	2020-08-12 18:17:06
Burlington	Springfield Township	0.0	Paul Keller	<a href="mailto:mgr@springfieldtownshipnj.org">mgr@springfieldtownshipnj.org</a>	2020-08-12 18:17:06
Burlington	Tabernacle Township	0.0	Douglas Cramer	<a href="mailto:dcramer@townshipoftabernacle-nj.gov">dcramer@townshipoftabernacle-nj.gov</a>	2020-10-26 14:15:14
Burlington	Westampton Township	6.8	Steve Ent	<a href="mailto:ent@wtpd.us">ent@wtpd.us</a>	2020-10-19 02:14:45
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

# Have you ever wondered if your email or password has been compromised?

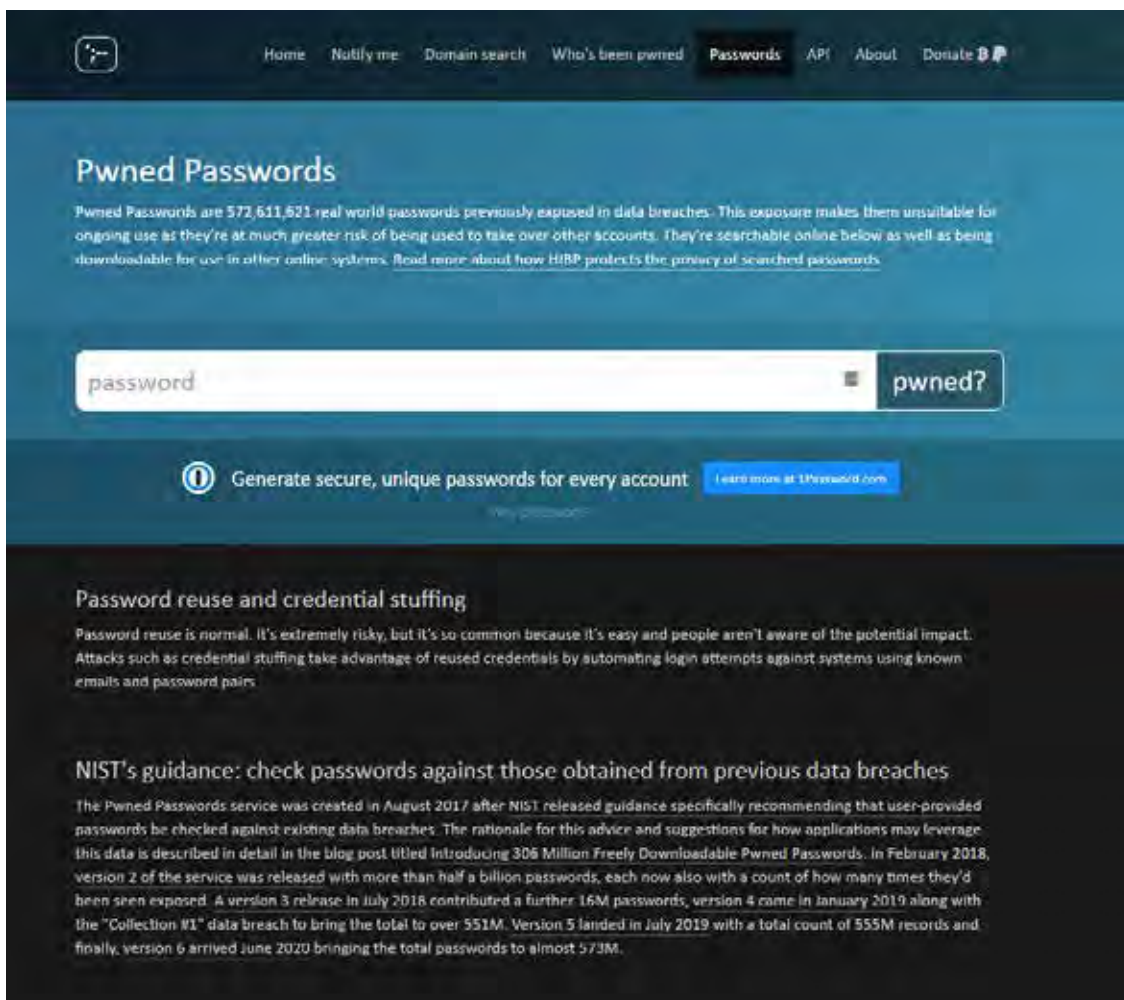
Here is a legitimate website that maintains a database of emails and passwords that have been previously exposed by reported cyber breaches. The website compares your email or password against its database and lets you know if found on their database and the potential breach that it occurred on.

The word “pwned” originates from the video game culture and is a derivation of the word “owned”. It is typically used to imply that someone has been controlled or compromised. Hence the name of the website “Have I Been Pwned”.

<https://haveibeenpwned.com/>

The screenshot shows the homepage of the 'Have I Been Pwned' website. The header includes navigation links: Home, Notify me, Domain search, Who's been pwned, Passwords, APIs, About, and Donate. The main heading is 'have i been pwned?' with a subtitle 'Check if you have an account that has been compromised in a data breach'. Below this is a search bar for 'email address' and a 'pwned?' button. A section below the search bar promotes generating secure passwords, with a link to 'Learn more at 1Password.com'. The statistics section displays four metrics: 485 pwned websites, 10,207,857,394 pwned accounts, 113,808 parties, and 194,829,249 paste accounts. The 'Largest breaches' section lists: 772,904,991 Collection #1 accounts, 703,117,241 Verifications.io accounts, 711,477,622 Onliner Spambot accounts, 622,181,052 Data Enrichment Exposure From PDX Customer accounts, 593,427,119 Exploit.in accounts, 457,962,539 Anti Public Combo List accounts, 493,430,309 River City Media Spam List accounts, 159,120,668 MySpace accounts, 268,765,495 Wattpad accounts, and 234,442,089 NetEase accounts. The 'Recently added breaches' section lists: 4,418,182 Minted accounts, 1,377,761 Promofarma accounts, 2,192,857 Star Tribune accounts, 616,146 Rainouate accounts, 444,224 Chowbus accounts, 2,856,769 Wozshop accounts, 1,384,617 Experian (South Africa) accounts, 3,395,862 LiveAuctioneers accounts, 166,031 Unico Campania accounts, and 335,213 Utah Gun Exchange accounts.





## What Should I Do if My Email is Hacked?

- Ø Change your password
- Ø Reach out to your email contacts immediately
- Ø Scan your computer for malware and viruses
- Ø Change your security questions if applicable
- Ø Enable Multi-Factor Authentication if possible

# MEL CYBER Compliance Report October 2020

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

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

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

### **This Month's Advice: Be Careful What Apps You Choose to Use!**

Remember, "There's an app for that"?

Apple's iconic advertising campaign was a wild success in getting people to buy iPhones and leverage all their App Store had to offer. It also inadvertently created an expectation that cannot be our reality.

We, as users, don't think about what information we put on apps as long as they are convenient and solve our problems.

There are thousands of calendar sharing apps, note taking apps, health tracking apps and many more apps that we let hold crucial information about us. Many apps have had significant security events, even the well-funded ones.

From breaches at the admin level to credential theft at the user level, you are putting an incredible amount of trust in these applications when you let them house your data.

This is why your IT department will tell you to use only approved applications for business-critical information.

Yes, I know... Evernote is a great tool. It's super convenient, integrates with everything, and has been around for a long time. Guess what, so has OneNote from Microsoft. Chances are, if you are on Microsoft 365, OneNote is on the approved list and Evernote isn't.

Trust me when I say, this is a good thing! This gives your IT team the ability to manage the security of a finite number of applications... which gives them more time to respond to your helpdesk ticket when your computer isn't working properly.

See the win-win there?

Be a good user and choose your apps wisely.

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

Everyone manages their inbox differently. But one thing is clear: a clean inbox is a safe inbox. Do everything you can to minimize the amount of "noise" in your inbox, so you are fully paying attention when you click on a link.

Most malicious emails from phishing attacks are clicked on because the user wasn't fully engaged. Keep the "noise" out of your inbox and help your focus save you from a silly mistake.

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

Blog: 5 Ways to Hit the Reset Button on Your Cybersecurity Program

November 9, 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 October 31, 2020 for Closed Fund Years 1991 to 2015, and Fund Years 2016, 2017, 2018, 2019 and 2020. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

#### INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 18,292.92. This generated an average annual yield of 1.11%. However, after including an unrealized net loss of \$ 13,208.65 in the asset portfolio, the yield is adjusted to .31% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$68,254.87 as it relates to current market value of \$ 5,466,771.67 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$5,491,901.11.

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 \$ 10,514.28 w/YTD Total \$ 1060,058.09 (detailed in my report)  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$ 0.00

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 \$ 174,965.59. The claims detail shows 215 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$145. Interest Allocated)

Delran Township	\$31,128.00
Chesterfield Township	\$ 1,111.00
Bordentown City	\$70,246.00
Bordentown Township	\$44,092.00
Westampton Township	\$10,400.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 19,966,205.33 to a closing balance of \$ 19,711,235.68 showing a decrease in the fund of \$ 254,969.65. 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
10/15	MANSFIELD TWP.	2018106877	ALEXANDER CASTLE	WC	2017	25.43	
10/21	MEDFORD TWP.	2020200553	MEDFORD TWP.	PR	2020	8,768.00	
10/22	BORDENTOWN TWP.	2020193391	BORDENTOWN TWP.	PR	2019	1,670.85	
10/21	PEMBERTON BOROUGH	2019171998	JOSEPH LICATA	WC	2019	50.00	
TOTAL-OCT.						10,514.28	
TOTAL-YTD							106,058.09

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

	<u>August</u>	<u>September</u>	<u>October</u>	<u>Year To Date Total</u>
<b>Opening Balance for the Period:</b>	18,959,273.13	19,523,333.23	19,966,205.33	
<b>RECEIPTS:</b>				
Interest Income ( Cash )	22,443.20	24,102.75	-1,826.23	263,064.13
Premium Assessment Receipts	1,212,417.00	660,959.00	0.00	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	6,545.84	8,768.00	20,533.10
Fund Year 2019	0.00	30.00	1,720.85	57,050.41
Fund Year 2018	0.00	15.00	0.00	342.00
Fund Year 2017	0.00	68.05	25.43	2,570.41
Fund Year 2016	0.00	30,000.00	0.00	30,859.44
Closed Fund Year	0.00	0.00	0.00	200.00
Total Subrogation, Salvage & Reimb.Receipts	0.00	36,658.89	10,514.28	111,555.36
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>	1,234,860.20	721,720.64	8,688.05	7,447,327.49
<b>DISBURSEMENTS:</b>				
Net Claim Payments:				
Fund Year 2020	63,681.89	80,490.91	43,926.57	525,380.67
Fund Year 2019	36,154.86	35,225.99	26,598.53	655,366.13
Fund Year 2018	5,509.25	2,551.90	91,169.89	492,294.13
Fund Year 2017	11,203.80	59,031.00	4,651.00	153,903.22
Fund Year 2016	22,561.50	11,506.13	8,619.60	162,895.89
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	139,111.30	188,805.93	174,965.59	1,989,840.04
Exp.& Admin Bill List Payments:				
Exp. & Cont. Charges FY 2021	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2020	88,772.05	90,042.61	88,692.11	1,149,024.27
Property Fund Charges FY 2020	0.00	0.00	0.00	0.00
E-JIF Premium FY 2020	0.00	0.00	0.00	249,014.00
M.E.L. Premium FY 2020	440,184.75	0.00	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	2,732.00	0.00	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	531,688.80	90,042.61	88,692.11	4,116,432.76
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>	670,800.10	278,848.54	263,657.70	6,106,272.80
<b>Closing Balance for the Period:</b>	19,523,333.23	19,966,205.33	19,711,235.68	
Account Net Cash Change During the Period:				
Operating Account	2,562,693.08	423,848.01	1,802,557.80	11,969,386.00
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	-7,136.25	2,055,737.50	-2,051,063.10	-2,842.44
Asset Management Account	-1,991,496.73	-2,036,713.41	-6,464.35	-10,625,488.87
Claims Imprest Account	0.00	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>	564,060.10	442,872.10	-254,969.65	1,341,054.69
<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**      **October**  
**CURRENT FUND YEAR**    **2020**

	Description:	INVEST. ACCT.	ASSET MGR.	OPERATING ACCT.	CLAIMS ACCOUNT	ADMIN. EXPENSE
	ID Number:					
	Maturity (Yrs)					
	Purchase Yield:					
	TOTAL for All Accts & instruments					
Opening Cash & Investment Bal	\$19,966,204.87	2,056,708.97	5,473,236.02	12,335,259.88	100,000.00	1,000.00
Opening Interest Accrual Bal	\$18,218.95	-	18,218.95	-	-	-
1 Interest Accrued and/or Interest	\$6,910.49	\$0.00	\$6,910.49	\$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)	\$6,744.30	\$0.00	\$6,744.30	\$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	\$4,638.13	-\$1,063.10	\$0.00	\$5,701.23	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$13,208.65	\$0.00	-\$13,208.65	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$5,084.27	-\$1,063.10	\$446.14	\$5,701.23	\$0.00	\$0.00
9 Deposits - Purchases	\$2,324,171.98	\$0.00	\$0.00	\$2,060,514.28	\$174,965.59	\$88,692.11
10 (Withdrawals - Sales)	-\$2,577,315.40	-\$2,050,000.00	\$0.00	-\$263,657.70	-\$174,965.59	-\$88,692.11
Ending Cash & Investment Bal:	\$19,711,235.23	\$5,645.87	\$5,466,771.67	\$14,137,817.69	\$100,000.00	\$1,000.00
Ending Interest Accrual Balance	\$25,129.44	\$0.00	\$25,129.44	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$48,451.96	\$0.00	\$0.00	\$0.00	\$31,038.79	\$17,413.17
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$19,759,687.19	\$5,645.87	\$5,466,771.67	\$14,137,817.69	\$131,038.79	\$18,413.17



Investment Income Allocation												
EYE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2020	Opening 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
	Opening Interest Accrual Bal	106.23	236.15	67.57	899.70	278.01	27.82	2.79	0.00	220.10	870.40	\$2,708.77
	1 Interest Accrued and/or Interest	\$53.85	\$133.10	\$37.43	\$483.97	\$153.46	\$15.36	\$0.00	\$0.00	\$157.72	\$420.69	\$1,455.58
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$52.55	\$129.90	\$36.53	\$472.33	\$149.77	\$14.99	\$0.00	\$0.00	\$153.93	\$410.57	\$1,420.58
	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	\$36.14	\$89.33	\$25.12	\$324.83	\$103.00	\$10.31	\$0.00	\$0.00	\$105.86	\$282.36	\$976.95
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$102.93	-\$254.40	-\$71.55	-\$925.06	-\$293.32	-\$29.35	\$0.00	\$0.00	-\$301.47	-\$804.10	-\$2,782.19
	8 Net Investment Income	\$39.62	\$97.93	\$27.54	\$356.07	\$112.90	\$11.30	\$0.00	\$0.00	\$116.04	\$309.52	\$1,070.92
	9 Interest Accrued - Net Change	\$53.85	\$133.10	\$37.43	\$483.97	\$153.46	\$15.36	\$0.00	\$0.00	\$157.72	\$420.69	\$1,455.58
	Ending Cash & Investment	\$161,377.37	\$387,560.89	\$109,173.98	\$1,372,714.64	\$447,581.45	\$44,793.04	-\$74,329.86	-\$29,339.62	\$460,020.25	\$1,138,300.16	\$4,017,852.30
	Ending Interest Accrual Bal	\$160.08	\$369.25	\$105.00	\$1,383.67	\$431.47	\$43.18	\$2.79	\$0.00	\$377.83	\$1,291.09	\$4,164.35

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2019	Opening 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
	Opening Interest Accrual Bal	0.04	398.20	102.08	1,019.64	290.47	0.00	0.00	0.12	55.01	152.77	\$2,018.34
	1 Interest Accrued and/or Interest	\$0.00	\$142.67	\$37.30	\$336.51	\$104.23	\$0.00	\$0.00	\$0.04	\$5.12	\$45.51	\$671.38
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$0.00	\$139.24	\$36.40	\$328.41	\$101.72	\$0.00	\$0.00	\$0.04	\$5.00	\$44.41	\$655.23
	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	\$95.76	\$25.04	\$225.85	\$69.95	\$0.00	\$0.00	\$0.03	\$3.44	\$30.54	\$450.61
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.00	-\$272.70	-\$71.30	-\$643.20	-\$199.22	\$0.00	\$0.00	-\$0.08	-\$9.79	-\$86.98	-\$1,283.26
	8 Net Investment Income	\$0.00	\$104.97	\$27.44	\$247.58	\$76.68	\$0.00	\$0.00	\$0.03	\$3.77	\$33.48	\$493.95
	9 Interest Accrued - Net Change	\$0.00	\$142.67	\$37.30	\$336.51	\$104.23	\$0.00	\$0.00	\$0.04	\$5.12	\$45.51	\$671.38
	Ending Cash & Investment	-\$86,529.95	\$415,467.88	\$108,794.76	\$956,559.80	\$303,991.80	\$0.00	\$0.00	\$120.88	\$14,943.17	\$132,721.73	\$1,846,070.07
	Ending Interest Accrual Bal	\$0.04	\$540.87	\$139.38	\$1,356.15	\$394.70	\$0.00	\$0.00	\$0.16	\$60.13	\$198.28	\$2,689.72

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2018	Opening 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
	Opening Interest Accrual Bal	41.20	135.34	68.23	125.29	405.56	0.00	0.00	0.16	14.23	138.70	\$928.72
	1 Interest Accrued and/or Interest	\$15.14	\$42.31	\$24.91	\$28.78	\$147.84	\$0.00	\$0.00	\$0.06	\$5.15	\$50.34	\$314.52
	2 Interest Accrued - discounte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$14.77	\$41.29	\$24.31	\$28.09	\$144.29	\$0.00	\$0.00	\$0.06	\$5.02	\$49.12	\$306.95
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$10.16	\$28.40	\$16.72	\$19.32	\$99.23	\$0.00	\$0.00	\$0.04	\$3.45	\$33.78	\$211.09
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$28.94	-\$80.87	-\$47.61	-\$55.01	-\$282.58	\$0.00	\$0.00	-\$0.11	-\$9.84	-\$96.21	-\$601.16
	8 Net Investment Income	\$11.14	\$31.13	\$18.32	\$21.17	\$108.77	\$0.00	\$0.00	\$0.04	\$3.79	\$37.03	\$231.39
	9 Interest Accrued - Net Char	\$15.14	\$42.31	\$24.91	\$28.78	\$147.84	\$0.00	\$0.00	\$0.06	\$5.15	\$50.34	\$314.52
	Ending Cash & Investment	\$34,325.81	\$84,357.60	\$72,642.13	\$41,636.12	\$431,194.62	\$0.00	\$0.00	\$171.13	\$15,013.69	\$146,809.15	\$826,150.25
	Ending Interest Accrual Bal	\$56.34	\$177.65	\$93.14	\$154.07	\$553.40	\$0.00	\$0.00	\$0.22	\$19.38	\$189.04	\$1,243.24

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2017	Opening Cash & Investment	64,554.52	290,482.37	110,532.24	1,088,373.45	\$61,068.55	113,806.26	0.00	11.94	181,605.43	211,396.67	\$2,621,831.43
	Opening Interest Accrual Bal	60.43	286.18	103.79	1,080.78	526.87	106.87	0.00	0.01	170.54	198.52	\$2,533.99
	1 Interest Accrued and/or Interest	\$22.13	\$99.59	\$37.89	\$373.13	\$192.35	\$39.02	\$0.00	\$0.00	\$62.26	\$72.47	\$898.85
	2 Interest Accrued - discounte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$21.60	\$97.19	\$36.98	\$364.16	\$187.73	\$38.08	\$0.00	\$0.00	\$60.76	\$70.73	\$877.23
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$14.85	\$66.84	\$25.43	\$250.43	\$129.10	\$26.19	\$0.00	\$0.00	\$41.79	\$48.64	\$603.28
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$42.30	-\$190.35	-\$72.43	-\$713.20	-\$367.66	-\$74.58	\$0.00	-\$0.01	-\$119.00	-\$138.53	-\$1,718.05
	8 Net Investment Income	\$16.28	\$73.27	\$27.88	\$274.52	\$141.52	\$28.71	\$0.00	\$0.00	\$45.81	\$53.32	\$661.31
	9 Interest Accrued - Net Char	\$22.13	\$99.59	\$37.89	\$373.13	\$192.35	\$39.02	\$0.00	\$0.00	\$62.26	\$72.47	\$898.85
	Ending Cash & Investment	\$64,548.67	\$287,957.05	\$110,522.22	\$1,086,148.28	\$561,017.72	\$113,795.95	\$0.00	\$11.93	\$181,588.97	\$211,377.52	\$2,616,968.31
	Ending Interest Accrual Bal	\$82.56	\$385.77	\$141.69	\$1,453.91	\$719.22	\$145.89	\$0.00	\$0.02	\$232.80	\$270.99	\$3,432.84

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2016	Opening 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
	Opening Interest Accrual Bal	78.90	226.32	105.85	813.58	432.00	99.00	0.00	0.05	216.94	186.11	\$2,158.75
	1 Interest Accrued and/or Interest	\$28.81	\$78.94	\$38.64	\$296.69	\$157.72	\$36.14	\$0.00	\$0.02	\$79.20	\$67.95	\$784.11
	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 ization and/or Interest Cost)	\$28.11	\$77.04	\$37.71	\$289.55	\$153.92	\$35.27	\$0.00	\$0.02	\$77.30	\$66.31	\$765.25
	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	\$19.33	\$52.98	\$25.94	\$199.13	\$105.86	\$24.26	\$0.00	\$0.01	\$53.16	\$45.60	\$526.27
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$55.06	-\$150.88	-\$73.86	-\$567.09	-\$301.46	-\$69.08	\$0.00	-\$0.04	-\$151.39	-\$129.87	-\$1,498.73
	8 Net Investment Income	\$21.19	\$58.08	\$28.43	\$218.28	\$116.04	\$26.59	\$0.00	\$0.01	\$58.27	\$49.99	\$576.88
	9 Interest Accrued - Net Change	\$28.81	\$78.94	\$38.64	\$296.69	\$157.72	\$36.14	\$0.00	\$0.02	\$79.20	\$67.95	\$784.11
	Ending Cash & Investment	\$84,014.54	\$221,615.84	\$112,709.85	\$865,325.91	\$459,999.26	\$105,413.27	\$0.00	\$57.61	\$231,002.97	\$198,176.97	\$2,278,316.22
	Ending Interest Accrual Bal	\$107.71	\$305.26	\$144.49	\$1,110.27	\$589.71	\$135.14	\$0.00	\$0.07	\$296.14	\$254.06	\$2,942.86

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
Closed FY	Opening 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
	Opening Interest Accrual Bal	0.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,314.95	\$7,315.10
	1 Interest Accrued and/or Interest	\$0.07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,570.53	\$2,570.60
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$0.07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,508.71	\$2,508.78
	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	\$1,725.27	\$1,725.31
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$0.13	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$4,913.28	-\$4,913.41
	8 Net Investment Income	\$0.05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,891.22	\$1,891.27
	9 Interest Accrued - Net Change	\$0.07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,570.53	\$2,570.60
	Ending Cash & Investment	\$200.26	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,497,240.89	\$7,497,441.15
	Ending Interest Accrual Bal	\$0.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$9,885.48	\$9,885.69

## 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

October 01, 2020 - October 31, 2020

### Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$5,491,454.97
Net of Contributions & Withdrawals	-
Net Investment Change	\$446.14
<b>Closing Market Value w/Accrued Income</b>	<b>\$5,491,901.11</b>

### Your Relationship Team

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

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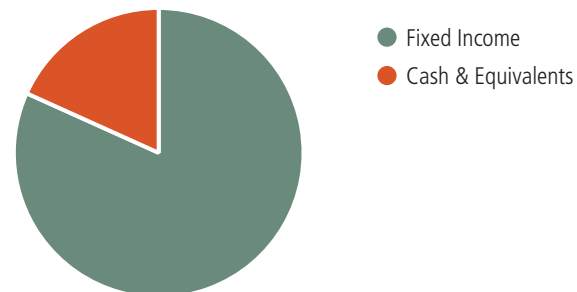
### Glossary

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

## Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$4,468,771.67	81.74%
Cash & Equivalents	998,000.00	18.26
<b>TOTAL</b>	<b>\$5,466,771.67</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	\$4,468,771.67	\$25,129.44	\$4,493,901.11	\$68,546.25	1.53%
Cash & Equivalents	998,000.00	-	998,000.00	-	-
<b>TOTAL</b>	<b>\$5,466,771.67</b>	<b>\$25,129.44</b>	<b>\$5,491,901.11</b>	<b>\$68,546.25</b>	<b>1.53%</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>\$5,473,236.02</b>	<b>\$16,092,260.54</b>
Accrued Income	18,218.95	41,032.34
<b>Opening Market Value w/Accrued Income</b>	<b>\$5,491,454.97</b>	<b>\$16,133,292.88</b>
<b>Contributions</b>		
Cash Receipts	2,050,000.00	26,835,204.84
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
<b>Total Contributions</b>	<b>\$2,050,000.00</b>	<b>\$26,835,204.84</b>
<b>Withdrawals</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-2,050,000.00	-37,690,503.13
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
<b>Total Withdrawals</b>	<b>-\$2,050,000.00</b>	<b>-\$37,690,503.13</b>
<b>Net Contributions &amp; Withdrawals</b>	<b>-</b>	<b>-\$10,855,298.29</b>
Closing Market Value	5,466,771.67	5,466,771.67
Accrued Income	25,129.44	25,129.44
<b>Closing Market Value w/Accrued Income</b>	<b>\$5,491,901.11</b>	<b>\$5,491,901.11</b>
<b>Net Investment Change</b>	<b>\$446.14</b>	<b>\$213,906.52</b>
<b>Net Investment Change Detail</b>		
	Current Period	Year-to-Date
<b>Net Investment Change</b>	<b>\$446.14</b>	<b>\$213,906.52</b>
<b>Income Earned</b>		
Dividends	-	-
Net Interest	-	168,522.72
Other Income	-	-
Change in Accrual	6,910.49	-15,902.90
<b>Total Income Earned</b>	<b>\$6,910.49</b>	<b>\$152,619.82</b>
<b>Market Appreciation</b>	<b>-\$6,464.35</b>	<b>\$61,286.70</b>

## Relationship Summary *(continued)*

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

October 01, 2020 - October 31, 2020

## Income Received Summary

Category	Current Period	Year-to-Date
<b>Taxable</b>		
Dividends	-	-
Interest	-	168,522.72
Other Income	-	-
<b>Total Taxable</b>	<b>-</b>	<b>\$168,522.72</b>
<b>Tax-Exempt</b>		
Dividends	-	-
Interest	-	-
Other Income	-	-
<b>Total Tax-Exempt</b>	<b>-</b>	<b>-</b>
<b>TOTAL RECEIVED</b>	<b>-</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>-</b>	<b>-</b>
<b>Long Term</b>		
Gain	6,744.30	8,384.93
Loss	-	-
<b>Total Long Term</b>	<b>\$6,744.30</b>	<b>\$8,384.93</b>
<b>TOTAL GAIN/LOSS</b>	<b>\$6,744.30</b>	<b>\$8,384.93</b>

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

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

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

**Cash Activity Summary**

Category	Current Period Cash	Year-to-Date Cash
<b>Opening Balance</b>	-	-
<b>Receipts</b>		
Cash Receipts	2,050,000.00	26,835,204.84
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	-	26,670,580.41
Net Interest	-	168,522.72
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
<b>Total Receipts</b>	<b>\$2,050,000.00</b>	<b>\$53,674,307.97</b>
<b>Disbursements</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-2,050,000.00	-37,690,503.13
Other Fees	-	-
Purchases	-	-15,983,804.84
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
<b>Total Disbursements</b>	<b>-\$2,050,000.00</b>	<b>-\$53,674,307.97</b>
<b>TOTAL CLOSING BALANCE</b>	-	-
Net Total Payables and Receivables	998,000.00	
<b>NET OF CASH BALANCE</b>	<b>\$998,000.00</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

October 01, 2020 - October 31, 2020

### Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
<b>■ Fixed Income</b>						
U.S. Taxable Fixed Income	81.74%	\$4,468,771.67	\$4,400,516.80	\$68,254.87	\$25,129.44	\$4,493,901.11
<b>Total Fixed Income</b>	<b>81.74%</b>	<b>\$4,468,771.67</b>	<b>\$4,400,516.80</b>	<b>\$68,254.87</b>	<b>\$25,129.44</b>	<b>\$4,493,901.11</b>
<b>■ Cash &amp; Equivalents</b>						
Taxable	18.26	998,000.00	998,000.00	-	-	998,000.00
<b>Total Cash &amp; Equivalents</b>	<b>18.26%</b>	<b>\$998,000.00</b>	<b>\$998,000.00</b>	<b>-</b>	<b>-</b>	<b>\$998,000.00</b>
<b>TOTAL ASSETS</b>	<b>100%</b>	<b>\$5,466,771.67</b>	<b>\$5,398,516.80</b>	<b>\$68,254.87</b>	<b>\$25,129.44</b>	<b>\$5,491,901.11</b>

## Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

October 01, 2020 - October 31, 2020

### Fixed Income

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
<b>U.S. Taxable Fixed Income</b>										
<b>U.S. Treasury Bonds</b>										
UNITED STATES TREASURY NOTES DTD 10/31/2015 1.375% 10/31/2020 CUSIP: 912828L99 Moody's: AAA	-	-	-	-	-	\$6,861.25	-	-	-	-
UNITED STATES TREASURY NOTES DTD 02/15/2018 2.250% 02/15/2021 CUSIP: 9128283X6 Moody's: AAA	699,000	100.609	703,256.91	697,580.16	5,676.75	3,333.55	15,727.50	0.30	0.13	12.86
UNITED STATES TREASURY NOTES DTD 06/30/2019 1.625% 06/30/2021 CUSIP: 9128287A2 Moody's: AAA	699,000	100.996	705,962.04	698,645.04	7,317.00	3,827.40	11,358.75	0.66	0.12	12.91
UNITED STATES TREASURY NOTES DTD 09/30/2016 1.125% 09/30/2021 CUSIP: 912828T34 Moody's: AAA	1,020,000	100.898	1,029,159.60	1,010,796.09	18,363.51	1,008.79	11,475.00	0.92	0.11	18.83
UNITED STATES TREASURY NOTES DTD 11/30/2019 1.500% 11/30/2021 CUSIP: 912828YT1 Moody's: AAA	1,000,000	101.453	1,014,530.00	997,812.50	16,717.50	6,311.48	15,000.00	1.08	0.15	18.56
UNITED STATES TREASURY NOTES DTD 01/31/2015 1.500% 01/31/2022 CUSIP: 912828H86 Moody's: AAA	999,000	101.688	1,015,863.12	995,683.01	20,180.11	3,786.97	14,985.00	1.24	0.14	18.58
<b>Total U.S. Treasury Bonds</b>			<b>\$4,468,771.67</b>	<b>\$4,400,516.80</b>	<b>\$68,254.87</b>	<b>\$25,129.44</b>	<b>\$68,546.25</b>	<b>0.89</b>	<b>0.13%</b>	<b>81.74%</b>
<b>Total U.S. Taxable Fixed Income</b>			<b>\$4,468,771.67</b>	<b>\$4,400,516.80</b>	<b>\$68,254.87</b>	<b>\$25,129.44</b>	<b>\$68,546.25</b>	<b>0.89</b>	<b>0.13%</b>	<b>81.74%</b>
<b>TOTAL FIXED INCOME</b>			<b>\$4,468,771.67</b>	<b>\$4,400,516.80</b>	<b>\$68,254.87</b>	<b>\$25,129.44</b>	<b>\$68,546.25</b>	<b>0.89</b>	<b>0.13%</b>	<b>81.74%</b>

## Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

October 01, 2020 - October 31, 2020

### Cash & Equivalents

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
<b>Taxable</b>										
<b>Payables &amp; Receivables</b>										
CASH RECEIVABLE FOR MATURITY OF 0.0000 UNITS OF U.S. TREASURY NOTES 1.375% 10/31/20 PAYABLE ON 11/02/20	998,000	\$1.00	\$998,000.00	\$998,000.00	-	-	-	-	-	18.26%
<b>Total Payables &amp; Receivables</b>			<b>\$998,000.00</b>	<b>\$998,000.00</b>	-	-	-	-	-	<b>18.26%</b>
<b>Total Taxable</b>			<b>\$998,000.00</b>	<b>\$998,000.00</b>	-	-	-	-	-	<b>18.26%</b>
<b>TOTAL CASH &amp; EQUIVALENTS</b>			<b>\$998,000.00</b>	<b>\$998,000.00</b>	-	-	-	-	-	<b>18.26%</b>
<hr/>										
<b>Grand Total</b>			<b>\$5,466,771.67</b>	<b>\$5,398,516.80</b>	<b>\$68,254.87</b>	<b>\$25,129.44</b>	<b>\$68,546.25</b>			<b>100%</b>
Accrued Income			\$25,129.44							
<hr/>										
<b>Grand Total Market Value w/ Accrued Income</b>			<b>\$5,491,901.11</b>							

## Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

October 01, 2020 - October 31, 2020

### Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
<b>OPENING BALANCE</b>				-	-
10/16/2020	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	\$2,050,000.00	-
10/16/2020	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF Transfer to Investors Bank Burlington County Muni JIF INVESTORS BANK 1000398255	-	-2,050,000.00	-
10/31/2020 10/31/2020*	Maturities	MATURED 998000 PAR VALUE OF U.S. TREASURY NOTES 1.375% 10/31/20 AT 100 TRADE DATE 2020-10-31 SETTLEMENT DATE 2020-10-31 \$998,000.00 CASH RECEIVABLE	998,000	-	-
<b>CLOSING BALANCE</b>				-	-

\* indicates a pending transaction.

## Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

October 01, 2020 - October 31, 2020

### Realized Gain / Loss Detail

Transaction Description	Disposition Date	Quantity	Cost	Proceeds	Short Term Gain/Loss	Long Term Gain/Loss	Realized Gain/Loss
MATURED 998000 PAR VALUE OF U.S. TREASURY NOTES 1.375% 10/31/20 AT 100 TRADE DATE 2020-10-31 SETTLEMENT DATE 2020-10-31 \$998,000.00 CASH RECEIVABLE	* 10/31/2020	998,000	\$991,255.70	\$998,000.00	-	\$6,744.30	\$6,744.30
<b>NET REALIZED GAIN/LOSS</b>			<b>\$991,255.70</b>	<b>\$998,000.00</b>	-	<b>\$6,744.30</b>	<b>\$6,744.30</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.

\* indicates a pending transaction.

## Statement Disclosures

### Statement Review; Limitations on Actions

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

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

### Fee Arrangements

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

### Affiliated Advisers

"Wilmington Trust" is a service mark encompassing the trust and investment business of Manufacturer's & Trader's Trust Company ("M&T Bank") in providing services to this account, and of some of M&T Bank's subsidiaries and affiliates, serving individual and institutional clients. Subsidiaries and affiliates include, but are not limited to, Wilmington Trust Company (operating in Delaware only); Wilmington Trust, N.A., a national association; and Wilmington Funds Management Corp., Wilmington Trust Investment Advisors, Inc., and other registered investment adviser affiliates. For additional information regarding the Wilmington Trust brand, underlying entities, and products and services offered, please visit our web site at [www.wilmingtontrust.com](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: October											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	10,438.85	0.00	0.00	75.43	0.00	0.00	0.00	0.00	0.00	0.00	10,514.28
Invest Pymnts	(148.82)	(615.89)	(218.50)	(1,883.98)	(937.09)	(112.26)	0.00	(0.15)	(383.79)	(4,270.02)	(8,570.50)
Invest Adj	117.10	484.66	171.93	1,482.54	737.43	88.34	0.00	0.12	302.01	3,360.14	6,744.27
Subtotal Invest	(31.72)	(131.23)	(46.57)	(401.44)	(199.66)	(23.92)	0.00	(0.03)	(81.78)	(909.88)	(1,826.23)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	10,407.13	(131.23)	(46.57)	(326.01)	(199.66)	(23.92)	0.00	(0.03)	(81.78)	(909.88)	8,688.05
EXPENSES											
Claims Transfers	15,274.67	51,441.07	0.00	108,249.85	0.00	0.00	0.00	0.00	0.00	0.00	174,965.59
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88,692.11	88,692.11
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	15,274.67	51,441.07	0.00	108,249.85	0.00	0.00	0.00	0.00	0.00	88,692.11	263,657.70
END BALANCE	257,936.70	1,396,959.26	513,842.94	4,322,384.75	2,203,784.85	264,002.26	(74,329.86)	(28,978.07)	902,569.05	9,953,063.80	19,711,235.68
									0.01	(0.01)	

**REPORT STATUS SECTION**

<b>Report Month: October</b>		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: October											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	8,768.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,768.00
Invest Pymnts	(66.78)	(165.07)	(46.42)	(600.23)	(190.32)	(19.05)	0.00	0.00	(195.61)	(521.75)	(1,805.23)
Invest Adj	52.55	129.90	36.53	472.33	149.77	14.99	0.00	0.00	153.93	410.57	1,420.57
Subtotal Invest	(14.23)	(35.17)	(9.89)	(127.90)	(40.55)	(4.06)	0.00	0.00	(41.68)	(111.18)	(384.66)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	8,753.77	(35.17)	(9.89)	(127.90)	(40.55)	(4.06)	0.00	0.00	(41.68)	(111.18)	8,383.34
EXPENSES											0.00
Claims Transfers	4,447.69	637.85	0.00	38,841.03	0.00	0.00	0.00	0.00	0.00	0.00	43,926.57
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88,692.11	88,692.11
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	4,447.69	637.85	0.00	38,841.03	0.00	0.00	0.00	0.00	0.00	88,692.11	132,618.68
END BALANCE	161,377.37	387,560.89	109,173.98	1,372,714.64	447,581.45	44,793.04	(74,329.86)	(29,339.62)	460,020.25	1,138,300.16	4,017,852.30

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2019											
Month Ending: October											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	1,670.85	0.00	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	1,720.85
Invest Pymnts	0.00	(176.94)	(46.26)	(417.34)	(129.26)	0.00	0.00	(0.05)	(6.35)	(56.44)	(832.64)
Invest Adj	0.00	139.24	36.40	328.41	101.72	0.00	0.00	0.04	5.00	44.41	655.22
Subtotal Invest	0.00	(37.70)	(9.86)	(88.93)	(27.54)	0.00	0.00	(0.01)	(1.35)	(12.03)	(177.42)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,670.85	(37.70)	(9.86)	(38.93)	(27.54)	0.00	0.00	(0.01)	(1.35)	(12.03)	1,543.43
EXPENSES											
Claims Transfers	1,000.00	647.00	0.00	24,951.53	0.00	0.00	0.00	0.00	0.00	0.00	26,598.53
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	1,000.00	647.00	0.00	24,951.53	0.00	0.00	0.00	0.00	0.00	0.00	26,598.53
END BALANCE	(86,529.95)	415,467.88	108,794.76	956,559.80	303,991.80	0.00	0.00	120.88	14,943.17	132,721.73	1,846,070.07

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2018											
Month Ending: October											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(18.77)	(52.47)	(30.89)	(35.69)	(183.35)	0.00	0.00	(0.07)	(6.38)	(62.43)	(390.05)
Invest Adj	14.77	41.29	24.31	28.09	144.29	0.00	0.00	0.06	5.02	49.12	306.95
Subtotal Invest	(4.00)	(11.18)	(6.58)	(7.60)	(39.06)	0.00	0.00	(0.01)	(1.36)	(13.31)	(83.10)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(4.00)	(11.18)	(6.58)	(7.60)	(39.06)	0.00	0.00	(0.01)	(1.36)	(13.31)	(83.10)
EXPENSES											
Claims Transfers	9,826.98	39,037.62	0.00	42,305.29	0.00	0.00	0.00	0.00	0.00	0.00	91,169.89
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	9,826.98	39,037.62	0.00	42,305.29	0.00	0.00	0.00	0.00	0.00	0.00	91,169.89
END BALANCE	34,325.81	84,357.60	72,642.13	41,636.12	431,194.62	0.00	0.00	171.13	15,013.69	146,809.15	826,150.25

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2017											
Month Ending: October											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	25.43	0.00	0.00	0.00	0.00	0.00	0.00	25.43
Invest Pymnts	(27.45)	(123.51)	(47.00)	(462.76)	(238.56)	(48.39)	0.00	(0.01)	(77.22)	(89.88)	(1,114.78)
Invest Adj	21.60	97.19	36.98	364.16	187.73	38.08	0.00	0.00	60.76	70.73	877.23
Subtotal Invest	(5.85)	(26.32)	(10.02)	(98.60)	(50.83)	(10.31)	0.00	(0.01)	(16.46)	(19.15)	(237.55)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(5.85)	(26.32)	(10.02)	(73.17)	(50.83)	(10.31)	0.00	(0.01)	(16.46)	(19.15)	(212.12)
EXPENSES											
Claims Transfers	0.00	2,499.00	0.00	2,152.00	0.00	0.00	0.00	0.00	0.00	0.00	4,651.00
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	2,499.00	0.00	2,152.00	0.00	0.00	0.00	0.00	0.00	0.00	4,651.00
END BALANCE	64,548.67	287,957.05	110,522.22	1,086,148.28	561,017.72	113,795.95	0.00	11.93	181,588.97	211,377.52	2,616,968.31

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2016										
Month Ending:	October										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(35.73)	(97.90)	(47.93)	(367.96)	(195.60)	(44.82)	0.00	(0.02)	(98.23)	(84.27)	(972.46)
Invest Adj	28.11	77.04	37.71	289.55	153.92	35.27	0.00	0.02	77.30	66.31	765.23
Subtotal Invest	(7.62)	(20.86)	(10.22)	(78.41)	(41.68)	(9.55)	0.00	0.00	(20.93)	(17.96)	(207.23)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(7.62)	(20.86)	(10.22)	(78.41)	(41.68)	(9.55)	0.00	0.00	(20.93)	(17.96)	(207.23)
EXPENSES											
Claims Transfers	0.00	8,619.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,619.60
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	8,619.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,619.60
END BALANCE	84,014.54	221,615.84	112,709.85	865,325.91	459,999.26	105,413.27	0.00	57.61	231,002.97	198,176.97	2,278,316.22

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	October										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	(0.09)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(3,188.02)	(3,188.11)
Invest Adj	0.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,508.71	2,508.78
Subtotal Invest	(0.02)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(679.31)	(679.33)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(0.02)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(679.31)	(679.33)
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	200.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,497,240.89	7,497,441.15

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

Month  
Current Fund Year

October  
2020

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid October	Monthly Recoveries October	Calc. Net Paid Thru October	TPA Net Paid Thru October	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2020	Property	122,397.62	4,447.69	8,768.00	118,077.31	118,077.31		0.00	0.00
	Liability	6,776.99	637.85	0.00	7,414.84	7,414.84		0.00	0.00
	Auto	2,511.75	0.00	0.00	2,511.75	2,511.75		0.00	0.00
	Workers Comp	338,002.64	38,841.03	0.00	376,843.67	376,843.67		0.00	0.00
	<b>Total</b>	<b>469,689.00</b>	<b>43,926.57</b>	<b>8,768.00</b>	<b>504,847.57</b>	<b>504,847.57</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2019	Property	555,567.55	1,000.00	1,670.85	554,896.70	554,896.70		0.00	0.00
	Liability	42,350.25	647.00	0.00	42,997.25	42,997.25		0.00	0.00
	Auto	19,744.60	0.00	0.00	19,744.60	19,744.60		0.00	0.00
	Workers Comp	1,006,377.91	24,951.53	50.00	1,031,279.44	1,031,279.44		(0.00)	0.00
	<b>Total</b>	<b>1,624,040.31</b>	<b>26,598.53</b>	<b>1,720.85</b>	<b>1,648,917.99</b>	<b>1,648,917.99</b>	<b>0.00</b>	<b>(0.00)</b>	<b>0.00</b>
2018	Property	328,196.40	9,826.98	0.00	338,023.38	338,023.38	(0.00)	(0.00)	0.00
	Liability	361,395.63	39,037.62	0.00	400,433.25	400,433.25	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	1,964,959.81	42,305.29	0.00	2,007,265.10	2,007,265.10	0.00	(0.00)	0.00
	<b>Total</b>	<b>2,711,532.59</b>	<b>91,169.89</b>	<b>0.00</b>	<b>2,802,702.48</b>	<b>2,802,702.48</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	201,198.38	2,499.00	0.00	203,697.38	203,697.38	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	1,138,482.35	2,152.00	25.43	1,140,608.92	1,140,608.92	0.00	(0.00)	0.00
	<b>Total</b>	<b>1,553,809.70</b>	<b>4,651.00</b>	<b>25.43</b>	<b>1,558,435.27</b>	<b>1,558,435.27</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	8,619.60	0.00	312,796.68	312,796.68	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	1,414,231.79	0.00	0.00	1,414,231.79	1,414,231.79	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>2,046,680.87</b>	<b>8,619.60</b>	<b>0.00</b>	<b>2,055,300.47</b>	<b>2,055,300.47</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>8,405,552.47</b>	<b>174,965.59</b>	<b>10,514.28</b>	<b>8,570,003.78</b>	<b>8,570,003.78</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: Oct 1, 2020 - Oct 31, 2020

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
15563	10/5/2020		POLICE PROF PI	GUARANTEED SUBPOENA SERVICE INC	-- /2018142478	2/10/2018	\$130.00	2018/2018	Expense
15564	10/5/2020		COMPREHENSIVE	LEO PETETTI LLC	-- /2021214450	9/4/2020	\$590.00	2020/2020	Expense
15565	10/5/2020		INDEMNITY	THE DEWEESE LAW FIRM	-- /2019154157	9/29/2018	\$150.00	2018/2018	Expense
15566	10/5/2020		INDEMNITY	RICHARD C DIVERNIERO MD	-- /2019163514	1/18/2019	\$900.00	2019/2019	Loss
15567	10/5/2020		INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020185549	10/1/2019	\$791.36	2019/2019	Loss
15568	10/5/2020		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
15569	10/5/2020		INDEMNITY	DELANCO TOWNSHIP	MLT-2021214894/ 2021214894	9/7/2020	\$1,890.00	2020/2020	Loss
15570	10/5/2020		INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
15571	10/5/2020		INDEMNITY	Christopher Lindsey	-- /2021214072	9/6/2020	\$1,890.00	2020/2020	Loss
15572	10/5/2020		INDEMNITY	CHRISTOPHER COSTELLO	-- /2018108894	7/27/2017	\$2,152.00	2017/2017	Loss
15573	10/5/2020		COMPREHENSIVE	MANSFIELD TOWNSHIP	-- /2021214450	9/4/2020	\$2,355.47	2020/2020	Loss
15574	10/5/2020			QUAL-LYNX			\$38.25		
			INDEMNITY		-- /2021210968	7/28/2020	\$4.25	2020/2020	Expense
			INDEMNITY		-- /2021209920	7/15/2020	\$4.25	2020/2020	Expense
			INDEMNITY		-- /2021209940	7/15/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		-- /2021209415	7/10/2020	\$4.25	2020/2020	Expense
			INDEMNITY		-- /2021209841	7/9/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		-- /2021209555	7/7/2020	\$4.25	2020/2020	Expense
			INDEMNITY		-- /2021209035	6/20/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		-- /2020208040	6/12/2020	\$4.25	2020/2020	Expense
			INDEMNITY		-- /2020207422	6/9/2020	\$4.25	2020/2020	Expense
15575	10/5/2020			IVY REHAB NETWORK, INC			\$345.00		
			MEDICAL ONLY		-- /2021211846	8/4/2020	\$90.00	2020/2020	Loss
			INDEMNITY		-- /2020185549	10/1/2019	\$255.00	2019/2019	Loss
15576	10/5/2020			STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$640.00		
			MEDICAL ONLY		-- /2020208362	6/24/2020	\$80.00	2020/2020	Loss
			INDEMNITY		-- /2020191522	12/5/2019	\$560.00	2019/2019	Loss
15577	10/5/2020		MEDICAL ONLY	VIRTUA WEST JERSEY HEALTH INC	-- /2021211334	8/1/2020	\$2,859.50	2020/2020	Loss



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
15578	10/5/2020		VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC			\$3,454.00		
		MEDICAL ONLY		-- /2021211334	8/1/2020	\$1,727.00	2020/2020	Loss
		MEDICAL ONLY		-- /2021211246	8/1/2020	\$1,727.00	2020/2020	Loss
15579	10/5/2020	INDEMNITY	ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL AT HAMILTON	-- /2021211869	8/10/2020	\$2,108.00	2020/2020	Loss
15580	10/5/2020	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2020198969	3/5/2020	\$95.00	2020/2020	Loss
15581	10/5/2020	MEDICAL ONLY	CONCENTRA MEDICAL CENTERS	-- /2021212505	8/17/2020	\$100.10	2020/2020	Loss
15582	10/5/2020		REHAB EXCELLENCE CENTER, LLC			\$972.00		
		MEDICAL ONLY		-- /2020205363	5/15/2020	\$729.00	2020/2020	Loss
		INDEMNITY		-- /2020198969	3/5/2020	\$243.00	2020/2020	Loss
15583	10/5/2020	MEDICAL ONLY	VIRTUA MEDICAL GROUP	-- /2021212154	8/12/2020	\$86.82	2020/2020	Loss
15584	10/5/2020	INDEMNITY	PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	-- /2020191522	12/5/2019	\$88.09	2019/2019	Loss
15585	10/5/2020		WORKNET OCCUPATIONAL MEDICINE			\$233.81		
		MEDICAL ONLY		-- /2021213429	8/27/2020	\$142.01	2020/2020	Loss
		MEDICAL ONLY		-- /2020182360	8/28/2019	\$91.80	2019/2019	Loss
15586	10/5/2020	INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2021209920	7/15/2020	\$216.00	2020/2020	Loss
15587	10/5/2020	INDEMNITY	myMATRIX	-- /2020182837	9/5/2019	\$34.52	2019/2019	Loss
15588	10/5/2020		ISO SERVICES INC			\$129.25		
		INDEMNITY		-- /2021209920	7/15/2020	\$11.75	2020/2020	Expense
		INDEMNITY		-- /2021209940	7/15/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2021209415	7/10/2020	\$11.75	2020/2020	Expense
		INDEMNITY		-- /2021209841	7/9/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2021209555	7/7/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2021208744	7/1/2020	\$11.75	2020/2020	Expense
		INDEMNITY		-- /2020208328	6/23/2020	\$11.75	2020/2020	Expense
		INDEMNITY		-- /2020208637	6/21/2020	\$11.75	2020/2020	Expense
		INDEMNITY		-- /2021209035	6/20/2020	\$11.75	2020/2020	Expense





# BURLINGTON COUNTY J.I.F.

## Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
		INDEMNITY		- - /2020207422	6/9/2020	\$11.75	2020/2020	Expense
		INDEMNITY		- - /2019169455	3/25/2019	\$11.75	2019/2019	Expense
15589	10/5/2020		QUALCARE INC			\$2,064.00		
		MEDICAL ONLY		- - /2021216245	10/1/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		- - /2021216069	9/30/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		- - /2021215912	9/28/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		- - /2021213470	8/25/2020	\$516.00	2020/2020	Loss
15590	10/12/2020		ADMINISTRATIVE CLAIM SERVICES			\$9.00		
		MEDICAL ONLY		MLT-2020206085/ 2020206113	5/24/2020	\$3.00	2020/2020	Expense
		MEDICAL ONLY		MLT-2020206085/ 2020206085	5/24/2020	\$3.00	2020/2020	Expense
		MEDICAL ONLY		MLT-2020205810/ 2020205814	5/21/2020	\$3.00	2020/2020	Expense
15591	10/12/2020	INDEMNITY	CAPEHART & SCATCHARD PA	- - /2019153387	9/21/2018	\$624.00	2018/2018	Legal
15592	10/12/2020	INDEMNITY	STATE SHORTHAND REPORTING SERVICE	- - /2019153387	9/21/2018	\$75.00	2018/2018	Expense
15593	10/12/2020	INDEMNITY	SIDNEY TOBIAS MD PA	- - /2019153387	9/21/2018	\$400.00	2018/2018	Loss
15594	10/12/2020	INDEMNITY	BORBI CLANCY & PATRIZI LLC	- - /2019153387	9/21/2018	\$3,720.00	2018/2018	Loss
15595	10/12/2020		RAYMOND & COLEMAN LLP			\$15,638.60		
		GL PROPERTY DAMAGE		- - /2019153823	9/24/2018	\$6,436.50	2018/2018	Legal
		BODILY INJURY [Expired]		- - /2020206552	4/26/2018	\$582.50	2018/2018	Legal
		BODILY INJURY [Expired]		- - /2017091126	12/15/2016	\$4,271.10	2016/2016	Legal
		POLICE PROF BI		Z43945/001256269	5/28/2016	\$4,348.50	2016/2016	Legal
15596	10/12/2020		MARSHALL DENNEHEY WARNER			\$4,132.00		
		BODILY INJURY [Expired]		- - /2019169507	3/1/2019	\$647.00	2019/2019	Legal
		BODILY INJURY [Expired]		- - /2019150650	6/14/2018	\$986.00	2018/2018	Legal
		BODILY INJURY [Expired]		- - /2018118615	10/31/2017	\$2,499.00	2017/2017	Legal
15597	10/12/2020		AFFANATO MARUT LLC			\$407.00		
		INDEMNITY		- - /2020187376	10/18/2019	\$186.00	2019/2019	Legal



# 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
		INDEMNITY		-- /2018127449	3/2/2018	\$221.00	2018/2018	Legal
15598	10/12/2020		PIETRAS SARACINO SMITH & MEEK			\$819.00		
		INDEMNITY		-- /2020189571	11/12/2019	\$383.50	2019/2019	Legal
		INDEMNITY		-- /2019171524	11/19/2018	\$435.50	2018/2018	Legal
15599	10/12/2020	INDEMNITY	PEMBERTON TOWNSHIP	-- /2021214821	9/16/2020	\$1,291.53	2020/2020	Loss
15600	10/12/2020	INDEMNITY	DELANCO TOWNSHIP	MLT-2021214894/ 2021214898	9/7/2020	\$2,295.00	2020/2020	Loss
15601	10/12/2020	INDEMNITY	John Snook	-- /2020186961	10/12/2019	\$1,842.00	2019/2019	Loss
15602	10/12/2020	INDEMNITY	Richard Kostrub	-- /2019153387	9/21/2018	\$8,738.26	2018/2018	Loss
15603	10/12/2020	INDEMNITY	MARK HERKOPEREC	-- /2018128624	3/15/2018	\$1,180.00	2018/2018	Loss
15604	10/12/2020	INDEMNITY	DAVID GUDONIS	-- /2018130588	4/7/2018	\$1,098.40	2018/2018	Loss
15605	10/12/2020	GL PROPERTY DAMAGE	Alan Gerber	-- /2021214676	6/17/2020	\$206.85	2020/2020	Loss
15606	10/12/2020	1ST PARTY COLL PD	BORDENTOWN CITY	-- /2020199206	3/8/2020	\$1,000.00	2020/2020	Loss
15607	10/12/2020		IVY REHAB NETWORK, INC			\$425.00		
		MEDICAL ONLY		-- /2021211846	8/4/2020	\$170.00	2020/2020	Loss
		INDEMNITY		-- /2020185549	10/1/2019	\$255.00	2019/2019	Loss
15608	10/12/2020		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
15609	10/12/2020	INDEMNITY	MID-ATLANTIC ANESTHESIA ASSOCIATES PA	-- /2020186961	10/12/2019	\$879.00	2019/2019	Loss
15610	10/12/2020	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2021211594	8/5/2020	\$95.00	2020/2020	Loss
15611	10/12/2020	INDEMNITY	KINEMATIC CONSULTANTS, INC.	-- /2020198969	3/5/2020	\$720.00	2020/2020	Loss
15612	10/12/2020		ONE CALL CARE DIAGNOSTICS			\$1,765.00		
		INDEMNITY		-- /2021211594	8/5/2020	\$485.00	2020/2020	Loss
		INDEMNITY		-- /2020187376	10/18/2019	\$825.00	2019/2019	Loss
		INDEMNITY		-- /2020186961	10/12/2019	\$455.00	2019/2019	Loss
15613	10/12/2020	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2020198969	3/5/2020	\$81.00	2020/2020	Loss
15614	10/12/2020		VIRTUA MEDICAL GROUP PA			\$29.72		
		MEDICAL ONLY		-- /2021213068	8/22/2020	\$14.86	2020/2020	Loss



## BURLINGTON COUNTY J.I.F.

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			MEDICAL ONLY		-- /2021211246	8/1/2020	\$14.86	2020/2020	Loss
15615	10/12/2020		INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2021209920	7/15/2020	\$216.00	2020/2020	Loss
15616	10/12/2020			NEUROSURGICAL AND SPINE SPECIALIST LLC			\$433.05		
			MEDICAL ONLY		-- /2020208362	6/24/2020	\$144.35	2020/2020	Loss
			INDEMNITY		-- /2020186961	10/12/2019	\$144.35	2019/2019	Loss
			INDEMNITY		-- /2019176278	6/11/2019	\$144.35	2019/2019	Loss
15617	10/12/2020		MEDICAL ONLY	QUALCARE INC	-- /2021216383	10/2/2020	\$516.00	2020/2020	Loss
15618	10/19/2020		INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2020208637	6/21/2020	\$3.00	2020/2020	Expense
15619	10/19/2020		INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/ 2020179427	7/19/2019	\$1,000.00	2019/2019	Loss
15620	10/19/2020			RAYMOND & COLEMAN LLP			\$12,704.50		
			BODILY INJURY [Expired]		-- /2019164610	11/9/2018	\$4,480.50	2018/2018	Legal
			BODILY INJURY [Expired]		-- /2019163927	11/1/2018	\$3,028.50	2018/2018	Legal
			BODILY INJURY [Expired]		-- /2019156504	8/22/2018	\$1,915.00	2018/2018	Legal
			BODILY INJURY [Expired]		-- /2020187550	7/14/2018	\$310.00	2018/2018	Legal
			BODILY INJURY [Expired]		-- /2019172256	3/31/2018	\$2,970.50	2018/2018	Legal
15621	10/19/2020		INDEMNITY	AFFANATO MARUT LLC	-- /2018143403	5/15/2018	\$103.50	2018/2018	Legal
15622	10/19/2020			MUNICIPAL EXCESS LIABILITY JIF			\$9,829.20		
			COMPREHENSIVE		-- /2020208295	6/3/2020	\$1.00	2020/2020	Loss
			INLAND MARINE		-- /2020206862	6/3/2020	\$0.61	2020/2020	Loss
			INLAND MARINE		-- /2020206991	6/3/2020	\$0.61	2020/2020	Loss
			INLAND MARINE		-- /2018128722	3/7/2018	\$9,826.98	2018/2018	Loss
15623	10/19/2020		INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020182837	9/5/2019	\$1,691.36	2019/2019	Loss
15624	10/19/2020		INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020185549	10/1/2019	\$113.05	2019/2019	Loss
15625	10/19/2020		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
15626	10/19/2020		INDEMNITY	MANSFIELD TOWNSHIP	-- /2020202122	4/9/2020	\$810.00	2020/2020	Loss
15627	10/19/2020		COMPREHENSIVE	Matthew Konowicz	-- /2021216323	8/17/2020	\$500.00	2020/2020	Loss
15628	10/19/2020		INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
15629	10/19/2020		INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	-- /2020189571	11/12/2019	\$100.00	2019/2019	Loss
15630	10/19/2020		INDEMNITY	Christopher Lindsey	-- /2021214072	9/6/2020	\$1,890.00	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
15631	10/19/2020		INDEMNITY	IVY REHAB NETWORK, INC	-- /2020185549	10/1/2019	\$170.00	2019/2019	Loss
15632	10/19/2020		INDEMNITY	EMERGENCY MEDICAL ASSOCIATES CHS LLC	-- /2021214072	9/6/2020	\$1,552.00	2020/2020	Loss
15633	10/19/2020		MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2021212618	8/18/2020	\$1,727.00	2020/2020	Loss
15634	10/19/2020		INDEMNITY	NEW JERSEY HEALTHCARE SPECIALISTS PC	-- /2020182837	9/5/2019	\$2,368.97	2019/2019	Loss
15635	10/19/2020		INDEMNITY	COOPER ANESTHESIA ASSOCIATES, PC	-- /2020207647	6/15/2020	\$1,092.00	2020/2020	Loss
15636	10/19/2020		MEDICAL ONLY	ROTHMAN ORTHOPAEDICS	-- /2021211846	8/4/2020	\$310.90	2020/2020	Loss
15637	10/19/2020		INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2021210968	7/28/2020	\$324.00	2020/2020	Loss
15638	10/19/2020			HAMILTON PHYSICAL THERAPY SVCS, LLC			\$576.00		
			INDEMNITY		-- /2021211594	8/5/2020	\$288.00	2020/2020	Loss
			INDEMNITY		-- /2021209920	7/15/2020	\$288.00	2020/2020	Loss
15639	10/19/2020		MEDICAL ONLY	VIRTUA OCCUPATIONAL HEALTH	-- /2021213520	8/28/2020	\$130.91	2020/2020	Loss
15640	10/19/2020		INDEMNITY	myMATRIXX	MLT-2020179427/ 2020179427	7/19/2019	\$811.43	2019/2019	Loss
15641	10/19/2020		INDEMNITY	KIRSHNER SPINE INSTITUTE	-- /2021210968	7/28/2020	\$208.00	2020/2020	Loss
15642	10/19/2020			QUALCARE INC			\$4,128.00		
			MEDICAL ONLY		-- /2021217415	10/14/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		-- /2021217043	10/12/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021217236/ 2021217241	10/5/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021217236/ 2021217236	10/5/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021217236/ 2021217260	10/5/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021217236/ 2021217249	10/5/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021217236/ 2021217378	10/5/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021217236/ 2021217250	10/5/2020	\$516.00	2020/2020	Loss
15643	10/26/2020		INDEMNITY	CAPEHART & SCATCHARD PA	-- /2019158514	11/15/2018	\$453.00	2018/2018	Legal
15644	10/26/2020		POLICE PROF BI	PARKER MCCAY	-- /2019169436	12/24/2018	\$18,198.12	2018/2018	Legal
15645	10/26/2020		INDEMNITY	STATE SHORTHAND REPORTING SERVICE	-- /2019158514	11/15/2018	\$75.00	2018/2018	Expense



# 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
15646	10/26/2020		INDEMNITY	NEWMAN & INGEMI, LLC	-- /2019158514	11/15/2018	\$4,775.00	2018/2018	Loss
15647	10/26/2020		INDEMNITY	THOMAS A DWYER MD	-- /2019156186	9/26/2018	\$1,100.00	2018/2018	Loss
15648	10/26/2020		MEDICAL ONLY	ATLANTIC SECURITY INT'L	-- /2021211551	7/21/2020	\$330.00	2020/2020	Expense
15649	10/26/2020		BODILY INJURY [Expired]	NAGLE & ASSOCIATES LLC	-- /2021217227	7/30/2020	\$431.00	2020/2020	Expense
15650	10/26/2020		INDEMNITY	JENNIFER KELLY PHD LLC	MLT-2020179427/ 2020179427	7/19/2019	\$1,400.00	2019/2019	Loss
15651	10/26/2020		INDEMNITY	John Snook	-- /2020186961	10/12/2019	\$1,842.00	2019/2019	Loss
15652	10/26/2020		INDEMNITY	Kevin Murphy	-- /2019158514	11/15/2018	\$18,906.63	2018/2018	Loss
15653	10/26/2020		1ST PARTY COLL PD	BORDENTOWN TOWNSHIP	-- /2020193391	12/18/2019	\$1,000.00	2019/2019	Loss
15654	10/26/2020		INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2020191522	12/5/2019	\$160.00	2019/2019	Loss
15655	10/26/2020		INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2021211594	8/5/2020	\$95.00	2020/2020	Loss
15656	10/26/2020		INDEMNITY	SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	-- /2021214821	9/16/2020	\$249.03	2020/2020	Loss
15657	10/26/2020		INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2018143403	5/15/2018	\$250.00	2018/2018	Loss
15658	10/26/2020		MEDICAL ONLY	REHAB EXCELLENCE CENTER, LLC	-- /2020205363	5/15/2020	\$243.00	2020/2020	Loss
15659	10/26/2020		MEDICAL ONLY	PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	-- /2020205363	5/15/2020	\$762.18	2020/2020	Loss
15660	10/26/2020		MEDICAL ONLY	CENTRAL JERSEY URGENT CARE LLC	-- /2020208362	6/24/2020	\$160.00	2020/2020	Loss
15661	10/26/2020		INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2021211594	8/5/2020	\$144.00	2020/2020	Loss
15662	10/26/2020		MEDICAL ONLY	NEUROSURGICAL AND SPINE SPECIALIST LLC	-- /2020208362	6/24/2020	\$222.23	2020/2020	Loss
15663	10/26/2020			QUALCARE INC			\$1,548.00		
			MEDICAL ONLY		-- /2021217570	10/16/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		-- /2021217934	10/14/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		-- /2021216956	10/6/2020	\$516.00	2020/2020	Loss
Total for BURLINGTON COUNTY J.I.F.			\$174,965.59	Total for BURLINGTON COUNTY J.I.F.			\$174,965.59		

Number of Checks:	101	First Check Number:	15563
Number of Payments:	215	Last Check Number:	15663
Expense Payments:	\$1,960.50		
Legal Payments:	\$53,079.72		

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BILL LIST - November 2020**

	Payee	FY2021	FY 2020	FY 2019	CLOSED YRS	JIF Appropriation	Description
1	The Actuarial Advantage		4,037.00			Prof Services/Actuary	October 2020 Fees
2	PERMA		7,458.25			Prof Services/Admin. Consultant	Oct,Nov, Dec 2020 Fee
3	Arthur J. Gallagher Risk Management Services, Inc.		30,810.00			Prof Services/Administration	Nov 2020 Fee
4	Arthur J. Gallagher Risk Management Services, Inc.		60.32			Misc/Postage/Copies/Faxes	Oct fees postage/copies expenses
5	Arthur J. Gallagher Risk Management Services, Inc.	42.00				Misc/JIF Website	Flipsnack yr subscript for website MM Amex
6	Arthur J. Gallagher Risk Management Services, Inc.	500.00				Wellness Program	Wellness calendars; split with other JIFs; PF AMEX
7	Arthur J. Gallagher Risk Management Services, Inc.	64.00				Misc/Meeting Expense/Dinner Mtg	Yr Zoom subscription split with other JIFs; PF AMEX
8	The DeWeese Law Firm, P.C.		6,074.00			Prof Services/Attorney	Nov 2020 Fees
9	Qual-Lynx		17,669.00			Prof Services/Claims Admin.	Nov 2020 Fees
10	Joyce Media		375.00			Misc/JIF Website	Nov 2020 Fees
11	Kris Kristie		375.00			Misc/Recording Secretary	Nov 2020 Fees
12	J. A. Montgomery Risk Control Services		11,593.00			Prof Services/Safety Director	Nov 2020 Fees
13	Pivot Point Security		732.00			EPL/CYBER/Technology Risk Management Service	Contract Fees 9/1-8/31/2021; Nov fee
14	Secure Data Consulting Services, LLC		4,675.00			Prof Services/Technology Risk Serv Dir	Nov 2020 Fees
15	Tom Tontarski		949.00			Prof Services/Treasurer	Nov 2020 Fees
16	Tom Tontarski		13.18			Misc/Postage/Copies/Faxes	Priority mail fees
17	Conner Strong & Buckelew		705.00			Prof Services/Underwriting Mgr	Nov 2020 Fees
18	Debby Schiffer		2,538.00			Wellness Program	Nov 2020 Fees
19	Courier Post		60.68			Misc/Legal Notices	Ad#4418260 Oct mtg change; diff from Sept
20	Courier Times		94.74			Misc/Legal Notices	Ad#7359290 Sept mtg change; #7364586 Oct Mtg Change
21	Iron Mountain		75.75			Misc/Record Retention Service	Inv#DBRR190 Storage 11/1-30/2020; Service 9/23-10/27/2020
22	Origami Risk LLC	940.00				Contingency	Qtrly load of loss runs to origami; split with 3 JIFS
23	Postmaster	326.00				Misc/Postage/Copies/Faxes	PO Box 489 Annual Fee 11/30/20-11/30/21
24	Township of Bordentown			3,450.00		Safety Incentive Program	Covid Cleaning of Municipal building
25	Township of Bordentown		2,660.00			Optional Safety Budget	Masks for COVID
26	Township of Bordentown		500.00			EPL/CYBER/EPL/Cyber Incentive Program	Antivirus software
27	Township of Bordentown		188.94			Wellness Program	Kindness Challenge
28	Delanco Township		576.52			Optional Safety Budget	Tactical ladder; trail camera
29	Mansfield Township		750.00			Wellness Program	Installation of walk up clerk window
30	Mansfield Township		1,595.00			Optional Safety Budget	Installation of walk up clerk window
31	Mansfield Township		500.00			EPL/CYBER/EPL/Cyber Incentive Program	Accesspoint
32	Mansfield Township				28,360.00	Closed Years-Return of Surplus	Full check for 2020 Dividend
33	Mount Laurel Township		1,190.00			Wellness Program	Flu shots
34	Springfield Township		995.00			Optional Safety Budget	Safety Equipment/PPE items
35	Springfield Township			2,660.00		Safety Incentive Program	Safety Equipment/PPE items
36	Springfield Township		500.00			Wellness Program	Water cooler
37	Springfield Township		500.00			EPL/CYBER/EPL/Cyber Incentive Program	Antivirus software and offsite storage
	<b>TOTAL</b>	<b>\$1,872.00</b>	<b>\$98,250.38</b>	<b>\$6,110.00</b>	<b>\$28,360.00</b>		

**JIF Bill List Total**

**\$134,592.38**



***Strategic Planning Committee Meeting Minutes  
October 20, 2020 at 11:00am  
Via WebEx***

A meeting of the Burlington County Municipal Joint Insurance Fund's Strategic Planning Committee was held on October 20, 2020 at 11:00am via WebEx. Those in attendance were:

Glenn McMahon, ***Chair, Chesterfield Township***  
Michael Theokas, ***Bordentown Township***  
Kathy Burger, ***Medford Township***  
John Gural, ***Palmyra Borough***  
Brandon Umba, ***Lumberton Township***  
Dave Matchett, ***Shamong Township***  
Daniel Hornickel, ***Pemberton Township***  
Doug Cramer, ***Tabernacle Township***  
Paul Forlenza, Executive Director, *Arthur J. Gallagher Risk Management Services*  
Paul Miola, Deputy Executive Director, *Arthur J. Gallagher Risk Management Services*  
Sheila Ortiz, Account Representative, *Arthur J. Gallagher Risk Management Services*  
Lou Romero, *Technology Risk*

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

***I. Minutes of the July 16, 2020 Meeting***

Mr. Miola noted that the minutes from the Committee's July 16, 2020 meeting were emailed to the Committee on October 8, 2020, and he will be discussing some of the follow-up items from that meeting at today's meeting.

***II. Membership Renewals***

Mr. Miola noted that all members up for renewal effective January 1, 2021 have renewed their membership with the Fund. He noted that the agreements were filed with DOBI & DCA on October 15, 2020.

***III. Membership Visitation Program***

Mr. Miola stated that all renewing visits for those members that are renewing their Fund membership effective January 1, 2021 have been completed mostly virtually with their governing body.

***Membership Updates***

Mr. Miola mentioned that all members that did not renew received their Membership Update by mail.

#### ***IV. Membership Growth***

Mr. Forlenza indicated that he received Mt. Holly's final piece of their application; which is the supplemental information for their Fire and EMS program. He noted that once he reviews their documentation he will send their data to the MEL, the Actuary, and J. A. Montgomery to begin their work.

Mr. Forlenza spoke in regards to Cinnaminson; he noted that he had several conversations and email exchanges with the Administrator. However, he feels there is no longer an interest in pursuing JIF membership. Mr. Forlenza noted that he sent an email approximately two weeks ago giving them a deadline of mid-October to respond as it would be difficult to process the application by year-end. He stated that he got no reply.

Mr. Gural commented that he does not understand their reluctance, he has had numerous conversation with Ernie McGill who is a member of Cinnaminson's governing body and an employee of Palmyra in the public works department. He noted that Mr. McGill seemed enthusiastic to join; however, the administrator never followed up. Mr. Gural agreed with Mr. Forlenza that Cinnaminson is no longer an option for 2021. Mr. Forlenza stated that he will keep the Committee updated regarding Mt. Holly.

#### ***V. December Executive Committee Meeting/Holiday Dinner Meeting***

Mr. Miola stated that he does not believe that the holiday dinner meeting will take place in December due to the pandemic. He then asked for feedback.

Mr. Burger commented that she agrees with Mr. Miola not to have the Dinner Meeting. She noted that if we are not having in person meetings it does not make sense to hold a Dinner Meeting considering the current pandemic. Mr. McMahon agreed with Ms. Burger. He commented that only the seven (7) Executive Committee Members are meeting on a monthly basis; however, no other Committees are meeting in person. Discussion ensued.

Following a group discussion the Committee agreed to cancel the December Dinner Meeting.

Mr. Miola stated that the December Executive Committee meeting will be held on December 15, 2020 at 3:30 pm. Mr. Forlenza stated that the meeting will either be held in Hainesport or via Zoom.

Mr. Forlenza indicated that he sent an email to Ms. Jack and Mr. McMahon earlier this month for authorization to purchase a Zoom license. This will allow us to move forward in transitioning our meeting to the Zoom platform. He noted that we changed the meeting format in order to comply with the LGS regulations addressing emergency meetings during the pandemic. Mr. Forlenza stated that by having a license for Zoom we can hold our Executive Committee Meetings and sub-committee meetings virtually.

#### ***VI. Executive Committee Meetings***

Mr. Miola referred the Committee to a copy of the proposed 2021 Executive Committee Meeting dates. He explained that there is a potential conflict with the June Executive Committee Meeting due to the 2021 PRIMA Conference. Mr. Miola said it would be difficult to speculate at this time whether the PRIMA Conference will be held.

Mr. Miola then asked the Committee if they would like to continue to hold the monthly Executive Committee meetings at the Hainesport Municipal Building on the 3<sup>rd</sup> Tuesday of each month at 3:30pm.

The Committee Agreed to continue with the schedule as presented.



## ***VII. Fund Commissioner Attendance***

Mr. Miola referred the Committee to page two (2) of the agenda packet to review the attendance record for the Executive Committee meetings through September 2020. Mr. Miola stated that attendance is good with the exception of Bass River (25%), New Hanover (38%), Pemberton Borough (50%), Southampton (0%) and Woodland (0%).

Mr. Forlenza stated that he has addressed Southampton and Woodland's poor attendance through correspondence and discussions with their governing body and RMC. Their attendance has continued to suffer despite the fact that the Executive Committee meetings have been held via conference call. He shared his belief that the correspondence is not reaching the right people.

Mr. Forlenza explained that another JIF has taken a different approach to Fund Commissioner Attendance that we may wish to consider. They have adopted a practice of contacting individuals that have poor attendance and advising them that if attendance does not improve a letter would be sent to the governing body advising them of the situation. He asked the Committee if they would like his office to take this approach.

Ms. Burger noted that we have discussed attendance concerns with these two towns year after year and we appear to get nowhere. These members make no effort to attend Executive Committee Meetings and sub-committee meetings. She feels that our concerns should be put in writing stating that their funding will suffer for non-attendance and not meeting the attendance criteria. Mr. Forlenza responded that he does not know how we can give a funding penalty for a lack of attendance. He stated that attendance criteria is not built into our assessment strategy. Mr. Forlenza indicated that we need to be very careful in penalizing a town where the Fund Commissioner is not attending JIF meetings by taking away their OSB Funds as they are designed to support their local safety efforts. If they have a loss ratio that is 50% (which is good) with poor attendance vs. another member has a 150% loss ratio with good attendance; how do you justify taking away their funding?

Mr. Umba asked the Executive Director's office if they are concerned of how they are perceived if they are threatening to take funding away from a member based upon attendance criteria. He noted that the Strategic Planning Committee is making the recommendation. Mr. Umba stated that the members are the ones that have to buy into the program.

Mr. Forlenza noted that an approach taken in another JIF was to have the Strategic Planning Committee Chair send a letter to the poor performing member. Having a member contact a fellow member might be more effective.

Mr. McMahon agreed with Ms. Burger; that there should be a financial penalty for non-attendance. He does not understand how during this pandemic they have not been able to attend the JIF meeting via conference call. Mr. Forlenza reminded the Committee that the BURLCO JIF does offer its members the opportunity to gain additional funds through the Safety Incentive Program for meeting the JIF's attendance guidelines as well as active participation at subcommittee meetings. So there is an incentive for better attendance.

Mr. Matchett suggested removing their Optional Safety Budget for non-attendance. Mr. Umba questioned the point of attending meetings if members still receive money even though they are not participating in JIF meetings. Discussion ensued.

Following a lengthily discussion, Mr. Forlenza asked the Committee how they would like to proceed. The Committee decided that there should be a reduction in the member's *Optional Safety Budget* if their attendance falls below a certain ratio. Mr. Forlenza suggested that this discussion should also take place at the next Executive Safety Committee Meeting as they oversee the Safety Incentive Program and Optional Safety Budget. Mr. McMahon agreed with this approach.

Mr. Forlenza stated that discussions will take place at the next Executive Safety Committee Meeting. He further suggested that it would be appropriate to advise the members of a change in the JIF's attendance policy following the Safety Meeting. The Committee agreed.

#### ***VIII. Elected Officials Training***

Mr. Miola announced that the 2019 – 2020 Elected Officials seminars were completed early this year and credits for attendance have been applied to members' assessments.

Mr. Miola noted that due to the pandemic restrictions the League of Municipalities Conference will be held virtually this year. Therefore the Elected Officials Seminar has been changed to a virtual format for the Conference. Since it is likely that we will not hold Elected Officials Dinner meetings this year we plan to hold the seminars virtually. Elected Officials will simply log onto the MSI website to take the class and the MSI will record their attendance so that the appropriate credits can be applied to their 2021 assessments. Mr. Miola asked the Committee if they are comfortable with this approach. The Committee agreed.

Mr. Miola stated that once the *Elected Officials Seminar* becomes available through the MSI his office will notify all members.

#### ***IX. Technology Risk Management***

Mr. Romero reported that the BURLCO JIF the *Cyber Security Basics* training is at 98.5% completion and at 91.2% for *Safe Computing Practices*. He stated that we are striving for 100% completion of the training. He will follow up with members to provide assistance where needed.

Mr. Romero provided an update regarding phishing emails for the month of September. He noted that 653 phishing emails were sent with nine (9) clicked, or 1.4%, which is a good record. He further noted he is in the process of updating the "fake" email templates designed to challenge your employees. Mr. Romero noted that some firewalls are interfering with the phishing emails and sending false "hits" when they scan them. He prepared a notice asking members to have their IT service provider *Whitelist* the Pivot Point IP address used to launch phishing emails.

Mr. Romero noted that he is working with a member towns to ensure they are in compliance with the MEL Cyber Risk Management Program. His goal is to have all members achieve Tier 1 and Tier 2 Certification

Mr. Romero noted that a webinar will be presented on *Business Continuity and Disaster Recovery*. The program will be co-hosted by his colleague Bob Cohen who is an ISO 22301 Lead Implementer and an expert in this field. He stated that most members do not have an effective disaster recovery and business continuity plan. The webinar is intended to be an introduction to the topic and urge members to begin developing their own disaster recovery plan. The following dates are scheduled:

- Tuesday, October 27, 2020 at 1:00pm
- Thursday, October 29, 2020 at 10:00am

#### ***X. Cyber Liability Coverage***

Mr. Forlenza informed the Committee that the Cyber Liability policy renewal is not pretty. The Program has suffered a 270% loss ratio over the past three years and the carrier is looking for a 100% rate increase that will increase individual member premiums from approximately \$1,700/yr. to about \$3,400. Luckily the relatively low premium for this line of coverage will not have a significant impact on the overall budget. There is concern that the carrier may want to raise the member deductible on renewal and the Executive Directors around the state worry that an increase in the deductible could make members less likely to turn in a claim. Mr. Miola noted that

municipalities that purchase this coverage on the open market could see premiums in excess of \$10,000. Mr. Romero agreed.

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

#### ***XI. JIF RMC MODEL AGREEMENT***

Mr. Miola announced that his office thoroughly reviewed the *RMC Model Agreement* as it had not been updated in several years. The agreement deleted some tasks that are clearly not within the responsibility of an RMC. As a result, to the model agreement has been updated and will be sent to the members for their use.

#### ***XII. BURLCO JIF Website***

Mr. Miola noted that public entity websites must be ADA compliant. In order to make our website compliant we need to purchase a \$150 plug-in and pay a yearly fee of \$490 per year. Mr. Miola asked the Committee for authorization to purchase this software. The Committee approved.

##### **JIF Forum**

Mr. Miola mentioned that during the last meeting there was a discussion regarding re-introducing the JIF Forum but noted that it has become a bit more complex than anticipated. Therefore, Mr. Miola recommends putting this on the “back-burner” for now until we find a format that members will be able to utilize.

#### ***XIII. Annual Reports***

Mr. Miola noted that the 2020 Annual Reports are in development at this time and will be distributed in December. Each town will receive eight (8) copies and will be placed on the JIF website. . He noted that the copies will be sent to the Clerk asking them to distribute them to their governing body. Mr. Miola then asked the Committee for authorization to have the annual reports printed. The Committee approved this expenditure.

Mr. Miola commented that they will need to come up with a way to distribute the Annual Report as we are currently meeting remotely.

#### ***XIV. 2021 Conferences***

As noted earlier in the meeting, Mr. Miola is unsure of the status of the 2021 conferences, however, he provided the Committee with the 2021 Conference Schedule for their review.

- PRIMA: June 13-16, 2021 | Milwaukee, WI
- AGRIP: Spring Conference | March 7 - 10, 2021 | New Orleans, LA
- AGRIP: Fall Conference | October 3-6, 2020 | Minneapolis, MN

#### ***XV. Annual Planning Retreat***

Mr. Miola stated that due to the current situation with COVID, we will have to wait and see if we can begin scheduling in person events next year. He recommends discussing the Retreat at the first Strategic Planning Committee meeting next year.

Mr. McMahon asked when we have to make a decision to hold the retreat and noted that the agenda states this committee will meet in the spring. Mr. Miola responded that we will move the first Strategic Planning Committee meeting to February 2021 to discuss the Retreat. The Committee agreed.

## ***XVI. Training***

### **Tech & Wellness**

Mr. Miola commented that as reported earlier in the meeting, the Technology & Wellness webinars will be held on 10/28 & 10/29.

### **Police Command Staff**

Mr. Miola mentioned that the Police Command Staff training has been rescheduled to 2021 as this must be an “in-person” training.

### **Managers & Supervisors**

Mr. Miola indicated that the SAM webinars are in progress and being conducted by Paul Schives. He noted that the webinars are going very well with excellent attendance and good feedback. He noted that Armando Riccio will hold the Employment Practices Liability portion of the training in the spring either “in-person” or virtually depending on the situation at that time.

### **Regional Training**

Mr. Miola announced that the *1<sup>st</sup> Amendment Audit* webinars are in progress. He noted that members who have attended have provided good feedback.

Mr. Miola stated that Lt. Walsh postponed his Wellness seminar to 2021, as he would like to conduct it in person. He mentioned that Ms. Schiffer will be conducting a Wellness Webinar later this month.

### **Elected Officials**

This was discussed earlier in the meeting.

## ***XVII. Nominating Committee Representative***

Mr. Miola referred the Committee to page 16-17 to a copy of the Nominating Committee Charter. He explained that the Nominating Committee is comprised of one member from each Standing Committee to be selected by the members of that Standing Committee. It has been the JIFs practice to conduct the Nominating Committee Meeting via conference call. He asked the Committee for a volunteer. Mr. Umba volunteered to represent the Strategic Planning Committee. Ms. Ortiz indicated the conference call is scheduled for Wednesday, October 28, 2020 at 1pm via WebEx.

### **Miscellaneous Business:**

Mr. Hornickel asked why the monthly Executive Committee agenda packets have to be so large; today's agenda is about 200 pages. He noted that the majority of the information is repetitive as the information is sent from the Fund Professionals regularly.

Mr. Miola indicated that his office will look into finding a way to shorten the agenda.

## ***XVIII. Next Meeting***

Mr. Miola stated that the next meeting will be moved to February 2021 with the date and location to be determined after the Fund Reorganizes. The Committee Agreed.

There being no further business, the meeting adjourned 11:50am.

File: BURLCO/2020/Strategic Planning Committee  
BURLCO/Gen/Strategic Planning Committee

Tab: 10/20/2020  
Tab: 10/20/2020



## 2021 BURLCO Budget Message

### ***FUND YEAR 2021 DRAFT BUDGET OVERVIEW***

The attached \$7,877,174 JIF, MEL, EPL/POL/CYBER, and EJIF budget represents a 1.90% increase over last year's combined annualized budget of \$7,730,014 and is based upon the known renewal data at the time the draft budget was prepared. The addition of the Pemberton Township Water System is included in the 2021 Draft Budget due to it being added after the 2021 Annual Renewal process was completed but prior to the introduction of the attached 2021 Draft Budget resulting in an overall budget of \$7,879,618. As in years past, individual member assessments will fluctuate above or below the estimated range based on member claims experience as outlined in the attached JIF *Assessment Allocation Policy*. The 2021 Renewal JIF Budget of \$4,773,480 represents a flat increase of 0.00% (\$130) over last year's \$4,773,350 annualized budget.

Highlights of the 2021 Renewal Budget are as follows:

- Budgeted loss funds decreased by \$28,124 (0.83%).
- Operating Expenses (Fund Professional fees, Meeting Expenses, Postage/Copies, etc.) increased \$14,854 (1.60%) over 2020
- Member Benefits (Safety Programs, EPL/Cyber Programs, Wellness, etc.) increased \$13,400 (3.05%).
- Excess premiums, inclusive of the MEL, EPL/POL/CYBER, and EJIF policies, are projected at \$3,103,694 in comparison to \$2,956,664 for 2020, an increase of \$147,030 (4.97%).
- The application of the JIF's *Revaluation Program* to the 10 members renewing their membership effective January 1, 2021, resulted in seven (7) of these members seeing a reduction in their JIF loss funding assessment. This program is thoroughly explained in the attached *Assessment Allocation Policy*.
- All members' performance was reviewed for inclusion in the JIF's *Retrospective Program*. Three members (Delanco Township, Edgewater Park Township, and Westampton Township) met the Policy's criteria for inclusion in the Program. This program is thoroughly explained in the attached *Assessment Allocation Policy*.

### ***JIF BUDGET FACTORS***

#### **Loss Funds**

Loss Funds represent money used for the payment of member claims within the Fund's self-insured retention. Assuming no change in the SIR for Fund Year 2021, the Actuary recommended a 2.1% increase in the overall loss funding budget utilizing anticipated exposure growth of 0% for Auto & General Liability and Workers' Compensation and 4% for Property. Due to the impact of the Retrospective Program, overall loss funding was reduced by \$48,168 as this funding is now the contractual obligation of the members on the Retrospective Program. The specific JIF coverage lines were impacted as follows:

- **Workers' Compensation** loss funding increased 0.18% (\$3,539). Some factors impacting the JIF's Workers Compensation loss funding budget include:
  - § The use of a PPO & EPO resulted in over 96% of all medical expenses being repriced resulting in a savings of \$1,354,191 or 71% as of September 30, 2020.
  - § The use of 57% of available transitional duty days by the members resulted in the savings of \$123,969 as of September 30, 2020.
  - § On average, the member are reporting their claims within 2.8 days of the occurrence of a claim.
  - § The JIF's Lost Time Accident Frequency is 1.06 as of August 31, 2020, which represents a 16% reduction in comparison to the same evaluation date in 2019, and continues a downward trend from prior years; an indication that the Fund's emphasis on safety training and management of claims is paying off.

- § The 2021 JIF Budget continues to fund a member employee Wellness Program. Numerous national studies indicate that healthy employees are less likely to suffer a workers' compensation claim; and, when they are injured, the injury is less severe and the employee recovers faster.
- § The Fund continues to monitor the potential impact of expanding definitions of compensability, both legislative and court rendered, the aging workforce, and "reopeners" on this line of coverage.
- **General Liability** loss funding increased 2.67% (\$12,958). Some factors impacting the JIF's General Liability loss funding budget include:
  - § Members continue to make good use of the various liability risk control programs offered by the Fund including encouraging members to include model indemnification, defense, and hold harmless language in all municipal contracts including inter-local service agreements.
  - § Members continue to use the TULIP (Tenant User Liability Insurance Program) Program that allows private users of municipal facilities to secure short-term, low cost, liability insurance policies over the internet. These policies automatically name the municipality as an *Additional Insured* and provide an added layer of protection to the members.
  - § The Fund's liability claims adjusters and defense panel members are continuing to do a fine job in investigating, settling, and defending liability claims brought against our members with 80 active General & Auto Liability claims as of September 30, 2020 for 28 members.
  - § The Fund is aware of current atmosphere surrounding Police related claims and its potential impact on the Fund's strategy in defending and settling police related claims in the future.
- **Auto Liability** loss funding is decreasing 3.39% (\$4,347). Some factors impacting the JIF's Auto Liability loss funding budget include:
  - § At fault automobile accidents involving Police vehicles continue to be the main factor driving this line of coverage
  - § In recognition, the Fund's *Safety Incentive Program* included a requirement that ALL emergency responders complete the S:ERVE Training program
- **Property** loss funding is increasing 2.08% (\$6,153). Some factors impacting the JIF's Property loss funding budget include:
  - § Over the past several years, the Fund has seen increasing pressure on its property budget that may result in a future increase in the JIF's property SIR.
- **Loss Fund Contingency** funding was reduced \$49,659, as the Finance Committee does not believe this funding is necessary at this time.

### ***JIF LOSS FUNDING ASSESSMENT STRATEGY***

In consideration of the aforementioned factors affecting the 2021 JIF Loss Funding Budget, the Finance Committee is recommending that the 2021 JIF loss funding assessments range from decreases of -10.0% for renewing members, with a six year average loss ratio below 20%, to a decrease of 0.86% for new members (less than three years) with no experience with the BURLCO JIF. Members with six-year average loss ratios above 150% will receive a 4.0% increase in their loss funding assessment. Lastly, the three members in the Retrospective Program will receive a 5% loss funding increase. Details outlining the assessment strategy are documented in the attached *2021 Assessment Allocation Strategy*.

### ***OPERATING EXPENSES/MEMBER BENEFITS***

The operating expense portion of the budget was revised with the development of the 2021 Budget. The Finance Committee believes that separating true Operating Expense from Member Benefits is more indicative of the true expense to operate the Fund. Operating Expenses include Fund Professional fees, Meeting Expenses,

Postage/Copies, etc. Member Benefits include Safety Programs, EPL/Cyber Programs, Wellness, etc. It is noteworthy to point out that the Fund's Operating Expenses represent approximately 12%, while the expense for Member Benefits represent 6%, of the combined JIF, MEL, EPL/POL/CYBER, and EJIF budget. Factors impacting the JIF operating expenses and member benefits include:

- Operating Expenses increased by \$14,854 (1.60%) with increases in professional fees averaging 2.00%.
- Member Benefits increased by \$13,400 (3.05%) due to an increase in Right to Know and the Technology Risk Services Director. Both services were approved during the 2020 Budget Development process using a "phase in approach" to mitigate these cost increases. For the 2021 Fund Year, the Right to Know cost increase is in year 2 of 3 and Technology Risk Management Services is in year 2 of 2.

#### ***EXCESS INSURANCE BUDGET - NJMEL***

The 2021 MEL Budget is projecting no increase (0%) over 2020, prior to exposure growth; however, the JIF is budgeting an increase of \$22,117 (1.09%) which is driven by exposure growth and the hardening of the worldwide excess insurance market. Over the last several months, the worldwide insurance market has been hardening due to ongoing natural disasters (i.e., hurricanes & wildfires) as well as the uncertainty arising from the COVID 19 pandemic. In response to the hardening market, the MEL is reviewing its current SIR's and considering creating a Captive that would allow the MEL to share risk with its reinsurers. The financial strength of the MEL provides an opportunity for it to protect its members against the ravages of the hardening market. A copy of the proposed 2021 MEL Budget and rate table is enclosed. Some factors influencing the 2021 JIF MEL Budget include:

- The MEL will continue utilizing a *Retrospective Program* on all member JIFs in addition to an experience rating process based on the prior ten years MEL experience for WC and Liability claims funding.
- The BURLCO JIF has been a net "giver" to the MEL over the prior ten years with a 10-year average loss ratio of 57%, compared to the MEL wide 60.2%; however, the JIF will receive a 5.4% experience-rating modifier applied to its WC and Liability claims funding.
- The JIF will be invoiced 85% of its 2021 WC and Liability claims funding while being contractually bound to a maximum assessment of 100% of its 2021 WC and Liability claims funding.
- The Finance Committee has opted to fully fund this obligation in the 2021 Budget at the 100% of its maximum obligation.

#### ***EXCESS BUDGET - EPL/POL/VDO/Cyber***

Overall, the JIF Budget for Employment Practices Liability, Public Officials Liability, Volunteers Directors, & Officers, and Cyber Liability Coverage is increasing 18.75% or \$119,416 for 2021 due to phasing in the new process by which member premiums are calculated for this line of coverage.

#### ***EPL/POL/VDO***

For Fund Year 2021, the JIF EPL/POL insurer QBE is issuing a 2.2% statewide premium increase. This increase varies JIF by JIF based upon a revised formula for the pricing of JIF members based upon their exposures and loss performance. This revised formula was necessary when it was determined by the MEL that good performing members in poor performing JIFs were paying more premium than necessary while poor performing members in good performing JIFs were not paying enough premium to cover their exposures. 2021 is year 2 of 5 in the phase in process. As the BURLCO JIF has historically been a good performer in this line of coverage, it was determined that most members were not paying their appropriate share of premiums based upon their exposures. Members will see significant swings in their premium until the new process is fully implemented. Details on the revised premium allocation process are included in the attached *Assessment Allocation Policy*.

- The net impact of the premium allocation results in a premium increase of 13.5% (\$76,325) prior to the application of member deductible Buy Downs and Land Use premium for 2021.



- Volunteer, Directors and Officers Liability Coverage remains with QBE at expiring rates.

### ***CYBER LIABILITY***

Cyber Liability Coverage (a \$906 per member 2020 premium) will remain with XL Insurance at a 100% increase in premiums. The Excess Cyber Liability Coverage (a \$414 per member 2020 fee) will remain with Beazley at a 100% increase.

- As of July 31, 2020, the MEL JIF Cyber Liability Statewide loss ratio for Cyber Liability claims for 2018-2020 was in excess of 250%
- As of September 30, 2020, 24 of the 28 JIF members are in compliance with Tier 1 and 22 of the 28 JIF members were in compliance with Tier 2 of the MEL's Cyber Risk Management Program.
- To entice members to come into compliance with the standards, the MEL offers a reimbursement of a portion of the member's \$25,000 deductible should they suffer a cyber-related attack while in compliance with these standards.
- Compliance with MEL Cyber Risk Management technology standards will result in an 80% reduction in the likelihood that the entity will suffer a cyber-related claim. Unfortunately, many members do not.

### ***EJIF***

Effective January 1, 2006, the JIF became a member of the Environmental Risk Management Joint Insurance Fund (E-JIF). The E-JIF provides its members with a defined Environmental Liability coverage package along with strong risk management programs and other member services including educational and training seminars. The E-JIF rate for 2021 is decreasing over 2020 with an overall decrease of \$2,551 (1.02%) over 2020. E-JIF assessments are allocated based upon a member's population.

### ***CLOSED YEARS ACCOUNT - JIF DIVIDENDS***

The Finance Committee made a recommendation to release varying amounts of surplus from Fund Years 2007 through 2015. In arriving at the amount of surplus to release, the Finance Committee continued its practice of examining the financial development of the most current years to guarantee future consistent releases of surplus to the membership while providing a cushion against unforeseen events. In addition, the Finance Committee also considered the impact of a \$87,719 RCF Surplus Trigger Assessment on its Closed Years Account. The RCF *Surplus Strengthening Program* is detailed in the attached *Assessment Allocation Strategy*. After examining its current surplus position and the aforementioned factors, the Committee recommended, and the Fund released, \$850,000, which is \$50,000 less than the combined releases last year of \$750,000 and supplemental \$150,000 provided as a 2020 premium credit.

### ***RISK MANAGEMENT CONSULTANT FEES***

Members of the Fund contract independently with their respective Risk Management Consultant. The fees associated with these services are built into member assessments and the expense is passed through the Fund budget.

### ***FUND YEAR 2021 BUDGET***

The attached draft budget is submitted for your consideration and introduction at the November 17, 2020 Executive Committee Meeting. A Budget Hearing will be held at the December 15, 2020 Executive Committee meeting.

File: BURLCO/2021/Budget Development  
BURLCO/2021/Budget

Tab: Budget Message  
Tab: Budget Message

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**FUND YEAR 2021 BUDGET**  
**\$300K SIR (WC/GL/AL) - \$100K SIR (PR)**

	ANNUALIZED 2020	DRAFT RENEWAL 2021	CHANGE \$	CHANGE %	Pemberton Twp Water 1/1/2021	Draft BUDGET 2021
<b>PROPERTY</b>	<b>296,387</b>	<b>302,540</b>	<b>6,153</b>	<b>2.08%</b>	<b>931</b>	<b>303,471</b>
<b>GENERAL LIABILITY</b>	<b>486,083</b>	<b>499,041</b>	<b>12,958</b>	<b>2.67%</b>		<b>499,041</b>
<b>AUTO LIABILITY</b>	<b>128,090</b>	<b>123,743</b>	<b>(4,347)</b>	<b>-3.39%</b>		<b>123,743</b>
<b>WORKERS' COMPENSATION</b>	<b>1,939,868</b>	<b>1,943,407</b>	<b>3,539</b>	<b>0.18%</b>		<b>1,943,407</b>
<b>DEDUCTIBLE</b>	<b>503,016</b>	<b>506,248</b>	<b>3,232</b>	<b>0.64%</b>	<b>164</b>	<b>506,412</b>
<b>LOSS FUND CONTINGENCY</b>	<b>49,659</b>	<b>-</b>	<b>(49,659)</b>	<b>100.00%</b>		<b>-</b>
<b>TOTAL CLAIM LOSS FUNDS</b>	<b>3,403,103</b>	<b>3,374,979</b>	<b>(28,124)</b>	<b>-0.83%</b>	<b>1,095</b>	<b>3,376,074</b>
<b>CLAIMS ADMINISTRATION</b>	<b>213,256</b>	<b>217,481</b>	<b>4,225</b>	<b>1.98%</b>		<b>217,481</b>
<b>PROFESSIONAL SERVICES</b>	<b>305,682</b>	<b>308,257</b>	<b>2,575</b>	<b>0.84%</b>	<b>-</b>	<b>308,257</b>
- Actuary	25,594	26,105	511	2.00%		26,105
- Administrative Consultant	29,067	29,067	-	0.00%		29,067
- Attorney	72,512	73,962	1,450	2.00%		73,962
- Auditor	19,247	19,632	385	2.00%		19,632
- Safety Director	139,517	139,517	-	0.00%		139,517
- Treasurer	11,386	11,614	228	2.01%		11,614
- Underwriting Manager	8,360	8,360	0	0.00%		8,360
<b>ADMINISTRATION</b>	<b>367,702</b>	<b>375,056</b>	<b>7,354</b>	<b>2.00%</b>		<b>375,056</b>
<b>CLAIMS AUDITOR</b>	<b>5,470</b>	<b>5,470</b>	<b>(0)</b>	<b>-0.01%</b>		<b>5,470</b>
<b>MISCELLANEOUS OPERATING EXPENSES</b>	<b>39,000</b>	<b>39,700</b>	<b>700</b>	<b>1.79%</b>	<b>-</b>	<b>39,700</b>
- Fidelity Bond (Admin/TPA/Treasurer)	1,200	1,200	-	0.00%		1,200
- JIF Website	5,250	5,250	-	0.00%		5,250
- Legal Notices	1,800	1,800	-	0.00%		1,800
- Meeting Expense/Dinner Meeting	3,000	3,000	-	0.00%		3,000
- Office Supplies	2,300	2,300	-	0.00%		2,300
- Other	10,000	10,000	-	0.00%		10,000
- Performance Bond (TPA)	250	250	-	0.00%		250
- Postage/Copies/Fax	3,200	3,200	-	0.00%		3,200
- Printing	6,500	7,000	500	7.69%		7,000
- Record Retention Service	1,000	1,200	200	20.00%		1,200
- Recording Secretary	4,500	4,500	-	0.00%		4,500
<b>TOTAL OPERATING EXPENSES</b>	<b>931,110</b>	<b>945,964</b>	<b>14,854</b>	<b>1.60%</b>	<b>-</b>	<b>945,964</b>
<b>SAFETY PROGRAMS</b>	<b>190,063</b>	<b>196,066</b>	<b>6,003</b>	<b>3.16%</b>	<b>-</b>	<b>196,066</b>
- Optional Safety Budget	52,045	52,045	-	0.00%		52,045
- Safety Incentive Program	87,725	87,725	(0)	0.00%		87,725
- <b>Training</b>	<b>50,293</b>	<b>56,296</b>	<b>6,003</b>	<b>11.94%</b>	<b>-</b>	<b>56,296</b>
- Police On-Line Training	9,200	9,500	300	3.26%		9,500
- Right to Know	32,297	38,000	5,703	17.66%		38,000
- Training	8,796	8,796	(0)	0.00%		8,796
<b>EPL / CYBER</b>	<b>28,212</b>	<b>28,212</b>	<b>(0)</b>	<b>0.00%</b>	<b>-</b>	<b>28,212</b>
- Cyber On-Line Employee Training	5,429	5,428	(1)	-0.01%		5,428
- EPL/Cyber Incentive Program	14,000	14,000	-	0.00%		14,000
- Technology Risk Management Services	8,784	8,784	0	0.00%		8,784
<b>PAYROLL AUDITOR</b>	<b>11,648</b>	<b>11,881</b>	<b>233</b>	<b>2.00%</b>		<b>11,881</b>
<b>PROPERTY APPRAISER</b>	<b>25,680</b>	<b>25,680</b>	<b>-</b>	<b>0.00%</b>		<b>25,680</b>
<b>RISK CONTROL CONTINGENCY</b>	<b>20,000</b>	<b>20,000</b>	<b>0</b>	<b>0.00%</b>		<b>20,000</b>
<b>TECHNOLOGY RISK SERVICES DIRECTOR</b>	<b>55,440</b>	<b>66,528</b>	<b>11,088</b>	<b>20.00%</b>		<b>66,528</b>
<b>WELLNESS/WELLNESS INCENTIVE</b>	<b>60,670</b>	<b>60,670</b>	<b>-</b>	<b>0.00%</b>		<b>60,670</b>
<b>CONTINGENCY</b>	<b>28,924</b>	<b>25,000</b>	<b>(3,924)</b>	<b>-13.57%</b>		<b>25,000</b>
<b>MISCELLANEOUS MEMBER BENEFITS</b>	<b>18,500</b>	<b>18,500</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>18,500</b>
- AGRIP/ PRIMA	12,000	12,000	-	0.00%		12,000
- Annual Planning Retreat	6,500	6,500	-	0.00%		6,500
<b>TOTAL MEMBER BENEFITS</b>	<b>439,137</b>	<b>452,537</b>	<b>13,400</b>	<b>3.05%</b>	<b>-</b>	<b>452,537</b>
<b>SUB TOTAL JIF BUDGET</b>	<b>4,773,350</b>	<b>4,773,480</b>	<b>130</b>	<b>0.00%</b>	<b>1,095</b>	<b>4,774,575</b>
<b>MUNICIPAL EXCESS LIABILITY JIF</b>	<b>2,028,948</b>	<b>2,051,065</b>	<b>22,117</b>	<b>1.09%</b>	<b>1,349</b>	<b>2,052,414</b>
- MEL Excess WC & Liability	1,468,173	1,490,290	22,117	1.51%	155	1,490,445
- <b>MEL Excess Property</b>	<b>560,775</b>	<b>560,775</b>	<b>-</b>	<b>0.00%</b>	<b>1,194</b>	<b>561,969</b>
- Property	550,514	550,514	-	0.00%	1,194	551,708
- Fidelity	10,261	10,261	-	0.00%	-	10,261
<b>EPL/POL/CYBER PREMIUM</b>	<b>636,857</b>	<b>756,273</b>	<b>119,416</b>	<b>18.75%</b>	<b>-</b>	<b>756,273</b>
<b>EPL/POL/CYBER COMMISSION - AJG</b>	<b>20,798</b>	<b>24,469</b>	<b>3,671</b>	<b>17.65%</b>	<b>-</b>	<b>24,469</b>
<b>EPL/POL/CYBER COMMISSION - CONNER STRONG</b>	<b>20,798</b>	<b>24,469</b>	<b>3,671</b>	<b>17.65%</b>	<b>-</b>	<b>24,469</b>
<b>EPL/POL SURCHARGE</b>	<b>248</b>	<b>954</b>	<b>706</b>	<b>284.68%</b>	<b>-</b>	<b>954</b>
<b>ENVIRONMENTAL JIF</b>	<b>249,015</b>	<b>246,464</b>	<b>(2,551)</b>	<b>-1.02%</b>	<b>-</b>	<b>246,464</b>
<b>SUB TOTAL PREMIUMS</b>	<b>2,956,664</b>	<b>3,103,694</b>	<b>147,030</b>	<b>4.97%</b>	<b>1,349</b>	<b>3,105,043</b>
<b>SUB TOTAL JIF &amp; EXCESS BUDGET</b>	<b>7,730,014</b>	<b>7,877,174</b>	<b>147,160</b>	<b>1.90%</b>	<b>2,444</b>	<b>7,879,618</b>
<b>RISK MANAGEMENT CONSULTANTS</b>	<b>280,214</b>	<b>284,460</b>	<b>4,246</b>	<b>1.52%</b>		<b>284,460</b>
<b>TOTAL JIF BUDGET</b>	<b>8,010,228</b>	<b>8,161,634</b>	<b>151,406</b>	<b>1.89%</b>	<b>2,444</b>	<b>8,164,078</b>

# BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

## ASSESSMENT ALLOCATION STRATEGY

Prepared By:  
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Revised: December 2020

## BUDGET DEVELOPMENT

### BUDGET PROCESS

The BURLCO JIF Budget Process begins in July each year when the Risk Management Consultants (RMCs) are asked to update their member **exposures** (e.g. insurable property values, vehicle lists, appropriations, payrolls, etc.). This data is required by the Actuary in order to calculate the **loss fund** demands for the new budget year. Beginning with the 2013 Renewal process, the Fund implemented an on-line exposure data management system that provides members and their Risk Management Consultants with real time direct access to their exposure data. The system allows members to update their exposure data throughout the year and complete the Annual Renewal Process in a fraction of the time compared to prior years. The system also allows Fund Professionals direct access to the exposure information and will increase the accuracy of the Fund's Underwriting data.

In July, all vendors are invited to submit renewal proposals for the coming Fund Year. The Finance Committee reviews these proposals for acceptance, negotiation, and/or other action. The Finance Committee then makes their recommendation regarding contract renewal to the Executive Committee.

### BUDGET COMPONENTS

The budget consists of five (5) major categories that are described below:

- A. **Loss Funds** - Portion of budget developed by an actuarial review based upon the JIF's aggregate exposures, claims history, and risk factors. It takes into account all costs associated with the payment of members' claims on an accrual basis. The JIF fully funds losses to "Ultimate" expected payout.
- B. **Operating Expenses** - Pays all expenses associated with operating the Fund (fund professionals, meeting expenses, printing expenses, etc.), member benefits (payroll audits, property appraisals, various training programs, etc.), and member reimbursement programs (Wellness, Safety Incentive Program, etc.).
- C. **EPL/POL Premiums** – In recognition of the ongoing statewide poor loss experience for members in the Employment Practices Liability line of coverage, in the Fall of 2010, the MEL, who had previously provided this coverage, decided to place this coverage in the commercial market. While the MEL acts as the lead negotiator with the commercial market to provide uniform coverage terms on behalf of the MEL affiliated JIF's, the Fund Administrator will bind the

coverage on behalf of the Fund. The premium for this coverage will be collected as part of each member's assessment and will be paid directly to the commercial insurer by the JIF.

**D. MEL Assessment** – The JIF belongs to the Municipal Excess Liability Joint Insurance Fund (MEL). The MEL provides excess property, liability and workers' compensation coverage beyond the JIF SIR. This budget item is developed by the MEL and transmitted to the JIF in November.

**E. E-JIF Assessment** – The JIF is a member of the Environmental Risk Management Joint Insurance Fund (E-JIF). The E-JIF provides first and third party liability coverage to its members. The E-JIF provides training and strong risk management programs in the area of environmental hazards. E-JIF assessments are based upon a per capita rate.

**F. Stand Alone Policies** – The JIF group purchases Cyber coverage through the commercial market. The premium for this coverage is a per member premium for both the standard and excess policies purchased on behalf of the members. Each member is able to purchase Volunteers, Directors, & Officers (VDO) policies at a per policy premium which varies based upon the policy limits and deductibles chosen by the member.

## **ASSESSMENT ALLOCATION STRATEGY**

Once the JIF budget is developed, a formula for allocating individual members' shares must be developed. For an assessment allocation formula to be successful it must be easily understood, easy to administer, and perceived as fair and equitable by the members. The Finance Committee meets each year and establishes the formula that will be used.

The JIF currently uses a loss ratio methodology to allocate the annual budget. Each member's expiring assessment is adjusted by a set percentage that correlates to a range of loss ratios. Loss ratio is defined as the ratio that loss dollars incurred bears to the member loss fund contributions. During the Fall of 2010, the Fund Administrator and Actuary recommended utilizing a six-year average loss ratio rather than the three-year average loss ratio used in prior years to depict a better overall picture of a member's Loss Ratio performance. The six-year loss ratio (excluding the current year), valued as of June 30<sup>th</sup> of the current year, is used in the formula for determining a member's percentage increase in loss funds for the upcoming year. Members with lower loss ratios will receive a lower percentage increase than members with higher loss ratios. This percentage will vary each year based upon the

percentage increase in the JIF budget. Members with less than three years' experience may receive an increase equivalent to the overall JIF budget increase. An anomaly loss, which is one loss that accounts for more than 50% of a member's total losses for the six-year period would have their proposed assessment dropped by one category. Members with anomaly losses are usually small members and the reduction of a single category does not have an impact on the assessment strategy.

Beginning with Fund Year 2011, the Fund implemented a Reward/Revaluation Program for Renewing Members who over the past six years (excluding the current year) have been a net giver to the Fund. This concept is more fully discussed on **pages 6 and 7**.

Also beginning with Fund Year 2011, the Finance Committee opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract. This concept is more fully discussed on **pages 7 and 8**.

The following table is indicative of the current strategy:

6 Year Average Loss Ratio				Increase in Loss Funds	Members Affected
RETRO ASSESSMENT PROGRAM				5.00%	3
ABOVE	150%			4.00%	0
BETWEEN	110%	and	150%	1.50%	5
BETWEEN	80%	and	110%	0.00%	4
NEW MEMBERS LESS THAN 3 YEARS				-0.86%	1
BETWEEN	50%	and	80%	-0.60%	2
BETWEEN	20%	and	50%	-1.00%	4
BELOW			20%	-3.00%	2
RENEWING MEMBERS WITH LR BETWEEN 50% & 80%				-4.00%	2
RENEWING MEMBERS WITH LR BETWEEN 20% & 50%				-7.00%	3
RENEWING MEMBERS BELOW 20%				-10.00%	2
					28

Risk Management Consulting Fees are negotiated individually by each member and are added to the member's assessment after the above factors are applied.

The following pages present a history of past Assessment Allocation Strategies.

## THE EARLY YEARS - EQUALIZATION

During its early years, the JIF allocated assessments using a simple formula called "**equalization**". Under this scenario each member's renewal assessment rose by approximately the same amount as the JIF budget regardless of changes in their operations or their claims experience. Many pools use this approach during their formative years and the BURLCO JIF was no exception.

EXPOSURES - In comparing the JIF's membership data over time, however, it became apparent that some members' exposures were changing at a different rate than others. For example, a growing municipality may have had to build a new municipal building, while another member eliminated their entire police department. The result was that growing members received subsidies at the expense of the other members. This concept is more fully discussed on **pages 11, 12 and 13**.

EXPERIENCE - A review of the members' claims histories also revealed the potential for inequities. One member, for example, may have incurred a relatively low ratio of claims compared to their budgeted assessment while others incurred higher claims ratios. Clearly, the "**Equalization**" strategy offered no inducement to control losses and, in fact, may have rewarded members with poor experience. **Pages 13 and 14** more fully discusses this topic.

After several years of "**Equalization**" the Finance Committee realized that if this strategy continued, inequities would develop and the JIF could lose members. Unfortunately, the first to leave the JIF would be those members whose good experience was subsidizing the JIF.

### 1993 - COMBINED ALLOCATION STRATEGY

In 1992, after reviewing all of the above facts, the Finance Committee recommended that an Assessment Allocation Strategy be adopted which incorporated both an Exposure Allocation and Experience Rating strategy taking all of the above factors into consideration. This strategy took effect with the 1993 Fund Year.

### 1997 - EXPERIENCE BASED ALLOCATION STRATEGY

In the Fall of 1996, the Finance Committee again examined the relationship between members' assessments and their claims experience. The Committee agreed that the Combined Allocation strategy did not place enough weight upon a members' claims history. The Committee therefore recommended that a more simplified assessment allocation method be adopted in which members' renewal assessments are modified based upon their preceding three full years' claims experience. The Finance Committee recommended that the chart, which appears on **page 13**, be simplified and that members' **overall** three-year claims experience be used in lieu of individual lines of coverage. That is the strategy in effect today.

## 2006 – MODEL OPERATING EXPENSES

In the fall of 2005, the Finance Committee examined the way JIF Operating Expenses were allocated to the members. While the above “Experience Based Allocation Strategy” appeared equitable, it was recognized that members’ share of JIF Operating Expenses should not be affected by their loss ratio. Therefore, in consultation with the Fund Administrator, The Finance Committee adopted an Assessment Allocation Strategy that applies the above “Experience Based Allocation Formula to **LOSS FUNDS ONLY** and proposes that a members’ Operating Expenses be allocated more in line with their actual cost to the Fund. Therefore, those expenses that are directly attributable to a member (Direct Expenses) e.g. Optional Safety Budget, EPL Consulting Service, Loss Control Service, etc. will be charged to a member’s assessment. Those expenses that cannot be directly attributable to a member (Indirect Expenses) such as Actuarial Fees, Claims Audit Fees, Financial Audit Fees, etc. shall be charged to a member’s assessment in the same proportion that their Loss Fund Contributions, Property Values, or Payroll figures, whichever bases is most appropriate, bear to the entire JIF. Thus, if a member contributes 5% to the JIF Loss Fund budget, they will receive a 5% share of a specified JIF indirect Operating Expense.

## 2011 – SIX-YEAR LOSS RATIO, REWARD / REVALUATION PROGRAM & RETRO ASSESSMENT PROGRAM

In the fall of 2010, the Finance Committee undertook an in depth analysis to determine whether the Three Year Average loss ratio was still a good indicator of a member’s exposure to the Fund. The Fund Actuary reviewed the current process utilized to decide member loss funding assessments and rendered an opinion that even though the Three Year loss ratio was a good indicator of a member’s overall performance the utilization of a longer time period, six or nine years, would be a more accurate indicator of a member’s long term performance in the Fund. Based upon this analysis, the Finance Committee decided to utilize a six year average loss ratio when determining the Fund’s Assessment Allocation Strategy and adjustments to member’s assessments on an annual basis.

In conjunction with this change, the Finance Committee also decide to implement a program that allows the Fund to reduce a good performing member’s loss funding budget if they have been a “net giver” to the Fund over the same six year period. Beginning with the 2011 Fund Year, the Finance Committee examined each member during their Renewing Year to make sure that their assessment accurately reflects their exposure to the Fund. In cases where a good performing member is a net giver to the Fund over the preceding six year period (not inclusive of the current year), the Finance Committee will consider reducing the member’s loss funding assessment to better reflect their exposure to the Fund. The Finance Committee recognizes that



failure to provide financial relief to the good performing members will cause them to become over assessed and an attractive member to a competing Fund. The Fund recognizes that if good members leave the Fund a greater financial burden will be placed on the remaining members. This process continues to repeat itself until all the good members have left the Fund leaving the Fund with only poor performing members resulting in "adverse selection." This program allows for the Fund to remain competitive in the pricing of the good performing members.

Beginning in Fund Year 2011, the Finance Committee also opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract.

Each year the Fund performs an analysis of the each member's performance over the prior three and six year periods to determine those members that are having the greatest negative impact on the Fund's surplus position. Once these members are identified, the Fund Actuary re-prices these members as if they were stand-alone members in the Fund. The Fund can then reduce the amount of the Loss Funding Budget by the difference between the member's loss funding assessment and the Actuary's loss funding assessment or a percentage amount as determined by the Finance Committee. Each remaining member of the Fund is then slotted into their appropriate assessment increase/decrease category based upon their performance.

Those members in the *Retrospective Assessment Program* are then given an increase equal to the increase in the loss funding budget had they remained in the original loss funding formula. The difference between the Actuary's stand-alone pricing, or a percentage amount as determined by the Committee, and the poor performer(s) pricing with the standard increase becomes the obligation of the poor performing member(s) should the funding be needed to offset losses incurred by this member. Members participating in the *Retrospective Assessment Program* are required to adopt a resolution and accompanying Policy Endorsement that outlines the member's minimum and maximum loss funding allocation under the program.

Those members in the *Retrospective Assessment Program* have their incurred losses evaluated at 18, 30, and 42 months after the inception of the Fund Year to determine if they are obligated to pay any of the additional loss funding between the amount the originally contributed to the Fund and their maximum loss funding assessment as determined by the Finance Committee. Any additional loss funding due from a member enrolled in this program can be billed to the member at any time following the conclusion of the Fund Year. All additional loss funds due and owing under this program must be paid to the Fund at the time the Fund transfers the obligations of the Fund Year to the Residual Claims Fund or the member leaves the Fund.

The *Retrospective Assessment Program* benefits both the good and poor performing members of the Fund. Poor performing members benefit in that they are able to spread potentially large increases in loss funding over a number of years easing a potential burden on their local budget, providing them time to address claims and loss issues, and providing a financial incentive to improve their performance. Good performing members of the Fund also benefit in that they are no longer supplementing the poor performing members since the Actuary reduces the loss funding budget by the total amount between the minimum and maximum obligations of those members in the *Retrospective Assessment Program*. As a result, the assessment allocation strategy for the good performing members is lower than it would be if the poor performing members were included in the strategy.

### **2011 – 2019 - EPL/POL PREMIUM ALLOCATION**

Due to the deteriorating performance in this line of coverage over the prior years, the MEL, on behalf of its member JIF's, negotiated EPL/POL coverage with a private insurer.

In prior years, the MEL allocated member premiums strictly as a rate (police vs. non-police) multiplied by employee counts. In addition, members that were poor performers in this line of coverage were surcharged by the MEL. These surcharges carried through to the specific members during the 2011-2012 JIF Premium assessment with the private insurer.

For the 2013 Fund Year, in an effort to transition to a process that emphasized recent claims experience, the Finance Committee decided to allocate fifty percent (50%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining fifty percent (50%) allocated based on the member's six year loss experience for these lines of coverage. For the 2014 Fund Year, the Finance Committee allocated twenty-five percent (25%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining seventy-five percent (75%) allocated based on the member's six year loss experience. For the 2015 Fund Year, the Finance Committee fully transitioned to an allocation based on the member's five year loss experience.

Finally, it should be noted that beginning in 2013, Volunteer, Directors and Officers Liability (optional) was transitioned from the MEL coverage to a commercial carrier. Also in 2013, Cyber Liability Coverage was added also through a commercial carrier.

### **2012 – EXCESS PROPERTY PREMIUM ALLOCATION**

The Finance Committee undertook an in depth analysis of the allocation of Excess Property Premiums. Excess Property Premiums have been included in the JIF Loss

Funding portion of the budget; so therefore, members receive a proportionate share of the Excess Property Premiums based on their proportionate share of the JIF Loss Funding Budget. During the analysis, significant variances arose when comparing the Excess Property Premiums to those determined by the MEL (rate times exposure based). In preparation for the 2012 Budget, the Finance Committee opted to remove the Excess Property from the Loss Funding portion of the Budget and include it with the Excess Coverage. In doing so, the Finance Committee elected to transition from the proportionate share allocation to the MEL allocation by utilizing one fourth of the MEL Premium and allocating the remaining funds based on a proportionate share of Loss Funds (as done in years past). It took four years to transition to the MEL's allocation process.

### **2013 – EXCESS PREMIUM ALLOCATION**

Beginning in 2013, the MEL implemented several changes to how excess premiums are calculated. Population is used by the MEL as the basis for the allocation of Liability premiums. Beginning in 2013, the MEL phased in changes in population from the 2000 census to the 2010 census data over a three year period (1/3 each year for 3 years). The BURLCO JIF members experienced an increase in population of 5.54% which had an impact on member assessments. Also, beginning in 2013, the MEL began experience rating member JIFs based upon the JIF's performance over the prior five years at the MEL level. As the BURLCO JIF has been a net giver to the MEL over the prior five years, the JIF will see a reduction in their MEL Assessment prior to the impact of the 2014 rate changes. The implementation of an experience factor is subject to review on an annual basis.

### **2016 – EXCESS PREMIUM ALLOCATION**

Beginning in 2016, the MEL implemented a *Retrospective Program* on all JIFs in the MEL System in addition to continuing to experience rate JIFs based on the prior ten years' MEL experience for WC and Liability claims funding. As the BURLCO JIF has been a net giver to the MEL over the prior ten years, the JIF will see an experience rating decrease in their WC and Liability claims funding. Under the Retrospective Program, each JIF will be invoiced 85% of WC and Liability claims funding while being contractually bound to a value (100% to 125%) based on the prior ten years' MEL experience. Each JIF will be contractually bound to the *Retrospective Program* for the respective Fund Year for ten (10) years.

### **2020 – EPL/POL/LAND USE PREMIUM ALLOCATION**

In the Fall of 2019, an EPL/POL Task Force was created at the MEL level consisting of Executive Directors of the MEL affiliated JIFs. As noted for Fund Years 2011-2019, the MEL affiliated JIFs premiums were increased or decreased based on the JIF's

performance in the MEL program. The goal of the Task Force is to ensure the EPL/POL premium is allocated on a JIF by JIF basis in a fair and equitable manner. The Task Force recognizes that the current structure for allocating JIF premiums was not fair and equitable. As a result, good performing members in poor performing JIFs were paying more premium than necessary while poor performing members in good performing JIFs were not paying enough premium to cover their exposures. To combat this trend, the Task Force removed the JIF performance factor and created a process that allows each member to be priced individually based upon their exposures and performance. Member premiums are now created by determining a base premium for all members based on their individual exposures (population for POL, and FTE, PTE, Seasonal, and Volunteers for EPL) times applicable rates per the attached rate table. Each individual member will have an experience rating factor per the attached utilizing five years' experience with claims capped at \$400,000 gross incurred, valued as of June 30, 2019. Another experience-rating factor of the Statewide increase is also applied to each member's premium. The JIF total premium is determined by the sum of the individual member premiums. In an effort to phase in the new allocation process over five (5) years, there are several smoothing factors applied: such as capping individual member decreases, capping overall JIF premium decreases, and preventing poor performing members with an average loss ratio of 75% or higher from having a premium decrease.

## **2020 – SURPLUS STRENGTHENING MEL & RCF**

Due to recent changes in State Law, public entities now have a potential exposure to claims that might have occurred many years ago. The first statutory change enacted, in July 2019, indicates that fire fighters that meet certain service criteria, and develop one of a number of cancers that are prevalent in fire fighters, will have a presumption that the cancer developed as a result of their fire fighter activities and will be eligible for workers compensation benefits.

The second statutory change that went into effect in December 2019, increases a public entities potential exposure to liability resulting from sexual abuse and molestation claims. This new State law allows claimants to file liability claims for incidents previously barred by the statute of limitations, clarifies that public entities are responsible for claims resulting from negligent hiring, and emphasizes that Title 59 immunities cannot be applied in the defense of these claims.

In recognition of the potential financial impact these statutory changes could have on the MEL & RCF, the MEL and the RCF have developed a mechanism to ensure the overall financial stability of the two Funds. The claims generated by the Cancer Presumption law will be paid through the RCF and billed back to MEL affiliated JIFs for all expenses incurred based on established rates for Fire Fighters: full time, part

time, and volunteers. However, depending on the Sexual Abuse and Molestation claims loss date, these claims will either be paid as a standard GL claim for occurrences in open Fund Years or they will be handled by the RCF if the Fund Year where the incident occurred has been transferred to the RCF. The difference between these two types of claims is that there was never WC coverage for the cancer presumption claims whereas claims of sexual abuse and molestation have always been covered under the JIF's GL policy. As a result, sexual abuse claims will go through the JIF & MEL retention, or will be handled directly by the RCF depending on the loss date.

To guarantee the ongoing financial viability of these two Funds, the MEL and RCF, with the assistance of the Fund Actuary, have developed the Surplus Strengthening Program. This Program includes the implementation of a "Surplus Floor" of 12.5% representing the ratio of surplus to the open reserves. If at any time this ratio drops below 12.5%, the shortfall will be addressed via the issuance of an additional assessment to the member JIFs.

Specific to the RCF, which as of the 12/31/18 valuation does not meet the 12.5% surplus floor ratio, the RCF will be issuing an additional assessment based upon deficit Fund Years at the same time they issue invoices for the transfer of the 2016 Fund Year into the RCF. The issuance of the additional assessment will guarantee compliance with the surplus floor requirements, address deficit Fund Years in the RCF, bolster the overall surplus position of the RCF, and free up additional cash to be utilized to fund fire fighter cancer presumption claims.

### **EXPOSURE ALLOCATION STRATEGY**

An "exposure" unit is a measure of the magnitude of a loss exposure. For example property values are a measure of the risk of fire. The greater a member's property values, the greater the potential loss.

Appropriations, on the other hand, are traditionally viewed as the measure of liability risk for municipalities. The greater the appropriations, the more activities there are and the higher the likelihood of injury and thus the more likely a law suit to develop.

The exposure unit, therefore, serves as a yardstick to measure the cost of risk and can be easily measured and utilized used to allocate assessment contributions.

The JIF self-insures four areas of risk:

1. Property
2. Liability
3. Automobile
4. Workers' Compensation

Each of these areas of risk is easily measured through the use of exposure units.

### **PROPERTY**

The Finance Committee recommended that total insurable values be used to allocate property insurance costs. Neither the actuary nor the excess carriers differentiate between buildings, contents, equipment, etc. and we have seen no trend in our losses to weight any one item more heavily than the other. The following example describes how the formula actually works.

*Example: If the JIF members have a total of \$100,000,000 in insurable property values and member "A" has \$10,000,000 in insurable values then Member "A" will be allocated 10% of the property loss funds.*

### **LIABILITY**

In allocating liability costs, the Finance Committee elected to use appropriations. Both the actuary and other JIFs rate on this basis. Neither the actuary nor other JIFs charge for any special exposures such as Police, Fire, etc. Our review of liability claims supports this approach.

*Example: If the JIF members have total appropriations of \$100,000,000 and member "A" has appropriations of \$5,000,000 then member "A" will be allocated 5% of the liability loss funds.*

### **AUTOMOBILE**

In this area, vehicle counts were used. Again, neither the actuary nor the excess carriers differentiate between types of vehicles. Our instinct tells us that police cars should have a greater potential for loss, however, further analyses indicates that this affects the potential *value* of the loss not the *frequency*, and is therefore more of an issue for the excess carrier than it is for us.

*Example: If the JIF members own 500 vehicles and member "A" owns 25 vehicles then member "A" will be allocated 5% of the automobile loss funds.*

### **WORKERS' COMPENSATION**

Traditionally, workers' compensation payrolls have been separated into categories of employment with different rates for each; "police", "Clerical, etc. Our analyses and recommendation was to support this more traditional approach. The Committee, therefore decided to accept the Workers' Compensation Rating bureau "relativities" and assign these weights to the workers' compensation assessment allocation formula.

*Example: If the "Manual" Workers' Compensation premium for the JIF as a whole is \$2,000,000 and member "A" has a "Manual" Workers' Compensation premium of*

*\$200,000 then member "A" will be allocated 10% of the workers' compensation loss funds.*

### **EXPERIENCE RATING**

For any assessment allocation to be successful it must recognize the potential for some members to incur more claims than others relative to their assessments. Addressing this issue can eliminate the problems associated with the perception that the Fund is subsidizing some members' claims experience at the expense of others.

One method, studied by the Fund, is a simplified experience-rating program that does not impose harsh penalties on members but recognizes adverse claims experience over time. This is accomplished through the application of an experience adjustment factor. The experience adjustment factor is determined from a chart that lists the appropriate factor for a given loss ratio in each line of coverage offered by the JIF. The experience adjustment factor is applied to the member's assessment by line of coverage. The chart below illustrates this concept:

Line of Coverage	Assessment	Experience Factor	Modified Assessment
Property	\$ 2,500.00	.90	\$ 2,250.00
Liability	\$15,000.00	.95	\$14,250.00
Automobile	\$12,000.00	.94	\$11,280.00
Workers' Comp.	\$20,000.00	1.02	\$20,400.00
Total	\$49,500.00	N/A	\$48,180.00

Since it takes several years for claims to develop to their full potential the committee may decide to defer experience rating on members until they have been in the JIF for three full years.

### **OPERATING EXPENSE ALLOCATION**

The JIF's operating expenses are broken down into two categories:

- A. Allocated - These expenses can be directly attributed to a specific member's participation in the JIF. An example of this type of expense is the Safety Director who charges a fee based upon the size of the member.
- B. Unallocated - These expenses that cannot be directly attributable to a member (Indirect Expenses) shall be charged to a member's assessment in the same proportion that a member's individual exposure relates to the Fund total. Examples of exposure data that are used to distribute unallocated operating expenses across the membership include Loss Fund Contributions, Property Values, and Payroll figures, whichever basis is most appropriate. Thus, if a

member has 5% of the total property values for the Fund, this member will pay 5% of the total property appraisal costs for that year.

Under this assessment strategy, the JIF charges allocated operating expenses directly to the members. Unallocated expenses are spread across the membership based upon the individual member's share of the exposure to the total for the Fund.

### **Risk Management Consulting Fees**

Risk Management Consulting Fees are negotiated individually by each member and are added to the members' assessment after all of the above factors and the Cap Strategy (described below) are applied.

### **CAP STRATEGY**

The Finance Committee realized that one of the major reasons member municipalities formed a JIF was to avoid the harsh cycles associated with the traditional insurance market. Without some type of capping mechanism in place, members' assessments could swing wildly from one year to the next. That is why a capping strategy was developed.

A capping strategy begins with a decision to set an upward percentage limit on the amount of any individual member's assessment increase. Naturally, the imposition of a cap on individual members' assessments will create some compression within the overall assessment allocation strategy. This must be addressed in order for the sum of the members' assessments to equal the budget figure for the JIF. In some cases this could mean that a member whose assessment formula results in a decrease could actually receive a modest increase in their assessment. The trade-off in this scenario is that all members know that they are being protected from large increases should their experience turn sour in a particular year.



**BURLCO JIF - 2021 Budget  
Assessment Certification**

<b>Bass River Township</b>	<b>60,780</b>
<b>Beverly City</b>	<b>198,355</b>
<b>Bordentown City</b>	<b>328,903</b>
<b>Bordentown Township</b>	<b>416,131</b>
<b>Chesterfield Township</b>	<b>155,662</b>
<b>Delanco Township</b>	<b>164,033</b>
<b>Delran Township</b>	<b>583,186</b>
<b>Edgewater Park Township</b>	<b>251,456</b>
<b>Fieldsboro Borough</b>	<b>32,871</b>
<b>Florence Township</b>	<b>429,187</b>
<b>Hainesport Township</b>	<b>121,189</b>
<b>Lumberton Township</b>	<b>324,993</b>
<b>Mansfield Township</b>	<b>270,405</b>
<b>Medford Township</b>	<b>811,702</b>
<b>Mount Laurel Township</b>	<b>1,035,129</b>
<b>New Hanover Township</b>	<b>121,657</b>
<b>North Hanover Township</b>	<b>176,235</b>
<b>Palmyra Borough</b>	<b>295,005</b>
<b>Pemberton Borough</b>	<b>115,440</b>
<b>Pemberton Township</b>	<b>1,039,008</b>
<b>Riverside Township</b>	<b>265,440</b>
<b>Shamong Township</b>	<b>81,290</b>
<b>Southampton Township</b>	<b>186,383</b>
<b>Springfield Township</b>	<b>104,177</b>
<b>Tabernacle Township</b>	<b>133,270</b>
<b>Westampton Township</b>	<b>347,663</b>
<b>Woodland Township</b>	<b>69,789</b>
<b>Wrightstown Borough</b>	<b>44,739</b>
<b>28</b>	<b>8,164,078</b>

**RESOLUTION 2020-**

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
TO TRANSFER TO  
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

**WHEREAS**, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

**WHEREAS**, the Executive Committee of the **Burlington County Municipal Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interests of the member local units and joined the Residual Claims Fund in 1995.

**NOW, THEREFORE, BE IT RESOLVED** that the Executive Committee of the **Burlington County Municipal Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks:

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>JIF Member Fund S.I.R.</u>
2016	WC/GL/AL	\$300,000

**BE IT FURTHER RESOLVED** that the actual transfer of liabilities and premium to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 12/31/20  
Less Net Claim Payments from 01/01/21 to the date of closure

Net claim Payments are defined as claim payments, less voids, refunds and recoveries. All voids, refunds, and recoveries received after the date of closure for the closed fund years shall be paid to the Municipal Excess Liability Residual Claims Fund as well.

This resolution was duly adopted by the Burlington County Municipal Joint  
Insurance Fund at a public meeting held on November 17, 2020.

BY: \_\_\_\_\_ ATTEST: \_\_\_\_\_

CHAIRPERSON

SECRETARY

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

**RESOLUTION AUTHORIZING THE EXECUTIVE DIRECTOR TO TRANSFER THE  
2020 DIVIDENDS RECEIVED FROM THE ENVIRONMENTAL RISK MANAGEMENT  
JOINT INSURANCE FUND INTO THE MEMBER AGGREGATE EXCESS LOSS  
CONTINGENCY ACCOUNTS IN ACCORDANCE WITH N.J.A.C. 11:15-2.23**

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

**WHEREAS**, the BURLCO JIF is a member of the Environmental Risk Management Joint Insurance Fund (EJIF); and

**WHEREAS**, on October 16, 2018, the Executive Committee approved Resolution 2018-42 Authorizing the Executive Director to establish individual member accounts within the Fund's Aggregate Excess Loss Contingency Account in accordance with N.J.A.C 11:15-2.23; and

**WHEREAS**, the BURLCO JIF was recently notified that they were entitled to receive a dividend from the EJIF in 2020 in the amount of **\$44,031**; and

**WHEREAS**, over the last several years the BURLCO JIF Finance Committee has encouraged members to place a portion of their annual dividend from the BURLCO JIF into the Aggregate Excess Loss Contingency Fund to provide financial resources for future needs; and

**WHEREAS**, while preparing the 2020 Fund Budget and reviewing the 2020 Annual BURLCO JIF Dividend release, the Finance Committee decided to recommend to the membership that each members' share of the 2020 EJIF Dividend be deposited into the individual members account within the Aggregate Excess Loss Contingency Account; and

**WHEREAS**, the Finance Committee is hopeful that this recommendation will encourage all members to place a portion of their future BURLCO JIF and EJIF dividends into the Aggregate Excess Loss Contingency Account for future financial needs.

**NOW THEREFORE BE IT RESOLVED** by the Burlington County Municipal Joint Insurance Fund that the Fund Treasurer is hereby authorized to deposit each member's share of the 2020 EJIF Dividend into each member's account within the Aggregate Excess Loss Contingency Account; and

**BE IT FURTHER RESOLVED** that a copy of this Resolution be provided to the Fund Administrator, Fund Treasurer, and Fund Solicitor for their information and necessary action.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on November 17, 2020.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

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

Date: November 17, 2020

## ***NOMINATING COMMITTEE MEETING MINUTES***

***October 28, 2020 at 1:00pm***

***via conference call***

A meeting of the Nominating Committee of the Burlington County Municipal Joint Insurance Fund was held on Wednesday, October 28, 2020 at 1:00pm via conference call.

Those in attendance were

Jeffrey Hatcher, **Delran Township**, *Rep. Finance Committee*  
Mary Picariello, **North Hanover Township**, *Rep. Safety Committee*  
Brandon Umba, **Lumberton Township**, *Rep. Strategic Planning Committee*  
Donna Mull, **Pemberton Borough**, *Rep. Coverage Committee*  
Paul J. Miola, CPCU, ARM, Deputy Executive Director, **Gallagher**  
Paul A. Forlenza, MGA, Executive Director, **Gallagher**  
Sheila Ortiz, Account Rep, **Gallagher**

Those not in attendance were:

Paul Keller, **Springfield Township**, *Past Fund Chair*

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

**The meeting was called into order at 1:00 pm.**

### **I. Nominating Committee Meeting Minutes of November 7, 2019**

Mr. Miola directed the Committee to the minutes of the November 7, 2019 meeting located in the *Appendix* of the agenda packet. He explained that the minutes provide a narrative of the process that the Committee followed last year in developing the 2020 Executive Committee slate.

### **II. Nominating Committee Charter, Adopted April 15, 2008**

Mr. Miola directed the Committee to a copy of the Committee Charter contained in the agenda packet. He explained that the Charter outlines the makeup of the Committee and the process that the Fund follows in developing a slate of candidates for the Executive Committee.

Mr. Miola indicated that if the Committee has any suggested changes to the Charter to contact the Executive Director's Office following today's meeting.

#### **A. Selection of a Committee Chair**

Mr. Miola indicated that the Charter requires that the Committee select a Chairperson. The main responsibility of the Chair will be to present the minutes from today's meeting and the recommended Executive Committee Slate to the membership at the November Executive Committee meeting. In addition, the Committee Chair will be asked to reach

out to the individuals nominating for the 2021 Slate to make sure they are interested in serving. Jeff Hatcher volunteered to take the position of Nominating Committee Chair.

### III. Executive Committee Election Process

#### A. Timetable

Mr. Miola directed the Committee to the Executive Committee Election process timeline that was included in the agenda packet. Mr. Forlenza indicated that normally, a draft Nomination Slate is presented to the membership at the November Executive Committee meeting. The election of the 2021 Executive Committee members and Alternates will be held at the January 19, 2021 Reorganization meeting.

#### B. Development of a Nomination Slate

Mr. Miola referred the Committee to the Succession Plan Chart located in the Agenda Packet. The chart displayed the current members and alternate members of the Executive Committee.

Mr. Miola then explained that several years ago, the Fund began a process of nominating an individual to sit as the Fund Chair for two (2) consecutive years. At the end of the second year, the Chair steps down and the Secretary moves up to the position of Fund Chair, then all other Executive Committee Members move up one spot. This process helps build the knowledge base of members that will eventually move up to the position of Chair. Mr. Miola noted that Ms. Jack is just completing her second year as Fund Chair; therefore if the Committee is comfortable continuing with the change every two years, Glen McMahon would be eligible to sit as the Fund Chair, and moving up John Gural from Executive Committee Member one (1) to Fund Secretary for 2021. He asked the Committee if they are comfortable with this process.

The Committee agreed to nominate Glen McMahon as Fund Chair and John Gural as Fund Secretary for 2021. Mr. Miola then asked the Committee members for their recommendation and/or suggestions for the remainder of the 2021 Nomination Slate. Below is the slate to be presented to the membership.

The Committee recommended the following Nomination Slate for 2021:

Chair: Glenn McMahon, **Chesterfield Township**

Secretary: John Gural, **Palmyra Borough**

Executive Committee Members:

Richard Wolbert, **Beverly City** (#1)

Doug Cramer, **Tabernacle Township** (#2)

James Ingling, **Wrightstown Borough** (#3)

Jerry Mascia, **Mount Laurel Township** (#4)

Paula Kosko, **Hainesport Township** (#5)

Executive Committee Alternates:

Grace Archer, <b>Bordentown City</b>	(#1)
Mike Theokas, <b>Bordentown Township</b>	(#2)
Amanda Somes, <b>Bass River Township</b>	(#3)
Dave Matchett, <b>Shamong Township</b>	(#4)
Brandon Umba, <b>Lumberton Township</b>	(#5)
Steve Ent, <b>Westampton Township</b>	(#6)
Michael Fitzpatrick, <b>Mannington Township</b>	(#7)

Mr. Hatcher stated that he would contact the candidates for the 2021 Executive Committee and Alternates to be sure they are comfortable taking on the positions for which they have been nominated.

Mr. Miola stated that once the meeting minutes are complete, Ms. Ortiz will forward them to Mr. Hatcher to review and ask that he report on the Committee's recommendations at the November 24, 2020 Executive Committee Meeting.

*(Attached is the Draft Slate of the 2021 Executive Committee & Alternates.)*

There being no further business, the meeting was adjourned at 1:17 pm.

File: BURLCO/2020/Nominating Committee  
BURLCO/Nominating Committee

Tab: 10/28/2020  
Tab: 10/28/2020

# 2021 NOMINATION SLATE

Chair: **Glenn McMahon**, Chesterfield Township

Secretary: **John Gural**, Palmyra Borough

Executive Committee: **Rich Wolbert**, Beverly City  
**Douglas Cramer**, Tabernacle Township  
**James Ingling**, Wrightstown Borough  
**Jerry Mascia**, Mount Laurel Township  
**Paula Kosko**, Hainesport Township

Alternates: #1 **Grace Archer**, Bordentown City  
#2 **Mike Theokas**, Bordentown Township  
#3 **Amanda Somes**, Bass River Township  
#4 **David Matchett**, Shamong Township  
#5 **Brandon Umba**, Lumberton Township  
#6 **Steve Ent**, Westampton Township  
#7 **Michael Fitzpatrick**, Mannington Township

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

RESOLUTION 2020-\_\_\_\_\_

APPOINTING MEGHAN JACK AS THE FUND'S REPRESENTATIVE  
TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND AND THE NEW  
JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND AND  
DAVID MATCHETT AS THE FUND'S REPRESENTATIVE TO THE RESIDUAL  
CLAIMS JOINT INSURANCE FUND AND AS THE ALTERNATE REPRESENTATIVE TO  
THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND AND THE NEW  
JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND  
FOR THE 2021 FUND YEAR

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

**Whereas**, the Burlington County Municipal Joint Insurance Fund is a member of the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund and the New Jersey Municipal Environmental Risk Management Fund; and

**Whereas**, as a member of each of these Funds, the Burlington County Municipal Joint Insurance Fund actively participates in the meetings and operations of each of these Funds through the appointment of a representative to each Fund; and

**Whereas**, the appointment of the representative to each of these Fund's is at the discretion of the Chair of the Burlington County Municipal Joint Insurance Fund; and

**Whereas**, Meghan Jack, Fund Commissioner from the Township of Riverside, has served as the Burlington County Municipal Joint Insurance Fund's Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund during the 2020 Fund Year; and

**Whereas**, David Matchett, Fund Commissioner from the Township of Shamong, has served as the Burlington County Municipal Joint Insurance Fund's Representative to the Residual Claims Joint Insurance Fund during the 2020 Fund Year; and

**Whereas**, David Matchett, Fund Commissioner from the Township of Shamong, has served as the Burlington County Municipal Joint Insurance Fund's Alternate Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund during the 2019 Fund Year; and

**Whereas**, the Fund Chair has determined that it is in the best interest of the Burlington County Municipal Joint Insurance Fund to reappoint Ms. Jack as the Fund's Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund; and reappoint Mr. Matchett as the Fund's Representative to the Residual Claims Joint Insurance Fund and as the Fund's Alternate Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund for the 2021 Fund Year.

**Now, Therefore, be it Resolved** by the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund that Meghan Jack, Fund Commissioner from the Township of Riverside, is hereby reappointed as the Burlington County Municipal Joint Insurance Fund's Representative to the Municipal



Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund for the 2021 Fund Year; and

**Be it Further Resolved** that David Matchett, Fund Commissioner from the Township of Shamong, is hereby reappointed as the Burlington County Municipal Joint Insurance Fund's Representative to the Residual Claims Joint Insurance Fund and as the Alternate Representative to the Municipal Excess Liability Joint Insurance Fund and the New Jersey Environmental Risk Management Fund for the 2021 Fund Year; and

**Be it Further Resolved** that each of these appointments shall be effective January 1, 2021; and

**Be it Further Resolved** that a fully executed copy of this resolution be forwarded to the Municipal Excess Liability Joint Insurance Fund, Residual Claims Joint Insurance Fund and the New Jersey Environmental Risk Management Fund

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on November 17, 2020.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

By: \_\_\_\_\_  
CHAIRPERSON

Attest: \_\_\_\_\_  
SECRETARY

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



## **Municipal Excess Liability Joint Insurance Fund**

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

**Date:** October 21, 2020  
**To:** Burlington County Municipal Joint Insurance Fund  
**From:** Commissioner Jack  
**Subject:** October MEL Meeting

- Q **2021 Rate Table & Budget** – Board of Fund Commissioners adopted revised 2021 Rate Table. Public hearing adopting 2021 rate table was conducted in June. Rate table revised to reset optional excess POLEPL and excess property rates to reflect 2020 rate table, as had been intended. Impact is less than 5% change.
- Q **Market Renewal Update** - Executive Director and Underwriting Manager said the MEL has been in discussions with the Department of Banking and Insurance concerning the formation of a Captive to be domiciled in New Jersey. If formed, it may give the MEL an opportunity to reduce costs by reinsuring a portion of the primary public officials/employment practices liability policy underwritten by QBE. The captive will also allow the MEL to better respond to other issues that may occur due to the national insurance crisis.

Executive Director said the Fund is still waiting for confirmation from Safety National that Covid 19 workers' compensation claims will be consider "one occurrence". Executive Director said he expects the excess insurer to impose modifications to that coverage in 2021 said it is still very much an open question about how the excess policy will treat new waves of the virus beginning in January. However, the MEL has more than sufficient financial strength to cover these claims even if excess insurance is unavailable.

- Q **Requests for Proposals:** Competitive Contracting RFPs were issued for the majority of the MEL's contracts. Responses were due in September. Management Committee met to begin its review of those responses assigned where it is identified as Evaluation Committee. Recommendation will be made in advance of 2021 Reorganization. Claims Review Committee will review responses submitted for Third Party Administrators and Managed Care Organizations. Safety & Education Committee will review MEL Safety Director/Trainer.

- Q **Employment Practices Program:** A webinar has been scheduled for October 29<sup>th</sup> at 2:00 pm to provide guidance to members' counsel and administrators on the new Personnel Manual and Employee Handbook.
- Q **Remote Public Meetings:** The Division of Local Government Services issued Local Finance Notice LFN2021-21 regarding holding remote public meetings during a declared emergency. Fund Attorney prepared a draft and distributed to Management Committee for review.
- Q **2020/2021 Elected Officials Seminar:** The MEL's Annual Elected Officials Seminar will be included in the League of Municipalities Virtual Conference. The program has already been filmed.
- Q **2020 Fiscal Management Plan Amendment:** Fiscal Management Plan amended to remove Ms. Janet Buggle as a signatory since she has retired from Qual-Lynx.
- Q **Legislative Committee:** The committee met at 11:00 am on October 14<sup>th</sup>; report will be distributed in November.
- Q **Safety & Education Committee:** The committee is scheduled to meet on November 10<sup>th</sup>.

The Risk Management Manual has completed editing and has been sent to the printer for fulfillment.

- Q **RCF Report:** Commissioner Clarke submitted his report on the RCF's September meeting. The RCF met and adopted its 2021 Budget just prior.
- Q **Cyber Task Force:** The MEL's Cyber Task Force has been meeting throughout the year to review the MEL's Cyber Risk Management Program and is expected to finalize revisions shortly. There will be clarification on Tiers 1 and 2 and a third tier will be added.
- Q **Coverage Committee:** A meeting of the coverage committee is in the process of being scheduled.
- Q **Emergency Restoration Services:** In early 2020 the MEL QPA issued a bid for Emergency Restoration Services and confirmed it may serve as a "rolling" list where responders that comply with bid specification will be posted to the MEL website. *CPR Restoration & Cleaning Service* whose response meets the bids specifications and was approved to be added to the list on the MEL's website.
- Q **Claims Review Committee:** The Claims Review Committee met on June 3, 2020 and July 16, 2020; minutes of both meetings enclosed separately. The committee will be meeting next on October 21, 2020.
- Q **Claims Administrator:** Workers' Compensation Claims Administrator said Qual-lynx created coding in its system to identify Covid-19 related claims and has been providing Executive Director with detailed and summary monthly reports.

- Q **Underwriting Manager:** Underwriting Manager is still actively marketing the renewal. He did report that the POLEPL primary coverage with QBE has been finalized and the increase is now reduced to 2.2%. Fund Attorney highlighted the efforts undertaken by the Underwriting Manager working with him and the QPA in meeting requirements of the Comptroller's office on commercial policies.
- Q **Fund Attorney:** Fund Attorney thanked J.A. Montgomery for their assistance in sharing the Governor's Executive Orders concerning Covid-19 and said it has been very helpful.



**New Jersey Municipal Environmental  
Risk Management Fund**

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

DATE: October 21, 2020  
TO: Burlington County Municipal Joint Insurance Fund  
FROM: Commissioner Jack  
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

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**2021 BUDGET** - At the September Executive Committee meeting, the Fund introduced a budget for fund year 2021. In accordance with the regulations, the budget was advertised in the Fund's official newspaper and sent to each member. The Public Hearing for the budget was held at this meeting. For reference, a copy of the budget, as introduced, follows this report.

A motion to adopt a budget for the New Jersey Municipal Environmental Risk Management Fund Joint Insurance Fund as presented for fund year 2021 and to certify annual assessments, based upon the adopted 2021 budget for member Joint Insurance Funds was approved.

**EJIF DIVIDEND** - The request for approval of the EJIF's \$2,500,000 dividend was filed with the State on October 6, 2020. We await their approval. Once approval is received, checks will be issued.

**FUND QPA CONTRACT RENEWAL** – The Executive Committee authorized the renewal of The Canning Group's professional services contract, without competitive bidding, to serve as the Fund's Qualified Purchasing Agent in 2021 for a fee not to exceed \$5,000.

**NEXT MEETING-** The next meeting of the EJIF is scheduled for November 18, 2020 via Zoom teleconference.

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



## Municipal Excess Liability Residual Claims Fund

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

October 21 2020

Memo to: Burlington County Municipal Joint Insurance Fund

From: Commissioner Matchett

Re: RCF October Meeting

**2021 Budget:** A Public Hearing was held and the enclosed 2021 operating budget was reviewed and adopted by the Board of Fund Commissioners.

**2020 Fiscal Management Plan Amendment:** The Fund Office has been notified that Ms. Janet Buggle has retired from Qual-Lynx. Ms. Buggle is an authorized signer on the Qual-Lynx claims accounts therefore she should be removed. The Board of Fund Commissioner accepted the recommendation to amend the Plan of Risk Management to remove Ms. Buggle from the signatory list.

**2016 Claim Transfers:** A motion was passed asking all members of the RCF Fund to adopt the attached resolution at their October / November meeting to transfer their 2016 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of December 31, 2020.

**Professional Services:** The RFQs for professional services for the 2021-2023 contract term were released on July 22, 2020 with a response deadline of September 9, 2020. The Contract Review Committee recommendations on contract awards will be confirmed at reorganizational meeting scheduled on January 6, 2021.

**Claims Committee:** The Claims Review Committee met on September 2<sup>nd</sup> and also the morning of the Oct. 21<sup>st</sup> Commissioner's meeting; minutes of the September meeting were enclosed under separate cover.

**Next Meeting:** The next meeting of the RCF is the 2021 Reorganization scheduled for **Wednesday January 6, 2021** at 10:30AM.

<b>MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND</b>				
<b>2021 ADOPTED BUDGET</b>				
	<b>2020 ANNUALIZED</b>	<b>2021 ADOPTED</b>	<b>\$</b>	<b>%</b>
	<b>BUDGET</b>	<b>BUDGET</b>	<b>CHANGE</b>	<b>CHANGE</b>
<b>APPROPRIATIONS</b>				
CLAIMS	0	0	0	
Run-in Claim Receivable	10,000	15,000	5,000	50%
LOSS FUND CONTINGENCY	0	0		
<b>SUBTOTAL LOSS FUND</b>	<b>10,000</b>	<b>15,000</b>	<b>5,000</b>	<b>50%</b>
<b>EXPENSES</b>				
ADMINISTRATOR	205,842	209,959	4,117	2%
DEPUTY ADMINISTRATOR	70,021	71,421	1,400	2%
ATTORNEY	42,615	43,467	852	2%
CLAIMS SUPERVISION & AUDIT	61,603	62,835	1,232	2%
TREASURER	40,010	40,810	800	2%
AUDITOR	23,634	24,107	473	2%
ACTUARY	42,194	43,038	844	2%
MISCELLANEOUS	24,798	25,294	496	2%
<b>SUBTOTAL</b>	<b>510,717</b>	<b>520,931</b>	<b>10,214</b>	<b>2%</b>
EXPENSE CONTINGENCY	135,283	136,639	1,356	1%
<b>TOTAL BUDGET</b>	<b>656,000</b>	<b>672,570</b>	<b>11,570</b>	<b>1.8%</b>