

AGENDA PACKET



Tuesday, December 15, 2020 at 3:30 PM
Via Zoom Conferencing

<https://zoom.us/j/94163044017>

Telephone Access: 646 876 9923 US (New York)

Meeting ID: 941 6304 4017

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, December 15, 2020 – 3:30 PM

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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 **November 17, 2020** Meeting Minutes.....Pages 1-14
 - B. Adoption of the **November 17, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 15-56
 - A. Lost Time Accident Frequency.....Pages 19-20
 - B. Certificates of Insurance.....Page 21
 - C. Financial Fast Track Report.....Page 22
 - D. Regulatory Filing Checklists.....Pages 23-24
 - E. 2019 Safety Incentive Program Awards.....Page 25
 - F. 2020 Optional Safety Budget.....Page 26
 - G. 2020 Wellness Incentive.....Page 27
 - H. EPL/Cyber Risk Management Budget.....Page 28
 - I. EPL Compliance StatusPage 29
 - J. Statutory Bond Status.....Pages 30-31
 - K. Skateboard Park Approval Status.....Page 32
 - L. Capehart & Scatchard Updates.....Pages 33- 37
 - M. 2022-2023 MEL EPL Risk Management Plan Update
 - N. Police Command Staff Training
 - O. Managerial & Supervisory Training.....Pages 38-39
 - P. Non-Supervisory EPL Employee Training.....Pages 40-45
 - Q. 2020-2021Elected Officials Training.....Pages 46-51
 - R. Land Use Training Certification.....Page 52

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T.	2021 Committee Volunteers.....	Pages 53-56
U.	2021 Safety & Wellness Calendars	
V.	Inclement Weather Policy	
W.	Website	
X.	New Member Activity	
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B.	Loss Run Payment Registers	
C.	Fund Status	
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XV.	Committee Report	
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	2. 2021 Budget Public Hearing – Motion to Close Public Hearing – All in Favor	
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5.	2021 Assessment Certification - Motion to Adopt – Roll Call	Page 144
B.	Resolution 2020 - ____ Authorizing the Fund Treasurer to Transfer \$184,025 from the FY 2020 MEL Liability & Workers Compensation Budget line Item and \$51,531 from the MEL Excess Property Line Item to the MEL Retrospective Account – Motion - Roll Call	Pages 145-146
C.	Resolution 2020-____ Amending Resolution 2020-08 “Adopting Fiscal Policies & Procedures” and Resolution 2020-10 “Cash Management and Investment Policy” and Requesting Permission to Participate in the Municipal Excess Liability Fund Joint Cash Management & Investment Program (In compliance with P.L.2018, Chapter 40)... Motion - Roll Call	Pages 147-148
D.	New Member Review Committee Meeting Minutes – November 24, 2020.....	Pages 149-155
	1) Motion ratifying the Offer of Membership to the Township of Mount Holly to join the Burlington County Municipal Joint Insurance Fund effective January 1, 2021 – All in Favor	
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XVII.	Miscellaneous Business	
A.	Motion to Authorize the Executive Director’s Office to bind EPL/POL Coverage with QBE Insurance for the 2021 Fund Year – Motion – All in Favor	
B.	Motion to Authorize the Executive Director’s Office to bind Volunteers Directors & Officers Coverage with QBE Insurance for the 2021 Fund Year – Motion – All in Favor	
C.	Motion to Authorize the Executive Director’s Office to bind Cyber Liability Coverage with XL Insurance & Beazley Insurance for the 2021 Fund Year – Motion – All in Favor	
<p>The 2021 Reorganizational meeting will be held on Tuesday, January 19, 2020 at 3:30 PM via Zoom Conferencing</p>		
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
November 17, 2020**

Via Zoom Conferencing

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was via Zoom Conferencing on Tuesday, November 17, 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**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Erin Provencano, **Delanco Twp.**
Patrice Hansell, **Fieldsboro Borough**
Steve Fazekas, **Florence Twp.**
Brandon Umba, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Rich Meder, *Alternate*, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Mary Picariello, **North Hanover Twp.**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
Daniel Hornickel, **Pemberton Township**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
Kathy Hoffman, **Southampton Twp.**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Jeff Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park Twp.**
Paula Kosko, **Hainesport Twp.**
Kyle Tuliano, **New Hanover Twp.**
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

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

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

EJA/Capacity Insurance
Hardenberg Insurance Group
Insurance Agency Mgmt.

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

Mr. Forlenza then took a moment to verify call in phone numbers and rename them to the appropriate member.

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Jack presented the open & closed session meeting minutes of the October 20, 2020 meeting of the Fund, as found in the agenda packet and as provided to the Executive Committee prior to the Executive Committee meeting, for approval.

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

Motion by Mr. McMahon seconded by Mr. Mascia to approve the Open & Closed session meeting minutes of the October 20, 2020 meeting. All in Favor. Motion carried by majority vote.

The Closed Session minutes of the October 20, 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 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. He noted his office is trying to assist everyone with approving and submitting certain items, so if you have a question, please contact his office, but do not let your funds expire.

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 noted the 2022-2023 MEL EPL Risk Management Plan had been revised and in early July the 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.

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 should the social distancing guidelines be lifted. Additional information will be forthcoming.

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 has taken place in October and November via Webinar and was presented by Paul Shives from J.A. Montgomery. 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.

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 held online. Once information is available regarding the training, a notice will be sent out to all members.

Mr. Forlenza stated that 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. Once his 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. .

Lastly, Mr. Forlenza noted 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

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:

Kilroy v. Township of Mt. Laurel
Versaggi v. township of Mt. Laurel

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* and that members can appoint up to **two (2)** municipal representatives who will be permitted to contact the *Helpline* attorneys with their inquiries. The appointment of the municipal representatives must be made by Resolution of the Governing Body. These authorized contacts are the only individuals permitted to access this service, so please review the list and be sure who you would like appointed as the contacts is actually appointed.

Mr. DeWeese stated of the three attorneys on the MEL Helpline panel, he is receiving the most calls by far, though their volume of calls has increased as well. He noted everyone he has spoken with in regards to the *Helpline* has been pleased with the results and have followed the advice of the Attorneys, thus he believes the conversations are helping to prevent future claims, which is the ultimate goal.

Mr. DeWeese reminded the Committee that in mid-October he had a conference call with Ms. Stienmiller, Ms. Howlett, and Mr. Semrau 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 as training requirements must still be met while dealing with the pandemic. The Applicable CEUs and TCH credits are available for those who attend the webinars. Feedback for the webinars has been positive. Group registrations are available for those with limited internet capabilities.

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 16 of the 20 law Enforcement agencies in the BURLCOJIF are actively participating in the program and have participated in 1,186 classes. 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 October which reviewed *Backing Large Vehicles Safely*. He then highlighted the following ways to assist with this, including Spotter Signals including:

- 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.

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 launching another workshop this time addressing winter & COVID blues, with discussions around what is it and how do we deal with it. It will also look at the many roles played and how setting boundaries can help. This webinar titled “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. Ms. Schiffer is working with Elias Institute of Professional Coaching from West Coast and is being offered to 4 municipalities from each of the 3 JIFs. Details are included in agenda packet. Review of the program and discussion will be at this month’s Safety Committee Meeting with approval pending to proceed.
- Two virtual presentations with the Wellness Director of the ACM JIF on dealing with uncertainty has been completed and they are very pleased with the turnout.
- Ms. Schiffer is currently working with several towns on determining how to best utilize their remaining wellness funds. They must be encumbered by Nov 30th and spent before Feb. 1st 2021.
- Ms. Schiffer is planning to hold a Focus Group bringing together representation from other municipalities to discuss ideas for Wellness 2021 along with ways to increase engagement in the program, along with opportunities to explore ideas and think outside of the box.

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 noted 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)

Ms. Schiffer referenced her November *Targeting Wellness Newsletter* which discussed 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!

Next, Ms. Schiffer noted her Exercise of the Month is a Movement Chart to assist in keeping track of when you incorporate movement into your day. She suggested making your own personal chart to fill with goals you may want to prioritize in your life each month.

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 October 2020.

Lost Time v. Medical Only Cases

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

	<i>October</i>	<i>YTD</i>
<i>Lost Time</i>	0	38
<i>Medical Only</i>	22	97
<i>Report Only</i>	42	514
<i># of New Claims Reported</i>	64	651
<i>Report Only % of Total</i>	66%	79%
<i>Medical Only/Lost Time Ratio</i>	100:00	72:28
<i>Average Days to Report</i>	2.1	2.8

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report:

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	2,136
<i>Transitional Duty Days Worked</i>	1,199
<i>% of Transitional Duty Days Worked</i>	56%
<i>\$ Saved by Accommodating</i>	\$127,501
<i>Transitional Duty Days Not Accommodated</i>	937
<i>% of Transitional Duty Days Not Accommodated</i>	44%
<i>Cost of Days Not Accommodated</i>	\$96,689

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: 495
 Indemnity: 17
 Medical Only: 20
 Report Only: 458

She stated the majority of these claims reported have come from Mt. Laurel Township with 345 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:

PPO Penetration Rate	September
<i>Bill Count</i>	100
<i>Original Provider Charges</i>	\$68,537
<i>Re-priced Bill Amount</i>	\$29,555
<i>Savings</i>	\$38,982
<i>% of Savings</i>	57%
<i>Participating Provider Penetration Rate - Bill Count</i>	98%
<i>Participating Provider Penetration Rate – Provider Charges</i>	96%
<i>EPO Provider Penetration Rate - Bill Count</i>	99%
<i>EPO Provider Penetration Rate – Provider</i>	99%

Lastly, Ms. Beatty reminded the committee that MedExpress has been sold and are currently doing business under another name, Riverside Medical. Chair Jack noted MedExpress in Cinnaminson has indicated they no longer wish to handle Workers Compensation cases. Ms. Beatty stated they have not been notified of that to date, and are still accepting the contracted rates, however she will note to ask employees be sent to another urgent care provider.

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero noted there are still four (4) 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, eight (8) 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 October, there were 653 phishing emails issued with 13 clicked, or 2.0%, which is slightly up from last month, but still 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. He noted a revised program will be rolled out for 2021 and will include a third Tier. More information will be forthcoming.

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.

Mr. Romero expressed it is his hope to be able to start up personal visits with the municipalities in January, but if not, due to social distancing guidelines, he is looking forward to starting that up again as soon as he is able.

Mr. Romero noted with all of the cyber breaches going on, if you have wondered if your email or password has ever been compromised. He referenced a website: <https://haveibeenpwned.com/> and noted you can enter your email or password against this database and it will alert you if your information's found and the potential breach that occurred.

Lastly, Mr. Romero mentioned two (2) webinars on Business Continuity Plans that he and his colleague, Mr. Cohen, presented on October 27 and October 29th that went well and to which he received very good feedback. He noted one last webinar for the year will be scheduled in the next few weeks. An email from the Executive Directors office will be forthcoming.

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 **October 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 \$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.

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 \$19,966,205.33 to a closing balance of \$19,711,235.68 showing a decrease in the fund of \$254,969.65.

Loss Run Payment Register – October 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 \$174,965.59. The claim detail shows 215 claim payments issued.

Bill List – November 2020

For the Executive Committee's consideration, Mr. Tontarski presented the November 2020 Bill List in the amount of \$134,592.38 which was included in the agenda packet.

Chair Jack entertained a motion to approve the October 2020 Loss Run Payment Register, and approve the November 2020 Bill List in the amount of \$134,592.38 as presented

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

Motion by Mr. Ingling, seconded by Mr. Wolbert, to approve the *October 2020 Loss Run Payment Register*, and approve the *November 2020 Bill* as presented.

ROLL CALL *Yeas:* Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Boro**
John Gural, **Palmyra Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Rich Wolbert, **Beverly City**
Glenn McMahon, **Chesterfield Twp.**
Meghan Jack, **Riverside 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 on October 20 virtually and the minutes were included in the agenda packet and were self-explanatory, then noted the following topics were discussed:

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

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

Finance Committee Meeting Minutes – November 4, 2020

Ms. Jack reported that Mr. Hatcher, Finance Committee Chair, had to leave the meeting a short time ago, therefore, in the absence of Jeff Hatcher, Mr. Forlenza was asked to handle the Finance Committee report. Mr. Forlenza stated that the minutes of November 4, 2020 were emailed to all members earlier today. He then highlighted the following, noting there would be several action items requiring approval.

He stated the Committee reviewed the Interim Financial Summary valued as of September 30, 2020 and referenced those reports in the agenda as well, noting the Fund continues to be in good financial condition.

Mr. Forlenza noted that since date of inception through 9/30/20 the Fund has paid \$104,816,171 in Claims and Payments, including excess insurance. Investment income totals \$4,749,714 with a return surplus of \$9,580,084, leaving the JIF with a Cash Position of \$17,584,662. The Fund currently maintains \$4,134,808 in Case Reserves in the open years with \$2,552,010 in IBNR for a Net Current Surplus of \$10,810,125 which is an improvement of \$350,014 since 06/30/20.

Also discussed were the candidates and updates for the Retrospective Program, as well as a discussion on Banking and Assets Management arrangements that are currently in place. The Finance Committee has authorized the Executive Directors office to reach out to the MEL for participation in the JCMI as an investment vehicle. He will be working with Mr. Tontarski on this matter.

Mr. Forlenza stated there was a discussion on the MEL Retrospective Program and how the BURLCO JIF is performing, noting the BURLCO JIF's cap is still at 100% of the total obligation of the Loss Funding for Workers Compensation and Liability, however, the JIF's initial payment will remain at 85% with a continued obligation of 15% for up to 10 years should the JIF's paid claims exceed the minimum contribution of 85%.

Mr. Forlenza stated discussions continued in regards to the Excess Premium Budget, noting the market is very hard, especially in regards to Property and Cyber Liability coverage. The Executive Directors office is working with the MEL Underwriters to try and manage these renewals.

Mr. Forlenza stated the Defense Panel Report was also discussed and Mr. DeWeese will talk more about that in closed session.

Lastly, Mr. Forlenza stated again that the Committee reviewed the 2021 Budget and it is set to be introduced this evening along with the 2021 Assessment Certification, and the 2021 Assessment Allocation Strategy, all of which are included in the agenda packet. He noted that the public hearing for the Budget will be held at the December Executive Committee meeting on December 15, 2020.

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

Chair Jack entertained a Motion to *introduce the 2021 Budget; to introduce the 2012 Assessment Allocation Strategy; and to introduce the 2021 Assessment Certification* as presented.

Motion by Mr. Cramer, seconded by Mr. McMahon to *introduce the 2021 Budget; to introduce the 2021 Assessment Allocation Strategy; and to introduce the 2021 Assessment Certification* as presented.

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

Nays: None

Abstain: None

Motion carried by unanimous vote.

Resolution 2020-36 – Authorizing a Transfer of the 2016 Fund Year to the MEL Residual Claims Fund

Motion by Mr. Gural seconded by Mr. Ingling to authorize a transfer of the 2016 Fund Year to the MEL Residual Claims Fund, as presented.

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

Nays: None

Abstain: None

Motion carried by unanimous vote.

Resolution 2020-37 - Authorizing the Fund Treasurer to Deposit the 2020 Dividends Received from the EJIF Fund into Member AELCF Accounts

Motion by Mr. Gural, seconded by Mr. Mascia to authorize the Fund Treasurer to deposit the 2020 dividends received from the EJIF Fund into member AELCF accounts, as presented.

ROLL CALL **Yeas:** Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Boro**

John Gural, **Palmyra Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Rich Wolbert, **Beverly City**
Glenn McMahon, **Chesterfield Twp.**
Meghan Jack, **Riverside Twp.**

Nays: None

Abstain: None

Motion carried by unanimous vote.

Nominating Committee Meeting Minutes – October 28, 2020

In the absence of Jeff Hatcher, Nominating Committee Chair, Mr. Forlenza referenced the October 28, 2020 minutes included in the agenda packet and highlighted the following:

He referenced the 2021 Draft Slate in the agenda packet and noted a revised 2021 Draft Slate had been emailed to the members earlier today. He noted Mr. Fitzpatrick, Mansfield Township and Ms. Somes, Bass River Township would not be able to serve, thus the 2021 Draft Slate would now be presented as:

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	David Matchett , Shamong Township
#4	Brandon Umba , Lumberton Township
#5	Steve Ent , Westampton Township
#6	Vacant
#7	Vacant

Mount Holly Township Membership Application:

Mr. Forlenza reminded the membership that his office received a membership application from Mt. Holly to join the BURLCO JIF effective January 1, 2021. He noted that there have been some delays in obtaining information needed to complete the application, as well as the Safety Director needed to visit the municipality and prepare his report, which has just been received.

Mr. Forlenza asked for the authority from the Fund, for the purpose of timing, to release to Mount Holly an offer of membership, if approved by the New Member Review Committee. He explained that he is hoping to have the New Member Review Committee meet within the next two (2) weeks, and does not to wait until December to receive authorization from the Fund to release the offer of membership as that would put his office and Mount Holly in a difficult position to put everything together to make them a member effective January 1, 2021. The Committee approved releasing an offer of membership to Mt. Holly prior to the December Executive Committee meeting, should the New Member Review Committee approve their

application at their meeting. Motion by Mr. Gural seconded by Mr. McMahon to extend an offer to Mt. Holly as presented by Mr. Forlenza. All in Favor. Motion carried.

MEL/RCF/EJIF REPORTS

Mr. Forlenza referenced the MEL/RCF/EJIF Representative Resolution included in the agenda, appointing Meghan Jack, Riverside, as the BURLCO JIF Representative to the Municipal Excess Liability Joint Insurance Fund and the Environmental Risk Management Fund, and naming Mr. Matchett, Shamong, as the BURLCO JIF Representative to the Residual Claims Joint Insurance Fund, as well as the Alternate Representative to the Residual Claims Joint Insurance Fund and Environmental Risk Management Fund for 2021.

Chair Jack then asked for a motion in regards to Resolution 2020-38.

Resolution 2020-38 – Appointing the 2021 MEL/RCF/EJIF Representatives

Motion by Mr. Mascia seconded by Mr. Gural, to adopt Resolution 2020-38, Appointing Meghan Jack as the Fund's Representative to the Municipal Excess Liability Joint Insurance Fund, David Matchett as the Fund's Representative to the Residual Claims Joint Insurance Fund and Meghan Jack as the Fund's Representative to the Environmental Risk Management Fund for the 2021 Fund Year as presented.

ROLL CALL	Yeas:	Doug Cramer, Tabernacle Twp. James Ingling, Wrightstown Boro John Gural, Palmyra Borough Jerry Mascia, Mt. Laurel Twp. Rich Wolbert, Beverly City Glenn McMahon, Chesterfield Twp. Meghan Jack, Riverside Twp.
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	Nays:	None
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	Abstain:	None
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Motion carried by unanimous vote.

Chair Jack noted the MEL/RCF/EJIF met on October 21, 2020 and the reports were included in the agenda and were self-explanatory. She also noted they will be meeting again tomorrow and additional reports will be included in the December agenda.

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

MISCELLANEOUS BUSINESS

Nothing to report.

Next Meeting

Chair Jack noted that the next meeting of the BURLCO JIF will be held on Tuesday, December 15, 2020 at 3:30 PM. Notification to the Fund will be forthcoming and the meeting will be conducted via Zoom Conferencing.

PUBLIC COMMENT

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

EXECUTIVE SESSION MEETING – Resolution #2020-39

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. Mascia seconded by Mr. Cramer to Adopt ***Resolution #2020-39***.

ROLL CALL ***Yeas:*** Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Boro**
John Gural, **Palmyra Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Rich Wolbert, **Beverly City**
Glenn McMahon, **Chesterfield Twp.**
Meghan Jack, **Riverside 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. Cramer, seconded by Mr. Ingling to reopen the public portion of the meeting. All in favor. Motion carried.

APPROVAL OF CLAIMS PAYMENTS

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

<i>Workers Compensation</i>	<i>General Liability</i>	<i>Property</i>
2021215912	2018118615	2020179244
	2021216010	2020207065
	2019165721	2020206730

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

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

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

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

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

MOTION TO ADJOURN

Chair Jack entertained a motion to adjourn the November 17, 2020 meeting of the BURLCO JIF.

Motion by Mr. Mascia, seconded by Mr. McMahon to adjourn the November 17, 2020 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 5:13 PM.

Kris Kristie,
Recording Secretary for

Glenn McMahon
Fund Secretary



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

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A. Lost Time Accident Frequency Report – (pgs. 19-20)

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

B. Certificates of Insurance (pg. 21)

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

C. Financial Fast Track Report (pg. 22)

The Financial Fast Track Report as of October 31, 2020 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of October 31, 2020 was **\$11,106,111**

D. Regulatory Filing Checklists (pgs. 23-24)

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 unity Affairs on an annual and a monthly basis, and the status of the items outlined.

E. 2019 Safety Incentive Program Awards (pg. 25)

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 was November 30, 2020. All encumbered funds have to be claimed by February 1, 2021.**

F. 2020 Optional Safety Budget (pg. 26)

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 was November 30, 2020. All encumbered funds have to be claimed by February 1, 2021.**

G. 2020 Wellness Incentive Program Allowance (pg. 27)

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. 28)

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. 29)

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. 30-31)

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

K. Skateboard Park Approval Status (pg. 32)

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. 33-37)

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. 38-39)

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. Non-Supervisory EPL Employee Training (pgs. 40-45)

On November 23, 2020, a memorandum was sent to all members notifying them of the availability of non-supervisory employee training through the MEL Safety Institute (MSI). A required element of compliance with the MEL's 2022-2023 Employment Practices Liability (EPL) Risk Management Plan, all members are required to notify their non-supervisory employees of the availability of this training. The training module is entitled *Building a Safe Workplace: Anti-Harassment and Discrimination* and is approximately 20 minutes in length. The memorandum provides specific directions on how to access the training module in the MSI. All members should document the notification of the availability of this training to their employees. The notification should go out as soon as possible. The deadline to comply with this aspect of the EPL Risk Management plan is June 1, 2021.

Q. 2020-2021 Elected Officials Training (pgs. 46-51)

Again, this year, the Fund will be sponsoring Elected Officials training. The 2020-2021 training program is only available online this year through the MEL Safety Institute (MSI) due to social distancing requirements. The MEL will reduce each member's 2021 MEL Assessment by \$250 for each municipal elected official who completes the training session by May 1, 2021. 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. On November 23, 2020 a memorandum including detailed directions on how to access this training through the MSI was emailed to Municipal Clerks, Fund Commissioners, and Risk Management Consultants. Please contact the Executive Director's office if you have any questions regarding this Program.

R. Land Use Training Certification (pg. 52)

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

S. 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.

T. 2021 Committee Volunteers (pgs. 53-56)

On or about December 2, 2020, *Committee Volunteer Request Forms* were e-mailed to all Fund Commissioners and Risk Management Consultants. All those who received the form were asked to reply by December 14, 2020. The 2021 Committee Chairs will be meeting in early January via conference call to determine the membership of the Standing Committees. Please be sure to return this form as soon as possible. If you have any questions, please contact Sheila Ortiz at Sheila_Ortiz@riskprogramadministrators.com.

U. 2021 Safety & Wellness Calendars

A supply of 2021 Safety & Wellness calendars are in the process of being delivered to each member of the JIF. We ask that you please distribute the calendars around your municipal facilities and place them in locations for your employees to see. The calendars act as a daily reminder of the importance that your municipality and the JIF places on employee safety and wellness.

V. 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. 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). In addition, members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting

W. Website (WWW.BURLCOJIF.ORG)

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

X. New Member Activity

An offer of membership to the BURLCO JIF, effective January 1, 2021, was released to Mt. Holly Township on November 30, 2020.

Burlington County Municipal JIF JOINT INSURANCE FUND										
2020 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS										
DATA VALUED AS OF October 31, 2020										
			# CLAIMS ** FOR	Y.T.D. LOST TIME	2020 LOST TIME	2019 LOST TIME	2018 LOST TIME			TOTAL RATE
MEMBER_ID	MEMBER	*	10/31/2020	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2020 - 2018
1	76 Delanco Township		0	0	0.00	0.00	2.15	1 Delanco Township		0.97
2	79 Florence Township		0	0	0.00	1.91	1.91	2 Florence Township		1.35
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		0.36
6	84 Riverside Township		0	0	0.00	0.00	5.00	6 Riverside Township		1.66
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		0.82
13	650 Palmyra Borough		0	0	0.00	1.20	2.67	13 Palmyra Borough		1.33
14	651 Woodland Township		0	0	0.00	0.00	0.00	14 Woodland Township		0.00
15	679 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	0.73	0.72	0.00	17 Medford Township		0.49
18	77 Delran Township		0	1	0.92	0.94	2.87	18 Delran Township		1.56
19	86 Tabernacle Township		0	1	1.21	0.00	1.27	19 Tabernacle Township		0.70
20	576 Mount Laurel Township		0	3	1.25	2.02	2.63	20 Mount Laurel Township		1.99
21	601 North Hanover Township		0	1	1.40	0.00	1.32	21 North Hanover Township		0.93
22	208 Pemberton Township		0	3	1.79	2.56	5.17	22 Pemberton Township		3.23
23	532 Westampton Township		0	2	1.80	3.03	2.00	23 Westampton Township		2.29
24	589 Bordentown City		0	2	2.58	2.07	0.00	24 Bordentown City		1.36
25	600 Bordentown Township		1	2	2.91	4.73	0.00	25 Bordentown Township		2.67
26	373 Southampton Township		0	2	3.00	1.18	2.55	26 Southampton Township		2.17
27	78 Edgewater Park Township		0	2	4.17	0.00	4.35	27 Edgewater Park Township		2.84
28	75 Beverly City		0	1	5.00	0.00	0.00	28 Beverly City		1.57
Totals:			1	21	1.11	1.25	1.69			1.37
Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)										
* Member does not participate in the FUND for Workers' Comp coverage										
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report										
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR										
2019 Loss Time Accident Frequency as of October 31, 2019 0.94										

2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
		October 31, 2020		
	2020	2019	2018	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2020 - 2018
Professional Municipal Mana	0.75	2.29	2.48	1.90
Monmouth County	0.76	1.30	1.14	1.08
Bergen County	0.99	1.47	1.43	1.31
Morris County	1.09	1.56	1.68	1.46
Burlington County Municipal	1.11	1.25	1.69	1.37
Gloucester, Salem, Cumberl	1.18	1.69	1.97	1.63
Central New Jersey	1.23	1.54	1.49	1.42
Camden County	1.24	1.37	1.88	1.50
Ocean County	1.31	1.77	2.28	1.81
NJ Public Housing Authority	1.33	1.75	2.06	1.73
Suburban Essex	1.37	1.80	2.12	1.78
South Bergen County	1.43	1.62	2.27	1.79
Atlantic County Municipal JIF	1.44	2.52	2.31	2.13
Suburban Municipal	1.62	1.81	1.74	1.73
NJ Utility Authorities	1.85	2.62	2.17	2.23
AVERAGE	1.25	1.76	1.91	1.66
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 10/22/2020 To 11/22/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Township of Delran I - Township of Delran	900 Chester Avenue Delran, NJ 08075	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Tanyika L. Johns, Tax Collector, Effective: 02/01/2019, Margaret M. Peak, CFO - Treasurer, Effective: 04/08/2019 through 10/16/20 and Kareemah Press, CFO - Treasurer Effective 10/19/20.	10/22/2020 #2646245	OTH
H - City of Bordentown I - City of Bordentown	324 Farnsworth Avenue Bordentown, NJ 08505	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Richard Wright - Treasurer - Effective: 06/20/2019 through 10/18/2020, Margaret Peak - CFO - Treasurer - Effective: 10/19/2020, and Jennifer M. Smith - Tax Collector, Effective: 02/13/17.	11/4/2020 #2668019	OTH
H - NJ Department of Health I - Township of Shamong	Office of EMS, PO Box 360 Trenton, NJ 08625	Evidence of Insurance. Professional Liability language is included within the Member Manual (General Liability). The Umbrella Liability Policy sits excess of the General Liability Policy The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency. .	11/6/2020 #2669931	GL AU EX WC OTH
H - USDA Rural Development I - Borough of Wrightstown	800 Midlantic Drive Suite 500 Mt. Laurel, NJ 08054	Evidence of Insurance for Wrightstown Fire Co.	11/10/2020 #2670474	GL AU EX WC OTH

**BURLINGTON COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF October 31, 2020**

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	667,519	6,675,190	120,531,989	127,207,179
2. CLAIM EXPENSES				
Paid Claims	164,451	1,878,285	45,946,703	47,824,987
Case Reserves	304,526	1,360,829	3,078,506	4,439,334
IBNR	(212,129)	(129,865)	2,469,746	2,339,881
Recoveries	-	-	-	-
TOTAL CLAIMS	256,849	3,109,249	51,494,954	54,604,203
3. EXPENSES				
Excess Premiums	226,759	2,294,565	33,358,372	35,652,938
Administrative	112,043	1,103,826	20,415,868	21,519,694
TOTAL EXPENSES	338,802	3,398,391	53,774,241	57,172,632
4. UNDERWRITING PROFIT (1-2-3)	71,868	167,550	15,262,794	15,430,344
5. INVESTMENT INCOME	5,084	247,161	4,451,302	4,698,463
6. DIVIDEND INCOME	0	0	644,455	644,455
7. STATUTORY PROFIT (4+5+6)	76,952	414,712	20,358,551	20,773,263
8. DIVIDEND	0	0	9,579,433	9,579,433
9. RCF Surplus Trigger Assessment	0	0	87,719	87,719
10. STATUTORY SURPLUS (7-8-9)	76,952	414,712	10,691,399	11,106,111

SURPLUS (DEFICITS) BY FUND YEAR

Closed	1,891	108,826	7,160,079	7,268,906
MEL JIF Retro	159	5,635	268,697	274,332
2016	578	86,126	1,475,874	1,562,000
2017	662	26,039	1,951,900	1,977,939
2018	231	(646,324)	(330,588)	(976,912)
2019	494	103,330	165,437	268,767
2020	72,938	731,079		731,079
TOTAL SURPLUS (DEFICITS)	76,952	414,712	10,691,399	11,106,111
TOTAL CASH				19,711,235

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	(200)	39,254,984	39,254,784
FUND YEAR 2016				
Paid Claims	8,620	132,036	1,923,264	2,055,300
Case Reserves	(8,620)	(141,024)	750,364	609,340
IBNR	(1)	(47,246)	157,165	109,919
Recoveries	0	0	0	0
TOTAL FY 2016 CLAIMS	(1)	(56,233)	2,830,793	2,774,560
FUND YEAR 2017				
Paid Claims	4,626	151,333	1,407,102	1,558,435
Case Reserves	(16,775)	(116,653)	624,575	507,923
IBNR	12,149	(26,272)	160,812	134,540
Recoveries	0	0	0	0
TOTAL FY 2017 CLAIMS	(0)	8,408	2,192,490	2,200,898
FUND YEAR 2018				
Paid Claims	91,170	491,952	2,310,750	2,802,702
Case Reserves	(150,437)	261,475	887,784	1,149,259
IBNR	59,267	(91,995)	747,042	655,047
Recoveries	0	0	0	0
TOTAL FY 2018 CLAIMS	(0)	661,432	3,945,576	4,607,008
FUND YEAR 2019				
Paid Claims	24,878	598,316	1,050,602	1,648,918
Case Reserves	335,498	451,891	815,783	1,267,674
IBNR	(360,375)	(1,122,853)	1,404,727	281,874
Recoveries	0	0	0	0
TOTAL FY 2019 CLAIMS	0	(72,646)	3,271,112	3,198,466
FUND YEAR 2020				
Paid Claims	35,159	504,848		504,848
Case Reserves	144,860	905,139		905,139
IBNR	76,831	1,158,501		1,158,501
Recoveries	0	0		0
TOTAL FY 2020 CLAIMS	256,850	2,568,488		2,568,488
COMBINED TOTAL CLAIMS	256,849	3,109,249	51,494,954	54,604,203

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 November

ITEM	FILING STATUS
Meeting Minutes	12/17/20
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A

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

Year: January 1, 2020 – December 31, 2020

ITEM	FILING STATUS
Ethics Filings (<i>Notification to FC's and Prof's</i>)	3/31/20
Renewal Resolutions and Indemnity & Trust Agreements	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

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

**Burlington County Municipal Joint Insurance Fund
2019 Safety Incentive Program**

Member Municipality	T-Size	Opening Balance	Jan 2020	Feb 2020	March 2020	April 2020	May 2020	June 2020	July 2020	Aug 2020	Sept 2020	Oct 2020	Nov 2020	Dec 2020	Paid in 2021	Total Paid	Remaining Balance	Date Encumber	Lunch \$10PP
Bass River	S	3,100.00				3,100.00										3,100.00	0.00		NA
Beverly	M	3,150.00														0.00	3,150.00	11/30/20	NA
Bordentown City	M	3,400.00														0.00	3,400.00	11/17/20	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												3,450.00		3,450.00	0.00		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	11/30/20	
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	11/30/20	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	11/25/20	
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	\$3,450.00	\$0.00	\$72,300.00	\$9,450.00		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	11/12/20
Beverly Ctiy	1,595.00														0.00	1,595.00	11/24/20
Bordentown City	1,595.00														0.00	1,595.00	11/17/20
Bordentown Twp.	2,660.00											2,660.00			2,660.00	0.00	
Chesterfield	995.00												995.00		995.00	0.00	11/30/20
Delanco	1,595.00											576.52			576.52	1,018.48	11/04/20
Delran	2,660.00												2,660.00		2,660.00	0.00	
Edgewater Park	1,595.00														0.00	1,595.00	11/12/20
Fieldsboro	750.00														0.00	750.00	11/17/20
Florence	2,660.00														0.00	2,660.00	11/18/20
Hainesport	995.00										995.00				995.00	0.00	
Lumberton	2,660.00												2,660.00		2,660.00	0.00	
Mansfield	1,595.00											1,595.00			1,595.00	0.00	
Medford	4,645.00												4,645.00		4,645.00	0.00	11/30/20
Mount Laurel	4,645.00									4,645.00					4,645.00	0.00	
New Hanover (new)	750.00														0.00	750.00	11/25/20
North Hanover	1,595.00										1,359.16		235.84		1,595.00	0.00	
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												4,645.00		4,645.00	0.00	10/14/20
Riverside	2,660.00														0.00	2,660.00	11/30/20
Shamong	995.00										995.00				995.00	0.00	
Southampton	1,595.00												1,595.00		1,595.00	0.00	
Springfield	995.00										995.00				995.00	0.00	
Tabernacle	995.00														0.00	995.00	11/25/20
Westampton	1,595.00							420.00							420.00	1,175.00	11/12/20
Woodland	995.00														0.00	995.00	11/19/20
Wrightstown	995.00														0.00	995.00	11/30/20
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	\$17,435.84	\$0.00	31,676.52	20,368.48	

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	11/12/20
Beverly	750.00														0.00	750.00	11/24/20
Bordentown City	750.00														0.00	750.00	11/17/20
Bordentown Twp.	1,000.00							174.63			159.14	188.94	54.48		577.19	422.81	10/28/20
Chesterfield	500.00														0.00	500.00	11/30/20
Delanco	750.00									190.06					190.06	559.94	11/04/20
Delran	1,000.00												1,000.00		1,000.00	0.00	
Edgewater Park	750.00												748.35		748.35	1.65	11/12/20
Fieldsboro	500.00														0.00	500.00	11/17/20
Florence	1,000.00														0.00	1,000.00	11/18/20
Hainesport	500.00												498.10		498.10	1.90	
Lumberton	1,000.00														0.00	1,000.00	11/25/20
Mansfield	750.00											750.00			750.00	0.00	
Medford	1,500.00												1,500.00		1,500.00	0.00	11/30/20
Mount Laurel	1,500.00											1,190.00			1,190.00	310.00	
New Hanover (new)	500.00														0.00	500.00	11/25/20
North Hanover	750.00														0.00	750.00	11/30/20
Palmyra	750.00														0.00	750.00	10/15/20
Pemberton Boro	500.00														0.00	500.00	11/19/20
Pemberton Twp.	1,500.00														0.00	1,500.00	10/14/20
Riverside	1,000.00														0.00	1,000.00	11/30/20
Shamong	500.00									500.00					500.00	0.00	
Southampton	750.00												593.94		593.94	156.06	11/30/20
Springfield	500.00											500.00			500.00	0.00	
Tabernacle	500.00														0.00	500.00	11/25/20
Westampton	750.00														0.00	750.00	11/12/20
Woodland	500.00														0.00	500.00	11/19/20
Wrightstown	500.00														0.00	500.00	11/30/20
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	\$4,394.87	\$0.00	8,047.64	13,702.36	

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	11/12/2020
Beverly	500.00														0.00	500.00	11/30/2020
Bordentown City	500.00														0.00	500.00	11/17/2020
Bordentown Twp.	500.00											500.00			500.00	-	
Chesterfield	500.00												500.00		500.00	-	
Delanco	500.00														0.00	500.00	11/4/2020
Delran	500.00														0.00	500.00	11/25/2020
Edgewater Park	500.00														0.00	500.00	11/12/2020
Fieldsboro	500.00														0.00	500.00	11/17/2020
Florence	500.00												500.00		500.00	-	
Hainesport	500.00										500.00				500.00	-	
Lumberton	500.00												500.00		500.00	-	
Mansfield	500.00											500.00			500.00	-	
Medford	500.00												500.00		500.00	-	11/30/2020
Mt. Laurel	500.00												500.00		500.00	-	
New Hanover (new)	500.00														0.00	500.00	11/25/2020
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												500.00		500.00	-	10/14/2020
Riverside	500.00														0.00	500.00	11/30/2020
Shamong	500.00								500.00						500.00	-	
Southampton	500.00												500.00		500.00	-	
Springfield	500.00											500.00			500.00	-	
Tabernacle	500.00												500.00		500.00	-	11/25/2020
Westampton	500.00					500.00									500.00	-	
Woodland	500.00														0.00	500.00	11/19/20
Wrightstown	500.00														0.00	500.00	11/30/2020
Total By Line	14,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00	\$0.00	\$1,000.00	\$1,500.00	\$4,000.00	\$0.00	\$7,500.00	\$6,500.00	

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

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Burlco JIF						
Data Valued As of :		December 4, 2020				
Total Participating Members		28				
Complaint		26				
Percent Compliant		92.86%				
			01/01/20		2020	
	Checklist Submitted	Compliant	EPL		POL	Co-Insurance
Member Name	*		Deductible		Deductible	01/01/20
BASS RIVER	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
BEVERLY	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
BORDENTOWN CITY	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
BORDENTOWN TOWNSHIP	Yes	Yes	\$ 5,000		\$ 5,000	0%
CHESTERFIELD	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
DELANCO	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 100K
DELRAN	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
EDGEWATER PARK	Yes	Yes	\$ 2,500		\$ 2,500	0%
FIELDSBORO	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
FLORENCE	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
HAINESPORT	Yes	Yes	\$ 2,500		\$ 2,500	0%
LUMBERTON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 100K
MANSFIELD TOWNSHIP B	Yes	Yes	\$ 2,500		\$ 2,500	0%
MEDFORD TOWNSHIP	Yes	Yes	\$ 20,000	\$75,000 Police EPL Deductible	\$ 20,000	20% of 1st 250K
MOUNT LAUREL	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
NEW HANOVER	No	No	\$ 20,000		\$ 20,000	20% of 1st 250K
NORTH HANOVER	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
PALMYRA	Yes	Yes	\$ 20,000		\$ 20,000	0%
PEMBERTON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
PEMBERTON BOROUGH	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
RIVERSIDE	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
SHAMONG	Yes	Yes	\$ 10,000		\$ 10,000	0%
SOUTHAMPTON	Yes	Yes	\$ 2,500		\$ 2,500	0%
SPRINGFIELD	Yes	Yes	\$ 7,500		\$ 7,500	20% of 1st 100K
TABERNACLE	Yes	Yes	\$ 10,000		\$ 10,000	0%
WESTAMPTON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
WOODLAND	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
WRIGHTSTOWN	No	No	\$100,000		\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
* Member does NOT participate in EPL coverage						

MEL STATUTORY BONDS as of 12/3/20

JIF	Name	Applicant	Position	Effective Date	Delete Date	IsActive	Status
BURLCO	Bass River Township	Eileen Brower	Treasurer	06/13/2016		Yes	Approved
BURLCO	Bass River Township	Albert Stanley	Tax Collector/CFO	06/05/2017		Yes	Approved
BURLCO	Bass River Township	Linda Eliason-Ash	Tax Collector	01/01/2007	05/31/2017	No	Approved
BURLCO	Beverly City	Yvonne Bullock	Treasurer / CFO Crime	05/01/2014		Yes	Approved
BURLCO	Beverly City	Shari Key	Tax Collector	05/01/2014		Yes	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
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	

MEL STATUTORY BONDS as of 12/3/20

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

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

Capehart & Scatchard Blogspot

Governor Murphy Signs Legislation Clarifying Effective Date of Hand And Foot Bill

Earlier this year the new **hand and foot bill** became effective on January 21, 2020. This bill marked a significant change in the New Jersey Workers' Compensation Act. The language was unambiguous in augmenting the number of weeks for injuries of the hand, foot and fingers. However, the language was less than clear concerning its effective date. Did it apply only to cases filed after January 21, 2020? Did it apply to all cases pending as of January 21, 2020?

On October 30, 2020, Governor Phil Murphy signed **legislation** amending L. 2019, c. 387 to clarify that the law was intended to apply to cases that were pending in the Division but not yet settled and cases that were filed on or after the date of enactment. *Now the question is what do practitioners and judges do in regard to orders that were entered over the past 10 months using the pre-2020 rates for a hand or foot injury?*

Before addressing this issue, let's recap how this law changes New Jersey Workers' Compensation Act. Until the passage of this law, under N.J.S.A. 34:15-12 an injured worker would receive 2.45 weeks for each percentage of compensation for hand injuries. The law increased the weeks to 2.6 for each percentage of compensation until the level of 25%. At that level and above, each percentage gets compensated at 3 weeks.

Similarly, the new law raised the long-standing compensation for foot injuries from 2.3 weeks per percentage to 2.5 weeks until the level of 25%. At that level and above, each percentage gets compensation at 2.85 weeks. It should be noted that the hand and foot law does **not apply** to reopener claims.

The law made some other minor changes such as raising the weeks for finger injuries and raising the death benefit to \$5,000 from \$3,500 for a person who died from any cause other than the accident or occupational disease during the period of payments of permanent injury.

When the law passed in January, judges and practitioners seemed to split fairly evenly around the state on whether the law should only apply to cases newly filed after January 21, 2020 as opposed to cases pending in the Division in January 2020 but filed before that date. Given the lack of consensus, many pending cases were settled using pre-2020 rates. That meant somewhat less money in permanency awards for petitioners.

In light of the recent legislation from the Governor clarifying the effective date of this law, employers and practitioners are now asking the following questions:

1. Did the parties expressly agree to use the pre-2020 rates as part of negotiations and was this agreement made part of the court record?
2. Did petitioner reserve rights to revisit the issue of the law's effective date in the event of clarification from the Appellate Division or the Governor?
3. Was the issue never discussed or addressed at all on the record when the case settled?

In the first situation, respondents will argue that the order should not now be amended. In the second and third situations, applications to modify the award may be filed, or the parties may even consent in some cases to amend the prior order should they agree. When there is a genuine dispute, it will become important to obtain a copy of the transcript at the time the order was entered to see what the parties stipulated to on the record and whether rights were reserved. Correspondence between counsel before the date of settlement may also be relevant in determining the intent of the parties. Given that hand and foot injuries comprise a large percentage of New Jersey claims, one can anticipate significant disputes over the ensuing months.

The Crucial Difference Between Impairment And Disability In Workers' Compensation

Understanding the difference between "impairment" and "disability" is important in properly reserving files and in defending workers' compensation cases. Many people use the terms synonymously, but there is an important legal distinction. An impairment refers to a problem with the structure or organ of the body. Disability focuses on the functional limitations that are caused by the impairment with regard to performing activities at work or outside work.

This may sound like a subtle distinction but it makes a difference in the value of workers' compensation cases and the validity of certain IMEs. Two employees who are the same age can have the same injury, perhaps a medial meniscus tear requiring surgery, and both may file a workers' compensation claim seeking an award of partial permanent disability for the leg. Employee A has unsuccessful knee surgery and has had to give up her favorite passion of running. Employee B has successful knee surgery and is able to pursue her favorite passion of running. She has run several 5k races as fast as ever and even a few half marathons. They each had the same impairment of the knee but would they receive the same award in court? If you said no you are correct because they don't have the same level of disability.

The New Jersey Supreme Court explained in ***Perez v. Pantasote*** that the employee must not only show an injury which restricts the function of the body or an organ (an impairment) but must also show either a lessening to a material degree of working ability or "a substantial interference with the other, non work-related aspects of petitioner's life" (the disability).

What are the implications of this distinction for medical experts, adjusters, lawyers and judges? Let's start first with medical experts. If a medical expert is going to provide an opinion in an IME that an injured worker has a disability of a certain percentage, the expert has to consider how the injury affects the worker's work life or non-work life. Last week I read an IME from an often-used petitioner's orthopedic expert who concluded that an employee had multiple disabilities from a significant accident. When you added up the various disability estimates, they totaled over 100%. There were several significant impairments – fractures and tears. But on closer inspection of the report, it was noteworthy that the medical expert never asked whether the employee had ever returned to work (he had), whether the injury caused a reduction in hours (it had not), whether the individual had reduced non-work activities, whether the individual had given up hobbies or exercise, and indeed whether this accident had affected the worker's function in any way whatsoever. The expert's disability estimates were in essence meaningless because he knew nothing about the man's life before the accident and after he reached maximal medical improvement.

The problem with this particular IME was that the doctor focused only on impairment but not on disability. He did observe that the accident caused daily pain and that cold and damp weather aggravated discomfort. But that is not enough. Very often IME

physicians evaluate medical records instead of the individual. Examiners on both sides make this mistake from time to time. The IME physician may do a great physical examination, a splendid summary of the treating records but still neglect to ask questions about the effect of the work injury on the examinee's work life or non-work activities compared to the level of function before the injury occurred.

What are the implications for adjusters and defense lawyers? When new files come in, it is critical to reserve the case for likely exposure. The medical records are reviewed, particularly objective studies like MRIs and operative reports, and a reserve is established based on medical impairment. That is all we have at the initial stage. It is too early to know the effect that this accident will have on work or non-work life because no one really knows at the outset whether the worker will return to work, or even return to work and get a second job, or return to doing all his or her former non-work activities. So the initial focus is limited to impairment. As the case progresses, the focus needs to shift to the level of function of the injured worker in all aspects of life, namely the overall disability. That is why it is helpful to obtain prior medical records and to investigate through the employer what the employee's activity level was before the accident.

The New Jersey workers' compensation system has a major flaw in allowing virtually no discovery, so often the only way to find out about level of function outside work is through social media searches or field surveillance. An IME performed after MMI has been reached is also helpful when the IME doctor asks the right questions. Did the worker golf before the accident but now cannot golf any longer due to severe back pain? Did the worker recover so well that she or he added a part-time construction job on top of the original job? Is the worker now unable to do overtime work? Once the lawyer or adjuster has this information, very accurate reserves for disability awards can be established.

For judges this distinction between impairment and disability is always important. Every good Judge of Compensation understands that the award is not based on a diagnosis. Judges don't award disability based on operative reports or MRI results. They try to get a sense of the effect of the injury on the injured worker's work life and non-work life, and they factor that information into the value of the case. A judge will have extensive knowledge and experience with workers who undergo surgery for complete rotator cuff tears, for example, but the judge wants to know what the

impact of this injury and surgery was in this particular worker's case. Disability awards are case by case.

Take the hypothetical of an athlete like Cody Bellinger, for example, the Los Angeles Dodgers 2019 National League MVP. In the recent 2020 World Series, Bellinger hit a home run and after he touched home plate, he high fived a teammate, causing his shoulder to suddenly dislocate. This had happened to him before, so he popped his shoulder back into place and stayed in the game. Following the World Series, he had surgery to repair the shoulder. If he were to file a workers' compensation claim petition under New Jersey law, what would the Judge ask? What would be relevant for an athlete? The Judge of Compensation would consider whether he was able to recover the ability to throw a ball from center field to second base on the fly, hit home runs like he used to, and raise his arm overhead to catch a fly ball. The judge would not base the award solely on the fact that he had a shoulder dislocation but on the impact of his impairment on his career and non-work activities. If the injury turned out to have no impact on any of his life functions, the award could be as low as zero.

This explains why it is ultimately insufficient for lawyers to say to clients that an operated rotator cuff tear is worth 25% permanent partial disability in New Jersey. That statement tends to equate impairment with disability. The award in each case depends on the extent of recovery, the ability to restore pre-injury functions, and the ability to function at work and at home. Some people with rotator cuff tears have minimal issues post-surgery, and their award may be far less than 25%. For others the injury could end a career and be worth far more than 25%. The lesson is that workers' compensation practitioners need to focus heavily on the level of function both before the accident and after treatment has ended. For practitioners and IME doctors, a thorough investigation of pre injury and post injury functions is essential in every case in order to accurately assess disability.



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

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

Date: September 1, 2020

Subject: Managers & Supervisors Training Revisions

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

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

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

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

Should you have any questions about the training, please do not hesitate to contact me at 856-446-9135 or via email at Paul_Forlenza@riskprogramadministrators.com.

Thank you for your attention to this important matter.

Protecting Children from Abuse Live Webinar Training Schedule

Click on Topic to Register

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

About Zoom Training:

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

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

Tab: 2021-2022
Tab: 2021-2022



To: Municipal Clerks
Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: November 23, 2020

Re: 2022-2023 MEL EPL Risk Management Program
Non-Supervisory Employee Training Announcement

As you are aware, every two years, the New Jersey Municipal Excess Liability Joint Insurance Fund (MEL) requires its members to update their compliance with the MEL's Employment Practices Liability Risk Management Program. One element of the compliance process requires that each member offer anti-harassment training to all non-supervisory personnel. While it is recommended that all non-supervisory employees take this training, employers are only required to make the training available to their employees.

The 2022-2023 non-supervisory training is being completed using the MEL Safety Institute (MSI). The training course is entitled *Building a Safe Workplace: Anti-Harassment and Discrimination*. This online course discusses the right of each employee to a workplace free of harassment and each employee's duty to respect the rights of all other employees.

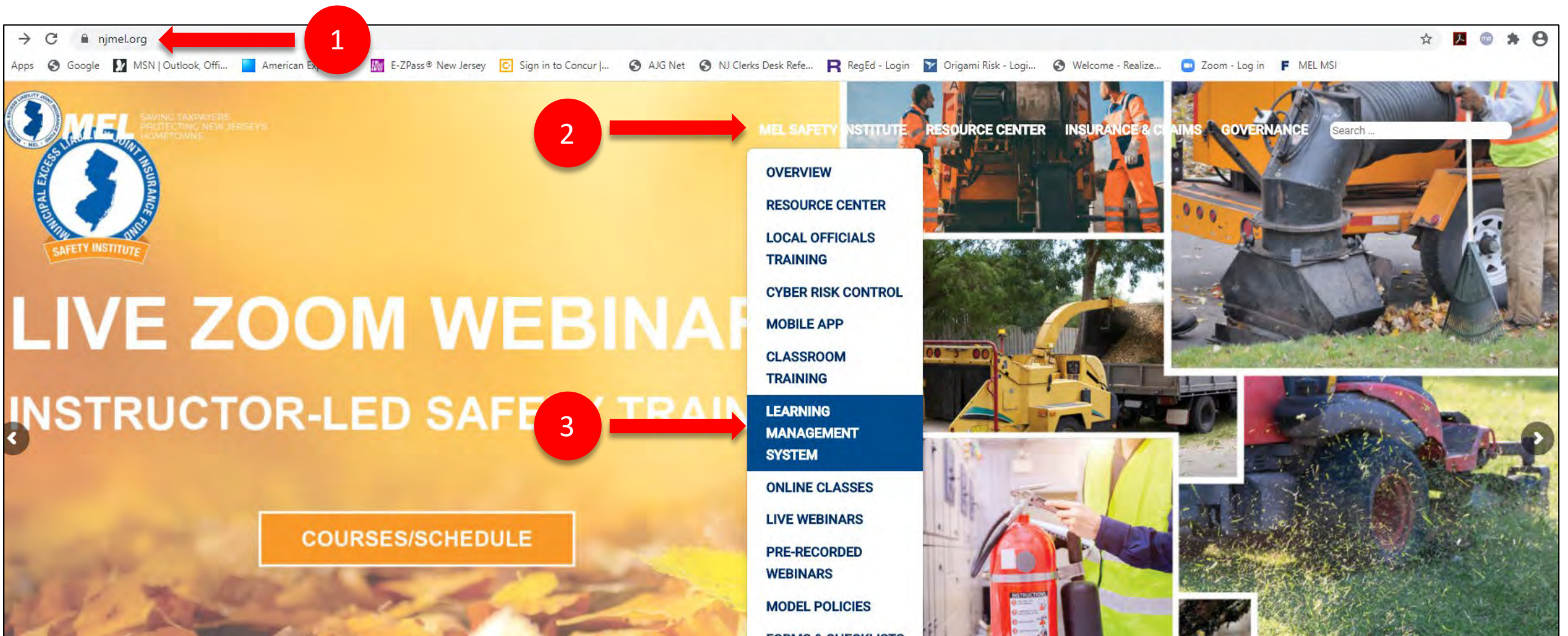
Again, this year's program is being offered exclusively online through the NJ MEL's Safety Institute (MSI). Instructions on how to access the MSI and complete the course are attached to this memorandum. The course runs approximately fifteen (15) minutes in length and completion of the course will be tracked automatically by the MSI; however, employees who want a certificate showing completion of the course can navigate to the "Student Center" tab to print your Certificate of Completion. All training should be completed by June 1, 2021.

Please feel free to contact my office if you have any questions regarding this program.

Questions regarding accessing the MSI can be directed to the MSI Helpline during normal business hours at 866-661-5120.

Thank you for your attention to this matter.

cc: Risk Management Consultants




1. Go the NJ MEL website: www.njmel.org
2. Click on the “MEL Safety Institute” drop down menu
3. Click on “Learning Management System”

MEL Safety Institute Learning Management System Overview – Municipal Excess Liability

njmel.org/mel-safety-institute/overview-2/#learning-management-system


Apps Google MSN | Outlook, Office American Express E-ZPass® New Jersey Sign in to Concur AJG Net NJ Clerks Desk Reference RegEd - Login Origami Risk - Login Welcome - Realize Zoom - Log in MEL MSI

 **MEL** SAVING TAXPAYERS. PROTECTING NEW JERSEY'S HOMETOWNS.

ABOUT MEL SAFETY INSTITUTE RESOURCE CENTER INSURANCE & CLAIMS GOVERNANCE Search ...

MEL SAFETY INSTITUTE

Learning Management System

 **LMS Login**

This online feature makes it easy for members to enroll in classes, run reports, order safety DVDs, and record learning history.

- [Enroll in Classes](#)
- [Tutorial to Use System](#)
- [Online Classes](#)
- 📞 [Questions? Contact the Mel Safety Institute Helpline](#)
Monday – Friday 8:30am to 5pm: (866) 661-5120

Bulletins & Briefings

The Institute releases periodic safety bulletins and briefings on a wide range of topics.

- [Bulletins](#)
- [Briefings](#)

Cyber Risk Control

- [Access to all resources & materials](#)

Video Library

The Institute provides numerous videos that can be ordered or viewed online.

- Click on the “LMS Login”



New Jersey

In-person classes currently suspended. See MSI NOW & Online Training College for Streaming Videos, Online classes and Live Webinar Training!

I am a
returning user

Please enter your user name:

Please enter your password:

Forgot your password or user name? [Click here](#)

☐ Remember my user name on this computer
(Please leave this box unchecked if this computer is shared with others.)

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What's New Page



Crossing Guard Training

I am a new
user

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If you have an MSI Login, enter your user name and password and sign into your account

If you have never registered in the MSI, Click the “**New User Registration**” button and create your account

MEL Safety Institute Learning Management System

firstnetcampus.com/MELJIF2/campus/courses.asp?F=home.asp









Apps Google MSN Outlook, Office American Express E-ZPass New Jersey Sign in to Concur AJG Net NJ Clerks Desk Reference RegEd - Login Origami Risk - Login Welcome - Realize Zoom - Log in MEL MSI

PAUL FORLENZA

HOME | MY TRAINING | MY CALENDAR | STUDENT CENTER | RESOURCES | WHAT'S NEW | HELP | MEDIA LIBRARY | ADMINISTRATION

Welcome PAUL FORLENZA to MEL Safety Institute Learning Management System!

The MEL Safety Institute is committed to providing its members with the highest quality education experience. Our safety institute features instructor led and online learning suites, carefully selected and tailored to address the needs of municipal employees in various roles. Simply click a link below appropriate to your municipal department to view the courses available to you. Pre-registration for all instructor-led classes is required.

 PUBLIC WORKS	 PARKS & RECREATION	 SCHOOLS & HOUSING AUTHORITIES	 UTILITY AUTHORITIES
 ADMINISTRATION & OFFICE	 POLICE, FIRE & EMS	 SAFETY LEADERSHIP	 MSI NOW

Click on the “MSI Now” button

Click on titles for descriptions or to enroll.

RECOMMENDED TRAINING

• Title

ONLINE COURSES

- Seminar: Employment Practices Liability
- 8 Tips for Working From Home
- Avoid Back Pain
- Bloodborne Pathogens
- **Building a Safe Workplace: Anti-Harassment and Discrimination**
- Camp Counselors - Aquatic Safety
- Camp Counselors - Bullying Prevention at Camp
- Camp Counselors - Child Sexual Abuse Prevention at Camp
- Camp Counselors - Playground Safety
- Camp Counselors - The Professional Lifeguard
- Camp Counselors - Trip and Transportation Safety

CLASSROOM COURSES/WORKSHOPS

No course assignments.

Search Training

MSI NOW



Click on the “**Building a Safe Workplace: Anti-Harassment and Discrimination**” course and view the video.



Click on titles for descriptions or to enroll.

TRAINING SUPPORT

• Title

RESOURCES

- Streaming Videos - Employee Conduct
- Streaming Videos - Fire Safety/Extinguishers
- Streaming Videos - General Safety
- Streaming Videos - HazCom & Chemical Safety
- Streaming Videos - Lifting/Material Handling
- Streaming Videos - LOTO & Electrical Safety
- Streaming Videos - Personal Protective Equip
- Streaming Videos - Shop & Tool Safety
- Streaming Videos - Specific Job Safety
- Streaming Videos - Stormwater
- Streaming Videos - Vehicle & Driving Safety
- Adobe Flash Player Download
- Classroom Management
- LIVE Webinar Training Schedules and Registration



To: Municipal Clerks
Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: November 23, 2020

Re: 2020-2021 Elected Officials Seminar

Please accept this memorandum as an invitation for your Elected Officials to participate in the 2020-2021 JIF Elected Officials Training Program.

This year's program focuses on Employment Practices Liability and how to avoid an employment related claim from occurring in your municipality. The goal of this training is to make your Elected Officials aware of the potential impact of their actions on their municipality, and potential personal exposure, while acting in their official capacity.

As in the past, the New Jersey Municipal Excess Liability Joint Insurance Fund (MEL) will reduce each member's 2021 MEL Assessment by \$250 for each municipal Elected Official who completes the course by May 1, 2021. This credit is also extended to the member's CEO (i.e. municipal manager/administrator). The maximum credit for each member is 5% of the member's 2021 MEL Assessment.

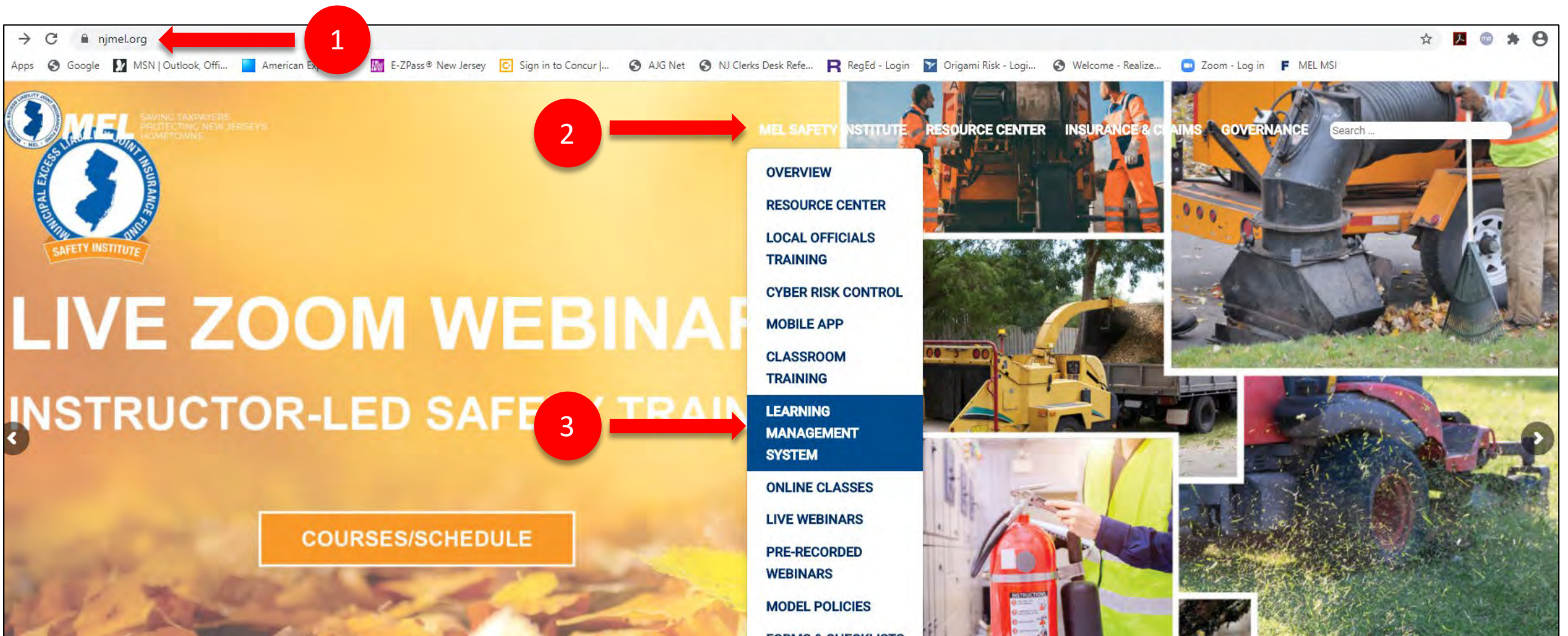
This year's program is being offered exclusively online through the NJ MEL's Safety Institute (MSI). Instructions on how to access the MSI and complete the course are attached to this memorandum. The course runs approximately one hour in length and completion of the course will be tracked by the MSI.

Please feel free to contact my office if you have any questions regarding this program.

Questions regarding accessing the MSI can be directed to the MSI Helpline during normal business hours at 866-661-5120.

Thank you for your attention to this matter.

cc: Risk Management Consultants




1. Go the NJ MEL website: www.njmel.org
2. Click on the “MEL Safety Institute” drop down menu
3. Click on “Learning Management System”

F MEL Safety Institute Learning M... x Overview – Municipal Excess Lial... x +

njmel.org/mel-safety-institute/overview-2/#learning-management-system


Apps Google MSN | Outlook, Offi... American Express L... E-ZPass® New Jersey Sign in to Concur [...] AJG Net NJ Clerks Desk Refe... RegEd - Login Origami Risk - Logi... Welcome - Realize... Zoom - Log in MEL MSI

 **MEL** SAVING TAXPAYERS. PROTECTING NEW JERSEY'S HOMETOWNS.

ABOUT MEL SAFETY INSTITUTE RESOURCE CENTER INSURANCE & CLAIMS GOVERNANCE Search ...

MEL SAFETY INSTITUTE

Learning Management System

 **LMS Login**

This online feature makes it easy for members to enroll in classes, run reports, order safety DVDs, and record learning history.

- Enroll in Classes
- Tutorial to Use System
- Online Classes
- 📞 Questions? Contact the Mel Safety Institute Helpline

Monday – Friday 8:30am to 5pm: (866) 661-5120

Bulletins & Briefings

The Institute releases periodic safety bulletins and briefings on a wide range of topics.

- Bulletins
- Briefings

Cyber Risk Control

- Access to all resources & materials

Video Library

The Institute provides numerous videos that can be ordered or viewed online.

- Click on the **“LMS Login”**



New Jersey

In-person classes currently suspended. See MSI NOW & Online Training College for Streaming Videos, Online classes and Live Webinar Training!

I am a
returning user

Please enter your user name:

Please enter your password:

Forgot your password or user name? [Click here](#)

☐ Remember my user name on this computer
(Please leave this box unchecked if this computer is shared with others.)

Sign in and check out our
featured courses on the
What's New Page



Crossing Guard Training

I am a new
user

If you have an MSI
Login, enter your
user name and
password and sign
into your account

If you have never
registered in the MSI,
Click the **“New User
Registration”** button and
create your account

MEL Safety Institute Learning Management System

firstnetcampus.com/MELJIF2/campus/courses.asp?F=home.asp








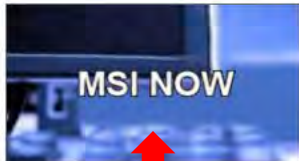
Apps Google MSN Outlook, Office American Express E-ZPass New Jersey Sign in to Concur AJG Net NJ Clerks Desk Reference RegEd - Login Origami Risk - Login Welcome - Realize Zoom - Log in MEL MSI

PAUL FORLENZA

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 ADMINISTRATION & OFFICE	 POLICE, FIRE & EMS	 SAFETY LEADERSHIP	 MSI NOW

Click on the “MSI Now” button

Click on titles for descriptions or to enroll.

RECOMMENDED TRAINING

• Title

ONLINE COURSES

- 2019-2020 Elected Officials Protecting Children from Abuse Seminar
- 2020-2021 Elected Officials Risk Management Seminar: Employment Practices Liability
- 8 Tips for Working From Home
- Avoid Back Pain
- Bloodborne Pathogens
- Building a Safe Workplace: Anti-Harassment and Discrimination
- Camp Counselors - Aquatic Safety
- Camp Counselors - Bullying Prevention at Camp
- Camp Counselors - Child Sexual Abuse Prevention at Camp
- Camp Counselors - Playground Safety

CLASSROOM COURSES/WORKSHOPS

No course assignments.

Search Training

MSI NOW



Click on the “2020-2021 Elected Officials Risk Management Seminar: Employment Practices Liability” course to view the video



Click on titles for descriptions or to enroll.

TRAINING SUPPORT

• Title

RESOURCES

- Streaming Videos - Employee Conduct
- Streaming Videos - Fire Safety/Extinguishers
- Streaming Videos - General Safety
- Streaming Videos - HazCom & Chemical Safety
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- Streaming Videos - Shop & Tool Safety
- Streaming Videos - Specific Job Safety
- Streaming Videos - Stormwater
- Streaming Videos - Vehicle & Driving Safety
- Adobe Flash Player Download
- Classroom Management
- LIVE Webinar Training Schedules and Registration

Land Use Training Certification

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



TO: Fund Commissioners
FROM: Sheila Ortiz, Account Representative
DATE: December 4, 2020
RE: **2021 Committee Volunteers – Fund Commissioners**

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2021.

Choices are as follows:

Coverage Committee - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

Finance Committee - The Finance Committee meets approximately three times per year to review the Fund Audit, service provider contracts and additional items. The Committee also drafts the Fund's budget, assessment allocation and dividend strategy for consideration by the Executive Committee.

Safety Committee - The Safety Committee meets approximately three times per year to review the progress of the Safety Director's efforts, to monitor the effectiveness of the JIF's safety programs, initiate new safety programs, and recommend safety policies to the Fund.

Strategic Planning Committee - The Strategic Planning Committee meets approximately three times per year to review the progress of the JIF's planning efforts as developed at the Member Retreat, monitor the effectiveness of the JIF's policies and programs, initiate new programs, and recommend policies to the Fund.

Please complete the attached response form and return it to my attention at the Fund Administrators office by **December 18, 2020**. Responses can be sent via e-mail at Sheila_Ortiz@riskprogramadministrators.com.

cc: Risk Management Distribution (PF, KK)

File: BURLCO/General/Committee Membership

Tab: 2021



Committee Participation – Fund Commissioner 2021 Fund Year

Please indicate which committee(s) you would like to serve on for the 2021 Fund Year.

Please indicate your first choice with a “1”, second choice with a “2”, etc.

Name: _____

Municipality/Organization _____

COMMITTEES	CHOICE
Finance	
Coverage	
Safety	
Strategic Planning	

Are you willing to serve on more than one committee? Yes No

Please return this form by December 18, 2020 to:

Sheila Ortiz
Account Representative
BURLCO JIF
E-mail: Sheila_Ortiz@riskprogramadministrators.com



TO: Risk Management Consultants
FROM: Sheila Ortiz, Account Representative
DATE: December 4, 2020
RE: **2021 Committee Volunteers – RMC**

Each year, the Fund Chair appoints Sub-Committees whose purpose is to address various policy issues affecting the JIF. All Risk Management Consultants are welcome to participate on the Committees listed below. In order to assist the Chair in this process please indicate your preference for committee assignment for Fund Year 2021.

Choices are as follows:

Coverage Committee - The Coverage Committee meets on an as needed basis to review coverage issues as they pertain to the Fund.

Safety Committee - The Safety Committee meets approximately three times per year to review the progress of the Safety Director's efforts, monitor the effectiveness of the JIF's safety programs, initiate new safety programs, and recommend safety policies to the Fund.

Please complete the attached response form and return it to my attention at the Fund Administrators office by **December 18, 2020**. Responses can be sent via e-mail at Sheila_Ortiz@riskprogramadministrators.com

cc: Risk Management Distribution (PF, KK)
File: BURLCO/General/Committee Membership

Tab: 2021



Committee Participation – RMC 2021 Fund Year

Please indicate which committee(s) you would like to serve on for the 2021 Fund Year. Please indicate your first choice with a “1”, second choice with a “2”.

Name: _____

Organization: _____

COMMITTEES	CHOICE
Coverage	
Safety	

Are you willing to serve on more than one committee? _____ Yes _____ No

Please return this form by December 18, 2020 to:

Sheila Ortiz
Account Representative
BURLCO JIF
E-mail: Sheila_Ortiz@riskprogramadministrators.com

BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND

DECEMBER 2020
CLOSED CASES

1.) **Reed Estate v. Township of Southamptn**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on November 9, 2018. The Plaintiff alleged that the minor Decedent, Adam Eric Reed, let himself out of the Plaintiffs' mobile home located at 35 Estates Drive, in the Township of Southamptn, while the Decedent's Mother was putting her younger son down for a nap. Upon realizing that the minor Decedent was no longer in the Plaintiffs' residence, the Decedent's Mother immediately contacted the local and State Police Departments for assistance. The State Police eventually located the minor Decedent in an unsecured pond located on the premises owned by the Co-Defendant, Mobile Estates of Southamptn, Inc. CPR was immediately performed on the child and he was transported by ambulance to the hospital in cardiac arrest status post drowning; however, the minor Decedent was pronounced deceased shortly thereafter. The Plaintiff alleged that the Decedent sustained serious and severe injuries as a result of the negligence of the Township which ultimately contributed to his death. The Plaintiff further alleged that the Township of Southamptn should have known that the pond located on the property of the Mobile Estates of Southamptn, Inc. constituted an attractive nuisance and that the Township should have known that the pond lacked fencing, a barrier, or was otherwise not secured. The Plaintiff alleged that the Township of Southamptn was negligent in allowing the dangerous and/or hazardous condition of the mobile home park to exist. The case was assigned to Douglas Heinold, Esquire on April 18, 2019. Defense Counsel was able to convince the Plaintiff's Counsel to file a Notice of Dismissal as to the Township of Southamptn only pursuant to *R. 4:37-1(a)* which was filed with the Court on May 9, 2019; however, after receiving discovery responses provided on behalf of the Defendant, Mobile Estates of Southamptn, the Plaintiff filed a Motion to Reinstate the Complaint against the Township. The substance of the Motion relied solely on the very basic proposition that Motions to Reinstate should be readily granted, and that the standard is one of process rather than a substantive analysis of the underlying claims. The Plaintiff's Motion to Reinstate the Complaint against the Township was ultimately granted on March 13, 2020. Defense Counsel proceeded with the filing of a Motion to Dismiss the Complaint against the Township for Failure to State a Claim on April 2, 2020. Oral Argument on Defense Counsel's Motion occurred on April 30, 2020 and on May 4, 2020; Judge Claypoole entered an Order denying the Motion. Defense Counsel proceeded with the filing of a Motion for Summary Judgment on October 2, 2020. Plaintiff's Counsel did not oppose the Motion and on October 30, 2020, Judge Belgard entered an Order granting the Motion and dismissing the Plaintiff's claims against the Township with prejudice. Although the Township has been dismissed, it is anticipated that a representative of the Township will be subpoenaed to be deposed by the attorneys for the Plaintiff and the Co-Defendants, and if a subpoena issues, Defense Counsel will participate in the Deposition on behalf of the representative of the insured.

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

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER – DECEMBER 2020

THE IMPORTANCE OF INSPECTIONS



In order to ensure that observations are reported, corrected and documented, please consider the following suggestions:

- A system of regular inspections and observations
- Training for employees to identify potential hazards
- Procedures for employees and citizens to report potential hazards
- Procedures to log all reports and record corrective actions
- Procedures to notify other entities/authorities of conditions and/or incidents that require attention
- Procedures to investigate incidents and accidents

Example: Claimant tripped and fell on raised sidewalk in a park and suffered serious injuries with several surgeries. The member municipality had utilized a landscaping company for spring cleanup, mulching, mowing and leaf cleanup in the area, but the municipality planted flowers, installed flags and maintained the sprinkler system. Valves for the sprinklers are in the area of the dangerous condition. Images from Google Maps showed the sidewalk in the same condition as the date of loss 4 years later. No liability could be attributed to the landscaping company. Both the presiding Judge and retired Judge acting as arbitrator believe that the municipality had or should have had actual or constructive notice of this dangerous condition. This claim was settled at a “favorable” amount of \$160,000 and could have been avoided if employees working near the area would have recognized the dangerous condition, reported it and repairs were completed.

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: December 15, 2020 via Zoom
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

DECEMBER ACTIVITIES & PLANS

- This month I completed my second workshop offered to all municipalities. Have gotten positive response to both the *Nutrition for Transition* as well as *Giving Yourself the Gift of Peace*. I would like to continue offering various topics into the New Year as long as there are participants.
- Offered and recorded the Finding Balance In Times of Uncertainty presentation on Dec 8th for anyone who missed it. A total of 3 sessions were offered this quarter.
- 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. This is scheduled for Jan 5th. I would love to hear from anyone who would like to share any ideas for improving our wellness program for next year.
- Thank you all for encumbering your wellness funds. Given the situation this year, you all did really well in your attempts to bring wellness throughout the year. I want to bring your attention to page 5 of my newsletter where I highlight a few ideas on how to bring fun to your office this holiday.

What are Municipalities Doing?

- Fresh Produce and Healthy snacks for office
- Challenges:
 - Year-long Maintain Don't Gain challenge is ending (discovered it was more important than ever)
 - Bingo Games containing activities focused on self-care
 - Healthy Holiday Challenges
 - Step challenge
 - Random Acts of Kindness (do a kind act for someone else...what a great time of year to show kindness!)
- Chair massages (with special caution on extending time in between for cleaning)
- Beverage Tumblers/Yeti
- Fitness trackers

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.

December Targeting Wellness Newsletter – Topics included:

- Give yourself the gift of health – focusing on all self care including physical, mental, emotional and spiritual
- Fuel yourself against sickness – the power of the food choices we make
- Fiber: are you getting enough? Ways to add more vegetable and fruit into your diet.
- Planning some office fun this holiday season.
- Two recipes: Spicy Sicilian Soup and Mexican Hot Chocolate Cookies

The **Exercise of the Month** is a Holiday HIIT workout that can take anywhere from 5 to 30 minutes depending on how many rounds you do. Always listen to your body and never work through pain. See your doctor if you have concerns. Use special caution when coming off an injury or if you are new to high intensity training.



Targeting Wellness Newsletter

Good News for Good Health!

December 2020

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

Here we are, the last month of 2020! The month typically packed with running around to dozens of stores buying gifts, filling our pantries with all the ingredients to make that special holiday meal; all the preparation that goes into a busy holiday season. However, most of that changed this year due to the ever lingering pandemic.

2020 has been like no other year any of us have ever experienced. With it came a lot of fear, anger, uncertainty, stress and a sense of loss. Loss perhaps of a loved one or friend to COVID, perhaps financial loss, or maybe a loss of hope. But what if this was a year where we reflect back on all the opportunities we were given to grow. Not having to travel much if at all to work; having more time with our kids, spouse and/or pets. Did you find that with the extra time you could incorporate more exercise, sleep in a few more minutes, eat more home cooked meals, find new ways to communicate with others and even take time for yourself?

Did you start that fun project you had been putting off? Did you learn something new you have always wished you had time to try?

As you look back on this year, try not to focus on all the despair and anxiety. Focus on the fact that you are here which means you made it!! Yes, you survived! As we close the book on 2020, what will you have as your first chapter for 2021? What new routine and level of purpose did you develop that you want to continue and make part of your life going forward? Don't merely focus on getting that vaccine as the magic bullet. You have a choice. Are you going to fall back into those same old habits that put your overall health at risk or are you going to take back control by taking care of YOU?

Many times after a storm, a beautiful rainbow appears. If you don't look for it, often it gets missed. Look for the good that happened this year. Look for that rainbow and then follow it to your pot of gold! You have the power to make the choice....are you merely going to say "I survived" or do you want to say "I thrived"?

Resources: Debby Schiffer (Opinion)

In this issue

1. Give Yourself The Gift of Health
2. Fuel Yourself Against Sickness
3. Are You Getting Enough Fiber?
4. Plan Some Office Fun This Holiday Season
5. Recipe Corner—
Spicy Sicilian Soup & Mexican Hot Chocolate Cookies



"God puts rainbows in the clouds so that each of us – in the dreariest and most dreaded moments – can see a possibility of hope."

[Maya Angelou](#)

Give Yourself The Gift of Health This Year

A very important component to stress management is self-care. In my opinion, self-care IS stress management. Think about it...hitting the gym a few times a week won't sustain stress reduction if all you're fueling with is junk or processed foods. Managing stress starts with giving your body and mind the attention it needs to stay healthy, focused and strong!



Where do you start? According to an article in *PsychoCentral*, there are three golden rules:

1. Stick to the basics (good nutrition, regular exercise, sufficient sleep, hydration)
2. It needs to be actively planned rather than "letting it just happen". It's a choice only you can make.
3. Be aware of what you currently do, why you do it and how it feels. Now determine what it is that needs to change to help you become the best version of yourself.
4. **BONUS:** This one is my add on. Don't wait until New Year's Resolution Time rolls around. Chances are it will only last a month. Start now, slow and steady, and new healthy habits may stick around for a lifetime!



MENTAL SELF-CARE

Your thoughts will greatly influence your psychological well-being as well as your overall health. Mental self-care includes things that keep your mind sharp like puzzles or learning something new. Maybe reading (or listening) to a book or watching an inspiring movie (or TedTalk, etc.) will fill you with new ways of viewing your life and motivate you to thrive rather than just survive! Ask yourself: Are you making enough time for activities that stimulate your mind? And are you being proactive and engaging in activities that keep you mentally healthy?

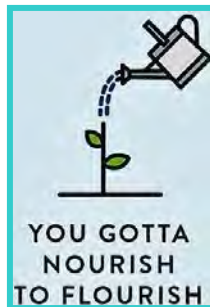
SPIRITUAL SELF-CARE

This does not mean religion. It's simply a connection to your true self and purpose in life. It's about nurturing your spirit however you can to develop a deeper sense of meaning, understanding, and link to the universe or higher power (whatever that is for you). Whether it's through meditation, attending religious services or praying, or a walk in nature, spiritual self-care impacts your entire being. Take time just to be! Sit quietly, reflect on what is important to you, connect with your purpose!



PHYSICAL SELF-CARE

There is a direct connection between your body and your mind. So when you take care of your body through regular exercise, fueling it with healthy food choices, and getting adequate sleep, you also think more clearly and feel better overall! Be sure to keep up with annual wellness visits with your doctor, take necessary medications, and practice focusing on the positive not the negative in your life.



SOCIAL SELF-CARE

Our relationships with others play a vital role in our overall well-being. Making time for friends and cultivating relationships could be a challenge; however, socialization is such an important component to stress management and resiliency it's worth devoting time in your schedule for this even if it has to be virtual right now. Ask yourself: Are you getting enough quality time with your friends? And what are you doing to nurture your relationships with them? Is there a group that inspires you? Maybe schedule some time to volunteer. Think about this. If you need more interaction, make the time!

MAKE A PLAN

Everyone's self-care plan will look a little different. We're all unique as are the areas needing improvement. Where do you need to focus? Do you need more mental stimulation? Do you need to focus more on your physical health? Or do you need to get out with friends more and have some fun? Identify one area you would like to start with. What do you want to happen? Set up some small goals and behavior changes that will help you get there. And along with self-care comes self-compassion. Be kind to yourself as you incorporate changes. It won't be easy or quick but it will definitely be worth it!



EMOTIONAL SELF-CARE

How are your coping skills when it comes to dealing with uncomfortable emotions such as anger, anxiety, and sadness? Emotional self-care can include activities that help you acknowledge and express your feelings in a healthy and safe way on a regular basis. It's important to talk to someone if you are struggling with your emotions. Find activities that help you feel recharged and alive! Don't let things build up inside.



<https://www.verywellmind.com/>

Fuel Yourself Against Sickness

As we all know, one of the best ways to prevent and fight off colds, influenza, viruses, and chronic diseases for that matter, is to keep our level of stress low and under control. **HOWEVER**, there is also direct correlation to the types of foods you typically consume. The foods you eat will either strengthen or weaken your immune system determining your level of resistance in fighting off these risks. Nothing new right? It's still possible that you could catch something, but your ability to fight off the condition and recover quicker is much more likely!

Several nutrients are essential for a healthy immune system. They include iron, zinc and vitamin C. Taking a vitamin supplement does not give you all the benefits consuming the whole food will provide. Everything you eat either feeds the good bacteria in your gut or allows the bad bacteria to grow in number and size, increasing the likelihood of illness and chronic conditions such as IBS and even cancer. If you want to build up your immune system to protect you from sickness and disease or at least fight hard for you if you should get one, make sure you incorporate whole foods that are loaded with fiber, antioxidants, vitamins and essential minerals .

There are thousands of studies and decades of research that have proven this fact: eating less animal products such as red meat, poultry, fish, dairy including cheese, and ultra-processed “foods” can have profound benefits on preventing and even reversing many chronic diseases! Think about it for a moment. All animal products (meat and dairy) have cholesterol and saturated fats but zero fiber. All animal products are loaded with antibiotics and hundreds of other pharmaceutical drugs which get feed to livestock every day in every meal so they get fat faster. This cause inflammation in our bodies, destroying good bacteria not to mention putting us at higher risk for disease.

Fish are tainted with pollutants and toxic materials which get stored in the fatty tissue. Fattier the fish, the more toxins ingested. And then we have the ultra-processed foods. Unfortunately what many of us think simply as processed “foods” are really ultra-processed! These products are typically in shiny packages and have nothing to do with the natural product....mostly found in fast-food restaurants and many middle isles in the grocery store. Deli lunch meats, hot dogs, etc. have now been classified as a Group 1 carcinogens meaning there is sufficient evidence that it causes cancer in humans (right in line with tobacco).

✓ 3 stages of food processing

Healthline.com

1. First stage of “processing” involves making sure the food is edible. Harvesting grain, shelling nuts, and slaughtering chickens are all considered primary processing. Foods that have only gone through this stage of processing are often still considered “whole” foods.
2. Secondary steps make a more complex, finished, “processed” product. This includes cooking, freezing, and canning.
3. Ultra-processed foods go through a third stage, when manufacturers inject flavors, added sugars, fats, and chemical preservatives.

eat food.
not too much
mostly plants.
-michael pollan

It always come back to this one question: So what am I supposed to eat? I think Michael Pollan sums it up the best. You may have heard this before: **Eat food, not too much and mainly plants!** It's really as simple as that. Next month, with the start of the new year, we'll look at how this can really be as easy as it sounds. However, you have to be ready to change, it will require some work but it will be so sustainable and especially rewarding! I would love to hear from you if you are interested in exploring this on a more personal level. Just email me at debby_schiffer@targetingwellness.com

Are You Getting Enough Fiber?

A 2010 report from the National Cancer Institute found that “three out of four Americans do not eat a single piece of fruit in a given day” and “nearly nine out of ten do not reach the minimum recommendation of daily consumption of vegetables.” (Dr. Greger, NutritionFacts.org). Note that the CDC guidelines recommend about 2 to 3 cups of vegetables a day depending on your age and gender.

According to the U.S. Department of Agriculture, an estimated 32% of our calories come from animal foods, 57% from processed plant foods, and only 11% from whole foods which includes whole grains, beans, fruits, vegetables, nuts and seeds. Whole foods are loaded with fiber, vitamins, minerals and antioxidants, not found in animal or processed products.

Many people I talk to are concerned about one thing: “getting more protein.” However, it’s clear that most Americans are getting far more than they actually need. (That’s a subject I have touched on in past newsletters and probably will address again in the future.) Instead, we should be concerned with “Did I get enough fiber today?” How much do we need? Men need 38 grams of fiber and women need 25 grams. Yet the average American is getting somewhere between 5-15 grams a day.

A common concern that surfaces when folks think about adding in more fruits and vegetables is that there is “no way they can eat that much in a day without having GI issues” (a.k.a gas and bloating). And you are probably right if you try to do too much at once. If you don’t have any in your diet now, try adding in one or two a day. And start with the non-gassy ones like squash, bell peppers, asparagus, Bok Choy, spinach, carrots, cucumbers, and green beans. Going slow will allow your gut to adjust to the diversity and you’ll start producing the bacteria that will allow you to handle more of these foods in the future. *Remember: Eat food, not too much and **mostly** plants.*

Nutritionfacts.org/topics/standard-american-diet/; CDC.gov; verywellhealth.com



What Does a Day of More Fruit & Veggies Look Like?



- 1 small apple (2.5" diameter)
- ½ cup dried fruit (raisins, prunes, apricots)
- 1 cup broccoli, cooked
- 2 cups raw leafy greens + ½ cup cherry tomatoes



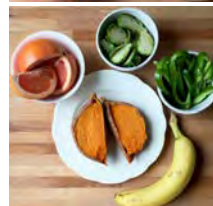
- 1 cup diced watermelon
- 1 large peach
- 1 cup baby carrots (about 12 baby carrots)
- 1 cup black beans



- 1 cup pineapple
- 1 medium pear
- 1 cup cucumber
- 1 cup red peppers
- 1 large stalk of celery



- 8 large strawberries
- 1 cup diced plums (about 2 large plums)
- 1 cup green beans
- 1 cup diced onions



- 1 medium (4" diameter) grapefruit
- 1 large banana
- 1 large baked sweet potato
- 1 cup Brussels sprouts



- 1 cup frozen mixed berries
- 1 cup grapes
- 1 cup spaghetti squash
- 1 small raw whole tomato
- 2 cups raw kale



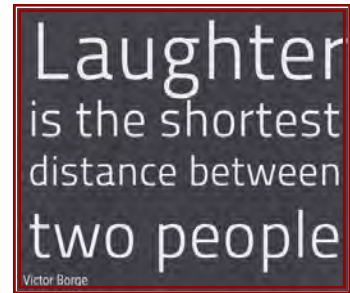
- 1 cup diced cantaloupe
- 1 cup blueberries
- 2 cups salad greens
- 1 cup chopped cucumber
- ½ small ear corn

So what do you think? Doable? And think of all the combinations you can make. They look beautiful right? Just think how great they are for your overall health!! Bon Appetite!

Always consult with your doctor before making any changes that could interfere with current medications or food restrictions due to allergies or sensitivities.

Plan Some Office Fun This Holiday Season!

Maybe your disappointed that you can't have that holiday luncheon with all your co-workers/employees this year due to social distancing. Why not plan to bring some fun to the office instead? Laughter can lift all our spirits and help us feel connected in times of unrest. Here are a few ideas that you might consider:



"You don't stop laughing because you grow older."

You grow older because you stop laughing."

Maurice Chevalier

- **Joke of the Week** – We all need to laugh, and this is something everyone can take a turn at. Take turns finding a joke each week to help start Monday morning off right. Make sure it stays clean and appropriate. ☺

- **Caption the GIF** – More and more people are having fun with GIFs. Choose one a week and ask your team to come up with a clever caption for it.

- **Best Pet Photo** – There's no doubt our pets love having us around, so why not share their good looks? Ask your team to send in their best animal photo and offer a prize to the winner. Maybe make it themed (best holiday outfit?) Display these photos for all to see. Maybe ask each pet owner to share a little something special about their furry friend.

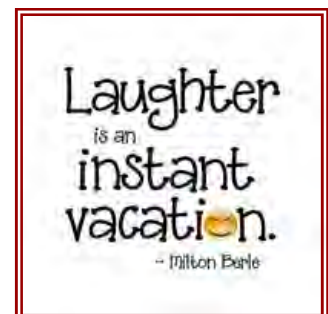
- **Story Time** – The idea is to have the entire team work together to tell a story that (mostly) makes sense. The organizer starts things off by emailing a sentence to a co-worker. Each person along the chain has to add a line. Hopefully laughs ensue. And it's up to the last person to wrap it up. Maybe post the final story to share the chuckles with everyone.

- **Two Truths and a Lie** – This game is always a great way to get to know each other while having a little fun. Ask each person to submit two unique things about themselves and a third thing that isn't true. Have their coworkers try to figure it out.

- **Express Yourself** – Most of us have gotten used to using emojis to communicate, and your phone keeps track of the ones you use the most. Have each person submit a screenshot of their most-used emojis and see if you all can guess which screenshot belongs to which employee.

- **Make a Meme** – Pick an image and have your staff attach a funny clean phrase to it. Here's one site that you can use <https://makeameme.org/>. Post them in a common place and ask folks to vote on their favorite phrase. Offer a small prize to the winner.

This may sound silly to some, but if it brings laughter to the office and helps everyone stay connected, isn't it worth a few minutes?





I made this over the weekend and it was very tasty. This flavorful, easy, and whole-some oil-free Spicy Sicilian Soup is a whole food nod to the popular Carrabba's Spicy Sicilian Chicken Soup

Recipe from: Monkey & Me Kitchen Adventures



Ingredients:

Base Ingredients:

- 1 cup yellow onions, fine dice
- 2 Tablespoons minced garlic
- 3 celery ribs, diced
- 3 medium carrots, diced
- 1 large red bell pepper, diced
- 3 cups water (or broth)
- 1 cup low-sodium vegetable broth *
- 1 – [14 oz. can] petite diced tomatoes
- 1 Tablespoon reduced-sodium tamari *
- 1 Tablespoon white miso *
- 1 – [15 oz. can] kidney beans, drained and rinsed *
- ¼ teaspoon baking soda *

Spice/Herb Ingredients:

- 1 ½ teaspoons onion powder
- 1 ½ teaspoons garlic powder
- 2 Tablespoons dried minced onions
- 1 Tablespoon dried parsley
- ¼ teaspoon smoked paprika (+/-)
- ¼ teaspoon ground cumin (+/-)
- ½ teaspoon dried oregano
- 2 bay leaves
- ½ – 1 teaspoon sea salt (+/-) *
- ¼ teaspoon black pepper
- ¼ teaspoon red pepper flakes * I think it could have used more.

Other Ingredients:

- 2/3 cup dry ditalini pasta, cooked (or elbow macaroni)



Fill a large stock pot full of water. Add some sea salt to the water. Bring the water to a boil then add the pasta. Stir occasionally to prevent sticking. Boil the pasta **until almost** el dente, drain, rinse with cold water to remove any excess starch, shake well, set aside, then transfer the cooked pasta into the soup in at **Step 5**.

Instructions:

Place the **Spice/Herb Ingredients** (except the red pepper flake) into a small bowl, mix well. Set aside.

Place the diced onions, celery, carrots, and red bell peppers into an enamel-lined/ceramic lined pot, sauté over medium-high heat until softened, approx. 7 to 9 minutes, then add the minced garlic, sauté for one minute.

Then add all the remaining **Base Ingredients** and the **Spice/Herb Mix**. Bring to a boil, then immediately lower to simmer. Simmer for 20 minutes.

Add in the cooked ditalini, stir well to combine, boil on low for a couple minutes. Then remove from the stove, put a lid on the pot, and allow to set for 10 minutes. Discard the bay leaves, add the red pepper flakes. Stir, then serve and enjoy.

Tips for success:

Macaroni/Pasta: We **prefer** cooking/boiling the pasta **separately** then adding the cooked pasta at the end to avoid losing any liquids much like most restaurants do. This helps preserve the soup flavor, reduce broth cloudiness, and eliminates the pasta from drinking up too much broth while it cooks.

Gluten Free Macaroni/Pasta: If using a gluten free macaroni/pasta, we recommend cooking the pasta **separately** as gluten free pastas tend to release a lot of starch which makes the soup cloudy.

Amount of Pasta: While it is tempting to use more than the recipe amount of 2/3 cup of pasta, we recommend you stick to this amount otherwise the pasta will soak up all the liquids and the soup will no longer be "soup."

Red Pepper Flakes: We recommend adding the red pepper flakes at the end in order to get a good base flavor. Or if you wish, you can add it to individual servings.

* Notes:

***Vegetable Stock:** We use [Pacific Organic Low Sodium Vegetable Stock](#). We love this brand because it is Whole Food Plant Based compliant, as it does not contain MSG, has no oil, and does not contain any highly-processed ingredients.

***Tamari:** We used [San J Tamari Soy Sauce, Gluten Free, Reduced Sodium](#). You can substitute the tamari with reduced sodium soy sauce, Braggs Liquid Aminos, or Braggs Coconut Liquid Aminos.

***Miso:** We used [Miso Master Organic Mellow White Premium Lite Miso, Certified Gluten Free](#). Miso really lends itself to balancing flavors when you don't use oil. You can also use chickpea miso for a soy free version.

***Baking Soda:** Baking soda is often used as a neutralizer for dishes that contain a lot of acidity, typically from tomatoes. We use it in this dish to remove some of the tomato acidity (from the petite diced tomatoes) without losing the tomatoey flavor. When you add it, the mixture will bubble up, then settle down as it neutralizes the acidity.

***Beans:** We kitchen tested with both chickpeas and kidney beans. Both worked great. You can pretty much use any type of bean you want into this soup. We preferred the kidney beans for this soup.

***Sea Salt:** Please adjust the sea salt based upon your family's sea salt preferences and/or based upon dietary needs.

***Makes:** Serves about 3 – 4 (makes about 7 ½ cups)



MEXICAN HOT CHOCOLATE COOKIES

These decadent, chewy chocolaty Mexican Hot Chocolate Cookies are pure cookie heaven with warming cinnamon spice and a little kick of cayenne pepper. These fudgy cookies really deliver with a slightly crispy exterior and a deliciously dense, chewy interior like a brownie in cookie form. They are easy to make and have quickly become one of my new favorites! Perfect for any holiday cookie swap! And they are healthy to boot!

Dry Ingredients:

- 1 ½ cups **almond flour**
- ½ cup **unsweetened cocoa powder**
- ¼ cup **maple sugar ***
- ¼ teaspoon **baking soda**
- 2 teaspoons **baking powder**
- 1 Tablespoon **cornstarch**
- 1 ½ teaspoons **cinnamon ***
- ¼ teaspoon **sea salt**
- ¼ teaspoon **cayenne pepper *** (optional but I'd suggest it)

Wet Ingredients:

- ½ cup **unsalted almond butter**, softened *
- 1/3 cup **organic maple syrup ***
- 1 Tablespoon **molasses**
- 1 teaspoon **vanilla**
- 2 Tablespoons **unsweetened plain plant milk**

***Serving:** Makes approximately 14 to 16 cookies.

***Storage:** Use within 5 days. Freezes well.

Recipe from: Monkey & Me Kitchen Adventures



Directions:

1. Preheat the oven to 350 F. Place oven rack in the center position, avoiding the lower oven rack placement.
2. Line a baking sheet with a silicone mat (or parchment paper).
3. Place all the **Dry Ingredients** into a bowl, whisk well to combine.
4. Add the **Wet Ingredients** to the dry ingredients, stir well to combine (no electric mixer required).
5. Take 2 tablespoons of cookie dough and roll it in your hands to form a ball (see recipe notes), then place the ball onto the silicone mat (or parchment paper) lined cookie sheet. Try to keep the cookie size uniform. Space them apart as they do spread. Continue until you have rolled all the dough into balls and placed on the baking sheet.
6. Then flatten each ball into a round disk about 1/2 inch thick, then place the baking sheet into a preheated 350 F oven and bake for 11 minutes.
7. After 11 minutes, remove from the oven, allow the cookies to sit on the baking sheet(s) undisturbed for 1 minute to firm up, then transfer to a wire cooling rack. Enjoy warm, soooo delicious!

Notes:

1. ***Maple Syrup and Maple Sugar:** We get tons of questions about sweetener substitutions. We totally get it. Some folks want to use all Medjool dates, while others want to use all maple syrup. We've tried these cookies using all Medjool dates, they turned out gummy. We also tried using all maple syrup, they just didn't hold up. Honestly, the best sweetener for this cookie recipe is the combination of maple syrup and maple sugar. Additionally, using date sugar is not recommended either as it just doesn't have the same flavor and texture needed for this recipe. *** We also get lot questions about using coconut sugar, if your diet permits, you can substitute coconut sugar for the maple sugar. However, we have not tested with coconut sugar, many of our readers have let us know that coconut sugar works well as a substitute for maple sugar.
2. ***Cayenne Pepper:** You will get a little kick of heat on the back end of your palate from the cayenne pepper. The chocolate somewhat tempers the heat, but it really adds this beautiful dimension to the cookies. If you are concerned, you can totally leave out the cayenne pepper for a beautifully chocolatey brownie-tasting cookie.
3. ***Cinnamon Spice:** Some cinnamon spices are stronger than others. For example, some brands have a very strong cinnamon flavor that can become bitter whereas Penzeys has a beautifully bold sweet cinnamon flavor without the bitterness. I think individual personal preference really depends upon what you are most familiar with and what type of cinnamon spice brand you enjoy. The cinnamon in this cookie recipe is used as a beautiful accent flavor.
4. ***Unsalted Almond Butter:** You want the almond butter softened, but not melted. Almond butter at room temperature is best; however, if you store your opened jar of almond butter in the fridge like we do, just spoon out the recipe required amount and microwave it for 4 to 5 seconds to soften it without melting it. You can substitute other nut or seed butters that have the same consistency as the almond butter with the understanding that the flavor will slightly change. We do not recommend tahini as a substitute. Additionally, use only a nut/seed butter where the only ingredient is the nut or seed. Do not use a nut/seed butter where the separated oil has been pour off; instead any of the oil that separates on the top should be stirred back in for a smooth consistency.
5. ***Rolling Cookie Balls:** The dough is very sticky. Tip: wash your hands between every 5 cookies or so, so you can roll a smooth round cookie ball. If you leave your hands very slightly damp, you will get a smoother, glossier cookie. The cookie photos do not show the glossier cookie as we dried our hands and did not leave them a little bit damp. We were divided over the glossier versus natural look of the cookies.

Debby Schiffer, Wellness Director for BURLCO & TRICO JIF

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Cell: 856-520-9908



Wishing everyone a healthy and safe holiday season!!!



Is Gratitude Good for Your Health?

The jury's still out, but preliminary research suggests that grateful people may have better sleep, healthier hearts, and fewer aches and pains.

BY [SUMMER ALLEN](#) | MARCH 5, 2018

After 15 years of research, we know that gratitude is a key to psychological well-being. Gratitude can make people happier, improve their relationships, and potentially even counteract depression and suicidal thoughts. But might the benefits of gratitude go beyond that? Could gratitude be good for your physical health, too?

How might gratitude improve health?

Research on the relationship between gratitude and physical health is still developing, but studies so far suggest that there may be a connection. At the very least, it appears that more grateful people report feeling healthier and sleeping better, and they may even have some physiological markers of better health.

This raises a clear question: How is it that gratitude might make people healthier? Besides helping them sleep, gratitude may lead people to engage in other behaviors that help keep them healthy, like eating well and not smoking. Indeed, more grateful people report having healthier lifestyles, more grateful heart attack patients adhere better to their doctors' recommendations, and college students who count blessings weekly for 10 weeks exercise significantly more than those who do other writing activities.

But there are other possible mechanisms. Gratitude's stress-buffering ability and known power to increase happiness and positive emotions may have downstream positive influences on health. And gratitude's role in fostering and strengthening social connections may be just as important. A growing body of research strongly suggests that our relationships with others can have tangible health benefits.

Still, there is a lot we don't yet know. As we speak, researchers are exploring how different types of gratitude might have different benefits, whether the target of your gratitude makes a difference, and how gratitude could impact your body in real time.

Additionally, we still need more evidence to determine whether or not particular gratitude activities can improve specific health outcomes, how long these improvements last, and whether characteristics such as age, gender, religion, or personality can influence gratitude's effects on health. But the evidence is mounting that gratitude may well be one of the fundamental pillars of a healthy lifestyle.



Targeting Wellness, LLC
Debby Schiffer, MA, NBC-HWC
JIF Wellness Director

QUICK HOLIDAY HIIT WORKOUT

No Excuses anywhere workout—no equipment needed

- 20 high knees
- 20 reverse lunges
- 20 push ups (modified, military, or against wall)
- 20 squats
- 20 triceps dips
- 20 side lunges
- 20 plank alternating knee to elbow or hold for 30 seconds

Work your way up to 5 rounds or if time permits.



Disclaimer: Be sure to start slowly and work your way up to the reps and the rounds especially if you have not been doing high intensity workouts. Always adjust the exercise and the intensity to fit your level of fitness. Consult your doctor if you have any concerns. Do not perform these exercises if injured.



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

Intake	November-20	November-19	2020 November YTD	2019 November YTD
# of New Claims Reported	112	14	763	203
# of Report Only	50	3	564	60
% Report Only	45%	21%	74%	30%
# of Medical Only	60	10	153	124
# of Lost Time	2	1	44	60
Medical Only to Lost Time Ratio	97:03	91:09	77:23	87:13
Occupational, Claim Petition, Cancer Presumption	0		2	
COVID-19	94		590	
Average # of Days to Report a Claim	3.2	4.8	2.8	2.2

Nurse Case Management	November-20	November-19
# of Cases Assigned to Case Management	19	19
# of Cases >90 days	15	15

Savings	November-20	November-19	2020 November YTD	2019 November YTD
Bill Count	214	95	1482	1592
Provider Charges	\$332,127	\$253,771	\$2,299,783	\$2,310,607
Repriced Amount	\$147,012	\$68,281	\$721,494	\$766,190
Savings \$	\$185,115	\$185,489	\$1,578,289	\$1,544,417
% Savings	56%	73%	69%	67%

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

Exclusive Provider Panel Penetration Rate	November-20	November-19	2020 November YTD	2019 November YTD
Bill Count	97%	98%	97%	98%
Provider Charges	85%	86%	97%	97%

Transitional Duty Summary		2020 November YTD	2019 November YTD
% of Transitional Duty Days Worked		57%	58%
\$ Saved By Accommodating		\$139,993	
% of Transitional Duty Days Not Accommodated		43%	42%
Cost Of Days Not Accommodated		\$98,103	



**Burlington County Municipal JIF
Average Days To Report By JIF Member
(Indemnity, Medical Only and Report Only)
1/1/2020 - 11/30/2020**

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Insured
BEVERLY CITY	1	38.0	38.0
BORDENTOWN CITY	3	1.7	0.0
BORDENTOWN TOWNSHIP	7	0.9	0.6
CHESTERFIELD TOWNSHIP	1	6.0	0.0
DELANCO TOWNSHIP	11	10.2	2.5
DELRAN TOWNSHIP	6	4.5	2.0
EDGEWATER PARK TOWNSHIP	6	1.5	0.7
FIELDSBORO BOROUGH	1	20.0	0.0
FLORENCE TOWNSHIP	8	5.1	0.0
LUMBERTON TOWNSHIP	11	2.0	0.0
MANSFIELD TOWNSHIP	7	4.3	1.4
MEDFORD TOWNSHIP	44	4.6	1.3
MOUNT LAUREL TOWNSHIP	397	1.9	0.5
NORTH HANOVER TOWNSHIP	9	7.3	1.3
PALMYRA BOROUGH	10	2.4	0.9
PEMBERTON TOWNSHIP	44	5.5	4.4
RIVERSIDE TOWNSHIP	11	2.2	1.3
SHAMONG TOWNSHIP	2	2.0	2.0
SOUTHAMPTON TOWNSHIP	10	0.5	0.0
TABERNACLE TOWNSHIP	2	0.0	0.0
WESTAMPTON TOWNSHIP	168	2.9	0.4
WOODLAND TOWNSHIP	2	3.5	0.0
Grand Total	761	2.8	0.8



**Burlington County Municipal JIF
COVID-19 Claims Report
1/1/2020 - 11/30/2020**

	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
DELANCO TOWNSHIP	2			2
EDGEWATER PARK TOWNSHIP	1	1		2
FLORENCE TOWNSHIP	2			2
LUMBERTON TOWNSHIP		3		3
MANSFIELD TOWNSHIP	3			3
MEDFORD TOWNSHIP	2	18	4	24
MOUNT LAUREL TOWNSHIP	8	4	354	366
NORTH HANOVER TOWNSHIP	1	7		8
PALMYRA BOROUGH	1	3		4
PEMBERTON TOWNSHIP		9	11	20
RIVERSIDE TOWNSHIP			1	1
WESTAMPTON TOWNSHIP		23	132	155
Grand Total	20	68	502	590



**Burlington County Municipal JIF
Transitional Duty Summary Report
1/1/2020 - 11/30/2020**

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	\$ Saved By Accommodating	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated	Cost Of Days Not Accommodated
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%	\$2,835	0	0%	\$0
DELANCO TOWNSHIP	75	75	100%	\$10,125	0	0%	\$0
FLORENCE TOWNSHIP	16	16	100%	\$576	0	0%	\$0
PEMBERTON TOWNSHIP	347	306	88%	\$30,871	41	12%	\$4,304
MEDFORD TOWNSHIP	123	107	87%	\$7,146	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	538	213	40%	\$24,183	325	60%	\$37,527
WESTAMPTON TOWNSHIP	225	19	8%	\$684	206	92%	\$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
Grand Total	2235	1282	57%	\$139,993	953	43%	\$98,103



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	207	\$312,610	\$134,847	\$177,762	57%
Ambulatory Surgical Center	5	\$107,356	\$30,801	\$76,555	71%
Hospital	11	\$84,145	\$57,690	\$26,456	31%
Physical Therapy	118	\$43,470	\$10,049	\$33,421	77%
Anesthesiology	7	\$35,593	\$12,652	\$22,940	64%
Orthopedics	28	\$21,254	\$12,750	\$8,504	40%
MRI/Radiology	12	\$9,663	\$5,239	\$4,423	46%
Durable Medical Equipment	2	\$2,848	\$2,279	\$570	20%
Neurosurgery	3	\$2,400	\$652	\$1,748	73%
Urgent Care Center	8	\$2,092	\$1,192	\$900	43%
Physicians Fees	5	\$1,555	\$429	\$1,126	72%
Physical Medicine & Rehab	3	\$1,400	\$511	\$889	64%
Occ Med/Primary Care	5	\$835	\$604	\$231	28%
Out Of Network	7	\$19,518	\$12,164	\$7,353	38%
Orthopedics	3	\$14,585	\$7,880	\$6,705	46%
Anesthesiology	2	\$2,400	\$1,905	\$496	21%
Emergency Medicine	1	\$1,588	\$1,552	\$36	2%
Other	1	\$945	\$828	\$117	12%
Grand Total	214	\$332,127	\$147,012	\$185,115	56%

Participating Provider Penetration Rate

Bill Count 97%

Provider Charges 94%

Exclusive Provider Penetration Rate

Bill Count 97%

Provider Charges 85%



**Burlington County Municipal JIF
PPO Savings And Penetration Rate
1/1/2020 - 11/30/2020**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	1431	\$2,242,039	\$678,003	\$1,564,036	70%
Hospital	64	\$542,314	\$235,131	\$307,183	57%
Physical Therapy	804	\$327,464	\$83,096	\$244,368	75%
Ambulatory Surgical Center	17	\$323,926	\$80,415	\$243,511	75%
Orthopedics	181	\$312,529	\$85,564	\$226,965	73%
Neurosurgery	22	\$268,850	\$72,931	\$195,919	73%
Physicians Fees	40	\$214,666	\$11,026	\$203,640	95%
Anesthesiology	26	\$86,105	\$35,545	\$50,559	59%
MRI/Radiology	57	\$53,857	\$21,358	\$32,498	60%
Physical Medicine & Rehab	16	\$29,937	\$4,214	\$25,723	86%
Urgent Care Center	107	\$25,607	\$16,029	\$9,578	37%
Durable Medical Equipment	18	\$23,593	\$18,292	\$5,300	22%
Emergency Medicine	15	\$13,969	\$3,307	\$10,662	76%
Occ Med/Primary Care	47	\$11,906	\$6,828	\$5,078	43%
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%
Out Of Network	51	\$57,744	\$43,491	\$14,253	25%
Orthopedics	3	\$14,585	\$7,880	\$6,705	46%
Emergency Medicine	12	\$12,458	\$12,205	\$253	2%
Physicians Fees	12	\$8,519	\$4,158	\$4,361	51%
Anesthesiology	6	\$7,600	\$5,762	\$1,838	24%
Other	6	\$6,839	\$6,172	\$667	10%
Durable Medical Equipment	4	\$5,290	\$4,865	\$425	8%
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%
Grand Total	1482	\$2,299,783	\$721,494	\$1,578,289	69%

Participating Provider Penetration Rate

Bill Count 97%
Provider Charges 97%

Exclusive Provider Penetration Rate

Bill Count 97%
Provider Charges 97%

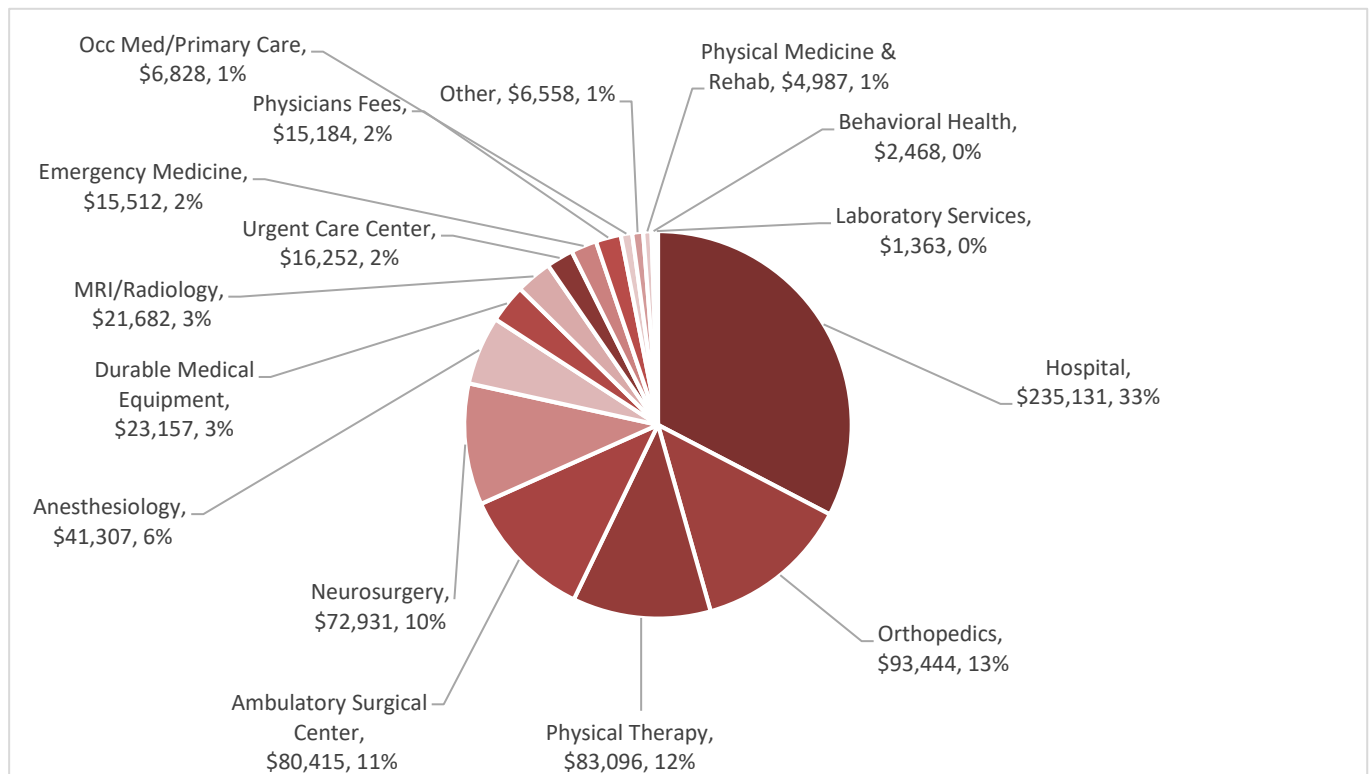


Burlington County Municipal JIF
1/1/2020 - 11/30/2020

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/Phys Med & Rehab
COOPER HEALTH SYSTEMS	3	\$51,930	Hospital
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST	73	\$37,457	Orthopedics
MEMORIAL AMBULATORY SURGERY CENTER	3	\$33,912	Ambulatory Surgery Center
ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL	8	\$28,963	Hospital
STRIVE PHYSICAL THERAPY	268	\$25,030	Physical Therapy
ROTHMAN ORTHOPAEDICS	50	\$23,596	Orthopedics
ONE CALL CARE DIAGNOSTICS	42	\$20,552	MRI/Radiology
REHAB EXCELLENCE CENTER	267	\$20,313	Physical Therapy
Grand Total	759	\$400,184	

Paid Providers By Specialty





Nurse Case Management Assignment Report 2020

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
ACM, BURLCO, TRICO, ACCASBO, BCIP, GCSSD, VINELAND												
Sharon Maurer	62	56	59	55	55	54	57	52	76	84	85	
Kelly Roth	54	56	46	51	48	53	52	47	24	23	33	
Cristina Pondevida	55	52	51	51	44	44	44	46	0	0	0	
Maureen Steelman	55	52	55	50	49	50	51	53	77	82	84	
Virgen Conley	4	4	4	4	3	3	3	4	0	0	0	
Wendie Szamreta	2	0	0	0	0	0	0	0	0	0	0	
Patricia Henchy	0	0	0	0	0	0	0	0	7	6	3	
Sandra Barber	1	1	1	0	0	0	0	0	0	0	0	
Bettie Leavitt	0	0	0	0	0	0	0	0	22	20	19	
Stephanie Dionisio	0	0	0	0	0	0	0	0	0	0	0	
Total	233	221	216	211	199	204	207	202	206	215	224	0

Cyber Risk Management

Monthly Executive Report

December 3, 2020



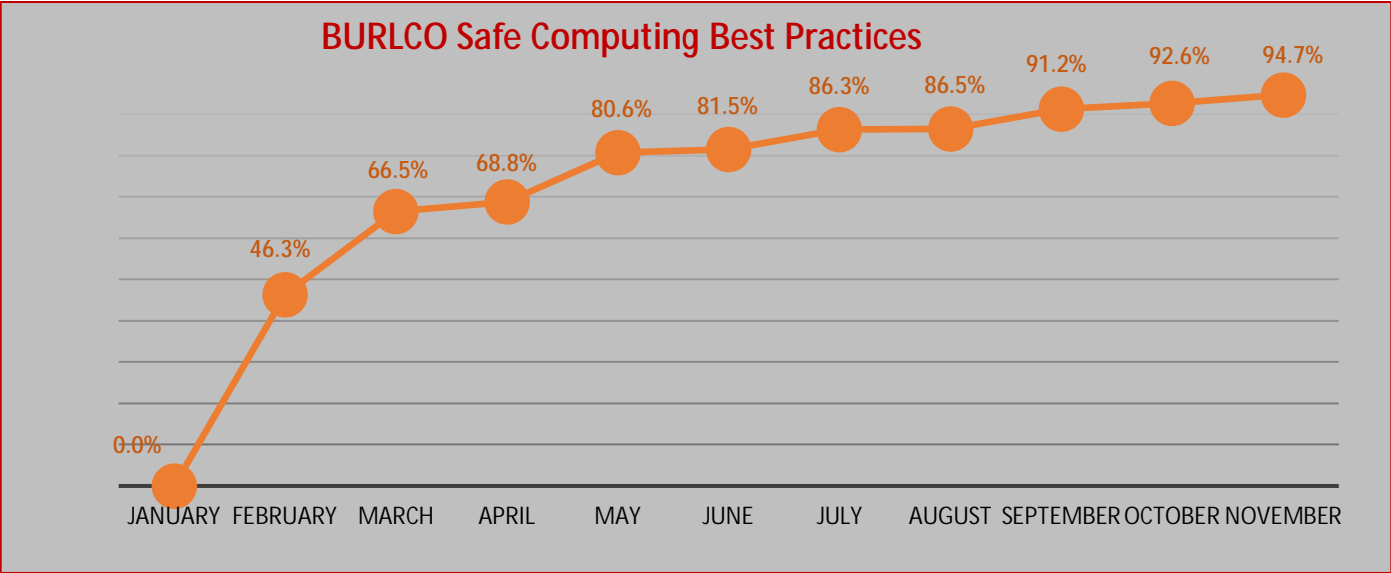
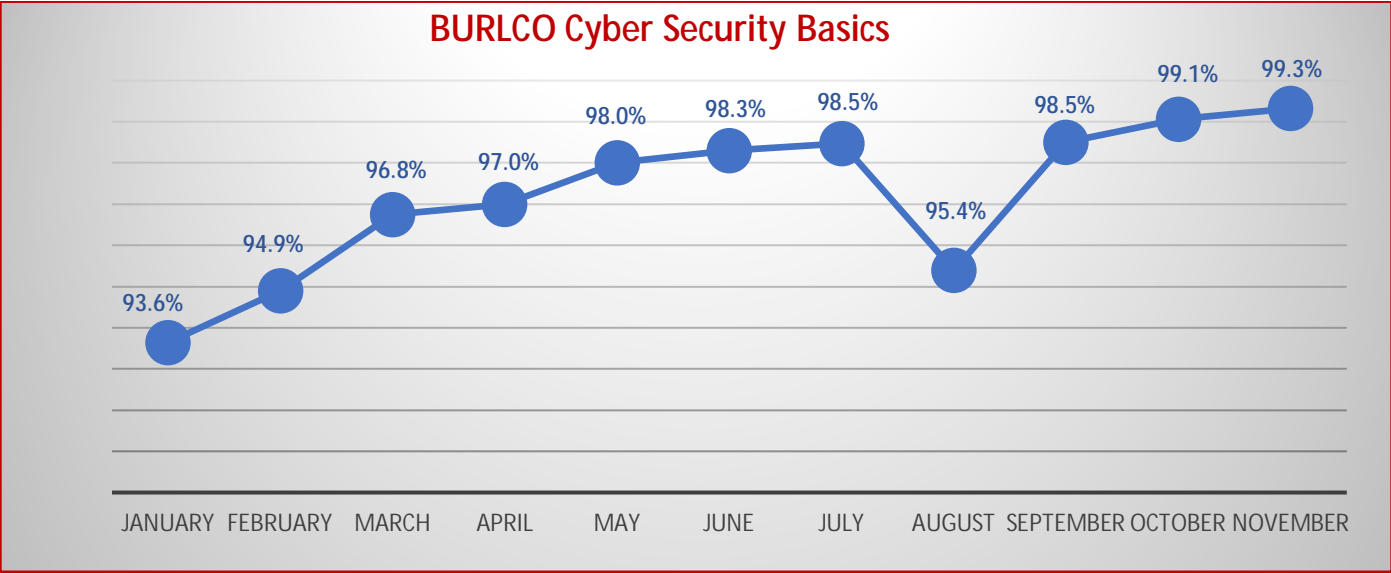
Media Pro Training

BURLCO JIF Municipality	Cyber Security Basics			Safe Computing Practices Work & Home		
	Total Users	Total Completed	% Completed	Total Users	Total Completed	% Completed
Bass River Township	3	3	100%	3	3	100%
Beverly City	10	10	100%	10	8	80%
Bordentown City	7	7	100%	7	7	100%
Bordentown Township	19	19	100%	19	19	100%
Chesterfield Township	13	11	85%	13	6	46%
Delanco Township	16	16	100%	16	16	100%
Delran Township	21	21	100%	21	21	100%
Edgewater Park Township	17	17	100%	17	17	100%
Fieldsboro Borough	3	3	100%	3	2	67%
Florence Township	30	30	100%	30	30	100%
Hainesport Township	8	8	100%	8	8	100%
Lumberton Township	20	20	100%	20	20	100%
Mansfield Township	48	47	98%	48	47	98%
Medford Township	105	105	100%	105	105	100%
Mount Laurel Township	40	39	98%	40	37	93%
New Hanover Township	1	1	100%	7	5	71%
North Hanover Township	10	10	100%	10	10	100%
Palmyra Borough	30	30	100%	30	29	97%
Pemberton Borough	4	4	100%	4	4	100%
Pemberton Township	53	53	100%	53	53	100%
Riverside Township	2	2	100%	2	2	100%
Shamong Township	10	10	100%	10	10	100%
Southampton Township	15	15	100%	15	15	100%
Springfield Township	6	6	100%	6	6	100%
Tabernacle Township	13	13	100%	13	13	100%
Westampton Township	48	48	100%	48	48	100%
Woodland Township	7	7	100%	7	7	100%
Wrightstown Borough	4	4	100%	4	4	100%

JIF Completion % 99.3%

JIF Completion % 94.7%

Monthly Training Progress

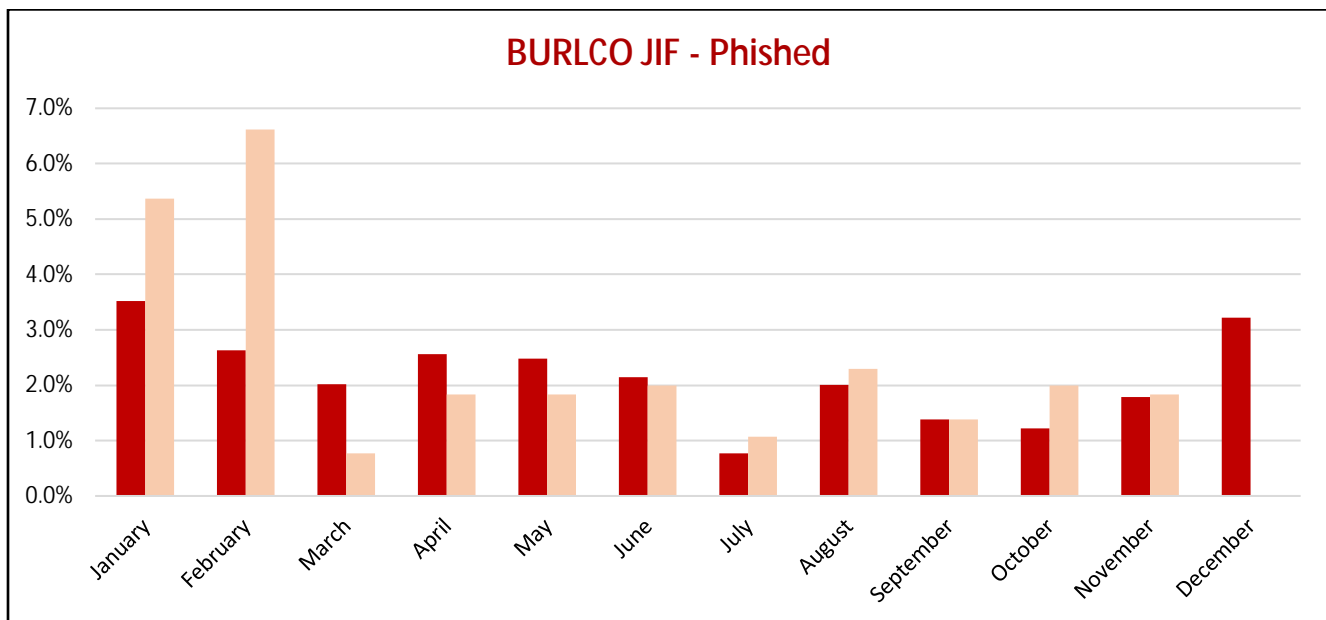


Phishing Report

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%	653	12	1.8%
December	653	21	3.2%			

Year to Date Avg 2.1%

Year to Date Avg 2.5%



2019

2020

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	1	8%
Chesterfield Twp	8	0	0%
Delanco Twp	17	0	0%
Delran Twp	47	0	0%
Edgewater Park Twp.	17	3	18%
Egg Harbor City	1	0	0%
Fieldsboro Borough	4	0	0%
Florence Twp	33	2	6%
Hainesport Twp	8	0	0%
Lumberton Twp	17	0	0%
Mansfield Twp	51	2	4%
Medford Twp	140	1	1%
Mount Laurel Twp	70	0	0%
North Hanover Twp	7	0	0%
Palmyra Borough	44	1	2%
Pemberton Twp	43	1	2%
Pumberton Borough	4	0	0%
Riverside Twp	2	0	0%
Shamong Twp	6	0	0%
Southampton Twp	16	0	0%
Springfield Twp	7	0	0%
Tabernacle Twp	12	1	8%
Westampton Twp	55	0	0%
Woodland Twp	7	0	0%
Wrightstown Borough	4	0	0%

Grand Total 653 12 1.8%

Phishing Template Utilization

Phishing Templates	Count of Phishing Template	% of Templates Used	Count of Date Clicked	% of Click
Amex_Income_Verification	50	8%	0	0%
BackgroundReport_Text	47	7%	1	2%
Continual_Municipal_Training	76	12%	0	0%
Facebook Reactivation	53	8%	0	0%
facebook_page_insights	36	6%	1	3%
Microsoft_Office365_Password_Change	29	4%	1	3%
Municipal_Course_Catalog	59	9%	6	10%
Netflix_Account	57	9%	0	0%
Office_File_Deletion_Alert	33	5%	0	0%
UPS Package Redirect	63	10%	2	3%
workstation_updates	54	8%	0	0%
Zendesk_Password_Change	45	7%	1	2%
Zendesk_Ticket_Update	51	8%	0	0%

Grand Total

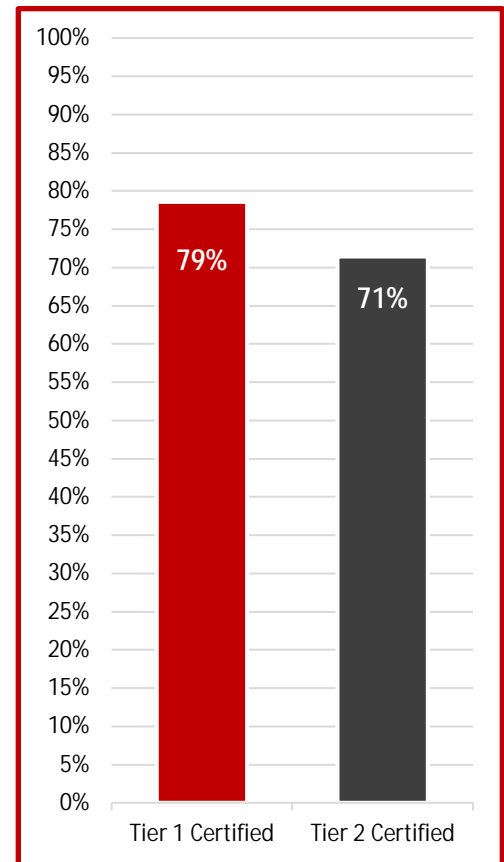
653

12

MEL's Cyber Risk Management 12/3/2020

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	11/3/2020	







Total # of Municipalities	28	
Tier 1 Certified	22	79%
Tier 2 Certified	20	71%

Vulnerability Scanning

Understanding the vulnerability report

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

Below is a table for reference.

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

Vulnerability Score by Municipality

AJG-Burlington - Monthly Summary Report

JIF	Municipality	Severity	Contact Name	Contact Email	Last Scan/Email
Burlington	Bass River Township	0.0	Amanda Somes	bassriverclerk@comcast.net	2020-11-21 14:15:14
Burlington	Bordentown City	5.0	Grace Archer	btownch@cityofbordentown.com	2020-11-05 16:15:16
Burlington	Bordentown Township	2.6	Michael Theokas	m.theokas@bordentowntwp.org	2020-10-21 13:15:15
Burlington	Chesterfield Township	5.0	Glenn McMahon	glenn@chesterfieldtwp.com	2020-11-07 06:09:28
Burlington	Delanco Township	2.6	Mike Templeton	42mtempy55@gmail.com	2020-10-21 13:15:15
Burlington	Delran Township	5.0	Jeffrey Hatcher	jhatcher@delrantownship.org	2020-11-13 13:15:09
Burlington	Edgewater Park Township	2.6	Tom Pullion	tpullion@edgewaterpark-nj.com	2020-10-22 16:15:10
Burlington	Florence Township	4.0	Richard Brook	rbrook@florence-nj.gov	2020-10-22 16:15:10
Burlington	Hainesport Township	0.0	Paula Kosko	pkosko@hainesporttownship.com	2020-10-23 14:15:08
Burlington	Lumberton Township	2.6	Brandon Umba	bumba@lumbertontwp.com	2020-10-23 14:15:08
Burlington	Mansfield Township	0.0	Michael Fitzpatrick	administrator@mansfieldtwp-nj.com	2020-11-08 18:15:15
Burlington	Medford Township	5.0	Kathy Burger	kburger@medfordtownship.com	2020-10-24 14:15:06
Burlington	Mount Laurel Township	0.0	Jerry Mascia	jmascia@mountlaurel.com	2020-10-24 14:15:06
Burlington	North Hanover Township	0.0	Mary Picariello	clerk@northhanovertp.com	2020-11-09 13:10:12
Burlington	Palmyra Borough	0.0	John Gural	jgural@boroughofpalmyra.com	2020-10-25 14:15:08
Burlington	Pemberton Borough	0.0	Donna Mull	dmull@pemberton.comcastbiz.net	2020-10-25 14:15:08
Burlington	Pemberton Township	4.3	Daniel Hornickel	DHornickel@pemberton-twp.com	2020-11-09 13:10:12
Burlington	Riverside Township	0.0	Meghan Jack	mjack@riversidetwp.org	2020-10-25 14:15:08
Burlington	Shamong Township	5.0	David Matchett	dmatchettd@aol.com	2020-10-25 14:15:08
Burlington	Southampton Township	4.8	Kathleen Hoffman	khoffman@southamptonnj.org	2020-11-12 13:15:15
Burlington	Springfield Township	0.0	Paul Keller	mgr@springfieldtownshipnj.org	2020-11-12 13:15:15
Burlington	Tabernacle Township	0.0	Douglas Cramer	dcramer@townshipoftabernacle-nj.gov	2020-10-26 14:15:14
Burlington	Westampton Township	6.8	Steve Ent	ent@wtpd.us	2020-11-21 14:15:14
Burlington	Wrightstown Borough	0.0	James Ingling	wrightstownfirebureau@comcast.net	2020-11-10 13:15:09

Sample of Monthly Detail Report

Sample Report

Issue	CVSS	Risk	Hosts
GNU Bash Environment Variable Handling Shell Remote Command Execution Vulnerability	10.0	High	50.239.106.115:443/tcp
OpenSSH Denial of Service And User Enumeration Vulnerabilities (Windows)	7.8	High	73.198.60.103:222/tcp
OpenSSH Multiple Vulnerabilities Jan17 (Windows)	7.5	High	73.198.60.103:222/tcp
Deprecated SSH-1 Protocol Detection	7.5	High	73.198.60.103:222/tcp
OpenSSH X11 Forwarding Security Bypass Vulnerability (Windows)	7.5	High	73.198.60.103:222/tcp
SSL/TLS: OpenSSL CCS Man in the Middle Security Bypass Vulnerability	6.8	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp
SSL/TLS: Report Vulnerable Cipher Suites for HTTPS	5.0	Medium	50.239.106.115:8080/tcp 50.239.106.115:443/tcp 73.198.60.103:8080/tcp
OpenSSH 'sftp-server' Security Bypass Vulnerability (Windows)	5.0	Medium	73.198.60.103:222/tcp
OpenSSH User Enumeration Vulnerability-Aug18 (Windows)	5.0	Medium	73.198.60.103:222/tcp
SSL/TLS: Report Weak Cipher Suites	4.3	Medium	173.161.251.118:3389/tcp 50.239.106.115:9000/tcp 50.239.106.115:5389/tcp 50.239.106.115:4006/tcp 50.239.106.115:3389/tcp 73.198.60.103:8080/tcp 73.198.60.103:3389/tcp
jQuery < 1.9.0 XSS Vulnerability	4.3	Medium	50.239.106.115:15672/tcp
SSL/TLS: SSLv3 Protocol CBC Cipher Suites Information Disclosure Vulnerability (POODLE)	4.3	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp
SSL/TLS: Deprecated SSLv2 and SSLv3 Protocol Detection	4.3	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp
SSH Weak Encryption Algorithms Supported	4.3	Medium	50.239.106.115:5022/tcp 73.198.60.103:222/tcp
Apache HTTP Server 'httpOnly' Cookie Information Disclosure Vulnerability	4.3	Medium	50.239.106.115:443/tcp
SSL/TLS: Certificate Signed Using A Weak Signature Algorithm	4.0	Medium	173.161.251.118:3389/tcp 50.239.106.115:9000/tcp 50.239.106.115:5389/tcp 50.239.106.115:4006/tcp 50.239.106.115:3389/tcp 50.239.106.115:443/tcp

TIS THE SEASON TO BE SHOPPING ONLINE



Three common ways that attackers can take advantage of online shoppers:

- **Creating fraudulent sites and email messages** – Unlike traditional shopping, where you know that a store is actually the store it claims to be, attackers can create malicious websites or email messages that appear to be legitimate.
- **Intercepting insecure transactions** – If a vendor does not use encryption, an attacker may be able to intercept your information as it is transmitted.
- **Targeting vulnerable computers** – If you do not take steps to protect your computer from viruses or other malicious code, an attacker may be able to gain access to your computer and all of the information on it. It is also important for vendors to protect their computers to prevent attackers from accessing customer databases.

How can you protect yourself?

- **Do business with reputable vendors** – Before providing any personal or financial information, make sure that you are interacting with a reputable, established vendor. Some attackers may try to trick you by creating malicious websites that appear to be legitimate, so you should verify the legitimacy before supplying any information
- **Make sure your information is being encrypted** – Many sites use secure sockets layer to encrypt information. Indications that your information will be encrypted include a Uniform Resource Locator (URL) that begins with "https:" instead of "http:" and a padlock icon. If the padlock is closed, the information is encrypted. The location of the icon varies by browser; for example, it may be to the right of the address bar or at the bottom of the window. Some attackers try to trick users by adding a fake padlock icon, so make sure that the icon is in the appropriate location for your browser.
- **Be wary of emails requesting information** – Attackers may attempt to gather information by sending emails requesting that you confirm purchase or account information. Legitimate businesses will not solicit this type of information through email. Do not provide sensitive information through email. If you receive an unsolicited email from a business, instead of clicking on the provided link, directly log on to the authentic website by typing the address yourself.
- **Use a credit card** – There are laws to limit your liability for fraudulent credit card charges, but you may not have the same level of protection for your debit cards. Additionally, debit cards draw money directly from bank accounts, unauthorized charges could leave you with insufficient funds to pay other bills. You can minimize potential damage by using a single, low-limit credit card to make all of your online purchases. Also, use a credit card when using a payment gateway such as PayPal, Google Wallet, or Apple Pay.
- **Check your shopping app settings** – Look for apps that tell you what they do with your data and how they keep it secure. Keep in mind that there is no legal limit on your liability with money stored in a shopping app (or on a gift card). Unless otherwise stated under the terms of service, you are responsible for all charges made through your shopping app.
- **Check your statements** – Keep a record of your purchases and copies of confirmation pages and compare them to your bank statements. If there is a discrepancy, report it immediately.
- **Check privacy policies** – Before providing personal or financial information, check the website's privacy policy. Make sure you understand how your information will be stored and used.

MEL Cyber Compliance Report November 2020

Member	Tier 1	Tier 2
Bass River Township	Approved	Approved
Beverly City	Incomplete	Incomplete
Bordentown City		
Bordentown Township	Approved	Approved
Chesterfield Township		
Delanco Township	Approved	Approved
Delran Township	Approved	Approved
Edgewater Park Township	Approved	Approved
Fieldsboro Borough		
Florence Township	Approved	Incomplete
Hainesport Township	Approved	Approved
Lumberton Township	Approved	Approved
Mansfield Township	Approved	Approved
Medford Township	Approved	Approved
Mount Laurel Township	Approved	Approved
New Hanover Township	Incomplete	Incomplete
North Hanover Township	Approved	Approved
Palmyra Borough	Approved	Approved
Pemberton Borough	Approved	Approved
Pemberton Township	Approved	Approved
Riverside Township	Approved	Approved
Shamong Township	Approved	Approved
Southampton Township	Approved	Approved
Springfield Township	Approved	Approved
Tabernacle Township	Approved	Approved
Westampton Township	Incomplete	Incomplete
Woodland Township	Approved	Approved
Wrightstown Borough		
Tier 1 – Approved 21 Incomplete 3 No Response 4		
Tier 2 – Approved 20 Incomplete 4 No Response 4		

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

This Month's Advice: Admit You Have a Problem

The first and most important step to solving a problem is admitting you have one.

In this case, our problem is **we think we really aren't susceptible to phishing emails.**

We think, "All those stats about phishing emails fooling so many people don't apply to me because I'm smart and would never be fooled by such obvious attempts to trick me."

I've muttered this too many times to count... and then came last Tuesday.

I CLICKED ON ONE OF OUR TEST PHISHING EMAILS!

I thought I was invincible to this stuff. I teach people how to avoid being phished for a living and I still fell victim to 'clicking-before-thinking.'

This month is all about being real, so I don't mind saying this: If I can fall victim to a phishing email, you can, too.

Fortunately, the email I clicked on was meant to educate me and not harm me—a fact I am very grateful for.

Let's turn my (frankly) embarrassing moment of poor judgement into a win for us all. This is a chance for us all to be the heroes... To put aside our pride and do what's right.

Admit you are susceptible and make sure you know what to do if you click on a bad link. Really, do you know what to do if you click on a bad link in an email?

Make sure you know! With cyberattacks on the rise, check in with your IT department to see if there is a protocol that should be followed. And regarding your own personal computer, make sure your data is backed up and you have appropriate protection software installed. Whatever you need to do, make sure you know now, in case it happens.

Consider this email your reminder. It can happen to you and you should be prepared.

Let's stay safe out there.

Today's tip on how to avoid being phished

Be careful of emails that mention money! Surprisingly, a large percentage of legitimate business email does not talk about money. But a large percentage of phishing emails mention money.

Any emails mentioning money, especially you personally gaining or losing money, should immediately trigger a warning alarm in your brain.

Want to avoid doing real work for another 5 minutes?

Blog: [There are 2 Kinds of CISOs—Which Kind Does Your Business Need?](#)

December 7, 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 November 30, 2020 for Closed Fund Years 1991 to 2015, and Fund Years 2016, 2017, 2018, 2019 and 2020. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 11,802.63. This generated an average annual yield of .73%. However, after including an unrealized net loss of \$ 3,927.72 in the asset portfolio, the yield is adjusted to .49% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$64,327.15 as it relates to current market value of \$ 4,464,843.95 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$4,481,217.33.

Our asset portfolio with Wilmington/Trust consists of 1 obligation with a maturity greater than one year and 4 obligations with maturities less than one year.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 7,294.03 w/YTD Total \$ 113,352.12 (detailed in my report)
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00
E-JIF Dividend \$ 44,031.00
FY 2020 Premium Assessment \$ 80,605.00

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 \$ 550,601.46. The claims detail shows 257 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$95. Interest Allocated)

Delran Township	\$31,147.00
Chesterfield Township	\$ 1,112.00
Bordentown City	\$70,289.00
Bordentown Township	\$44,118.00
Westampton Township	\$10,407.00

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 \$ 19,711,235.68 to a closing balance of \$ 19,174,602.86 showing a decrease in the fund of \$ 536,632.82. 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
11/11	PEMBERTON TWP.	2020196697	PEMBERTON TWP.	PR	2019	3,092.62	
11/18	MEDFORD TWP.	2020207416	MEDFORD TWP.	PR	2020	4,201.41	
TOTAL-NOV.						7,294.03	
TOTAL-YTD							113,352.12

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

	<u>September</u>	<u>October</u>	<u>November</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	19,523,333.23	19,966,205.33	19,711,235.68	
RECEIPTS:				
Interest Income (Cash)	24,102.75	-1,826.23	16,630.99	279,695.12
Premium Assessment Receipts	660,959.00	0.00	80,605.00	7,152,438.00
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:				
Fund Year 2020	6,545.84	8,768.00	4,201.41	24,734.51
Fund Year 2019	30.00	1,720.85	3,092.62	60,143.03
Fund Year 2018	15.00	0.00	0.00	342.00
Fund Year 2017	68.05	25.43	0.00	2,570.41
Fund Year 2016	30,000.00	0.00	0.00	30,859.44
Closed Fund Year	0.00	0.00	0.00	200.00
Total Subrogation, Salvage & Reimb.Receipts	36,658.89	10,514.28	7,294.03	118,849.39
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	44,031.00	44,031.00
RCF Claims Reimbursement	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL RECEIPTS:	721,720.64	8,688.05	148,561.02	7,595,888.51

DISBURSEMENTS:

Net Claim Payments:

Fund Year 2020	80,490.91	43,926.57	176,014.66	701,395.33
Fund Year 2019	35,225.99	26,598.53	57,119.64	712,485.77
Fund Year 2018	2,551.90	91,169.89	302,376.89	794,671.02
Fund Year 2017	59,031.00	4,651.00	14,791.77	168,694.99
Fund Year 2016	11,506.13	8,619.60	298.50	163,194.39
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	188,805.93	174,965.59	550,601.46	2,540,441.50

Total Net Claim Payments

Exp. & Admin Bill List Payments:

Exp. & Cont. Charges FY 2021	0.00	0.00	1,872.00	1,872.00
Exp. & Cont. Charges FY 2020	90,042.61	88,692.11	98,250.38	1,247,274.65
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	0.00	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	0.00	0.00	6,110.00	152,511.63
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	28,360.00	591,100.07
Total Bill List Payments	90,042.61	88,692.11	134,592.38	4,249,153.14
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	278,848.54	263,657.70	685,193.84	6,791,466.64

Closing Balance for the Period:

19,966,205.33	19,711,235.68	19,174,602.86
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Account Net Cash Change During the Period:

Operating Account	423,848.01	1,802,557.80	457,933.65	12,427,319.65
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	2,055,737.50	-2,051,063.10	7,361.25	4,518.81
Asset Management Account	-2,036,713.41	-6,464.35	-1,001,927.72	-11,627,416.59
Claims Imprest Account	0.00	0.00	0.00	0.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
Total Change in Account Net Cash:	442,872.10	-254,969.65	-536,632.82	804,421.87

Proof: 0.00 0.00 0.00

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

	Description:	INVEST. ACCT.	ASSET MGR.	OPERATING ACCT.	CLAIMS ACCOUNT	ADMIN. EXPENSE
	ID Number:					
	Maturity (Yrs)					
	Purchase Yield:					
	TOTAL for All Accts & instruments					
Opening Cash & Investment l	\$19,711,235.23	5,645.87	5,466,771.67	14,137,817.69	100,000.00	1,000.00
Opening Interest Accrual Bal	\$25,129.44	-	25,129.44	-	-	-
1 Interest Accrued and/or Intc	\$5,605.19	\$0.00	\$5,605.19	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$6,197.44	\$0.00	\$0.00	\$6,197.44	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$14,361.25	\$0.00	\$14,361.25	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$3,927.72	\$0.00	-\$3,927.72	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$7,874.91	\$0.00	\$1,677.47	\$6,197.44	\$0.00	\$0.00
9 Deposits - Purchases	\$2,834,485.12	\$1,012,361.25	\$0.00	\$1,136,930.03	\$550,601.46	\$134,592.38
10 (Withdrawals - Sales)	-\$3,387,748.93	-\$1,005,000.00	-\$1,012,361.25	-\$685,193.84	-\$550,601.46	-\$134,592.38
Ending Cash & Investment Bal:	\$19,174,602.39	\$13,007.12	\$4,464,843.95	\$14,595,751.32	\$100,000.00	\$1,000.00
Ending Interest Accrual Balanc	\$16,373.38	\$0.00	\$16,373.38	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$166,622.15	\$0.00	\$0.00	\$22,549.81	\$113,845.34	\$30,227.00
(Less Deposits in Transit)	-\$22,549.81	\$0.00	\$0.00	\$0.00	-\$22,549.81	\$0.00
Balance per Bank	\$19,318,674.73	\$13,007.12	\$4,464,843.95	\$14,618,301.13	\$191,295.53	\$31,227.00

Investment Income Allocation

ETE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2020	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest	\$45.45	\$109.16	\$30.75	\$386.62	\$126.06	\$12.62	\$0.00	\$0.00	\$129.56	\$320.60	\$1,160.82
	2 Interest Accrued - discounted	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 Capitalization and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instruments	\$50.25	\$120.69	\$34.00	\$427.47	\$139.38	\$13.95	\$0.00	\$0.00	\$143.25	\$354.47	\$1,283.47
	6 Interest Paid - Term Instruments	\$91.48	\$211.02	\$60.01	\$790.75	\$246.58	\$24.68	\$1.59	\$0.00	\$215.92	\$737.85	\$2,379.89
	7 Realized Gain (Loss)	-\$31.85	-\$76.49	-\$21.55	-\$270.92	-\$88.33	-\$8.84	\$0.00	\$0.00	-\$90.79	-\$224.65	-\$813.42
	8 Net Investment Income	\$63.86	\$153.36	\$43.20	\$543.18	\$177.11	\$17.72	\$0.00	\$0.00	\$182.03	\$450.42	\$1,630.87
	9 Interest Accrued - Net Change	-\$46.03	-\$101.86	-\$29.26	-\$404.13	-\$120.52	-\$12.06	-\$1.59	\$0.00	-\$86.36	-\$417.25	-\$1,219.07
	Ending Cash & Investment	\$123,310.72	\$389,553.89	\$100,742.12	\$1,275,601.46	\$452,963.14	\$45,331.63	-\$67,447.24	-\$26,835.76	\$480,554.66	\$1,099,628.00	\$3,873,402.62
	Ending Interest Accrual Bal	\$114.05	\$267.38	\$75.74	\$979.53	\$310.95	\$31.12	\$1.20	\$0.00	\$291.47	\$873.84	\$2,945.28

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2019	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest	\$0.00	\$117.02	\$30.64	\$269.41	\$85.62	\$0.00	\$0.00	\$0.03	\$4.21	\$37.38	\$544.31
	2 Interest Accrued - discounted	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 Capitalization and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instruments	\$0.00	\$129.38	\$33.88	\$297.88	\$94.67	\$0.00	\$0.00	\$0.04	\$4.65	\$41.33	\$601.82
	6 Interest Paid - Term Instruments	\$0.03	\$309.10	\$79.66	\$775.03	\$225.57	\$0.00	\$0.00	\$0.09	\$34.36	\$113.31	\$1,537.15
	7 Realized Gain (Loss)	\$0.00	-\$82.00	-\$21.47	-\$188.79	-\$60.00	\$0.00	\$0.00	-\$0.02	-\$2.95	-\$26.19	-\$381.42
	8 Net Investment Income	\$0.00	\$164.40	\$43.05	\$378.51	\$120.29	\$0.00	\$0.00	\$0.05	\$5.91	\$52.52	\$764.73
	9 Interest Accrued - Net Change	-\$0.03	-\$192.09	-\$49.02	-\$505.61	-\$139.95	\$0.00	\$0.00	-\$0.06	-\$30.16	-\$75.93	-\$992.84
	Ending Cash & Investment	-\$94,928.05	\$415,824.37	\$108,886.82	\$911,815.03	\$304,252.04	\$0.00	\$0.00	\$120.99	\$14,979.24	\$126,740.18	\$1,787,690.62
	Ending Interest Accrual Bal	\$0.02	\$348.78	\$90.37	\$850.53	\$254.75	\$0.00	\$0.00	\$0.10	\$29.97	\$122.34	\$1,696.88

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2018	Opening 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
	Opening Interest Accrual Balance	56.34	177.65	93.14	154.07	553.40	0.00	0.00	0.22	19.38	189.04	\$1,243.24
	1 Interest Accrued and/or Interest	\$9.67	\$23.76	\$20.46	\$11.73	\$121.44	\$0.00	\$0.00	\$0.05	\$4.23	\$41.35	\$232.68
	2 Interest Accrued - discounted	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 Capitalization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instruments	\$10.69	\$26.27	\$22.62	\$12.97	\$134.28	\$0.00	\$0.00	\$0.05	\$4.68	\$45.72	\$257.27
	6 Interest Paid - Term Instruments	\$32.20	\$101.52	\$53.23	\$88.05	\$316.26	\$0.00	\$0.00	\$0.12	\$11.08	\$108.03	\$710.50
	7 Realized Gain (Loss)	-\$6.77	-\$16.65	-\$14.34	-\$8.22	-\$85.10	\$0.00	\$0.00	-\$0.03	-\$2.96	-\$28.97	-\$163.05
	8 Net Investment Income	\$13.58	\$33.38	\$28.74	\$16.48	\$170.62	\$0.00	\$0.00	\$0.07	\$5.94	\$58.09	\$326.90
	9 Interest Accrued - Net Change	-\$22.53	-\$77.77	-\$32.77	-\$76.32	-\$194.82	\$0.00	\$0.00	-\$0.08	-\$6.85	-\$66.69	-\$477.82
	Ending Cash & Investment	\$34,361.92	-\$212,045.63	\$72,703.64	\$35,866.41	\$431,560.06	\$0.00	\$0.00	\$171.27	\$15,026.48	\$146,933.93	\$524,578.08
	Ending Interest Accrual Balance	\$33.81	\$99.88	\$60.37	\$77.75	\$358.58	\$0.00	\$0.00	\$0.14	\$12.53	\$122.35	\$765.42

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2017	Opening 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
	Opening Interest Accrual Balance	82.56	385.77	141.69	1,453.91	719.22	145.89	0.00	0.02	232.80	270.99	\$3,432.84
	1 Interest Accrued and/or Interest	\$18.18	\$81.10	\$31.13	\$305.91	\$158.01	\$32.05	\$0.00	\$0.00	\$51.14	\$59.53	\$737.06
	2 Interest Accrued - discounted	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 Capitalization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instruments	\$20.10	\$89.67	\$34.42	\$338.23	\$174.70	\$35.44	\$0.00	\$0.00	\$56.55	\$65.82	\$814.94
	6 Interest Paid - Term Instruments	\$47.18	\$220.46	\$80.97	\$830.90	\$411.03	\$83.37	\$0.00	\$0.01	\$133.04	\$154.87	\$1,961.84
	7 Realized Gain (Loss)	-\$12.74	-\$56.83	-\$21.81	-\$214.36	-\$110.72	-\$22.46	\$0.00	-\$0.00	-\$35.84	-\$41.72	-\$516.48
	8 Net Investment Income	\$25.54	\$113.94	\$43.73	\$429.78	\$221.99	\$45.03	\$0.00	\$0.00	\$71.85	\$83.64	\$1,035.50
	9 Interest Accrued - Net Change	-\$29.00	-\$139.36	-\$49.85	-\$524.99	-\$253.02	-\$51.32	\$0.00	-\$0.01	-\$81.90	-\$95.34	-\$1,224.78
	Ending Cash & Investment	\$64,603.21	\$280,461.98	\$110,615.80	\$1,080,059.66	\$561,492.73	\$113,892.30	\$0.00	\$11.94	\$181,742.72	\$211,556.50	\$2,604,436.84
	Ending Interest Accrual Balance	\$53.56	\$246.41	\$91.84	\$928.93	\$466.20	\$94.56	\$0.00	\$0.01	\$150.90	\$175.66	\$2,208.06

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2016	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest	\$23.66	\$62.42	\$31.74	\$243.72	\$129.56	\$29.69	\$0.00	\$0.02	\$65.06	\$55.82	\$641.68
	2 Interest Accrued - discounted	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 Capitalization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$26.16	\$69.01	\$35.10	\$269.47	\$143.25	\$32.83	\$0.00	\$0.02	\$71.94	\$61.71	\$709.48
	6 Interest Paid - Term Instr.s	\$61.55	\$174.45	\$82.58	\$634.51	\$337.02	\$77.23	\$0.00	\$0.04	\$169.24	\$145.19	\$1,681.82
	7 Realized Gain (Loss)	-\$16.58	-\$43.74	-\$22.24	-\$170.78	-\$90.78	-\$20.80	\$0.00	-\$0.01	-\$45.59	-\$39.11	-\$449.65
	8 Net Investment Income	\$33.24	\$87.69	\$44.60	\$342.41	\$182.02	\$41.71	\$0.00	\$0.02	\$91.41	\$78.42	\$901.52
	9 Interest Accrued - Net Change	-\$37.89	-\$112.04	-\$50.83	-\$390.79	-\$207.46	-\$47.54	\$0.00	-\$0.03	-\$104.18	-\$89.38	-\$1,040.13
	Ending Cash & Investment	\$84,085.67	\$221,803.82	\$112,805.28	\$865,772.36	\$460,388.74	\$105,502.52	\$0.00	\$57.66	\$231,198.56	\$198,344.76	\$2,279,959.37
	Ending Interest Accrual Bal	\$69.82	\$193.22	\$93.66	\$719.48	\$382.26	\$87.60	\$0.00	\$0.05	\$191.96	\$164.68	\$1,902.72

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
Closed FY	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest	\$0.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,111.58	\$2,111.64
	2 Interest Accrued - discounted	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 Capitalization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,334.69	\$2,334.75
	6 Interest Paid - Term Instr.s	\$0.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,649.46	\$5,649.59
	7 Realized Gain (Loss)	-\$0.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,479.65	-\$1,479.68
	8 Net Investment Income	\$0.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,966.63	\$2,966.71
	9 Interest Accrued - Net Change	-\$0.07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$3,537.89	-\$3,537.95
	Ending Cash & Investment	\$200.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,475,385.40	\$7,475,585.81
	Ending Interest Accrual Bal	\$0.15	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,347.59	\$6,347.74

Accounts Included

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

Accounting Statement

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

November 01, 2020 - November 30, 2020

Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$5,491,901.11
Net of Contributions & Withdrawals	-\$1,012,361.25
Net Investment Change	\$1,677.47
Closing Market Value w/Accrued Income	\$4,481,217.33

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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	\$4,464,843.95	100%
TOTAL	\$4,464,843.95	100%

Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$4,464,843.95	\$16,373.38	\$4,481,217.33	\$68,546.25	1.54%
TOTAL	\$4,464,843.95	\$16,373.38	\$4,481,217.33	\$68,546.25	1.54%

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

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

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

Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
Opening Market Value	\$5,466,771.67	\$16,092,260.54
Accrued Income	25,129.44	41,032.34
Opening Market Value w/Accrued Income	\$5,491,901.11	\$16,133,292.88
Contributions		
Cash Receipts	1,005,000.00	27,840,204.84
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	\$1,005,000.00	\$27,840,204.84
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-2,017,361.25	-39,707,864.38
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Withdrawals	-\$2,017,361.25	-\$39,707,864.38
Net Contributions & Withdrawals	-\$1,012,361.25	-\$11,867,659.54
Closing Market Value	4,464,843.95	4,464,843.95
Accrued Income	16,373.38	16,373.38
Closing Market Value w/Accrued Income	\$4,481,217.33	\$4,481,217.33
Net Investment Change	\$1,677.47	\$215,583.99
Net Investment Change Detail	Current Period	Year-to-Date
Net Investment Change	\$1,677.47	\$215,583.99
Income Earned		
Dividends	-	-
Net Interest	14,361.25	182,883.97
Other Income	-	-
Change in Accrual	-8,756.06	-24,658.96
Total Income Earned	\$5,605.19	\$158,225.01
Market Appreciation	-\$3,927.72	\$57,358.98

Relationship Summary *(continued)*

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

November 01, 2020 - November 30, 2020

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	-	-
Interest	14,361.25	182,883.97
Other Income	-	-
Total Taxable	\$14,361.25	\$182,883.97
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	\$14,361.25	\$182,883.97

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

Realized Gain/Loss Summary

Category	Current Period	Year-to-Date
Short Term		
Gain	-	-
Loss	-	-
Total Short Term	-	-
Long Term		
Gain	-	8,384.93
Loss	-	-
Total Long Term	-	\$8,384.93
TOTAL GAIN/LOSS	-	\$8,384.93

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

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

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

Cash Activity Summary

Category	Current Period Cash	Year-to-Date Cash
Opening Balance	-	-
Receipts		
Cash Receipts	1,005,000.00	27,840,204.84
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	998,000.00	27,668,580.41
Net Interest	14,361.25	182,883.97
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	\$2,017,361.25	\$55,691,669.22
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-2,017,361.25	-39,707,864.38
Other Fees	-	-
Purchases	-	-15,983,804.84
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Disbursements	-\$2,017,361.25	-\$55,691,669.22
TOTAL CLOSING BALANCE	-	-
Net Total Payables and Receivables	-	-
NET OF CASH BALANCE	-	-

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

November 01, 2020 - November 30, 2020

Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
■ Fixed Income						
U.S. Taxable Fixed Income	100.00%	\$4,464,843.95	\$4,400,516.80	\$64,327.15	\$16,373.38	\$4,481,217.33
Total Fixed Income	100.00%	\$4,464,843.95	\$4,400,516.80	\$64,327.15	\$16,373.38	\$4,481,217.33
TOTAL ASSETS	100%	\$4,464,843.95	\$4,400,516.80	\$64,327.15	\$16,373.38	\$4,481,217.33

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

November 01, 2020 - November 30, 2020

Fixed Income

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
U.S. Taxable Fixed Income										
U.S. Treasury Bonds										
UNITED STATES TREASURY NOTES DTD 02/15/2018 2.250% 02/15/2021 CUSIP: 9128283X6 Moody's: AAA	699,000	\$100.433	\$702,026.67	\$697,580.16	\$4,446.51	\$4,615.68	\$15,727.50	0.22	0.22%	15.72%
UNITED STATES TREASURY NOTES DTD 06/30/2019 1.625% 06/30/2021 CUSIP: 9128287A2 Moody's: AAA	699,000	100.906	705,332.94	698,645.04	6,687.90	4,753.39	11,358.75	0.58	0.12	15.80
UNITED STATES TREASURY NOTES DTD 09/30/2016 1.125% 09/30/2021 CUSIP: 912828T34 Moody's: AAA	1,020,000	100.852	1,028,690.40	1,010,796.09	17,894.31	1,954.53	11,475.00	0.84	0.13	23.04
UNITED STATES TREASURY NOTES DTD 11/30/2019 1.500% 11/30/2021 CUSIP: 912828YT1 Moody's: AAA	1,000,000	101.375	1,013,750.00	997,812.50	15,937.50	41.21	15,000.00	1.00	0.12	22.71

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

November 01, 2020 - November 30, 2020

Fixed Income *(continued)*

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
UNITED STATES TREASURY NOTES DTD 01/31/2015 1.500% 01/31/2022 CUSIP: 912828H86 Moody's: AAA	999,000	\$101.606	\$1,015,043.94	\$995,683.01	\$19,360.93	\$5,008.57	\$14,985.00	1.17	0.13%	22.73%
Total U.S. Treasury Bonds			\$4,464,843.95	\$4,400,516.80	\$64,327.15	\$16,373.38	\$68,546.25	0.81	0.14%	100%
Total U.S. Taxable Fixed Income			\$4,464,843.95	\$4,400,516.80	\$64,327.15	\$16,373.38	\$68,546.25	0.81	0.14%	100%
TOTAL FIXED INCOME			\$4,464,843.95	\$4,400,516.80	\$64,327.15	\$16,373.38	\$68,546.25	0.81	0.14%	100%
Grand Total Accrued Income			\$4,464,843.95 \$16,373.38	\$4,400,516.80	\$64,327.15	\$16,373.38	\$68,546.25			100%
Grand Total Market Value w/ Accrued Income			\$4,481,217.33							

Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

November 01, 2020 - November 30, 2020

Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
OPENING BALANCE				-	-
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 RECEIVABLE SATISFIED	-	\$998,000.00	-
11/02/2020	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.375% 10/31/20 AT \$0.006875 /SHARE ON 998000 PAR VALUE DUE 2020-10-31	-	6,861.25	-
11/02/2020	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-1,004,861.25	-
11/03/2020	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	1,005,000.00	-
11/03/2020	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF Drawdown of funds Burlington County Muni JIF INVESTORS BANK 1000398255	-	-1,005,000.00	-
11/30/2020	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.500% 11/30/21 AT \$0.007500 /SHARE ON 1000000 PAR VALUE DUE 2020-11-30	-	7,500.00	-
11/30/2020	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-7,500.00	-
CLOSING BALANCE				-	-

Realized Gain / Loss Detail

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

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

Statement Disclosures

Statement Review; Limitations on Actions

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

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

Fee Arrangements

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

Affiliated Advisers

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Glossary *(continued)*

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

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

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

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

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

Current Fund Year: 2020 Month Ending: November											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS											
Assessments	2,836.88	4,818.06	1,277.20	19,877.53	5,084.06	508.80	6,881.03	2,503.86	20,266.02	16,551.56	80,605.00
Refunds	7,294.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,294.03
Invest Pymnts	271.85	1,175.90	415.04	3,612.20	1,787.80	215.39	1.59	0.31	666.59	8,484.32	16,630.99
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	271.85	1,175.90	415.04	3,612.20	1,787.80	215.39	1.59	0.31	666.59	8,484.32	16,630.99
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44,031.00	44,031.00
TOTAL	10,402.76	5,993.96	1,692.24	23,489.73	6,871.86	724.19	6,882.62	2,504.17	20,932.61	69,066.88	148,561.02
EXPENSES											
Claims Transfers	56,705.59	307,354.78	9,781.53	176,759.56	0.00	0.00	0.00	0.00	0.00	0.00	550,601.46
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132,720.38	132,720.38
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,872.00	1,872.00
TOTAL	56,705.59	307,354.78	9,781.53	176,759.56	0.00	0.00	0.00	0.00	0.00	134,592.38	685,193.84
END BALANCE	211,633.88	1,095,598.43	505,753.66	4,169,114.92	2,210,656.71	264,726.45	(67,447.24)	(26,473.90)	923,501.66	9,887,538.29	19,174,602.86
									0.01	0.01	

REPORT STATUS SECTION

Report Month: November

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	#####
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:		November									
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS											
Assessments	2,836.88	4,818.06	1,277.20	19,877.53	5,084.06	508.80	6,881.03	2,503.86	20,266.02	16,551.56	80,605.00
Refunds	4,201.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,201.41
Invest Pymnts	109.89	255.22	72.46	947.31	297.63	29.79	1.59	0.00	268.39	867.67	2,849.95
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	109.89	255.22	72.46	947.31	297.63	29.79	1.59	0.00	268.39	867.67	2,849.95
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44,031.00	44,031.00
TOTAL	7,148.18	5,073.28	1,349.66	20,824.84	5,381.69	538.59	6,882.62	2,503.86	20,534.41	61,450.23	131,687.36
EXPENSES											
Claims Transfers	45,214.84	3,080.27	9,781.53	117,938.02	0.00	0.00	0.00	0.00	0.00	0.00	176,014.66
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98,250.38	98,250.38
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,872.00	1,872.00
TOTAL	45,214.84	3,080.27	9,781.53	117,938.02	0.00	0.00	0.00	0.00	0.00	100,122.38	276,137.04
END BALANCE	123,310.72	389,553.89	100,742.12	1,275,601.46	452,963.14	45,331.63	(67,447.24)	(26,835.76)	480,554.66	1,099,628.00	3,873,402.62

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2019									
Month Ending:		November									
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	3,092.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,092.62
Invest Pymnts	0.03	356.49	92.06	884.12	260.24	0.00	0.00	0.11	36.07	128.45	1,757.57
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.03	356.49	92.06	884.12	260.24	0.00	0.00	0.11	36.07	128.45	1,757.57
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,092.65	356.49	92.06	884.12	260.24	0.00	0.00	0.11	36.07	128.45	4,850.19
EXPENSES											
Claims Transfers	11,490.75	0.00	0.00	45,628.89	0.00	0.00	0.00	0.00	0.00	0.00	57,119.64
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,110.00	6,110.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	11,490.75	0.00	0.00	45,628.89	0.00	0.00	0.00	0.00	0.00	6,110.00	63,229.64
END BALANCE	(94,928.05)	415,824.37	108,886.82	911,815.03	304,252.04	0.00	0.00	120.99	14,979.24	126,740.18	1,787,690.62

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2018									
Month Ending:		November									
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	36.11	111.15	61.51	92.80	365.44	0.00	0.00	0.14	12.79	124.78	804.72
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	36.11	111.15	61.51	92.80	365.44	0.00	0.00	0.14	12.79	124.78	804.72
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	36.11	111.15	61.51	92.80	365.44	0.00	0.00	0.14	12.79	124.78	804.72
EXPENSES											
Claims Transfers	0.00	296,514.38	0.00	5,862.51	0.00	0.00	0.00	0.00	0.00	0.00	302,376.89
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	0.00	296,514.38	0.00	5,862.51	0.00	0.00	0.00	0.00	0.00	0.00	302,376.89
END BALANCE	34,361.92	(212,045.63)	72,703.64	35,866.41	431,560.06	0.00	0.00	171.27	15,026.48	146,933.93	524,578.08

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2017									
Month Ending:		November									
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	54.54	253.31	93.58	954.77	475.01	96.35	0.00	0.01	153.75	178.98	2,260.30
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	54.54	253.31	93.58	954.77	475.01	96.35	0.00	0.01	153.75	178.98	2,260.30
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	54.54	253.31	93.58	954.77	475.01	96.35	0.00	0.01	153.75	178.98	2,260.30
EXPENSES											
Claims Transfers	0.00	7,748.38	0.00	7,043.39	0.00	0.00	0.00	0.00	0.00	0.00	14,791.77
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	7,748.38	0.00	7,043.39	0.00	0.00	0.00	0.00	0.00	0.00	14,791.77
END BALANCE	64,603.21	280,461.98	110,615.80	1,080,059.66	561,492.73	113,892.30	0.00	11.94	181,742.72	211,556.50	2,604,436.84

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2016										
Month Ending:	November										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	71.13	199.73	95.43	733.20	389.48	89.25	0.00	0.05	195.59	167.79	1,941.65
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	71.13	199.73	95.43	733.20	389.48	89.25	0.00	0.05	195.59	167.79	1,941.65
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	71.13	199.73	95.43	733.20	389.48	89.25	0.00	0.05	195.59	167.79	1,941.65
EXPENSES											
Claims Transfers	0.00	11.75	0.00	286.75	0.00	0.00	0.00	0.00	0.00	0.00	298.50
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	11.75	0.00	286.75	0.00	0.00	0.00	0.00	0.00	0.00	298.50
END BALANCE	84,085.67	221,803.82	112,805.28	865,772.36	460,388.74	105,502.52	0.00	57.66	231,198.56	198,344.76	2,279,959.37

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	November										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	0.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,504.51	6,504.66
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,504.51	6,504.66
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,504.51	6,504.66
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	28,360.00	28,360.00
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	28,360.00	28,360.00
END BALANCE	200.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,475,385.40	7,475,585.81

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

Month
Current Fund Year

November
2020

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid November	Monthly Recoveries November	Calc. Net Paid Thru November	TPA Net Paid Thru November	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2020	Property	118,077.31	45,214.84	4,201.41	159,090.74	159,090.74	0.00	0.00	0.00
	Liability	7,414.84	3,080.27	0.00	10,495.11	10,495.11	0.00	0.00	0.00
	Auto	2,511.75	9,781.53	0.00	12,293.28	12,293.28	0.00	0.00	0.00
	Workers Comp	376,843.67	117,938.02	0.00	494,781.69	494,781.69	0.00	0.00	0.00
	Total	504,847.57	176,014.66	4,201.41	676,660.82	676,660.82	0.00	0.00	0.00
2019	Property	554,896.70	11,490.75	3,092.62	563,294.83	563,294.83	0.00	0.00	0.00
	Liability	42,997.25	0.00	0.00	42,997.25	42,997.25	0.00	0.00	0.00
	Auto	19,744.60	0.00	0.00	19,744.60	19,744.60	0.00	0.00	0.00
	Workers Comp	1,031,279.44	45,628.89	0.00	1,076,908.33	1,076,908.33	(0.00)	0.00	(0.00)
	Total	1,648,917.99	57,119.64	3,092.62	1,702,945.01	1,702,945.01	(0.00)	0.00	(0.00)
2018	Property	338,023.38	0.00	0.00	338,023.38	338,023.38	(0.00)	(0.00)	0.00
	Liability	400,433.25	296,514.38	0.00	696,947.63	696,947.63	0.00	0.00	0.00
	Auto	56,980.75	0.00	0.00	56,980.75	56,980.75	(0.00)	(0.00)	0.00
	Workers Comp	2,007,265.10	5,862.51	0.00	2,013,127.61	2,013,127.61	0.00	0.00	0.00
	Total	2,802,702.48	302,376.89	0.00	3,105,079.37	3,105,079.37	0.00	0.00	0.00
2017	Property	195,466.69	0.00	0.00	195,466.69	195,466.69	0.00	0.00	0.00
	Liability	203,697.38	7,748.38	0.00	211,445.76	211,445.76	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	1,140,608.92	7,043.39	0.00	1,147,652.31	1,147,652.31	(0.00)	0.00	(0.00)
	Total	1,558,435.27	14,791.77	0.00	1,573,227.04	1,573,227.04	(0.00)	0.00	(0.00)
2016	Property	315,203.78	0.00	0.00	315,203.78	315,203.78	0.00	0.00	0.00
	Liability	312,796.68	11.75	0.00	312,808.43	312,808.43	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	286.75	0.00	1,414,518.54	1,414,518.54	(0.00)	(0.00)	0.00
	Total	2,055,300.47	298.50	0.00	2,055,598.97	2,055,598.97	(0.00)	(0.00)	0.00
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
	Total	(200.00)	0.00	0.00	(200.00)	(200.00)	0.00	0.00	0.00
TOTAL		8,570,003.78	550,601.46	7,294.03	9,113,311.21	9,113,311.21	(0.00)	(0.00)	(0.00)



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15664	11/2/2020	POLICE PROF PI	VERITEXT LLC	-- /2018142478	2/10/2018	\$1,253.25	2018/2018	Expense
15665	11/2/2020	INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/ 2020179427	7/19/2019	\$500.00	2019/2019	Loss
15666	11/2/2020	INDEMNITY	AIC COMPANIES LLC	-- /2021214072	9/6/2020	\$295.00	2020/2020	Expense
15667	11/2/2020	POLICE PROF PI	MARSHALL DENNEHEY WARNER	-- /2018142478	2/10/2018	\$9,157.95	2018/2018	Legal
15668	11/2/2020	INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2017106585	6/28/2017	\$0.64	2017/2017	Expense
15669	11/2/2020		DAVID S DEWEESE			\$1,500.00		
		EPL PI		-- /2021216708	9/24/2020	\$750.00	2020/2020	Legal
		PUB OFF PI		-- /2021212224	6/17/2020	\$750.00	2020/2020	Legal
15670	11/2/2020	INDEMNITY	AFFANATO MARUT LLC	-- /2019176278	6/11/2019	\$313.00	2019/2019	Legal
15671	11/2/2020		TAYLOR DARIN CLAIM SERVICE			\$2,460.02		
		GL PROPERTY DAMAGE		-- /2021216010	9/28/2020	\$1,545.02	2020/2020	Expense
		INLAND MARINE		-- /2021217432	9/4/2020	\$915.00	2020/2020	Expense
15672	11/2/2020	INDEMNITY	PIETRAS SARACINO SMITH & MEEK	-- /2018123558	10/21/2017	\$936.00	2017/2017	Legal
15673	11/2/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
15674	11/2/2020	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
15675	11/2/2020	INDEMNITY	Christopher Lindsey	-- /2021214072	9/6/2020	\$1,890.00	2020/2020	Loss
15676	11/2/2020	INDEMNITY	CHRISTOPHER COSTELLO	-- /2018108894	7/27/2017	\$2,152.00	2017/2017	Loss
15677	11/2/2020	INDEMNITY	MARK HERKOPEREC	-- /2018128624	3/15/2018	\$1,180.00	2018/2018	Loss
15678	11/2/2020	INLAND MARINE	MEDFORD TOWNSHIP	-- /2020200553	3/22/2020	\$1,000.00	2020/2020	Loss
15679	11/2/2020	INLAND MARINE	PEMBERTON TOWNSHIP	-- /2021217432	9/4/2020	\$2,128.05	2020/2020	Loss
15680	11/2/2020		QUAL-LYNX			\$55.25		
		MEDICAL ONLY		-- /2021213462	8/28/2020	\$4.25	2020/2020	Expense
		MEDICAL ONLY		-- /2021213429	8/27/2020	\$4.25	2020/2020	Expense
		MEDICAL ONLY		-- /2021213068	8/22/2020	\$4.25	2020/2020	Expense
		MEDICAL ONLY		-- /2021212618	8/18/2020	\$4.25	2020/2020	Expense
		MEDICAL ONLY		-- /2021212505	8/17/2020	\$4.25	2020/2020	Expense
		MEDICAL ONLY		-- /2021212522	8/17/2020	\$4.25	2020/2020	Expense
		MEDICAL ONLY		-- /2021212185	8/13/2020	\$4.25	2020/2020	Expense
		MEDICAL ONLY		-- /2021212154	8/12/2020	\$4.25	2020/2020	Expense



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			INDEMNITY		-- /2021211594	8/5/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		-- /2021211334	8/1/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		-- /2021211246	8/1/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		-- /2021211551	7/21/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2020205810/ 2020205814	5/21/2020	\$4.25	2020/2020	Expense
15681	11/2/2020		INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2020191522	12/5/2019	\$240.00	2019/2019	Loss
15682	11/2/2020		INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2021214821	9/16/2020	\$217.62	2020/2020	Loss
15683	11/2/2020			ONE CALL CARE DIAGNOSTICS			\$538.40		
			MEDICAL ONLY		-- /2020208362	6/24/2020	\$485.00	2020/2020	Loss
			INDEMNITY		-- /2020202122	4/9/2020	\$53.40	2020/2020	Loss
15684	11/2/2020		INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2021210968	7/28/2020	\$243.00	2020/2020	Loss
15685	11/2/2020		INDEMNITY	FELLOWSHIP SURGICAL CENTER, LLC	-- /2019176278	6/11/2019	\$1,344.00	2019/2019	Loss
15686	11/2/2020		INDEMNITY	PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	-- /2021211491	6/28/2020	\$293.07	2020/2020	Loss
15687	11/2/2020		MEDICAL ONLY	ATLANTICARE URGENT CARE	-- /2021212185	8/13/2020	\$263.00	2020/2020	Loss
15688	11/2/2020		INDEMNITY	NJIN OF HADDON HEIGHTS	-- /2021211491	6/28/2020	\$54.41	2020/2020	Loss
15689	11/2/2020		INDEMNITY	myMATRIX	-- /2019169455	3/25/2019	\$954.44	2019/2019	Loss
15690	11/2/2020			ISO SERVICES INC			\$176.25		
			MEDICAL ONLY		-- /2021213068	8/22/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		-- /2021212618	8/18/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		-- /2021212505	8/17/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		-- /2021212522	8/17/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		-- /2021212185	8/13/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		-- /2021212154	8/12/2020	\$11.75	2020/2020	Expense
			INDEMNITY		-- /2021211869	8/10/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		-- /2021211787	8/10/2020	\$11.75	2020/2020	Expense
			INDEMNITY		-- /2021211594	8/5/2020	\$11.75	2020/2020	Expense



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		INDEMNITY		-- /2021211846	8/4/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2021211334	8/1/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2021211246	8/1/2020	\$11.75	2020/2020	Expense
		INDEMNITY		-- /2021210968	7/28/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2021211551	7/21/2020	\$11.75	2020/2020	Expense
		INDEMNITY		-- /2021211491	6/28/2020	\$11.75	2020/2020	Expense
15691	11/2/2020		QUALCARE INC			\$5,160.00		
		MEDICAL ONLY		-- /2021218834	10/27/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		MLT-2021218582/ 2021218627	10/26/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		-- /2021218665	10/26/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		MLT-2021218582/ 2021218582	10/26/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		MLT-2021218582/ 2021218619	10/26/2020	\$516.00	2020/2020	Loss
		INDEMNITY		MLT-2021218403/ 2021218517	10/21/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		MLT-2021218403/ 2021218403	10/21/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		MLT-2021217236/ 2021217310	10/5/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		MLT-2021217236/ 2021217377	10/5/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		-- /2021211406	8/4/2020	\$516.00	2020/2020	Loss
15692	11/9/2020	INDEMNITY	I C U INVESTIGATIONS INC	-- /2020186961	10/12/2019	\$129.00	2019/2019	Expense
15693	11/9/2020	INDEMNITY	ATLANTIC SECURITY INT'L	Z45983/001258311	10/4/2016	\$275.00	2016/2016	Expense
15694	11/9/2020	INDEMNITY	WALDEN M HOLL JR MD & ASSOC LLC	-- /2019166742	2/25/2019	\$1,000.00	2019/2019	Loss
15695	11/9/2020	INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	-- /2019166742	2/25/2019	\$750.00	2019/2019	Loss
15696	11/9/2020		PIETRAS SARACINO SMITH & MEEK			\$1,103.25		
		INDEMNITY		-- /2019154157	9/29/2018	\$571.00	2018/2018	Legal



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		INDEMNITY		-- /2018128624	3/15/2018	\$532.25	2018/2018	Legal
15697	11/9/2020	INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020182837	9/5/2019	\$1,691.36	2019/2019	Loss
15698	11/9/2020	INDEMNITY	DELRAN TOWNSHIP	-- /2021209841	7/9/2020	\$547.81	2020/2020	Loss
15699	11/9/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020208328	6/23/2020	\$4,330.69	2020/2020	Loss
15700	11/9/2020	INDEMNITY	PEMBERTON TOWNSHIP	-- /2019176278	6/11/2019	\$493.33	2019/2019	Loss
15701	11/9/2020	INDEMNITY	John Snook	-- /2020186961	10/12/2019	\$1,842.00	2019/2019	Loss
15702	11/9/2020	INDEMNITY	DAVID GUDONIS	-- /2018130588	4/7/2018	\$1,098.40	2018/2018	Loss
15703	11/9/2020	INDEMNITY	Richard Kostrub	-- /2019153387	9/21/2018	\$469.36	2018/2018	Loss
15704	11/9/2020	INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020182837	9/5/2019	\$1,691.36	2019/2019	Loss
15705	11/9/2020	1ST PARTY COLL PD	MEDFORD TOWNSHIP	-- /2021219105	10/29/2020	\$648.96	2020/2020	Loss
15706	11/9/2020		IVY REHAB NETWORK, INC			\$425.00		
		INDEMNITY		-- /2021211846	8/4/2020	\$170.00	2020/2020	Loss
		INDEMNITY		-- /2020185549	10/1/2019	\$255.00	2019/2019	Loss
15707	11/9/2020	INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2020191522	12/5/2019	\$240.00	2019/2019	Loss
15708	11/9/2020	INDEMNITY	MEMORIAL AMBULATORY SURGERY CENTER	-- /2020208328	6/23/2020	\$14,959.86	2020/2020	Loss
15709	11/9/2020	INDEMNITY	COOPER HEALTH SYSTEMS	-- /2021209841	7/9/2020	\$14,247.75	2020/2020	Loss
15710	11/9/2020	MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2021213520	8/28/2020	\$1,727.00	2020/2020	Loss
15711	11/9/2020	INDEMNITY	ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL AT HAMILTON	-- /2020182837	9/5/2019	\$209.33	2019/2019	Loss
15712	11/9/2020		BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$8,164.40		
		MEDICAL ONLY		-- /2021215003	9/17/2020	\$214.40	2020/2020	Loss
		INDEMNITY		-- /2020208328	6/23/2020	\$7,950.00	2020/2020	Loss
15713	11/9/2020	INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2020182837	9/5/2019	\$485.00	2019/2019	Loss
15714	11/9/2020		ROTHMAN ORTHOPAEDICS			\$295.60		
		INDEMNITY		-- /2021209920	7/15/2020	\$73.90	2020/2020	Loss
		INDEMNITY		-- /2020185549	10/1/2019	\$147.80	2019/2019	Loss
		INDEMNITY		-- /2020182837	9/5/2019	\$73.90	2019/2019	Loss
15715	11/9/2020		REHAB EXCELLENCE CENTER, LLC			\$567.00		
		INDEMNITY		-- /2021210968	7/28/2020	\$162.00	2020/2020	Loss



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		INDEMNITY		-- /2020208328	6/23/2020	\$405.00	2020/2020	Loss
15716	11/9/2020	INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2021209920	7/15/2020	\$72.00	2020/2020	Loss
15717	11/9/2020	INDEMNITY	RADIOLOGY AFFILIATES OF CENTRAL NEW JERSEY PC	-- /2021211869	8/10/2020	\$26.30	2020/2020	Loss
15718	11/9/2020	INDEMNITY	NEW JERSEY SURGERY CENTER	-- /2020182837	9/5/2019	\$11,279.10	2019/2019	Loss
15719	11/9/2020	INDEMNITY	HOME CARE CONNECT LLC	-- /2020182837	9/5/2019	\$178.57	2019/2019	Loss
15720	11/9/2020	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2020208328	6/23/2020	\$1,023.75	2020/2020	Loss
15721	11/9/2020	INDEMNITY	BORDENTOWN TWP EMS	-- /2021211869	8/10/2020	\$827.50	2020/2020	Loss
15722	11/9/2020	INDEMNITY	NEUROSURGICAL AND SPINE SPECIALIST LLC	-- /2020186961	10/12/2019	\$300.00	2019/2019	Loss
15723	11/9/2020	INDEMNITY	NEW JERSEY ANESTHESIA ASSOCIATES	-- /2020208328	6/23/2020	\$1,411.43	2020/2020	Loss
15724	11/9/2020		ISO SERVICES INC			\$188.00		
		MEDICAL ONLY		-- /2021215912	9/28/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2021215493	9/22/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2021215003	9/17/2020	\$11.75	2020/2020	Expense
		INDEMNITY		-- /2021215075	9/16/2020	\$11.75	2020/2020	Expense
		INDEMNITY		-- /2021214821	9/16/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2021214802	9/8/2020	\$11.75	2020/2020	Expense
		INDEMNITY		-- /2021214072	9/6/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2021213520	8/28/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2021213462	8/28/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2021213470	8/25/2020	\$11.75	2020/2020	Expense
		BODILY INJURY [Expired]		-- /2021214160	6/23/2020	\$11.75	2020/2020	Expense
		BODILY INJURY [Expired]		-- /2021214330	6/13/2020	\$11.75	2020/2020	Expense
		BODILY INJURY [Expired]		-- /2021213762	1/29/2020	\$11.75	2020/2020	Expense
		INDEMNITY		-- /2017106585	6/28/2017	\$11.75	2017/2017	Expense
		BODILY INJURY [Expired]		-- /2017091126	12/15/2016	\$11.75	2016/2016	Expense
		INDEMNITY		Z34871/001247013	2/19/2016	\$11.75	2016/2016	Expense
15725	11/9/2020		QUALCARE INC			\$1,548.00		



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		MEDICAL ONLY		-- /2021219303	11/3/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		-- /2021219169	11/2/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		-- /2021219099	10/31/2020	\$516.00	2020/2020	Loss
15726	11/16/2020	POLICE PROF PI	VERITEXT LLC	-- /2018142478	2/10/2018	\$553.30	2018/2018	Expense
15727	11/16/2020	POLICE PROF PI	PARKER MCCAY	-- /2018145140	4/18/2018	\$3,682.25	2018/2018	Legal
15728	11/16/2020		NEW JERSEY IME ASSOCIATES LLC			\$1,100.00		
		INDEMNITY		-- /2019163514	1/18/2019	\$550.00	2019/2019	Loss
		INDEMNITY		-- /2018107338	7/10/2017	\$550.00	2017/2017	Expense
15729	11/16/2020		AFFANATO MARUT LLC			\$522.50		
		INDEMNITY		-- /2020187376	10/18/2019	\$299.00	2019/2019	Legal
		INDEMNITY		-- /2018146837	6/16/2018	\$223.50	2018/2018	Legal
15730	11/16/2020		PIETRAS SARACINO SMITH & MEEK			\$1,976.55		
		INDEMNITY		-- /2019169455	3/25/2019	\$735.55	2019/2019	Legal
		INDEMNITY		-- /2018121619	12/29/2017	\$1,036.50	2017/2017	Legal
		INDEMNITY		-- /2018107338	7/10/2017	\$204.50	2017/2017	Legal
15731	11/16/2020	POLICE PROF BI	Thomas kilroy and Elizabeth Kilroy	-- /2019169436	12/24/2018	\$281,790.63	2018/2018	Loss
15732	11/16/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
15733	11/16/2020	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
15734	11/16/2020	INDEMNITY	Christopher Lindsey	-- /2021214072	9/6/2020	\$1,890.00	2020/2020	Loss
15735	11/16/2020	INLAND MARINE	HAINESPORT TOWNSHIP	-- /2020205377	5/14/2020	\$1,000.00	2020/2020	Loss
15736	11/16/2020	1ST PARTY COLL PD	PEMBERTON TOWNSHIP	-- /2021219430	11/3/2020	\$682.85	2020/2020	Loss
15737	11/16/2020	INDEMNITY	IVY REHAB NETWORK, INC	-- /2021211846	8/4/2020	\$85.00	2020/2020	Loss
15738	11/16/2020	INDEMNITY	PREMIER ORTHOPEDIC OF SOUTH JERSEY	-- /2021215075	9/16/2020	\$196.00	2020/2020	Loss
15739	11/16/2020	MEDICAL ONLY	MID-ATLANTIC ANESTHESIA ASSOCIATES PA	-- /2020208362	6/24/2020	\$1,025.50	2020/2020	Loss
15740	11/16/2020	INDEMNITY	SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	-- /2021214821	9/16/2020	\$120.51	2020/2020	Loss
15741	11/16/2020	INDEMNITY	ROTHMAN ORTHOPAEDICS	-- /2020187376	10/18/2019	\$73.90	2019/2019	Loss
15742	11/16/2020	INDEMNITY	VIRTUA MEDICAL GROUP	-- /2021215075	9/16/2020	\$130.91	2020/2020	Loss
15743	11/16/2020	INDEMNITY	SUMMIT SURGICAL CENTER, LLC	-- /2020202122	4/9/2020	\$2,322.00	2020/2020	Loss
15744	11/16/2020	INDEMNITY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2021211594	8/5/2020	\$360.00	2020/2020	Loss
15745	11/16/2020	INDEMNITY	ROTHMAN ORTHOPAEDICS	-- /2020182837	9/5/2019	\$64.19	2019/2019	Loss
15746	11/16/2020	INDEMNITY	myMATRIX	MLT-2020179427/	7/19/2019	\$786.71	2019/2019	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

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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
				2020179427				
15747	11/16/2020	MEDICAL ONLY	ISO SERVICES INC	-- /2021213429	8/27/2020	\$11.75	2020/2020	Expense
15748	11/16/2020		QUALCARE INC			\$1,032.00		
		INDEMNITY		-- /2021219746	11/4/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		-- /2021219473	11/2/2020	\$516.00	2020/2020	Loss
15749	11/23/2020		CAPEHART & SCATCHARD PA			\$1,421.50		
		INDEMNITY		-- /2020185549	10/1/2019	\$302.00	2019/2019	Legal
		INDEMNITY		-- /2020182837	9/5/2019	\$922.50	2019/2019	Legal
		INDEMNITY		-- /2018122274	1/4/2018	\$197.00	2018/2018	Legal
15750	11/23/2020	POLICE PROF BI	PARKER MCCAY	-- /2019165721	2/11/2017	\$7,748.38	2017/2017	Legal
15751	11/23/2020	BODILY INJURY [Expired]	GUARANTEED SUBPOENA SERVICE INC	-- /2019150650	6/14/2018	\$77.00	2018/2018	Expense
15752	11/23/2020	BLDG/CONTENT	MCBREARTY & ASSOCIATES INC	-- /2021215566	9/19/2020	\$997.50	2020/2020	Expense
15753	11/23/2020	INDEMNITY	ATLANTIC SECURITY INT'L	-- /2020187021	10/16/2019	\$526.50	2019/2019	Expense
15754	11/23/2020	1ST PARTY COLL PD	LEO PETETTI LLC	-- /2021216695	10/5/2020	\$425.00	2020/2020	Expense
15755	11/23/2020	BODILY INJURY [Expired]	CLIFF GRAY APPRAISAL SERVICE	-- /2021211871	8/10/2020	\$115.00	2020/2020	Expense
15756	11/23/2020		AFFANATO MARUT LLC			\$411.00		
		INDEMNITY		-- /2019152686	9/14/2018	\$156.00	2018/2018	Legal
		INDEMNITY		-- /2018143403	5/15/2018	\$138.00	2018/2018	Legal
		INDEMNITY		-- /2018127449	3/2/2018	\$117.00	2018/2018	Legal
15757	11/23/2020		MUNICIPAL EXCESS LIABILITY JIF			\$37,917.31		
		BLDG/CONTENT		-- /2020206730	6/3/2020	\$15,236.98	2020/2020	Loss
		BLDG/CONTENT		-- /2020207065	6/3/2020	\$12,189.58	2020/2020	Loss
		BLDG/CONTENT		-- /2020179244	7/19/2019	\$10,490.75	2019/2019	Loss
15758	11/23/2020	INDEMNITY	Palmyra Borough	MLT-2021218403/ 2021218517	10/21/2020	\$2,253.27	2020/2020	Loss
15759	11/23/2020	INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020182837	9/5/2019	\$1,218.74	2019/2019	Loss
15760	11/23/2020	INDEMNITY	John Snook	-- /2020186961	10/12/2019	\$1,842.00	2019/2019	Loss
15761	11/23/2020	INDEMNITY	Alex Gaudreau	MLT-2021217236/ 2021217260	10/5/2020	\$1,350.00	2020/2020	Loss
15762	11/23/2020	BODILY INJURY [Expired]	Ginger White	-- /2021211871	8/10/2020	\$8,916.53	2020/2020	Loss
15763	11/23/2020	BLDG/CONTENT	MANSFIELD TOWNSHIP	-- /2021215566	9/19/2020	\$524.25	2020/2020	Loss
15764	11/23/2020	1ST PARTY COLL PD	WESTAMPTON TOWNSHIP	-- /2021216695	10/5/2020	\$9,262.95	2020/2020	Loss



BURLINGTON COUNTY J.I.F.

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15765	11/23/2020		INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2020182837	9/5/2019	\$400.00	2019/2019	Loss
15766	11/23/2020		MEDICAL ONLY	COOPER HEALTH SYSTEMS	-- /2021215912	9/28/2020	\$27,184.50	2020/2020	Loss
15767	11/23/2020		INDEMNITY	VIRTUA WEST JERSEY HEALTH INC	-- /2020202122	4/9/2020	\$3,705.80	2020/2020	Loss
15768	11/23/2020			BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$367.50		
			INDEMNITY		-- /2021215075	9/16/2020	\$272.50	2020/2020	Loss
			INDEMNITY		-- /2021211594	8/5/2020	\$95.00	2020/2020	Loss
15769	11/23/2020		INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2020208328	6/23/2020	\$405.00	2020/2020	Loss
15770	11/23/2020		MEDICAL ONLY	FELLOWSHIP SURGICAL CENTER, LLC	-- /2020208362	6/24/2020	\$896.00	2020/2020	Loss
15771	11/23/2020			VIRTUA MEDICAL GROUP			\$859.18		
			MEDICAL ONLY		-- /2021216383	10/2/2020	\$130.91	2020/2020	Loss
			MEDICAL ONLY		-- /2021216069	9/30/2020	\$289.93	2020/2020	Loss
			MEDICAL ONLY		-- /2021213520	8/28/2020	\$130.91	2020/2020	Loss
			INDEMNITY		-- /2020202122	4/9/2020	\$307.43	2020/2020	Loss
15772	11/23/2020			PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC			\$149.75		
			MEDICAL ONLY		-- /2020205363	5/15/2020	\$61.66	2020/2020	Loss
			INDEMNITY		-- /2020191522	12/5/2019	\$88.09	2019/2019	Loss
15773	11/23/2020		MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2020208040	6/12/2020	\$139.04	2020/2020	Loss
15774	11/23/2020		INDEMNITY	myMATRIXX	-- /2019169455	3/25/2019	\$515.94	2019/2019	Loss
15775	11/23/2020			QUALCARE INC			\$3,096.00		
			MEDICAL ONLY		-- /2021220797	11/17/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		-- /2021220708	11/13/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		-- /2021219823	11/9/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021219738/ 2021219738	11/7/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021219738/ 2021219774	11/7/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		-- /2021219666	11/7/2020	\$516.00	2020/2020	Loss
15776	11/30/2020		INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/	7/19/2019	\$500.00	2019/2019	Loss



BURLINGTON COUNTY J.I.F.

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					2020179427				
15777	11/30/2020		INDEMNITY	I C U INVESTIGATIONS INC	-- /2020208328	6/23/2020	\$115.08	2020/2020	Expense
15778	11/30/2020		INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020208328	6/23/2020	\$1,237.34	2020/2020	Loss
15779	11/30/2020		INDEMNITY	Edgewater Park Township	-- /2021219746	11/4/2020	\$3,240.00	2020/2020	Loss
15780	11/30/2020		3RD PARTY PD	Courtney Keeler	-- /2021217393	9/28/2020	\$750.00	2020/2020	Loss
15781	11/30/2020		INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
15782	11/30/2020		INDEMNITY	Christopher Lindsey	-- /2021214072	9/6/2020	\$1,890.00	2020/2020	Loss
15783	11/30/2020		INDEMNITY	CHRISTOPHER COSTELLO	-- /2018108894	7/27/2017	\$2,152.00	2017/2017	Loss
15784	11/30/2020		INDEMNITY	MARK HERKOPEREC	-- /2018128624	3/15/2018	\$1,180.00	2018/2018	Loss
15785	11/30/2020		INLAND MARINE	MEDFORD TOWNSHIP	-- /2020200553	3/22/2020	\$203.72	2020/2020	Loss
15786	11/30/2020		INLAND MARINE	PEMBERTON TOWNSHIP	-- /2020196697	12/26/2019	\$1,000.00	2019/2019	Loss
15787	11/30/2020		INDEMNITY	IVY REHAB NETWORK, INC	-- /2021211846	8/4/2020	\$255.00	2020/2020	Loss
15788	11/30/2020		INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2020182837	9/5/2019	\$80.00	2019/2019	Loss
15789	11/30/2020			ONE CALL CARE DIAGNOSTICS			\$2,120.00		
			MEDICAL ONLY		-- /2021216956	10/6/2020	\$485.00	2020/2020	Loss
			INDEMNITY		-- /2021215075	9/16/2020	\$1,150.00	2020/2020	Loss
			INDEMNITY		-- /2020185549	10/1/2019	\$485.00	2019/2019	Loss
15790	11/30/2020		INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2020208328	6/23/2020	\$405.00	2020/2020	Loss
15791	11/30/2020		INDEMNITY	PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	-- /2021211491	6/28/2020	\$88.09	2020/2020	Loss
15792	11/30/2020		INDEMNITY	HOME CARE CONNECT LLC	-- /2020182837	9/5/2019	\$2,100.00	2019/2019	Loss
15793	11/30/2020		INDEMNITY	myMATRIXX	MLT-2020179427/ 2020179427	7/19/2019	\$811.58	2019/2019	Loss
15794	11/30/2020			QUALCARE INC			\$2,580.00		
			MEDICAL ONLY		MLT-2021221233/ 2021221233	11/20/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021221072/ 2021221072	11/16/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021221072/ 2021221221	11/16/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		-- /2021221245	11/13/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		-- /2021221166	11/3/2020	\$516.00	2020/2020	Loss



BURLINGTON COUNTY J.I.F.

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Total for BURLINGTON COUNTY J.I.F.			\$550,601.46	Total for BURLINGTON COUNTY J.I.F.					\$550,601.46

Number of Checks:	131	First Check Number:	15664
Number of Payments:	257	Last Check Number:	15794
Expense Payments:	\$8,203.54		
Legal Payments:	\$28,772.38		
Loss Payments:	\$513,625.54		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - December 2020

	Payee	FY2021	FY 2020	FY 2019	CLOSED YRS	JIF Appropriation	Description
1	The Actuarial Advantage		188.00			Prof Services/Actuary	Nov 2020 Fees
2	The Actuarial Advantage		750.00			Contingency	Mt Holly review
3	Arthur J. Gallagher Risk Management Services, Inc.		30,814.00			Prof Services/Administration	Dec 2020 Fee
4	Arthur J. Gallagher Risk Management Services, Inc.		36.56			Misc/Postage/Copies/Faxes	Nov fees postage/copies expenses
5	The DeWeese Law Firm, P.C.		6,070.00			Prof Services/Attorney	Dec 2020 Fees
6	Qual-Lynx		17,668.00			Prof Services/Claims Admin.	Dec 2020 Fees
7	Joyce Media		375.00			Misc/JIF Website	Dec 2020 Fees
8	Kris Kristie		375.00			Misc/Recording Secretary	Dec 2020 Fees
9	J. A. Montgomery Risk Control Services		11,590.00			Prof Services/Safety Director	Dec 2020 Fees
10	Pivot Point Security		732.00			EPL/CYBER/Technology Risk Management Serv	Contract Fees 9/1-8/31/2021; Dec fee
11	Secure Data Consulting Services, LLC		4,675.00			Prof Services/Technology Risk Serv Dir	Dec 2020 Fees
12	Tom Tontarski		947.00			Prof Services/Treasurer	Dec 2020 Fees
13	Tom Tontarski		13.18			Misc/Postage/Copies/Faxes	Priority mail fees
14	Conner Strong & Buckelew		704.00			Prof Services/Underwriting Mgr	Dec 2020 Fees
15	Debby Schiffer		2,536.00			Wellness Program	Dec 2020 Fees
16	MEL JIF		314,761.35			MEL	MEL 2020 WC & Excess Liability - 4th installment
17	MEL JIF		1,724.75			Faithful Performance/Fidelity Bond	MEL 2020 Fidelity Bond - 4th installment
18	MEL JIF		129,376.00			Property Claims and Premium	MEL 2020 Property claims & prem. -4th installment
19	ADCO Company	656.00				Safety Incentive Program	Safety calendars, INV#23645; split
20	Courier Post		62.00			Misc/Legal Notices	Ad#4460510 Nov mtg change
21	Courier Times		66.46			Misc/Legal Notices	Ad#7370305 Dec mtg change
22	Iron Mountain		75.75			Misc/Record Retention Service	Inv#DDKJ020 Storage 12/1-31/2020; Service 10/28/2020 11/23/20
23	Praetorian Digital		9,500.00			Training/Police On-Line Training	Online police training-annual contract 9/1-8/31/21
24	Bordentown Township		54.48			Wellness Program	Wellness prizes for EOY challenge
25	Township of Chesterfield		500.00			EPL/CYBER/EPL/Cyber Incentive Program	Cyber updates
26	Township of Chesterfield		995.00			Optional Safety Budget	Forrestry safety items
27	Delran Township			3,450.00		Safety Incentive Program	employee lunch GC, safety items, masks
28	Delran Township		2,660.00			Optional Safety Budget	safety items
29	Delran Township		1,000.00			Wellness Program	fruits, water, challenge GC
30	Township of Edgewater Park		748.35			Wellness Program	Step challenge, GC prizes, healthy snacks
31	Florence Township		500.00			EPL/CYBER/EPL/Cyber Incentive Program	Cyber security
32	Hainesport Township		498.10			Wellness Program	fruits, sunblock, healthy snacks
33	Hainesport Township				15,343.00	Closed Years-Return of Surplus	Full check for 2020 Dividend
34	Township of Lumberton		500.00			EPL/CYBER/EPL/Cyber Incentive Program	update firewall
35	Township of Lumberton		2,660.00			Optional Safety Budget	UV disinfection
36	Township of Medford		4,645.00			Optional Safety Budget	covid and safety supplies
37	Township of Medford		500.00			EPL/CYBER/EPL/Cyber Incentive Program	Email migration
38	Township of Medford		1,500.00			Wellness Program	Covid-Thermo; sanitizers, water, cleaning
39	Mt. Laurel Townsip		500.00			EPL/CYBER/EPL/Cyber Incentive Program	Email archiver
40	North Hanover Township		235.84			Optional Safety Budget	COVID-plexiglass barriers
41	Borough of Palmyra				12,437.00	Closed Years-Return of Surplus	Full check for 2020 Dividend
42	Township of Pemberton		4,645.00			Optional Safety Budget	Cones, COVID-items, wipes, gloves
43	Township of Pemberton		500.00			EPL/CYBER/EPL/Cyber Incentive Program	IT - total care service
44	Southampton Township		500.00			EPL/CYBER/EPL/Cyber Incentive Program	New server
45	Southampton Township		1,595.00			Optional Safety Budget	Misc safety/covid supplies
46	Southampton Township		593.94			Wellness Program	stand up desks
47	Tabernacle Township		500.00			EPL/CYBER/EPL/Cyber Incentive Program	SSL security
48	Woodland Township				4,360.00	Closed Years-Return of Surplus	Full check for 2020 Dividend
	TOTAL	\$656.00	\$558,870.76	\$3,450.00	\$32,140.00		

JIF Bill List Total	\$595,116.76
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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
PROPERTY	296,387	302,540	6,153	2.08%	931	303,471
GENERAL LIABILITY	486,083	499,041	12,958	2.67%		499,041
AUTO LIABILITY	128,090	123,743	(4,347)	-3.39%		123,743
WORKERS' COMPENSATION	1,939,868	1,943,407	3,539	0.18%		1,943,407
DEDUCTIBLE	503,016	506,248	3,232	0.64%	164	506,412
LOSS FUND CONTINGENCY	49,659	-	(49,659)	100.00%		-
TOTAL CLAIM LOSS FUNDS	3,403,103	3,374,979	(28,124)	-0.83%	1,095	3,376,074
CLAIMS ADMINISTRATION	213,256	217,481	4,225	1.98%		217,481
PROFESSIONAL SERVICES	305,682	308,257	2,575	0.84%	-	308,257
- 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
ADMINISTRATION	367,702	375,056	7,354	2.00%		375,056
CLAIMS AUDITOR	5,470	5,470	(0)	-0.01%		5,470
MISCELLANEOUS OPERATING EXPENSES	39,000	39,700	700	1.79%	-	39,700
- 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
TOTAL OPERATING EXPENSES	931,110	945,964	14,854	1.60%	-	945,964
SAFETY PROGRAMS	190,063	196,066	6,003	3.16%	-	196,066
- Optional Safety Budget	52,045	52,045	-	0.00%		52,045
- Safety Incentive Program	87,725	87,725	(0)	0.00%		87,725
- Training	50,293	56,296	6,003	11.94%	-	56,296
- 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
EPL / CYBER	28,212	28,212	(0)	0.00%	-	28,212
- 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
PAYROLL AUDITOR	11,648	11,881	233	2.00%		11,881
PROPERTY APPRAISER	25,680	25,680	-	0.00%		25,680
RISK CONTROL CONTINGENCY	20,000	20,000	0	0.00%		20,000
TECHNOLOGY RISK SERVICES DIRECTOR	55,440	66,528	11,088	20.00%		66,528
WELLNESS/WELLNESS INCENTIVE	60,670	60,670	-	0.00%		60,670
CONTINGENCY	28,924	25,000	(3,924)	-13.57%		25,000
MISCELLANEOUS MEMBER BENEFITS	18,500	18,500	-	0.00%	-	18,500
- AGRIP/ PRIMA	12,000	12,000	-	0.00%		12,000
- Annual Planning Retreat	6,500	6,500	-	0.00%		6,500
TOTAL MEMBER BENEFITS	439,137	452,537	13,400	3.05%	-	452,537
SUB TOTAL JIF BUDGET	4,773,350	4,773,480	130	0.00%	1,095	4,774,575
MUNICIPAL EXCESS LIABILITY JIF	2,028,948	2,051,065	22,117	1.09%	1,349	2,052,414
- MEL Excess WC & Liability	1,468,173	1,490,290	22,117	1.51%	155	1,490,445
- MEL Excess Property	560,775	560,775	-	0.00%	1,194	561,969
- Property	550,514	550,514	-	0.00%	1,194	551,708
- Fidelity	10,261	10,261	-	0.00%	-	10,261
EPL/POL/CYBER PREMIUM	636,857	756,273	119,416	18.75%	-	756,273
EPL/POL/CYBER COMMISSION - AJG	20,798	24,469	3,671	17.65%	-	24,469
EPL/POL/CYBER COMMISSION - CONNER STRONG	20,798	24,469	3,671	17.65%	-	24,469
EPL/POL SURCHARGE	248	954	706	284.68%	-	954
ENVIRONMENTAL JIF	249,015	246,464	(2,551)	-1.02%	-	246,464
SUB TOTAL PREMIUMS	2,956,664	3,103,694	147,030	4.97%	1,349	3,105,043
SUB TOTAL JIF & EXCESS BUDGET	7,730,014	7,877,174	147,160	1.90%	2,444	7,879,618
RISK MANAGEMENT CONSULTANTS	280,214	284,460	4,246	1.52%		284,460
TOTAL JIF BUDGET	8,010,228	8,161,634	151,406	1.89%	2,444	8,164,078

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

ASSESSMENT ALLOCATION STRATEGY

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

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 30th 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**

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

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2020-___**

**RESOLUTION AUTHORIZING THE FUND TREASURER TO TRANSFER \$184,025 FROM THE
FUND YEAR 2020 MEL LIABILITY & WORKERS' COMPENSATION BUDGET LINE ITEM
AND \$51,531 FROM THE MEL EXCESS PROPERTY LINE ITEM TO THE MUNICIPAL
EXCESS LIABILITY JOINT INSURANCE FUND RETROSPECTIVE ACCOUNT**

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

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

WHEREAS, the FUND is a member of the Municipal Excess Liability Joint Insurance Fund (MEL JIF); and

WHEREAS, the MEL JIF implemented a Retrospective Program in which the FUND is participating; and

WHEREAS, participation in the MEL JIF Retrospective Program requires the FUND to pay the NJ MEL 85% of the 2020 excess workers' compensation and liability loss funding and 100% of all excess premiums for workers compensation, liability and property coverage; and

WHEREAS, pursuant to the terms of the MEL JIF Retrospective Program, the FUND paid the MEL JIF \$1,793,392 (inclusive of Elected Officials credits) in Fund Year 2020 which represents 85% of the FUND's obligation to the MEL JIF for excess workers' compensation and liability loss funding and all excess premiums for Fund Year 2020; and

WHEREAS, the FUND is obligated to pay the MEL JIF up to a maximum of \$1,887,468 in workers' compensation and liability loss funding and excess premiums should at any point over the next 10 years the MEL JIF pay more than the initial \$1,793,392 paid in Fund Year 2020 for claims occurring in Fund Year 2020; and

WHEREAS, the difference between what has been paid to the MEL JIF in excess loss funding for workers' compensation and liability claims in Fund Year 2020 (\$1,793,392); and the FUND's potential obligation to the MEL JIF for Fund Year 2020 (\$1,887,468); is \$94,076; and

WHEREAS, , in developing the Fund Year 2020 Budget, the FUND budgeted an additional \$89,949 more than the FUND's maximum obligation for excess workers' compensation and liability loss funding and an additional \$51,531 in excess property premium allowing the FUND the ability to transfer an additional \$141,480 to the Municipal Excess Liability Joint Insurance Fund Retrospective Account; and

WHEREAS, since the FUND transfers its liabilities for open FUND claims inclusive of established reserves on those claims and IBNR to the Residual Claims Fund Joint Insurance Fund 60 months following the close of the Fund Year with the balance of cash being transferred to the FUND's Closed Years Account, the creation of the Municipal Excess Liability Joint Insurance Fund Retrospective Account to hold the potential additional funding due to the NJ MEL pursuant to the MEL JIF Retrospective Program will allow the FUND to set aside these funds should they need to be paid to the MEL JIF; and

WHEREAS, it is in the FUND's best interest to transfer \$235,556 from the Fund Year 2020 Budget into the Municipal Excess Liability Joint Insurance Fund Retrospective Account to guarantee that

these funds will be available to pay any obligations pursuant to the MEL JIF Retrospective Program, account for these funds on a member-by-member basis, and to insure for their proper accounting.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund that the FUND Treasurer is hereby authorized to transfer \$184,025 from the Fund Year 2020 MEL Workers' Compensation and Liability Budget line item and \$51,531 from the 2020 MEL Excess Property line item to the Municipal Excess Liability Joint Insurance Fund Retrospective Account; and

BE IT FURTHER RESOLVED, that the FUND Treasurer is hereby directed to make this transfer prior to the end of the Fund Year 2020 fiscal year; and

BE IT FURTHER RESOLVED, the FUND Treasurer, FUND Auditor, and Administrative Consultant are hereby directed to account for these funds in accordance with accepted accounting practices for Joint Insurance Funds; and

BE IT FURTHER RESOLVED that a copy of this Resolution be provided to the Executive Director's office, the FUND Treasurer, FUND Auditor, and Administrative Consultant for their attention and action.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on December 15, 2020.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Glenn McMahon, Secretary

By: _____
Meghan Jack, Chairperson

Date: _____

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2020-_____

A RESOLUTION AMENDING RESOLUTION 2020-08 “ADOPTING FISCAL POLICIES & PROCEDURES” AND RESOLUTION 2020-10 “CASH MANAGEMENT AND INVESTMENT POLICY” AND REQUESTING PERMISSION TO PARTICIPATE IN THE MUNICIPAL EXCESS LIABILITY FUND JOINT CASH MANAGEMENT AND INVESTMENT PROGRAM
(In compliance with P.L.2018, Chapter 40)

WHEREAS, participation in the Municipal Excess Liability Fund Joint Cash Management and Investment Program (JCMI) requires the authorization of the Board of Fund Commissioners of the Burlington County Municipal Joint Insurance Fund; and,

WHEREAS, the Executive Board of the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund has determined that it would be advantageous for the Fund to participate with the MEL in this joint investment program; and,

WHEREAS, P.L. 2018 Chapter 40 provides that the commissioners of a Joint Insurance Fund may invest and reinvest the funds, including workers' compensation funds, as authorized under the provisions of subsection b. of N.J.S.40A:10-10. The commissioners may, subject to the cash management plan of the joint insurance fund adopted pursuant to N.J.S.40A:5-14, delegate any of the functions, powers and duties relating to the investment and reinvestment of these funds, including the purchase, sale or exchange of any investments, securities or funds to an investment or asset manager. Any transfer of investment power and duties made pursuant to this subsection shall be detailed in an agency agreement for services between the joint insurance fund and the MEL's Joint Cash Management and Investment Program: and,

WHEREAS, in addition to the powers otherwise conferred by law, the commissioners of a joint insurance fund established pursuant to P.L.1983, c.372 (C.40A:10-36 et seq.), and the trustees of a joint insurance fund established pursuant to 18 P.L.1983, c.108 (C.18A:18B-1 et seq.) may amend the plan of cash management of their respective funds to participate in a joint cash management and investment program with other joint insurance funds similarly established pursuant to P.L.1983, c.372 (C.40A:10-22 36 et seq.), and P.L.1983, c.108 (C.18A:18B-1 et seq.); and

WHEREAS, the Burlington County Municipal Joint Insurance Fund adopted Resolution 2020-08 “Adopting Fiscal Policies & Procedures” and Resolution 2020-10 “Cash Management & Investment Policy” at their January 21, 2020 Executive Committee meeting; and

WHEREAS, Resolution 2020-08 and Resolution 2020-10 must be amended to include the *Municipal Excess Liability Fund Joint Cash Management and Investment Program (JCMI)* as a legal depository and investment vehicle for the Burlington County Municipal Joint Insurance Fund before the Fund can participate in the JCMI.

NOW, THEREFORE, BE IT RESOLVED, by Executive Committee of the Burlington County Municipal Joint Insurance Fund as follows:

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

1. The Burlington County Municipal Joint Insurance Fund Resolution 2020-08 “Adopting Fiscal Policies & Procedures” and Resolution 2020-10 “Cash Management & Investment Policy” is hereby amended to include the *Municipal Excess Liability Fund Joint Cash Management and Investment Program (JCMI)* as a legal depository and investment vehicle for the Burlington County Municipal Joint Insurance Fund;
2. The Burlington County Municipal Joint Insurance Fund does hereby authorize the request for permission to participate in the JCMI Program established by the New Jersey Municipal Excess Liability Fund in trust for the participant Joint Insurance Fund;
3. The Burlington County Municipal Joint Insurance Fund authorizes its Treasurer to make formal application to the JCMI program;
4. The Burlington County Municipal Joint Insurance Fund authorizes the Fund Chairman to execute the Agency Agreement with the Municipal Excess Liability Joint Insurance Fund in order to participate in the program. A copy of the Agreement is attached hereto and made a part of this resolution. The Agency Agreement sets forth that the investments of the JCMI shall be at the discretion of the JCMI program and the policies established by the Municipal Excess Liability Joint Insurance Fund. The Municipal Excess Liability Joint Insurance Fund makes no representation as to the financial performance or return to the Fund;
5. The Secretary of the Burlington County Municipal Joint Insurance Fund is hereby directed to forward two certified copies of this Resolution to the Executive Director of the Municipal Excess Liability Joint Insurance Fund;

BE IT RESOLVED that copies of this resolution shall also be provided to the Burlington County Municipal Joint Insurance Fund Administrator, Solicitor, & Fund for their information and action.

This Resolution was duly adopted by the Burlington County
Municipal Joint Insurance Fund at a public meeting held on
December 15, 2020

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIR

SECRETARY

DATE: _____



***New Member Review Committee Meeting Minutes
November 24, 2020 @ 4:00pm
Via Conference Call / ZOOM***

A meeting of the Burlington County Municipal Joint Insurance Fund's New Member Review Committee was held on November 24, 2020 at 4:00pm Via Conference Call. Those in attendance were:

Kathy Burger, Chair, Coverage Committee, **Medford Township**
Jeff Hatcher, Chair, Finance Committee, **Delran Township**
Glenn McMahon, Chair, Strategic Planning Committee, **Chesterfield Township**
Doug Cramer, Acting Chair, Safety Committee, **Tabernacle Township**
Tim Irons, RMC, **TC Irons Insurance**
Brian Monaghan, RMC, **TC Irons Insurance**
Joshua Brown, Township Administrator, **Mt. Holly Township**
Jason Jones, Mayor, **Mt. Holly Township**
Robert Garish, Senior Loss Control Consultant, **J. A. Montgomery Loss Control Services**
Paul A. Forlenza, MGA, *Executive Director*, **AJG Risk Mgt. Services, Inc.**
Paul J. Miola, CPCU, ARM, Deputy Executive Director, **AJG Risk Mgt. Services, Inc.**
Sheila Ortiz, *Account Representative*, **AJG Risk Mgt. Services, Inc.**

I. Mt. Holly Township Application

Mr. Forlenza welcomed the Committee to the meeting and began introductions and thanked Mayor, Jason Jones and Township Administrator, Joshua Brown for attending today's meeting. Mr. Forlenza then directed the Committee to the New Member Review worksheet prepared for today's meeting.

Mr. Forlenza stated that Mt. Holly Township submitted an application to the Fund for coverage effective January 1, 2021. He then reviewed with the Committee the New Member Review worksheet for the Township highlighting the municipal budget, property values, and number employees and volunteers.

II. Special Exposures

Mr. Forlenza reviewed the Townships Special Exposures including Concession Stands, Day Camp/Care, Fireworks, Lake/Reservoir/Waterfront and Dams/Levees/Dikes.

III. Underwriting Information

Mr. Forlenza then reviewed with the Committee the Township's current insurance coverage and premiums noting that the Township is currently a member of the Statewide JIF. The Township's current premiums for their insurance program is \$415,000.

IV. Loss History

Mr. Forlenza then reviewed the Township's loss history and explained that he received five and half (5.5) years of detailed loss runs from the Statewide JIF's TPA. Mr. Forlenza noted that during the five and half-year period the Township had average annual losses of \$86,200 for all lines of coverage. He mentioned that the average includes a 2015 police workers compensation claim where the officer's left knee was kicked while arresting a subject resulting in \$98,814 in incurred losses and

\$80,170.78 for a police workers compensation claim resulting in an injury to the left eye, left arm & hand injured while arresting a combative subject.

Mr. Forlenza noted that the loss runs do not include any Police Professional claims over the loss period. He noted that he questioned the lack of police professional claims and was assured by the RMC that the loss data was accurate.

V. 2021 Assessment Recommendation

Mr. Forlenza then reviewed the Township's proposed 2021 assessment noting \$154,700 in loss funding to cover potential claims for the Township within the JIF's SIR; operating expenses of \$42,951, member benefits of \$25,166 for a total JIF assessment of \$222,817. Mr. Forlenza then highlighted the MEL assessment of \$138,380; WC & Liability of \$70,598; the Excess Property Premium of \$9,694; the E-JIF assessment of \$9,143; the EPL/POL Premium inclusive of Cyber of \$58,639 and Risk Management Consultant fee of \$25,055 (based upon a 6% fee) for a total annual assessment of \$384,252.

Mr. Forlenza asked if there were any questions. There being none, Mr. Forlenza noted that the total annualized assessment of \$384,252 does include the cost of higher limits that match the current limits for the Township in the Statewide JIF but did not include the Statutory Bond coverage of \$1 million of coverage with a \$1,000 deductible per claim, for an additional \$633 annually.

Mr. Forlenza also reviewed higher and lower limit coverage options for Excess Liability, Excess, EPL/POL, and Directors & Officers Liability coverage for the EMS. He commented that their RMC can assist with the purchasing additional coverage should the Township join the JIF.

VI. Safety Director's Report

Mr. Forlenza noted that the loss control survey completed by the Safety Director's office was complimentary of the Township's overall facilities; however, noted some housekeeping issues that need to be addressed. He noted that the Municipal Building is equipped with a fire alarm system but has no sprinklers. The building does not have a dedicated stand-alone back-up generator but can be hooked up to portable generators in emergency conditions. Overall, housekeeping efforts were found to be good during a walkthrough of the Municipal Building. Throughout the first floor (ground level) of the entire Municipal Building, there were indicative signs of water staining on the concrete block walls and certain pieces of equipment. This section of town is prone to flooding, and it is likely the Municipal Building has flooded in the past. A search of the FEMA Flood Maps revealed that the Municipal Building is located within a Flood Zone (AE). The building appears to be undergoing rehab work from a previous flooding event. Mr. Forlenza also noted that should it be verified that part of the municipal building is in the AE flood zone, a \$500,000 deductible will apply to any flood claim for the municipal building.

During a check of life safety equipment, such as emergency and exit lights, egress paths, and fire extinguishers, all appear to be in good condition with no deficiencies noted. An elevator is present and operational. It receives annual required inspections/certifications. Electrical components, such as panels, fixtures, and extension cords, were found to be acceptable.

Exterior walkways, lots, and building components were generally in good condition apart from an area located along Park Drive, adjacent to the Municipal Building. Numerous concrete sidewalk sections have become raised, possibly from tree routes creating a trip and fall hazard. There are areas of the curb line that have also deteriorated and should be remediated/repared to their intended design.

Department of Public Works:

Mr. Forlenza stated that the Public Works Complex is located at 250 Rancocas Road, Mount Holly, NJ 08060. The building is approximately 4,900 square feet in size and has four (4) large bays with automatic garage door openers. The facility is secured with fencing, a locking gate (after hours), and video surveillance. The Public Works Complex may be receiving an extension to the back of the facility in the future as per the Public Works Director.

The Public Works Complex is open to residents during business hours to bring various waste items (metal, concrete, electronics, brush, etc.) for proper disposal. Adequate signage is posted throughout the complex, displaying all applicable rules, sanitation guidelines, and operation hours.

Normal operations occurring within the Public Works Department for Mount Holly Township include but are not limited to Street/Road Maintenance, Smaller Vehicle Maintenance, Facilities Maintenance, Park & Landscape Maintenance, and Chipping / Brush Operations

Overall, housekeeping efforts were found to be good during a walkthrough of the Public Works Complex. During a check of life safety equipment, such as emergency and exit lights, egress paths, and fire extinguishers, are were found to be in good condition with no deficiencies noted.

Exterior walkways, lots, and building components were generally in acceptable condition. The equipment was found to be in good working order.

Inside the Public Works Department, Lockout / Tag-Out and Right to Know operations were present and should be reviewed annually. Ladders were found to be appropriately secured. Guarding and proper mounting of power tools was acceptable. Proper PPE signage and equipment should continue to be viewable and accessible to all employees. Tools were stored away in an orderly fashion.

A deficiency found within the Public Works Department that should be addressed is adding Flammable Storage Cabinets. Currently, there were none found during this survey, and flammable liquids and solvents are just stored randomly throughout the facility.

Mr. Garish noted that he spoke with the Public Works Director about these items in detail, all of which the Director has indicated he remains to be vigilant on for both his employees and himself; Written Programs, Training, RTK Compliance, & Personal Protective Equipment (PPE).

Mr. Forlenza commented to Mr. Jones and Mr. Brown that the JIF looks for a willingness of the managers and supervisors to help develop a safety culture within all employees which is a big factor in the overall success of a program.

Parks & Playgrounds – Iron Works, Mill Dam, & Monroe Street Parks:

Mr. Forlenza then noted that Mount Holly Township offers a wide range of recreational activities for residents of all ages and a comprehensive park system containing passive and active recreational facilities. The Township Council has appointed a Recreation Committee to oversee all parks. They are also responsible for assisting and setting up many of the programs for users throughout the year. The Township has five total parks, two of which are more passive style parks. The three main parks, which have multiple amenities/features, were surveyed for this report.

Deficiencies found throughout all of these parks include the following:

- Missing labels for the playground structures and swing bays, indicating the age of intended user (2-5) and (5-12) as per playground manufacturer and Consumer Product Safety Commission (CPSC) Publication #325.
- Playground signage indicating rules, hours of operations, prohibitions, and verbiage such as "Adult Supervision is Recommended," etc. Refer to the Public Playground Safety Handbook, CPSC#32.

- Impact Attenuation Material (Playground Surfacing) is missing or inadequate in both depths and use zone dimensions. Rocks being used in numerous areas as impact attenuation material.
- Overgrown vegetation
- Low hanging branches within designated play areas
- Tree roots in designated play areas causing immediate trip hazards/risk of injury
- High platforms with missing/broken barriers
- Broken equipment (Slides, Spring Rockers, Composite Structures, etc.)
- Corroded equipment / Broken welds
- Rubberized protective coating severely cracking, missing, and posing hazards to users
- Missing barriers (fall hazards)
- Protrusion hazards
- Benches not secure, missing/broken pieces, sharp exposed metal edges
- ADA Compliance (Ramps into Playground Area / Accessible Routes)
- ADA Parking Areas / Signage

Signage located at all playgrounds needs to match that of the age-appropriate intended use. Further, equipment pieces should have the intended "age range of users" labels affixed throughout the playground. This is important in distinguishing which equipment is designed for what age, which represents the users' size and abilities. This is especially important when multiple age range pieces of equipment are in the same area. Signage and labels should be placed at an adult eye level.

Safety Director's Conclusion:

Mr. Forlenza then reviewed the Safety Director's conclusion noting that the buildings appear to be in acceptable condition, along with all equipment/vehicles. The Safety Director believes that the most attention would be to their Park System. Several Urgent (U) Suggestions for Improvement have been issued regarding the township park system. This is a never-ending/responsibility for all municipalities that own/operate public parks/playgrounds.

The Safety Director also feels that Mount Holly Township brings to the BURLCO JIF the same types of operations, hazards, and concerns of the other members of the BURLCO JIF. With the presence of safety noticeable throughout the various departments, strong leadership from the top, and employee buy in, the safety culture will only increase and benefit Mount Holly Township as a whole.

Mr. Garish stated that based upon a review of the documentation available to J. A. Montgomery and the survey conducted of the Mount Holly Township; the Safety Director's Office believes that Mount Holly Township is an eligible candidate for membership into the BURLCO JIF.

VII. Executive Directors Report

Mr. Forlenza then reviewed his report stating that the Township's application and supporting information were complete from an underwriting standpoint. From a risk management perspective, the Township of Mount Holly appears to be an acceptable risk.

He noted that Mount Holly Township is located within Burlington County. It is the county seat of Burlington County. The Township is approximately 2.9 square miles, with a population of roughly 9,500 residents. Mount Holly Township is governed under the Township form of government. The five-member Township Committee consists of a Mayor, Deputy Mayor, and three council members, all of who are elected directly by the voters at-large in partisan elections to serve three-year terms of office on a staggered basis, with either two or three seats up for election in even-numbered years as part of the November general election.

The Township has a Municipal Police Department, Public Works Department, and EMS Services (America Squad). The two most significant operations within the Township are the Police Department and the Public Works Department. Mount Holly Township does have its own separate Fire District that is not eligible for coverage from the BURLCO JIF.

Mr. Forlenza stated that as noted by the Safety Director during his survey, and verified by the Fund's property appraiser, it appears that the Municipal Building is situated in two (2) flood zones; the front of the building being in the X500 and rear of the building being in the AE flood zone. Because of the location of at least a portion of this building in the AE flood zone, this building will have a \$500,000 deductible should there be a flood event. It is highly recommended that the Township discuss the purchase of a flood policy with their Risk Manager.

During his inspection, the Safety Director noted several deficiencies that are outlined in the Safety Director's Loss Control Survey. The Survey provides a great deal of detailed information on resources that are available to the Township to address these deficiencies. These include the CPSC for the playgrounds and the ASTM standards for signage. A copy of the Safety Director's Survey will be provided to the Township.

Mr. Forlenza also stated that in speaking with the Safety Director, he noted that while there is no formal Safety Committee, there is a recognition of the importance of Safety. Should the Township join the BURLCO JIF, it is imperative that the Township implement a formal Safety Program including the creation of a Safety Committee that would assist with the development of a Safety Culture that is vital to a successful member. The Safety Director also noted that while the Township employees have access to safety training, opportunities to participate in the training this year have been limited due to the pandemic. MSI NOW would allow access to training for these employees should they join the BURLCO JIF.

In regards to the deficiencies noted at the Township's playgrounds, the Township should develop a five-year master plan to systematically finance and address these areas of concern. Developing and formally adopting a master plan to address these deficiencies could go a long way to assisting the Township in defending liability claims resulting from the condition of the playgrounds while improvements are made.

Due to similar exposures to other BURLCO JIF members, and similar loss patterns to other JIF members over the past five years, we are recommending that the Township's application for membership be approved.

Mr. Forlenza asked if anyone had any additional questions.

Committee Discussions:

Mr. Brown asked if there are any coverage differentials of which Mount Holly should be aware. Mr. Forlenza responded that coverage is very similar based upon the information that was provided to him. He recommended discussing your coverage options with your RMC as they have access to your policies to conduct an analysis. Mr. Monaghan stated that he will follow-up with Mr. Brown following today's meeting.

Mr. Miola explained that coverage is nearly identical; however, the most important is the variety of services that you will receive should you join the JIF. He noted that the JIF has a Wellness Director to assist with internal program for healthy employees and a Technology Director that visits each member to review operating systems to ensure your systems are secure. Mr. Miola also mentioned that the JIF has a strong Cyber Risk Management Program, training for employees online to assist with phishing, etc. The BURLCO JIF also has a strong Safety Program, and a variety of Risk Management Programs such as the TULIP Program that will protect your municipality from liability for the use of municipal facilities by outside groups.

Mr. Forlenza then mentioned that built into the proposed assessment is the Optional Safety Budget. The JIF provides the Township with Funds to help support your local safety program and various

initiatives including the Safety Incentive Program to incentivize safe practices. We also provide you with an allotment of funds on an annual basis for EPL/POL and Cyber Liability costs.

Mr. Cramer, Fund Commissioner, Chair of the Safety Committee, and the Director of Public Works for Tabernacle, works closely with the JIF to ensure Tabernacle's parks and recreation facilities are up to date including CPSC requirements. He noted that it takes a commitment to be a part of the JIF in regards to the Safety Program. He understands the Mount Holly Township has similar issues to those that many of our BURLCO members have dealt with in the past. He noted that he does not expect those corrections to be made to the parks overnight. Mr. Cramer suggested developing a plan to correct them over time should they join the JIF.

Mr. Garish thanked the Township for their assistance in conducting a thorough survey for the application. He explained that the parks could be corrected/addressed over time as it can be a financial burden to expect the corrections to be completed ASAP. Mr. Garish suggested maybe developing a five-year plan to complete the suggested corrections as listed in his report. His office can guide the Township through correction and possibly remove some items.

Mr. Irons, RMC asked if the parks would be "grand-fathered" into being ADA compliant, unless they do a major upgrade or change. He asked how much time would the JIF allow the Township to make corrections, as this could be costly to the Township. Mr. Garish responded that being "grandfathered" into ADA compliant is a gray area; when you alter a property you need to ensure it is ADA Compliant. Mr. Garish stated that he is more concerned with having a blacktop or wooded mulch route to the parks and play structures that are ADA compliant. He does not necessarily need the structures to be replaced to be ADA compliant.

Mr. Garish then explained the Right to Know program and the benefits the Township will receive. He also mentioned the services that are available to law enforcement agencies such as the Police One Training Platform, Police Command Staff Training, and the Police Ad Hoc Committee (that include members from ACM, BURLCO and TRICO) that meet at least twice per year. Mr. Garish also explained the services that the Safety Director's office can provide should OSHA visit a member. He noted that in the event members receives a visit from OSHA, contact them directly and they will respond to the member immediately to abate a citation.

Mr. McMahon commented that membership in the JIF provides access to other Fund Commissioners and helps to build relationships. Other Fund Commissioners are always willing to assist another member.

Mr. Miola then explained another program available to our members; the Employee Practices Liability Helpline noting that should a member have an employment related claim developing in their municipality, there is a hotline members can call for assistance. You will receive a written response outlining the discussion that took place and guidance to possibly avoid a lawsuit. This service is free to the members.

Hearing no additional questions, Mr. Forlenza asked the representatives from Mount Holly to please leave the Zoom call at this time so that the Committee can have further discussions. At this time, the Mount Holly representatives left the call.

Mr. Forlenza then asked the members of the Committee if they had any additional questions or concerns regarding Mount Holly's application that they would like to discuss at this time.

Hearing none, Mr. Forlenza reminded the Committee that he received authorization at the November Executive Committee Meeting to extend an offer of membership to Mount Holly Township if authorized by the New Member Review Committee today. Mr. Forlenza then asked the Committee if they were comfortable authorizing his office to release an offer of membership to Mount Holly based upon today's discussions. The Committee agreed to extend an offer of membership to Mount Holly effective January 1, 2021 in accordance with the assessment figures outlined. Mr. Forlenza then thanked the Committee for their participation and noted that he will develop and release an offer

of membership to Mount Holly over the next couple of days. Mr. Forlenza stated that the minutes from today's meeting will be included in the December Executive Committee meeting agenda and he will provide a report to the membership during the meeting. He will keep everyone informed of the decision made by Mount Holly.

There being no further business, the meeting concluded at 5:10 PM

File:	BURLCO/2020/New Member Review Committee	Tab	11/24/2020
	BURLCO/GEN/New Member Review Committee	Tab:	Mount Holly Township
	BURLCO/Apps/Mount Holly Township	Tab:	New Member Review

***Safety Committee Meeting Minutes
November 24, 2020 @ 1:30pm
Via Zoom/ Conference Call***

An Executive Safety Committee meeting of the Burlington County Municipal Joint Insurance Fund (“BURLCO”) was held at Ramblewood Country Club, Mount Laurel, New Jersey November 24, 2020. The meeting was called to order at 1:30pm.

Those in attendance were:

Doug Cramer, Chair, **Tabernacle Township**
Richard Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Erin Provenzano, **Delanco Township**
Patrice Hansell, **Fieldsboro Borough**
Steve Fazekas, **Florence Township**
Kyle Tuliano, **New Hanover Township**
Mary Picariello, **North Hanover Township**
Kathy Hoffman, **Southampton Township**
Donna Facenda, **Southampton Township**
Steve Ent, **Westampton Township**
James Ingling, **Wrightstown Borough**
Ilene Laursen, **Conner Strong & Buckelew**
Brian Monaghan, **Insurance Agency Management**
Keith Hummel, Public Sector Assistant Director, **J. A. Montgomery Risk Control**
Rob Garish, Consultant, **J. A. Montgomery Risk Control**
John Saville, Consultant, **J. A. Montgomery Risk Control**
Paul A. Forlenza, Executive Director, **Arthur J Gallagher**
Paul J. Miola, Deputy Executive Director, **Arthur J Gallagher**
Sheila Ortiz, Account Representative, **Arthur J Gallagher**
Debby Schiffer, Wellness Coordinator

Those not in attendance were:

Amanda Somes, **Bass River Township**
Tom Pullion, **Edgewater Park Township**
Michael Fitzpatrick, **Mansfield Township**
Steve Walsh, **EJA / Capacity Insurance**
Joe Henry, **Hardenbergh Insurance**

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

I. MINUTES OF JULY 21, 2020 SAFETY MEETING (E-mailed 11/12/2020)

Mr. Miola indicated that a copy of the July 21, 2020 Executive Safety Committee Meeting minutes were e-mailed to all Committee members along with the meeting notice for today’s meeting. Mr. Miola asked if there were any questions. No questions were entertained.

II. THIRD QUARTER SAFETY DIRECTOR'S LOSS CONTROL REPORT

Mr. Garish emailed a copy of the Safety Director's Semi-Annual Loss Control report for the Committee's review. He briefly reviewed the abridged version of the report with the Committee.

Mr. Garish highlighted that for MSI Trainings there were 327 Instructor-led in person trainings that took place prior to the pandemics as of 11/20/2020. As of 10/30/20, there were 630 Instructor led webinar trainings that have been taken by our members.

Mr. Garish then reported 16 video rentals from the MEL Media Library as of 11/20/20.

Mr. Garish indicated that ***MSI Now*** is the new video streaming service that has about 130 titles available for streaming right to your workplace. ***MSI Now*** had 22 courses taken from the new platform. He noted that ***MSI Now*** will eventually replace the MEL Media Library.

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

III. SAFETY INTERVENTION/MONITORING

Safety Intervention / Monitoring

Mr. Garish reported that there are no members currently on Safety Intervention or Monitoring at this time. He mentioned that it has been difficult to visit a few members due to COVID. His office will make every attempt to visit those outstanding members and will let the Committee know if there are any concerns.

Mr. Forlenza asked if there were any other members of concerns at this time. Mr. Garish stated he and Mr. Saville do not have any members to be placed on safety intervention or monitoring. Mr. Saville stated that all members have been cooperating especially during the pandemic.

IV. BURLCO JIF LOSS RATIO REPORTS – September 30, 2020

Mr. Miola indicated that the Loss Ratio Reports are being prepared and will be sent to the members when they are available. He noted that the staff has been working diligently to make these reports available electronically. Mr. Forlenza commented that the September 30, 2020 numbers are delayed by about two weeks. He noted that they are in the process of transitioning the report to Origami.

V. MEL LOSS RATIO REPORTS – September 30, 2020

These reports will accompany the Loss Ratio Reports described above.

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

VI. REGIONAL TRAINING SCHEDULE

Remaining 2020 Regional Trainings:

- **D.E.R. Training:** This training was a carry-over from last year but was put off until 2021 because of COVID-19.
- **Health & Wellness – Stress Management:** Ms. Schiffer, Wellness Director, held a Health & Wellness Seminar on 10/27 and 10/29. Mr. Garish commented that this training was supposed to be a regional training, which was going to include Lieutenant Walsh from the Voorhees Police Department. He noted that Mr. Walsh will be invited back in 2021.
- **First Amendment Audit** – Scheduled as a Webinar for 10/15, 10/28, 11/11 & 11/17 total of eight (8) sessions to be completed by the end of 2020. Mr. Garish mentioned that this

training was supposed to be held in person; however, Mr. Hummel went above and beyond to ensure the members would have this training available during COVID. He noted that this training is available to all members and that no one is exempt from this training.

2021 Regional Training Schedule

Mr. Garish discussed the proposed 2021 Regional Trainings and stated that he does not want to overwhelm the members as most of the 2020 courses are being moved into 2021.

As a result, the following 2021 Regional Training was proposed:

- Safety / Claims / Wellness Coordinator Roundtable
- Public Sector Employees Stress with Lt. Bill Walsh
- DER Training
- Seasonal Employee Training

VII. SAFETY DIRECTOR'S BULLETIN

Mr. Miola commended J. A. Montgomery for their efforts during the last seven months and providing up to date information to our members.

Mr. Garish referred the Committee to a copy of seven (7) Safety Director Bulletins that have been distributed since their last meeting.

- National Preparedness Month
- National Fire Prevention Week
- Emergency Remote Meetings Protocols
- Holiday Celebrations and COVID-19
- Executive Order 187 Reopens Indoor Sports' Practices and Competitions
- Mandatory COVID-19 Workplace Safety for NJ Employers
- Executive Order 192 Guidance

Mr. Garish indicated that there is an additional Safety Bulletins currently in the pipeline regarding to First Responders specifically to Firefighters and Junior Firefighters. He noted that Mr. Shives from his office has already spoken to Mr. Ruprecht to prepare the Safety Bulletin to distribute. His office will continue to send the regularly scheduled Safety Bulletins during the Fall & Winter months.

VII. SAFETY DIRECTOR'S MESSAGES

Mr. Miola mentioned that the Safety Director's office released the following message to the members since the Committee's last meeting:

- Protecting Children from Abuse Training – Law Enforcement Personnel

Mr. Hummel clarified that if police agencies attended the Command Staff training it is covered. We are asking first line supervisors and first line personnel to watch a 20-minute training video located on the NJMEL Website. He noted that these bulletins are emailed directly to the Police Chiefs.

VIII. MEL SAFETY INSTITUTE

Mr. Garish referred the Committee to pages 15-18 to review the current members' usage of the following:

- MSI NOW – 327 Courses (Mr. Garish mentioned that these towns had high uses for this program: Hainesport, Mt. Laurel, Pemberton Township and Southampton.)
- MEL Online Training – 630 classes as of September (Mr. Garish mentioned thee towns had high uses for this program: Bordentown Twp., Chesterfield, Florence, Medford, and Pemberton Township.)
- MEL In Person Training – via Zoom – 22 classes (since the pandemic) will continue to roll out. (Delanco, Delran, Florence, Mansfield, Medford and Pemberton Township had the most uses of this program.)
- MEL Video Library – 10 “rentals” (still available)

Mr. Garish mentioned that his office is currently developing a 2021 MSI Training Announcement package to distribute to our members.

IX. S:ERVE

This program is an online driver-training program available for Police, Fire and EMS.

X. WELLNESS INITIATIVE

Ms. Schiffer reviewed her activities throughout Fund Year 2020:

Ms. Schiffer mentioned that she continues with her weekly Zoom Fitness workouts and will continue as long as the members attend. She is looking to record some of her workouts for those employees that are unable to attend can do the exercises either at work or at home safely.

Ms. Schiffer reported that she ran a “pilot program” called Nutrition for Transition, a 4-week workshop on challenges of nutrition. Last week she launched her 2nd workshop on giving yourself the Gift of Peace: peach of mind as we discuss possible COVID blues, anticipations going into this holiday season and how to manage the many roles we play.

Ms. Schiffer mentioned that she made a few in person meetings by appointments. She is very much open to onsite visits and presentations if planned. Wellness initiatives were still attempted by half dozen towns but in a very low profile by these towns: Hainesport, Edgewater Park, Delanco, New Hanover, Florence and Bordentown Township. Most of the towns she did not hear from until the expiring funds notice deadline was approaching.

Ms. Schiffer tries to stay connected with the members throughout the year. She has offered many ideas and suggestions on ways to incorporate wellness. Ms. Schiffer understands that this is a unique year; however, the focus did not stop. She reported that those towns that kept wellness throughout the pandemic did more things that did not require everyone being together. Some things that did not require everyone being together. Ms. Schiffer mentioned some things that took place during the pandemic:

- Offered flu shots; some giving out healthy goodie bags for those who attended
- Virtual presentations
- Chair massages
- Tumblers
- Trackers
- Blood pressure cuffs for employees
- Ergonomic desk chairs and stand up desks
- Pressure point massaging tools
- Offset the cost of EAP
- Fresh produce and healthy snacks for office
- Challenges for self-care in the form of Bingo
- Promoting gratitude board and Random Acts of Kindness
- Recipe swap) plan to make it into an employee “Healthy Cookbook”

Ms. Schiffer stated that she is working with a Trainor who recently did a virtual stretching demo for a Public Works crew in my other JIF. He is an instructor of Qigong and mindful breathing.

Ms. Schiffer then mentioned that there is proposed pilot program for Law Enforcement & Career Firefighters that is run by Dr. Janine Elias, the President of Elias Institute of Professional Coaching located in California. She referenced a proposal for *Transformational Leadership and Resiliency Group Coaching: Law Enforcement*. Ms. Schiffer commented that Dr. Elias has over 30+ years of experience in leadership development, professional coach training and education. The format of the coaching program would consist of a 6 week (one 90 minute session per week) group coaching program that would be divided into three (3) groups (G#1 Chiefs, G#2 Middle Manager, G#3 Front Line Supervisors). Each participant will receive three (3) short assessments (5-10 minutes to complete) to be administered prior to the coaching program and again following the conclusion of the program.

Following a brief description of the program, Ms. Schiffer mentioned that although Dr. Janine Elias and her colleague are waving their fees for the pilot program. The proposal is to have four (4) towns participate in the pilot program. The fee for the assessments per officer are as follows: 3 participants per municipality @ \$375 per officer = \$1,125 x 4 towns = \$4,500. The cost covers three (3) assessments. Dr. Elias, her researcher and assistant have all waived their salary for this pilot program. Mr. Miola questioned Ms. Schiffer's \$4,500 cost as the other two JIFs authorized \$1,500 to begin the pilot program. Ms. Schiffer explained that the assessments are based on three (3) officers per town at the \$375 cost. Mr. Miola commented that he will was not was not aware that the program required three (3) police officers per municipality. He will reach out to the other two JIFs to receive authorization for the extra funds.

Mr. Miola asked the Committee for approval of \$4,500 for the 3-4 agencies in the BURLCO JIF to move forward with the assessments. He noted that there was a lengthy discussion at the last Police Ad Hoc Committee where they embraced this program. A motion was made by Mr. Ingling and a second by Ms. Provenzano for the approval of \$4,500 for the 3-4 agencies in the BURLCO JIF to move forward with the assessments; All in Favor.

In conclusion, Ms. Schiffer mentioned an additional Wellness Webinar *Facing Uncertainty* will be held on December 8, 2020 at 10:00am.

Wellness Budget

Mr. Miola referred the Committee to a copy of the 2020 Wellness Incentive Program Budget Balance spreadsheet included in the agenda packet. He reminded the Committee that the deadline to claim or encumber these funds was November 30, 2020. Mr. Miola noted that all encumbered funds must be claimed by February 1, 2021. He stated that this notice is included in the Executive Committee agenda packet on a monthly basis.

XI. POLICE TOPICS

Police One Academy

Mr. Garish mentioned that 19 agencies out of 20 members have signed up with a total of 16 agencies taking courses. He then referred the Committee to a listing of member's participation. 1,186-courses were completed as of November 12, 2020.

Lexipol – Risk Management for Law Enforcement –Policies and Procedures

Mr. Hummell explained to the Committee that Lexipol is a good program that can assist agencies with their policies and procedures. He noted that if agencies are interested they would have to contact Lexipol to set that program up. Mr. Hummel indicated that there is a cost associated with this service.

Law Enforcement Bulletins

Mr. Hummel encouraged members to review Police Bulletin LE 2020-10 in regards to monitoring students in virtual classrooms. We are asking our law enforcement partners to reach out to local schools to develop a protocol in case a student or a teacher is in need of assistance and how they would go through the process.

Police Ad Hoc Committee

Mr. Hummel noted that the last Police Ad Hoc Committee Meeting was conducted via Zoom on September 23, 2020. He noted that the meeting was very well attended and a lot of information was covered. Mr. Hummel mentioned that there were discussions regarding police cameras and ensuring that the officers that are reviewing the tapes are properly trained. This is crucial during a court case.

The next Police Ad Hoc Committee Meeting will be held in the beginning of 2021.

XII. MEL SAFETY & EDUCATION COMMITTEE MEETINGS

Mr. Miola referred the Committee to the August 17, 2020 MEL Safety & Education minutes. He noted that the minutes are self-explanatory. These minutes are included so the members are aware of the statewide initiatives.

Mr. Miola noted that the last MEL Safety & Education Meeting was held on November 10, 2020

XIII. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Saville mentioned that the advisory committee has not met due to the pandemic since July. They tried to have a meeting in October; however, there were not enough attendees to hold the meeting. Therefore, the next PEOSH Advisory Committee Meeting will be scheduled for January 2021.

Mr. Saville report that most of the visits that PEOSH are conducting are COVID related. They will respond to all imminent danger, fatalities, complaints, serious injury notifications on a case-by-case basis by either phone or correspondence in person based on the manor in accordance with the PEOSHA Act and Field Operations Manual.

Mr. Saville mentioned that all on-site visits will be coordinated with the employer by appointment only to ensure it is safe for a compliance officer to visit the facility.

Mr. Saville commented that due to the pandemic the *Most Frequent Citations from January 1, 2020 through June 30, 2020* are the most current. Mr. Saville mentioned that the most frequent cited were Portable Fire Extinguishers, Electrical Equipment, Floor Jacks – Auto Lifts and Recordkeeping. He noted PEOSHA is focusing on the reporting of cleaning supplies and sanitizing supplies purchased as a result of COVID-19.

XIV. OPTIONAL SAFETY BUDGET

Mr. Miola directed the Committee to a copy of the 2020 Optional Safety Budget Balance spreadsheet included in the agenda packet. He reminded the Committee that the deadline to claim or encumber these funds was November 30, 2020. Mr. Miola noted that all encumbered funds must be claimed by February 1, 2021. He indicated that this information is included in the Executive Committee agenda packet on a monthly basis.

XV. SAFETY INCENTIVE PROGRAM

2019 Program

Mr. Miola directed the Committee a spreadsheet packet depicting available balances from the 2019 SIP awards. The deadline to encumber or claim funds is November 30, 2020. The final date to claim encumbered funds is February 1, 2021.

2020 Safety Incentive Program

Mr. Miola indicated that there have been brief discussions regarding the 2021 Safety Incentive Program and do not feel the need to make significant changes to the program. He noted that the S:ERVE Program will carry-over to 2021.

Mr. Miola commented that the proposed 2021 Safety Incentive Program will be sent to the Committee and will highlight any changes for review in December. The Committee approved.

2021 Program

Member Status

Mr. Miola asked if all members will qualify for the 2020 Safety Incentive Program. Mr. Garish responded that all members qualified for awards under the SIP Program. Mr. Garish responded that for transparency purposes they are working with members to ensure they hand in a few documents that are required such as Self-Assessment Forms and participation in some programs. They understand the challenges that the members are facing as result of the pandemic. Mr. Garish stated that his office will ensure they will be on track by the end of the year. He stated that another reminder will go out regarding the Self-assessment form.

Mr. Garish mentioned as a result of COVID the S:ERVE program will be removed from the SIP in 2021. The program will still be available to the members.

Mr. Saville stated that we are unsure how our visits will take place in 2021 because of the pandemic. He suggested the possibility of eliminating the self-assessment form and revert back to the "Departmental Summary Report" electronically. This will allow the members to report online and once submitted it would be sent directly to our office. The summary report will allow members to report what they completed for the quarter to include safety meetings, JSO's and tool-box talks, etc. Mr. Saville stated that this would give the consultants a summary of each member's progress. Mr. Miola commented that everyone would be in favor of simplifying certain requirements for the SIP. He noted that more information would be required for the members to complete. Mr. Saville stated the information will be posted to the JIF website. He noted that he and Mr. Garish are still in the planning stages and will keep the Committee informed on their progress. Mr. Cramer commented that this would be a good approach as a result of COVID-19.

Outstanding Suggestions for Improvement

Mr. Miola mentioned that the Safety Director's office will monitor the Outstanding Suggestions for Improvement and report back to the Committee in December

Budget & Awards

Mr. Miola indicated that normally the Committee will review the SIP Budget & Awards during our December meeting. However, since this is our last meeting of the year he asked the Committee for approval to submit the recommended 2020 BURLCO JIF Safety Incentive Budget and Award via email for Committee approval

XVI. FUND COMMISSIONER ATTENDANCE

Mr. Miola commented that during the last Strategic Planning Committee there was a discussion in regards to reducing member's *Optional Safety Budget* if there attendance falls below a certain ratio. He stated that it is important for the members to stay engaged and understand what goes on in the JIF. Valuable information is provided each month that needs to be relayed back to the member municipalities.

Mr. Miola stated members that participate on sub-committees take the burden off other members of the JIF by being involved and attending those committee meeting. These meetings assist with the development of certain programs for all JIF members. Mr. Miola commented that the Strategic Planning Committee has expressed concern regarding member attendance over the past few years. He noted that these members have been notified through correspondence and discussions with their governing body and RMC. Their attendance continues to suffer despite the fact that the Executive Committee meetings have been held virtually.

Mr. Miola asked the Committee for their feedback on how to handle non-attendance. Mr. Cramer commented that if those towns are participating in the safety program and their experience rating is good, how do we reduce their OSB? He stated that we added the optional incentive to entice those members that had poor attendance to give additional funds if they attended meetings. However, their attendance has not changed. Mr. Cramer indicated there are a group of Fund Commissioners that will be retiring; therefore, if those certain towns do not attend, it almost gives them a free pass. He noted that as the Safety Chair he does not want the Funds to be reduced, as it will take away from their safety efforts.

Mr. Forlenza agreed with Mr. Cramer that he does not want it to be a disincentive for the members. He noted that if a Safety Coordinator is doing everything to the best of their ability and an Elected Official is the Fund Commissioner that does not attend the meeting. At that point, you are hurting the Safety Coordinator and his role and what he is trying to accomplish as a result of not attending meetings. Mr. Cramer stated that he does not have an easy answer on how to solve the problem; he just wanted to make the Committee aware of his opinion. Discussion ensued.

Following a lengthy discussion, Mr. Cramer suggested getting the RMC's involved by having them speak to those members towns and their governing body directly. Mr. Miola and the Committee agreed to ask the RMC to get involved as they have a stronger relationship with their governing body. Ms. Laursen and Mr. Monaghan both RMC agree that RMC's should be handling the discussion directly with the governing body and Fund Commissioners for those towns that have poor attendance. Mr. Miola stated that he will reach out to the RMCs.

XVII. 2021 SAFETY & WELLNESS CALENDARS

Mr. Miola stated that the Wellness Calendars were ordered and will be distributed to the members in December. He indicated that since the calendars are very heavy to mail the calendars will be delivered between the Wellness Director, Safety Director and RMC's.

XVIII. 2021 SAFETY KICKOFF BREAKFAST

Mr. Miola indicated that he does not think the Safety Breakfast will take place due to COVID-19. Although, we may not be doing door prizes there will be awards to recognize those that have gone above and beyond.

XIX. 2021 SAFETY & CLAIMS COORDINATOR ROUNDTABLE

Mr. Miola mentioned that the Safety & Claims Coordinator Roundtable will be held virtually to provide the information they need. This will be scheduled in either late March or early April. He also noted that his office will research a small gift that could be mailed to the Safety & Claims Coordinators for their efforts.

XX. RECREATIONAL MARIJUANA

Mr. Miola noted that on Tuesday, November 3, 2020 the voters approved the Constitutional Amendment to decriminalize marijuana in New Jersey. Mr. Forlenza mentioned that Recreational Marijuana has been a topic of discussion since last year when it was contemplated as a ballot initiative. The MEL Safety & Education Committee has been monitoring this topic heavily including the members of the Employment Practices Liability Committee. He anticipates the rollout of this program is about 18 months out to have a storefront in New Jersey. Mr. Forlenza stated that we all have concerns for our member towns, if employees are suspected to be under the influence of recreational marijuana. Mr. Miola stated that he just wanted to keep the Committee informed and what impact it will have for the JIF.

XXI. NEXT MEETING

Mr. Miola mentioned that in the fall the Committee decided to meet three (3) times per year vs. four (4) times per year. He asked the Committee if they would like to continue this process or move back to four (4) meetings per year.

Following a brief discussion, the Committee would like to continue meeting three (3) times per year in 2021.

There being no further business, the meeting adjourned at 2:34 p.m.

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

Tab: 11/24/2020
Tab: 11/24/2020



THIRD QUARTER SAFETY DIRECTOR'S REPORT

**BURLINGTON COUNTY
MUNICIPAL JOINT INSURANCE FUND
2020**

PREPARED BY

J. A. Montgomery Consulting

P.O. Box 99106
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BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

2020 THIRD QUARTER SAFETY DIRECTOR REPORT

A. GENERAL DUTIES – EXECUTIVE SUMMARY

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

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

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

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

Right to Know Inventory and Labeling Surveys for 2020 have continued throughout the year. The electronic distribution to all members of the Central File DropBox has been completed for the surveys conducted in 2019. All members should have submitted their 2019 RTK surveys by November 15, 2020. (Extended from July 15, 2020)

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

1. Executive Safety Committee

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

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

2. Participation in Claims Process / Accident Investigation

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

3. Written Compliance Programs / Bulletin Updates

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

B. PROGRAMS

1. Safety Incentive Program

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

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

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

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

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

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

2. Road, Sign, and Walkway Program

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

3. Law Enforcement Services

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

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

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

- COVID 19 Update (LE 2020-01)
- L.E. Exposure to COVID 19 Guidance (L.E. 2020-02)
- SLEO II Guidance (L.E. 2020-03)
- FORD Motor Vehicles (L.E. 2020-04)
- Identifying the Unseen Victims of the Pandemic (L.E. 2020-05)
- Firearms Training and Hearing Protection (LEO 2020-06)
- Strengths, Weaknesses, and Opportunities (LEO 2020-07)
- Outdoor Dining Considerations (LEO 2020-08)
- Strategic Partnerships (LEO 2020-09)
- Remote Learning Challenges for Police Leaders (LEO 2020-10)

Police One Training Academy is offered to the members to help reduce the skyrocketing costs associated with police-related injuries and lawsuits. Police One offers training in many different areas of importance to law enforcement personnel. All JIF Member Police Agencies are eligible to participate in this web-based training program. Courses will be reviewed by the Safety Director and the Police Ad-Hoc Committee representatives, along with identifying additional courses on an annual basis. Courses include but not limited to:

- Sexual Harassment
 - Ethics
 - De-Escalation / Minimizing Use of Force
 - Officer Well Being
 - Fitness & Nutrition
 - Cultural Diversity
 - Handling Robbery Calls
 - Interviews and Interrogations
 - Cyber Security Threats
 - Protection from Ransomware and Phishing Attacks
 - Anti-Bias Training for Law Enforcement
 - The Risk o Social Media in the Workplace
 - COVID 19
- User Activity:
 - 19 of 20 Police Agencies enrolled as of 7/20/2020
 - 16 of 20 Agencies actively taking courses
 - 1,186 total uses as of 11/12/2020

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

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

4. S:ERVE & Attention and Distracted Driving

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

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

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

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

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

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

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

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

C. TRAINING

1. Regional Training Plan / Safety Breakfast / Additional Training

Training programs to be held in 2020 are listed below.

- **The Safety Breakfast** was held on March 5, 2020.
- **The Safety Coordinators/Claims/Wellness Coordinator Roundtable** was held on March 5, 2020, immediately following the Safety Breakfast

- **DER Regional Training** was to be held on March 16, 2020
(Postponed-Moved to 2021).
- **Health & Wellness – Stress Management – 3rd / 4th QTR 2020**
(Postponed - Moved to 2021)
- **First Amendment Audit / Building Security** was to be held on May 11, 2020
(Canceled In-Person– Moved to Virtual Sessions (8) via Zoom)
 - October 21 (10 AM & 1PM)
 - October 28 (10 AM & 1PM)
 - November 11 (10 AM & 1PM)
 - November 17 (10 AM & 1PM)
- **Annual Retreat -** (Cancelled COVID 19)

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

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

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

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

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

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

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

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

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

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

To access the streaming videos, log-in to the Learning Management System (LMS), and select the MSI NOW and Online Training College on the bottom right side of the page. When the College is opened, the streaming videos are on the right side of the page, listed by ten categories. When a category is selected, a drop-down menu of the available titles is shown. Online classes are still listed on the left side of the College.

Individuals who log into the LMS and take an online class or view a video in the MSI NOW library will have the session added into their learning histories. Group learning can be added to students' learning histories by the Training Administrator of the member.

D. ATTENDANCE / REPORTS

1. Attendance at Meetings of the Fund

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

2. Monthly and Quarterly Reports Semi-Annual Loss Analysis

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

3. Semi-Annual/Annual Loss Analysis

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

PLANNED SERVICES ACTIVITIES FOR FOURTH QUARTER

- Continue member Loss Control Visits
- Continue designated Law Enforcement Visits
- Continue Promotion of Police One training platform
- Continue Promotion of S:ERVE & ADD Programs
- Continue Promotion of various Learning Platforms (MSI, MSI NOW, MEL Media Library)
- Distribution of Safety Director Messages/Bulletins
- Promote the use of the Supervisor's Incident Report as a tool to encourage better accident investigations
- Participation in Claims Process/ Accident Investigation
- Review of Outstanding Suggestions for Improvement (OSFI)
- Continue emphasis on MSI Instructor-led (Zoom) /Online Training Programs / MSI NOW
- Preparation of 2021 Safety Incentive Program / Regional Training Plan



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	David Matchett , Shamong Township
#4	Brandon Umba , Lumberton Township
#5	Steve Ent , Westampton Township
#6	Vacant
#7	Vacant



Municipal Excess Liability Joint Insurance Fund

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

Date: November 18, 2020
To: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack
Subject: November MEL Report

Covid 19: Board of Fund Commissioners accepted Management Committee's recommendation and authorized the Fund Attorney to work with Coverage Counsel to review the matter of virus' as a single occurrence, since Safety National has yet to commit to the Fund's understanding of coverage.

Market Renewal Update: Executive Director and Underwriting Manager provided an update on the market renewal, including the possible formation of a Captive. There have already been discussions with the state and they appear to be supportive of the concept of the MEL forming a Captive that would be domiciled in New Jersey. Board of Fund Commissioners adopted a Resolution authorizing the perfection of an application.

Underwriting Manager is still marketing the 2021 renewals to confirm final negotiations. Board authorized the Reinsurance Committee to meet and confirm final negotiations. Board may also consider scheduling a special meeting in December to approve negotiations.

Elements of the Cyber Liability Policies are expected to be modified in 2021, Committee also discussed concerns about claims handling for cyber liability by the carrier.

Requests for Proposals: Competitive Contracting RFPs were issued for the majority of the MEL's contracts with responses and were due in September. Claims Review Committee was assigned to evaluate Third Party Administrators and Managed Care; Safety & Education assigned to Safety Director/Training and the Management Committee was assigned all others. Committees have met, or are scheduled to meet, to review responses before each completing scoring sheets - which will be tallied and a summary posted on the MEL website prior to taking formal action at the January 2021 Reorganization meeting.

Employment Practices Program: A webinar was held on October 29th to provide guidance to members' counsel and administrators on the new Personnel Manual and Employee

Handbook. Fund Attorney is preparing a summary of the Q&A and will distribute to members for information. It is likely a second webinar will be scheduled during December or January. Memorandum will include clarification on Protecting Our Children from Abuse policy and training.

Board authorized an expenditure not to exceed \$5,000 to engage Matthew Giacobbe to prepare a manual specific to volunteers.

2020/2021 Elected Officials Seminar: The MEL's Annual Elected Officials Seminar will be included in the League of Municipalities Virtual Conference and is scheduled for Wednesday November 18th at 3:15PM.

Remote Public Meetings: The Division of Local Government Services issued Local Finance Notice LFN2021-21 regarding public access of public meetings during a declared emergency. Board adopted a Resolution establishing remote attached meeting procedures applicable during a declared state of emergency.

Executive Order 192 Guidance: Safety Director and Fund Attorney worked together to prepare a draft bulletin updating members on the Governor's Executive Order concerning COVID-19 protocols in the workplace. Once finalized the bulletin will be distributed to members.

Legislative Committee: The committee last met on October 14th and submitted minutes of that meeting for information. The committee will next meet on February 5, 2021.

Safety & Education Committee: The committee met on November 10th and submitted minutes of that meeting. The committee will meet next on January 22, 2021.

RCF Report: The RCF met on October 21st to adopt their 2021 budget and confirm the transfer of Fund Year 2016 claim liabilities. A copy of Commissioner Clarke's report on the RCF October meeting was distributed. In addition, the Board adopted a resolution authorizing the transfer of Fund Year 2016 valued as of December 31, 2020.

Commissioner Clark was elected to represent the MEL JIF on the RCF Board.

Cyber Task Force: The MEL's Cyber Task Force met on October 30th to finalize clarifications on Tier 1 and Tier 2 of the Cyber Risk Management Program, as well as, review a third Tier option. Committee anticipates release of the updated program during 1st quarter of 2021.

Coverage Committee: A meeting of the coverage committee is in the process of being scheduled.

Claims Review Committee: The Claims Review Committee met on October 21, 2020 and will meet next on December 2nd.

Fund Newspapers: Currently the MEL has 4 newspapers designated as official papers for legal notices, which were selected during the MEL's inception to address the whole state. The

MEL newspapers are *The Star Ledger*, *The Courier Post*, *The Press of Atlantic City* and *Asbury Park Press*. Legal notices are routinely posted on the MEL website and many publications also post their legal notices online. Committee agreed to designate two official newspapers (Star Ledger and Courier Post) to meet state regulations requirements; action to be confirmed at the 2021 Reorganization meeting.

RESOLUTION NO. 39-20
RESOLUTION OF THE MUNICIPAL EXCESS LIABILITY JOINT
INSURANCE FUND TO ESTABLISH REMOTE MEETING
PROCEDURES APPLICABLE DURING A DECLARED STATE OF
EMERGENCY

WHEREAS, on March 9, 2020 in response to COVID-19, Governor Phil Murphy issued Executive Order 103, which declared a state of emergency that has been extended by the Governor and remains in full force to this day; and

WHEREAS, by way of additional Executive Orders, the Governor has established extensive social distancing protocols to protect the health, safety and welfare of New Jersey citizens; and

WHEREAS, in accordance with the Executive Orders relating to COVID-19 and the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. (“OPMA”), local government units, including the Municipal Excess Liability Joint Insurance Fund (“Fund”), have continued to hold public meetings via remote platforms to ensure the continued operation of local government with participation by the public, in a way that limits public health risk; and

WHEREAS, in March 2020, the New Jersey Department of Community Affairs, Division of Local Government Services (“DLGS”) issued “Local Operational Guidance – COVID-19: Guidance for Remote Public Meetings in New Jersey,” which provided specific guidance regarding holding remote public meetings under the OPMA; and

WHEREAS, on September 24, 2020, the DLGS issued Local Finance Notice 2020-21 (“LFN 2020-21”), which provided a synopsis of newly promulgated emergency regulations N.J.A.C. 5:39-1.1 through 1.7, which establish standard protocols for remote public meetings governed by the OPMA and held during a Governor-declared state of emergency; and

WHEREAS, LFN 2020-21 additionally stated that the emergency regulations presently in effect are proposed for permanent adoption in the October 19, 2020 New Jersey Register, with comments submitted no later than November 18, 2020; and

WHEREAS, under emergency regulation N.J.A.C. 5:39-1.4(h), a local government unit is required to adopt by resolution standard procedures and requirements for public comment made during remote public meetings, as well as for public comments submitted in writing ahead of the remote public meeting.

NOW THEREFORE BE IT RESOLVED that the Executive Director’s Office of the Fund, does hereby resolve and agree to adopt the following procedures regarding public comments during remote public meetings:

1. Public comments for a remote public meeting shall be limited to 5 minutes for each speaker and may be made during the designated public comment section of the meeting or submitted in writing to the Executive Director’s Office of the Fund no later than four (4) hours prior to published start time of the remote meeting. Written public comments must be emailed to the

Executive Director's Office at: _____ or mailed to the Executive Director's Office at: _____. Written public comments may not be submitted via any other form of electronic communication.

2. Written public comments submitted via email or mail must include the individual's name, full address and contact information (telephone number and/or email address), as the Executive Director's Office reserves the right to verify the submitter's identity.
3. Written public comments submitted in accordance with this resolution shall be read into the remote meeting record at the end of the last public comment section, subject to the time limit in place for in-person comments. Written public comments containing profanity or vulgarity will not be read into the record. The chair and/or presiding officer of the remote meeting reserves the right to read similar or duplicative comments into the record in a summary fashion and will do so uniformly for all similar/duplicative comments.
4. Members of the public who submit written public comments regarding a specific agenda item that is scheduled for public hearing (such as a budget or bylaws amendment, etc.), should designate the agenda item and title to which their written public comments apply. Written public comments received after the four (4) hour deadline set forth by this resolution will not be read into the record or become part of the meeting record.
5. The procedures and requirements for making public comments during a remote meeting, along with an explanation of the audio muting function of the electronic communications platform being used, shall be announced at the beginning of the remote public meeting.
6. With respect to public participation at a remote public meeting, the following procedures shall be incorporated:
 - a. A member of the public who has submitted written comments prior to the meeting in accordance with this resolution, attends the remote public meeting, and wishes to participate during the public comment portion, will be deemed and treated as having already had the floor once.
 - b. If a member of the public disrupts a remote public meeting, the chair and/or presiding officer of the remote public meeting shall facilitate a dialogue with that member of the public to the extent reasonably permitted by the electronic communications technology.
 - c. The chair and/or presiding officer of the meeting shall mute or continue muting, or direct appropriate staff to mute or continue muting, the disruptive member of the public and warn them that continued disruption may result in their being prevented from speaking during the remote public meeting or removed from the remote public meeting. Disruptive conduct includes sustained inappropriate behaviors such as, but not necessarily limited to, shouting, interruption and use of profanity.
 - d. A member of the public who continues to act in a disruptive manner after receiving

an initial warning shall be muted while other members of the public are allowed to proceed with their questions or comments. If time permits, the disruptive individual shall be allowed to speak after all other members of the public have been given the opportunity to make comment. Should the person remain disruptive, the individual may be muted or kept on mute for the remainder of the remote public meeting, or removed from the remote public meeting.

- e. The chair and/or presiding officer of the remote meeting shall reserve the right to take necessary action to protect the rights of the public to participate in the remote public meeting.
7. If this resolution conflicts with any other policy or procedures of the Fund, the terms herein shall prevail.

This Resolution shall take affect immediately.



**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: November 18, 2020

TO: Burlington County Municipal Joint Insurance Fund

FROM: Commissioner Jack

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

COVERAGE COMMITTEE MEETING- The E-JIF Coverage Committee meet on November 18h prior to the Executive Committee meeting to discuss revising some of the stormwater training videos produced by the E-JIF. Currently, the stormwater training videos are being used all over New Jersey to meet an annual training requirement. In the almost 15 years these videos have been in use, the stormwater permit requirements have changed, but the videos have not. As such, we will look to remake these videos in the same manner as last time, which includes allowing the NJDEP a chance to review and have editorial privileges over the content to ensure compliance with their intent, while getting their endorsement in return that these will be accepted by the Department as satisfying the current stormwater permit requirement. A formal request with a budget will be brought before the Board at our next meeting.

APPOINTMENT OF EXCESS CARRIER - The Executive Committee adopted Resolution #30-20 appointing Ascot Specialty Insurance Company as the E-JIF Excess Carrier for Fund Year 2021.

2021 FUND REORGANIZATION SCHEDULE – A motion to schedule the 2021 Reorganization Meeting for the E-JIF on Wednesday, January 6, 2021 at 10:50 AM via Zoom was made and approved by the Executive Committee.

NOMINATING COMMITTEE- The Nominating Committee will meet to discuss the 2021 slate. Their recommended slate will be presented at the January 6, 2021 reorganization meeting.