



## AGENDA PACKET



**Tuesday, January 19, 2021 at 3:30 PM**  
**Via Zoom Conferencing**

<https://zoom.us/j/96238180869>

Telephone Access: 646 876 9923 US (New York)

Meeting ID: 962 3818 0869

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

# BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

**Tuesday, January 19, 2021 – 3:30 PM**

**Via Zoom**

<https://zoom.us/j/96238180896>

Telephone Access: 646-876-9923 US (New York)

Meeting ID: 962 3818 0869

## **AGENDA**

- I. Sine Die 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. 2020 Fund Commissioners
  - B. Fund Professionals
  - C. Risk Management Consultants
  - D. Move up Alternates (*if necessary*)
- V. Approval of Minutes
  - A. Adoption of the **December 15, 2020** Meeting Minutes.....Pages 1-14
  - B. Adoption of the **December 15, 2020** Closed Session Minutes.....Handout

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

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VII. Adjourn Sine Die Meeting - **Motion – All in Favor**
  - A. Officers, Executive Committee, Alternates vacate chairs
  - B. Chairperson passes gavel to Executive Director/Administrator
- VIII. Roll Call
  - A. 2021 Fund Commissioners
- IX. Election of 2021 Officers.....Page 15
  - A. Election of a Chairman and Secretary
    - 1.) Nominations from the Floor
    - 2.) **Roll Call Vote** – 2021 Fund Commissioners
  - B. Election of an Executive Committee and Alternates
    - 1.) Nominations from the Floor
    - 2.) **Roll Call Vote** – 2021 Fund Commissioners
- X. Oaths of Office (administered by Fund Solicitor)

- A. Chairperson
- B. Secretary
- C. Executive Committee
- D. Alternates

(Executive Director returns the gavel to the Chairperson)

XI. Organizational Resolutions

- A. R2021-01: Confirming the Election of a Chairman and Secretary.....Page 16
- B. R2021-02: Confirming the Election of an Executive Committee and Alternates.....Page 17
- C. R2021-03: Appointing Professional Staff.....Pages 18-24
- D. R2021-04: Awarding Contracts to Workers Compensation Assigned Defense Counsel  
and Approved Associates.....Pages 25-27
- E. R2021-05: Awarding Contracts to General Liability Assigned Defense Counsel and  
Approved Associates.....Pages 28-30
- F. R2021-06: Recommending the Employment Practices Liability and Public Officials  
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- G. R2021-07: Adopting Procedures in Compliance with the Open Public Meetings Act..Pages 33-35
- H. R2021-08: Adopting Fiscal Policies and Procedures.....Pages 36-38
- I. R2021-09: Designating the Executive Director as the Public Agency Compliance Officer..Page 39
- J. R2021-10: Cash Management and Investment Policy.....Pages 40-42
- K. R2021-11: Establishing a Fund Records Program.....Page 43
- L. R2021-12: Establishing the 2021 Plan of Risk Management.....Pages 44-83
- M. R2021-13: Designation for Certifying and Approving Officer for Payment of Claims..Page 84
- N. R2021-14: Authorizing Participation in the MEL Named Storm Deductible Risk  
Sharing Program.....Pages 85-86

Approval of Resolutions R2021 -01 through R2021-14 – **Motion – Roll Call**

XIV. Expense Resolution

- A. R 2021- 15: Resolution Authorizing Advance Travel Expenses for Authorized Official  
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- B. Lost time Accident Frequency.....Pages 97-98
- C. Certificates of Insurance.....Handout
- D. Financial Fast Track Report.....Handout
- E. Regulatory Filing Checklists.....Pages 99-100
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- H. 2020 Wellness Incentive.....Page 103
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- K. Statutory Bond Status.....Pages 106-107
- L. Skateboard Park Approval Status.....Page 108
- M. Capehart & Scatchard Updates.....Pages 109-113
- N. 2022-2023 MEL EPL Risk Management Plan Update
- O. Police Command Staff Training
- P. Managerial & Supervisory Training
- Q. Non-Supervisory EPL Employee Training.....Pages 114-119
- R. 2020-2021 Elected Officials Training.....Pages 120-125

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Z.	Inclement Weather Policy	
AA.	Website	
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- A. Committee Chairs Meeting Minutes – January 7, 2020.....Handout
  - 1. 2021 Committee Assignments
- XVI. MEL/RCF/E-JIF Reports
  - A. MEL Report – January 6, 2021.....Pages 201-205
  - B. EJIF Report – January 6, 2021.....Pages 206-208
  - C. RCF Report – January 6, 2021.....Pages 209-211
- XVII. Miscellaneous Business

<p style="text-align: center;"><b>The next meeting will be held on Tuesday, February 16, 2021 at 3:30 PM via Zoom Conferencing</b></p>
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- 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 2021-\_\_\_\_\_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  
December 15, 2020**

**Via Zoom Conferencing**

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The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was via Zoom Conferencing on Tuesday, December 15, 2020 at 3:30 PM, prevailing time. Chair Jack, **Riverside**, presiding. The meeting was called to order at 3:30 PM.

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

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

***ROLL CALL***

Grace Archer, **Bordentown City**  
Glenn McMahon, **Chesterfield Twp.**  
Erin Provencano, **Delanco Twp.**  
Jeff Hatcher, **Delran Twp.**  
Patrice Hansell, **Fieldsboro Borough**  
Steve Fazekas, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Brandon Umba, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
Kyle Tuliano, **New Hanover Twp**  
Mary Picariello, **North Hanover Twp.**  
John Gural, **Palmyra 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:

Amanda Somes, **Bass River Twp.**  
Rich Wolbert, **Beverly City**  
Mike Theokas, **Bordentown Twp.**  
Tom Pullion, **Edgewater Park Twp**  
Donna Mull, **Pemberton Borough**  
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

Paul Forlenza, MGA, Executive Director, *RPA – A Division of Gallagher*  
Paul J. 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.

Chair Jack entertained a Motion to move Ms. Kosko to the Executive Committee in the absence Mr. Wolbert for voting purposes of the seven (7) Executive Committee members only.

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

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

Chair Jack presented the Open & Closed session meeting minutes of the November 17, 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 November 17, 2020 meeting. All in Favor. Motion carried by majority vote.

The Closed Session minutes of the November 17, 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 and if you encumbered unspent funds by the November 30, 2020 deadline there are many items/situations in regards to COVID-19, the cost of which could be offset by one or more of these programs. He noted his office will not be sending out any more reminders regarding available balances and if you have a question, please contact his office. All encumbered funds must be claimed by February 1, 2021.

Mr. Forlenza referenced the Statutory Bond Status report and asked members to please review the report for accuracy. He noted those members who had employees with Bonds issued by the MEL that expire at the end of 2020 received an email in August asking the bond holder to submit an application if they still wanted the MEL to provide this coverage. However, there are still a number of towns that have not completed the applications and Mr. Miola sent a reminder email to those members earlier today. The completed application must be submitted by Friday, December 18, 2020, or there will not be time to underwrite the applicant and you will need to seek coverage for this individual through other means. 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.

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 should the social distancing guidelines be lifted, and presented by Armando Riccio. Information on this portion of the training will be forthcoming.

In regards to Non-Supervisory EPL Employee Training, Mr. Forlenza stated 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 provided 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 and the notification should go out as soon as possible. The deadline to comply with all aspects of the EPL Risk Management Plan is June 1, 2021.

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. 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.

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. .

Mr. Forlenza stated on 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 to Sheila Ortiz in his office.

Mr. Forlenza noted the 2021 Safety & Wellness Calendars are in the process of being delivered to each member either by himself, Mr. Miola, Ms. Schiffer, or the folks from the Safety Directors office. He asked that these calendars be distributed around municipality facilities and placed in locations where the employees can see them as they act as a daily reminder of the importance your municipality and the JIF



places on employee wellness and safety. Once you receive your package, should you need more calendars, please contact the Executive Directors office.

Mr. Forlenza stated that the Fund's 2020 Annual Report is in the process of being sent to all members. He asked that a copy of the report be provided to each member of the governing body and shared with the Administrative staff

Lastly, in regards to the offer of membership extended to Mt. Holly effective January 1, 2021, the Township decided not accept the offer of membership offer and will remain with their current insurer.

Mr. Forlenza then wished everyone a happy and healthy holiday season on behalf of his entire staff.

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

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

***Closed Cases*** – Mr. DeWeese reported that there was one (1) closed case(s) since the last meeting:  
*Reed Estate v. Township of Southampton*

***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, and the volume of calls has increased as well mainly due to COVID issues. 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 wished everyone a safe and happy holiday season from himself and his staff.

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 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.

Mr. Saville noted one important change that has been made to PEOSH's programmed inspection program is instead of showing up unannounced, they have been calling ahead; to make sure that it is safe for them to visit and that someone will be there. Once again, he reminded everyone to please contact him if they are coming to visit you.

Mr. Saville reminded the members that there “Self-Assessment Forms” should have been received by December 1, 2020, so please check to be sure they were sent in.

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 1,202 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 wished everyone a Merry Christmas and a safe and healthy New Year.

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 December which reviewed *The Importance of Inspections*. He then highlighted the following in order to ensure observations are reported, corrected and documented:

- Training of employees to identify potential hazards
- Procedure for employees and citizens to identify potential hazards
- Procedures to log all reports and record corrective actions
- Procedures to notify other entities/authorities of conditions that require attention
- Procedures to investigate incidents and accidents

Mr. Roselli then presented a costly claim that could have been avoided had the employees working in the area recognized the dangerous condition, reported the issue, and repairs completed.

Mr. Roselli wished everyone a happy and safe New Year from himself and everyone at Qual-Lynx.

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:

- This month she completed her second workshop offered to all municipalities. She has received positive responses to both the *Nutrition for Transition* as well as *Giving Yourself the Gift of Peace* and she 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 8<sup>th</sup> 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 5<sup>th</sup>. She would love to hear from anyone who would like to share any ideas for improving the wellness program for next year.
- Ms. Schiffer thanked everyone for encumbering their wellness funds. She referenced Page 5 of her newsletter where it highlighted a few ideas on how to bring fun to your office this holiday.

Ms. Schiffer noted some activities member towns are doing include:

- 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

She has organized virtual cooking classes and exercise classes. If you are interested in setting something up, please do not hesitate to reach out to her.

Ms. Schiffer referenced her December *Targeting Wellness Newsletter* which discussed gifts to yourself 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

Next, Ms. Schiffer noted her Exercise of the Month is a Holiday HIIT workout that can take anywhere from 5 to 30 minutes, depending on how many rounds you wish to complete – always listen to your body and never work through pain.

Ms. Schiffer wished everyone a healthy, safe holiday and she is looking forward to seeing everyone in 2021.

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 November 2020.

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

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

	<b><i>November</i></b>	<b><i>YTD</i></b>
<i>Lost Time</i>	2	44
<i>Medical Only</i>	60	153
<i>Report Only</i>	50	564
<i># of New Claims Reported</i>	112	763
<i>Report Only % of Total</i>	45%	74%
<i>Medical Only/Lost Time Ratio</i>	97:03	77:23
<i>Average Days to Report</i>	3.2	2.8

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

Ms. Beatty presented the Transitional Duty Report:

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	2,235
<i>Transitional Duty Days Worked</i>	1,282
<i>% of Transitional Duty Days Worked</i>	57%
<i>\$ Saved by Accommodating</i>	\$139,993
<i>Transitional Duty Days Not Accommodated</i>	953
<i>% of Transitional Duty Days Not Accommodated</i>	43%
<i>Cost of Days Not Accommodated</i>	\$98,103

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:	590
Indemnity:	20
Medical Only:	68
Report Only:	502

She stated there has been an uptick in the number or reported COVID claims and she is expecting the same in the coming months. Ms. Beatty also noted, with the uptick in COVID claims, the hospitals are getting filled up again, and there have been five (5) area Urgent Cares temporarily closed so the employees there can go to work in the hospitals. She is expecting to see more of this as well in the coming months. She noted if anyone would like details on their town's cases, please contact her.

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

Ms. Beatty presented the PPO Penetration Report:

<b><i>PPO Penetration Rate</i></b>	<b><i>November</i></b>
<i>Bill Count</i>	214
<i>Original Provider Charges</i>	\$332,127
<i>Re-priced Bill Amount</i>	\$147,012
<i>Savings</i>	\$185,115
<i>% of Savings</i>	56%
<i>Participating Provider Penetration Rate - Bill Count</i>	97%
<i>Participating Provider Penetration Rate – Provider Charges</i>	94%
<i>EPO Provider Penetration Rate - Bill Count</i>	97%
<i>EPO Provider Penetration Rate – Provider</i>	85%

Ms. Beatty wished everyone a healthy and safe holiday and all the best in the New Year, from herself and the staff at Qual-Care

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 between 85-98%. In regards to the *Safe Computing*

*Practices at Work & Home* course, seven (7) 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 November, there were 653 phishing emails issued with 12 clicked, or 1.8%, which is very good. Mr. Romero noted again, 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 will continue to send 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, 22 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 to be careful of emails indicating they are from Amazon, UPS, FED EX, etc letting you know about shipping details and orders. There are quite a few phishing emails going around, especially this time of year, in regards to “orders placed online” and “shipping information”. If you are unsure of an email, go to the website you may have originally ordered from and check the status there, or contact him and he will assist you with any questions or concerns.

Lastly, Mr. Romero mentioned the last webinar on Business Continuity Plans presented by him and his colleague, Mr. Cohen, was presented on December 8, 2020 went well and he received very good feedback. A recording of the session is available on the JIF website.

Mr. Romero wished everyone a safe and healthy holiday season, and stated he is excited to start visiting and seeing everyone again in 2021.

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 **November 2020**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski reports are valued as of November 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 \$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.

The Fund's asset portfolio with Wilmington Trust consists of 1 obligations with maturities greater than one year and 4 obligations with maturities less than one year.

### **Receipt Activity for the Period**

	Monthly	YTD
Subrogation Receipts	\$7,294.03	\$113,352.12

Salvage Receipts	\$0	
Overpayment Reimbursements	\$0	
E-JIF Dividends	\$44,031.00	
FY 2020 premium Receipts	\$80,605.00	

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

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

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

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.

#### ***Loss Run Payment Register – November 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 \$550,601.46. The claim detail shows 257 claim payments issued.

#### ***Bill List – December 2020***

For the Executive Committee's consideration, Mr. Tontarski presented the December 2020 Bill List in the amount of \$595,116.76 which was included in the agenda packet.

Chair Jack entertained a motion to approve the November 2020 Loss Run Payment Register, and approve the December 2020 Bill List in the amount of \$595,116.76 as presented

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

Motion by Mr. Gural, seconded by Mr. Mascia, to approve the *November 2020 Loss Run Payment Register*, and approve the *December 2020 Bill* as presented.

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

**Nays:**                      None

**Abstain:**                      None

All in favor. Motion carried by unanimous vote.

Mr. Tontarski wished everyone a safe and healthy New Year.

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

#### ***COMMITTEE REPORTS***

##### ***Finance Committee Report***

Mr. Hatcher stated that the 2021 Budget was introduced at the November JIF meeting and it is set to be adopted this evening along with the 2021 Assessment Certification, and the 2021 Assessment Allocation Strategy, all of which are included in the agenda packet.

Chair Jack asked for a Motion to Open the 2021 Budget Public Hearing. Motion by Mr. Ingling, seconded by Mr. McMahon to Open the 2021 Budget Public Hearing. All in Favor. Motion carried by unanimous vote.

Hearing no comment from the public:

Chair Jack asked for a Motion to Close the 2021 Budget Public Hearing. Motion by Mr. Ingling, seconded by Mr. Gural to Close the 2021 Budget Public Hearing. All in Favor. Motion carried by unanimous vote.

### ***2021 Budget Adoption***

Chair Jack asked for a Motion to Adopt the 2021 Budget as presented.

Motion by Mr. McMahon, seconded by Mr. Mascia to Adopt the 2021 Budget as presented

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

**Nays:**                      None

**Abstain:**                      None

All in favor. Motion carried by unanimous vote.

### ***2021 Assessment Allocation Strategy Adoption***

Chair Jack asked for a Motion to Adopt the 2021 Assessment Allocation Strategy as presented.

Motion by Mr. Gural, seconded by Mr. McMahon to Adopt the 2021 Assessment Allocation Strategy as presented

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

**Nays:**                      None

**Abstain:**                      None

All in favor. Motion carried by unanimous vote.

### ***2021 Assessment Certification Adoption***

Chair Jack asked for a Motion to Adopt the 2021 Assessment Certification as presented.

Motion by Mr. McMahon, seconded by Mr. Ingling to Adopt 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.**  
Glenn McMahon, **Chesterfield Twp.**  
Meghan Jack, **Riverside Twp.**  
Paula Kosko, **Hainesport Twp.**

*Nays:* None

*Abstain:* None

All in favor. Motion carried by unanimous vote.

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

Next, Mr. Hatcher stated there were two (2) Resolutions included in the agenda for consideration;

***Resolution 2020-40 – 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.***

And

***Resolution 2020-41 – 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 by Mr. McMahon, seconded by Mr. Mascia to approve Resolution 2020-40 and Resolution 2020-41 as presented.

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

*Nays:* None

*Abstain:* None

All in favor. Motion carried by unanimous vote.

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

***New Member Review Committee Meeting Minutes – November 24, 2020***

Mr. Forlenza noted the New Member Review Committee met via Zoom on November 24, 2020 to discuss and review Mount Holly’s application to join the BURLCOJIF effective January 1, 2021, and the detailed minutes were included in the agenda and were self-explanatory.

Mr. Forlenza then reminded the membership that last month he 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 due to the timing of the next Executive Committee meeting (December). The Committee had 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. Although, Mount Holly has turned down the membership offer, he asked that the Executive Committee formally ratify the offer of membership. Mr. Forlenza then asked for a Motion ratifying the offer of membership to the Township of Mount Holly to join the BURLCOJIF effective January 1, 2021.



Motion by Mr. Gural seconded by Mr. McMahon to ratify the offer of membership to Mt. Holly as presented by Mr. Forlenza. All in Favor. Motion carried.

### ***Safety Committee Meeting Minutes – November 24, 2020***

Mr. Cramer noted the Safety Committee met via Zoom on November 24, 2020 and the minutes were included in the agenda packet and are self-explanatory. He then highlighted the following:

- 3<sup>rd</sup> Quarter Safety Director's report was reviewed
- Loss Ratio Reports for both the JIF and the MEL
- Discussions on this past years trainings, including Elected Officials, Managerial & Supervisory, Police Command Staff, etc.
- Discussion on Fund Commissioner meeting attendance

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

### ***2021 Executive Committee Nomination Slate***

Mr. Forlenza noted a copy of the 2021 Executive Committee Nomination Slate is in the agenda packet, and was previously introduced at the November meeting. It will be voted on at the January 2021 Reorganizational Meeting.

The 2021 Executive Committee Nomination Slate is as follows:

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**

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

Chair Jack noted both the MEL and EJIF reports of November 18, 2020 were included in the agenda packet for review and are self-explanatory. The RCF did not meet.

Chair Jack then asked in there were any questions. No questions were entertained.

## **MISCELLANEOUS BUSINESS**

Mr. Forlenza noted there were three (3) Motions he would like to present for authorization. Chair Jack entertained the following Motions:

*Authorize the Executive Director's Office to Bind EPL/POL Coverage with QBE Insurance for the 2021 Fund Year.*

*Authorize the Executive Director's Office to Bind Volunteers Directors & Officers Coverage with QBE Insurance for the 2021 Fund Year.*

*Authorize the Executive Director's Office to Bind Cyber Liability Coverage with XL Insurance & Beazley Insurance for the 2021 Fund Year.*

Motion by Mr. McMahon, seconded by Mr. Ingling, to accept the Motions as presented. All in favor. Motion carried.

## **Next Meeting**

Chair Jack noted that the next meeting of the BURLCO JIF will be held on Tuesday, January 19, 2021 at 3:30 PM. Notification to the Fund will be forthcoming and the meeting will most likely be conducted via Zoom Conferencing.

## **PUBLIC COMMENT**

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

## **EXECUTIVE SESSION MEETING – Resolution #2020-42**

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 Ms. Kosko, seconded by Mr. McMahon to Adopt **Resolution #2020-42**.

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

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

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

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

<b><i>Workers Compensation</i></b>	<b><i>Property</i></b>
MLT-2021220626	2021221815

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

Motion by Mr. Cramer seconded by Mr. McMahon, to approve the 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.**  
Glenn McMahon, **Chesterfield Twp.**  
Meghan Jack, **Riverside Twp.**  
Paula Kosko, **Hainesport Twp.**

***Nays:***                      None

***Abstain:***                      None

All in favor. Motion carried by unanimous vote.

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

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

### ***MOTION TO ADJOURN***

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

Motion by Mr. McMahon, seconded by Mr. Ingling to adjourn the December 15, 2020 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:46 PM.

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Kris Kristie,  
*Recording Secretary for*

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Glenn McMahon  
*Fund Secretary*



# 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**

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION 2021 - 01**

**CONFIRMING THE ELECTION OF A CHAIRMAN AND SECRETARY**

**BE IT RESOLVED** by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the following persons have been elected as Chairman and Secretary:

**Glenn McMahon, Chesterfield Township, Chairman**

**John Gural, Palmyra Borough, Secretary**

**BE IT FURTHER RESOLVED** that the Chairman and Secretary shall serve for the Fund Year 2021 and until their successors shall be elected and qualified.

This Resolution was duly adopted by the Burlington County  
Municipal Joint Insurance Fund at a public meeting held on  
January 19, 2021.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

CHAIR

SECRETARY

DATE: \_\_\_\_\_

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION 2021 - 02**

**CONFIRMING THE ELECTION OF AN EXECUTIVE  
COMMITTEE AND ALTERNATES FOR FUND YEAR 2021**

**BE IT RESOLVED**, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the following individuals are elected to the Executive Committee and as Alternates of the Executive Committee of the Burlington County Municipal Joint Insurance Fund for the Fund Year 2021 and until their successors shall be appointed and qualified are hereby confirmed:

**EXECUTIVE COMMITTEE**

Executive Committee Member:	<b>Richard Wolbert</b> , Beverly City
Executive Committee Member:	<b>Douglas Cramer</b> , Tabernacle Township
Executive Committee Member:	<b>James Ingling</b> , Wrightstown Borough
Executive Committee Member:	<b>Jerry Mascia</b> , Mount Laurel Township
Executive Committee Member:	<b>Paula Kosko</b> , Hainesport Township

**ALTERNATES**

Executive Committee Alternate 1:	<b>Grace Archer</b> , Bordentown City
Executive Committee Alternate 2:	<b>Mike Theokas</b> , Bordentown Township
Executive Committee Alternate 3:	<b>David Matchett</b> , Shamong Township
Executive Committee Alternate 4:	<b>Brandon Umba</b> , Lumberton Township
Executive Committee Alternate 5:	<b>Steve Ent</b> , Westampton Township
Executive Committee Alternate 6:	<b>Vacant</b>
Executive Committee Alternate 7:	<b>Vacant</b>

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 19, 2021.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

CHAIR

SECRETARY

DATE: \_\_\_\_\_

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

### **Resolution No. 2021-03**

#### **Appointing Professional Staff**

**Whereas**, the Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to obtain certain professional and other extraordinary and unspecifiable services pursuant to NJSA 40A:11-5 et seq.; and

**Whereas**, it is anticipated that some of these services will exceed \$17,500 in cost to the Fund during the 2021 Fund Year; and

**Whereas**, after careful consideration by the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund it has been determined to be in the best interest of the Fund to obtain these services following a “non-fair and open” process pursuant to NJSA 19:44A-20.1 et seq. so as to eliminate the possibility of any of the Fund’s professionals from making reportable contributions to any elected officials in any member town and so as to guarantee the continuity of the Fund’s professionals; many of which have been servicing the Fund since its inception and have directly contributed to its success; and

**Whereas**, those service providers whose contracts shall exceed \$17,500 during the 2021 Fund Year have executed a “Political Contribution Disclosure Form”, “Business Entity Disclosure Certification”, and a “Stockholder Disclosure Certification”, a copy of which is attached to their Professional Service contract, acknowledging their understanding that by accepting this appointment they may be limited pursuant to NJSA 19:44A-20.6 in their ability to make reportable contributions pursuant to NJSA 19:44A-8 or 19:44A-15 as detailed in NJSA 19:44A-20.5

**NOW, THEREFORE, BE IT RESOLVED** by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in a public session on January 19, 2021, that:

1. Arthur J. Gallagher Risk Management Services, Inc. is hereby appointed as Administrator with Paul A. Forlenza, MGA, serving as the Executive Director and Paul J. Miola, CPCU, ARM, serving as the Deputy Executive Director for a term commencing January 1, 2021 and continuing until December 31, 2021 or until the next Reorganization of the Fund.
2. Arthur J. Gallagher Risk Management Services, Inc. is hereby appointed as the Producer for EPL/POL, Volunteer’s Directors and Officers, and Cyber Liability coverage for a term commencing January 1, 2021 and continuing until December 31, 2021 or until the next Reorganization of the Fund.
3. Conner Strong & Buckelew Insurance is hereby appointed as the Producer for EPL/POL, Volunteer’s Directors and Officers, and Cyber Liability coverage for a term commencing January 1, 2021 and continuing until December 31, 2021 or until the next Reorganization of the Fund.
4. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, and David S. DeWeese, is hereby appointed as the Fund Attorney (Solicitor) for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and ending on December 31, 2021 or until the next Reorganization of the Fund.
5. David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, is hereby appointed as the Fund’s EPL/POL Attorney for a term commencing January 1, 2021 and continuing until December 31, 2021 or until the next Reorganization of the Fund.

6. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, is hereby appointed as the Fund's Subrogation Attorney for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund
7. Thomas Tontarski is hereby appointed as Treasurer for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
8. The Actuarial Advantage, Inc., with Kyle Mrotek, FCAS, as its designated representative, is hereby appointed as Actuary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
9. J. A. Montgomery, a Division of Conner Strong & Buckelew Insurance Companies, Inc., with Susan Kopec as Right-to-Know Coordinator, Keith Hummel as Safety Director and John Saville as its designated loss control representative, is hereby appointed for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
10. Bowman & Company, LLP, with James Miles as the designated contact, is hereby appointed as the Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
11. Public Entity Risk Management Administration, Inc. (PERMA), a Division of Conner Strong & Buckelew Insurance Companies, Inc., with David N. Grubb as its designated representative, is hereby appointed as Administrative Consultant for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
12. Qual-Lynx, with Chris Roselli as its designated claims representative and Alice Lihou as its designated representative, is hereby appointed as Claims Administrator for General Liability, Automobile Liability, Workers' Compensation and Property claims for their role in accepting and reporting EPL/POL claims for calendar year 2021 for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021 and continuing until December 31, 2021 or until the next Reorganization of the Fund.
13. Qualcare, Inc., with Karen Beatty as its designated client services manager and Steve McNamara as its designated representative, is hereby appointed as the Managed Care and Network Provider for a term commencing January 1, 2021 and continuing until December 31, 2021.
14. Assetworks, Inc., with Melvin Ngayan as its designated representative, is hereby appointed as Property Appraiser for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
15. Conner Strong & Buckelew Insurance Companies, Inc., with Terrence Tracy as its corporate representative and Edward Cooney as its designated representative, is hereby appointed as Underwriting Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
16. Kristi Kristie is hereby appointed as Recording Secretary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.



17. Joyce Media, with George E. Joyce, III as its designated representative, is hereby appointed as Website Host and Designer for a term commencing January 1, 2021, and continuing until December 31, 2021, or until the next Reorganization of the Fund.
18. Iron Mountain is hereby appointed as Record Retention Service for a term commencing January 1, 2021, and continuing until December 31, 2021, or until the next Reorganization of the Fund.
19. Bowman & Company, LLP, with James Miles as the designated contact, is hereby appointed as Payroll Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
20. Targeting Wellness, with Debby Schiffer, as the designated contact, is hereby appointed as Wellness Director for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund
21. Secure Data Consulting Services, with Lou Romero, as the designated contact, is hereby appointed as Technology Risk Services Director for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund
22. Investors Bank, with Joseph Sette as its designated representative, is hereby appointed as a permissible Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
23. Wilmington Trust, with Susan O'Neal as its designated representative, is hereby appointed as an Asset Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
24. M & T Bank, with Mary Alice Avery as its designated representative, is hereby appointed as a permissible Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
25. Bank of New York Mellon, with David Corrado as its designated representative, is hereby appointed as a permissible Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
26. Clearbrook Global, with Fernando Garip as its designated representative, is hereby appointed as an Asset Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
27. NW Financial Group is hereby appointed as an Investment Advisor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.

**Be It Further Resolved**, that the Commissioners of the Burlington County Municipal Joint Insurance Fund find and determine that the appointments herein specified require either professional services for which the individuals designated are licensed to practice a profession or for

extraordinary and unspecifiable services that cannot be adequately described in specifications that would make solicitation of bids for those services meaningful or advisable, and

**Be It Further Resolved**, that the compensation for the services shall be in accordance with the amounts budgeted for the specific services and subject to contracts hereby authorized and approved by the Commissioners of the Burlington County Municipal Joint Insurance Fund, and

**Be It Further Resolved**, that the Chairman and Secretary of the Burlington County Municipal Joint Insurance Fund are hereby authorized to execute Agreements with the individuals, partnerships and corporations hereby appointed for the performance of professional or for extraordinary and unspecifiable services providing for compensation within the amounts budgeted for those services, as follows:

1. Arthur J. Gallagher Risk Management Services, Inc. is hereby appointed as Administrator with Paul A. Forlenza, MGA serving as the Executive Director and Paul J. Miola, CPCU, ARM, serving as the Deputy Executive Director for a term commencing January 1, 2021, and continuing until December 31, 2021, in the amount of \$375,056 for calendar year 2021, as set forth specifically in the Agreement.
2. Arthur J. Gallagher Risk Management Services, Inc. and Conner Strong & Buckelew Insurance are hereby appointed as the Producer for EPL/POL, Volunteer's Directors and Officers, and Cyber Liability coverage for a term commencing January 1, 2021 and continuing until December 31, 2021 shall be compensated through the commission on the policy in the amount of \$24,469 each based upon 28 members.
3. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, and David S. DeWeese is hereby appointed as the Attorney (Solicitor) for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and ending on December 31, 2021, in the amount of \$73,962 for calendar year 2021, as set forth specifically in the Agreement.
4. The DeWeese Law Firm, P.C., with David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey, as the designated attorney, and David S. DeWeese is hereby appointed as the Subrogation Attorney for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and ending on December 31, 2021, on the basis of the rate schedule as set forth specifically in the Agreement.
5. David S. DeWeese, Esquire, Attorney at Law of the State of New Jersey is hereby appointed as the Fund's EPL/POL Attorney for a term commencing January 1, 2021, and continuing until December 31, 2021, on the basis of the rate schedule as set forth specifically in the Agreement.
6. Thomas Tontarski is hereby appointed as Treasurer for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021, in the amount of \$11,614 for calendar year 2021, as set forth specifically in the Agreement.
7. The Actuarial Advantage, Inc., with Kyle Mrotek, FCAS, as its designated representative, as Actuary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021, on the basis of an hourly fee schedule set forth in the Agreement, but not to exceed \$26,105 without the specific approval of the Commissioners, as set forth specifically in the Agreement.
8. J. A. Montgomery, a Division of Conner Strong Insurance Companies, with Keith Hummel its designated loss control representative, is hereby appointed Safety Director for the Burlington County Municipal Joint Insurance fund for a term commencing January 1, 2021, and continuing until December 31, 2021 in the amount of \$137,826 for calendar year 2021, as set forth specifically in the Agreement.

9. J. A. Montgomery, a Division of Conner Strong Insurance Companies, with Susan Kopec as its designated representative, is hereby appointed as Right to Know Coordinator for the Burlington County Municipal Joint Insurance fund for a term commencing January 1, 2021, and continuing until December 31, 2021 at a cost not to exceed \$37,536, for calendar year 2021, without the specific approval of the Commissioners, as set forth specifically in the Agreement.
10. Bowman & Company, LLP with James Miles as its designated representative is hereby appointed as Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021 and continuing until December 31, 2021, on the basis of an hourly fee schedule attached to the Agreement, but not to exceed \$19,632 for calendar year 2021, without the specific approval of the Commissioners, as set forth specifically in the Agreement.
11. Public Entity Risk Management Administration, Inc. (PERMA) with David N. Grubb as its designated representative, is hereby appointed as Administrative Consultant for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021, in the amount of \$29,067 for calendar year 2021, as set forth specifically in the Agreement.
12. Qual-Lynx, with Chris Roselli as its designated claims representative and Alice Lihou as its designated representative, is hereby appointed as Claims Administrator for General Liability, Automobile Liability, Workers' Compensation and Property claims for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021, with a flat fee in the amount of \$215,481 as Claims Administrator for General Liability, Automobile Liability, Workers' Compensation and Property claims and \$2,000 for their role in accepting and reporting EPL/POL claims for calendar year 2021, to be paid as set forth specifically in the Agreement.
13. Assetworks, with Melvin Ngayan as its designated representative, is hereby appointed as Property Appraiser for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021, with a fee of \$16,426 based upon anticipated building counts for calendar year 2021, as set forth specifically in the Agreement.
14. Kristi Kristie, is hereby appointed as Recording Secretary for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021, with a fee of \$4,500 for calendar year 2021, to be paid as set forth specifically in the Agreement.
15. Conner Strong & Buckelew Insurance Companies, Inc., with Terrence Tracy as its corporate representative and Edward Cooney as its designated representative, is hereby appointed as Underwriting Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 in the amount of \$8,360, as set forth specifically in the Agreement.
16. Joyce Media, with George E. Joyce, III as its designated representative, is hereby appointed as Website Host and Designer for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021, with a fee of \$4,500 to be paid as set forth specifically in the Agreement.
17. Iron Mountain is hereby appointed as Record Retention Service for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021, on the basis of the rate schedule as set forth specifically in the Agreement.

18. Qualcare, Inc., with Karen Beatty as its designated client services manager and Steve McNamara as its designated representative, is hereby appointed as the Managed Care and Network Provider for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021, with an allocated file fee of \$516 per file on the basis of the rate schedule as set forth specifically in the Agreement.
19. Bowman & Company, LLP with James Miles as its designated representative, is hereby appointed as Payroll Auditor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021 and continuing until December 31, 2021, on the basis of an hourly fee schedule attached to the Agreement, but not to exceed \$11,881 for calendar year 2021, without the specific approval of the Commissioners, as set forth specifically in the Agreement.
20. Targeting Wellness, with Debby Schiffer, as the designated contact, is hereby appointed as Wellness Director for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021, with a fee of \$30,397 for calendar year 2021, to be paid as set forth specifically in the Agreement.
21. Secure Data Consulting Services, with Lou Romero, as the designated contact, is hereby appointed as Technology Risk Services Director for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021, with a fee of \$66,528 for calendar year 2021, to be paid as set forth specifically in the Agreement.
22. Investors Bank, with Joseph Sette as its designated representative, is hereby appointed as a permissible Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021, on the basis of the rate schedule as set forth specifically in the Agreement.
23. M & T Bank, with Mary Alice Avery as its designated representative, is hereby appointed as a permissible Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021, on the basis of the rate schedule as set forth specifically in the Agreement.
24. Wilmington Trust, with Susan O'Neal as its designated representative, is hereby appointed as an Asset Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021, on the basis of the rate schedule as set forth specifically in the Agreement.
25. Bank of New York Mellon, with David Corrado as its designated representative, is hereby appointed as a permissible Banking Depository for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
26. Clearbrook Global, with Fernando Garip as its designated representative, is hereby appointed as an Asset Manager for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.
27. NW Financial Group is hereby appointed as an Investment Advisor for the Burlington County Municipal Joint Insurance Fund for a term commencing January 1, 2021, and continuing until December 31, 2021 or until the next Reorganization of the Fund.

**Be It Further Resolved**, that all of the Agreements set forth above are subject to specific approval by the Commissioners of the Burlington County Municipal Joint Insurance Fund, and

**Be It Further Resolved**, that notice of the appointments and the Agreements for professional or for extraordinary and unspecifiable services shall be published as required by law, and

**Be It Further Resolved**, that copies of this Resolution shall be provided to the Treasurer of the Burlington County Municipal Joint Insurance Fund and those so appointed for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 19, 2021.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

CHAIR

SECRETARY

DATE: \_\_\_\_\_

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**Resolution No. 2021-04**

**A RESOLUTION AWARDING CONTRACTS TO WORKERS' COMPENSATION  
ASSIGNED DEFENSE COUNSEL AND APPROVED ASSOCIATES**

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

**WHEREAS**, the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to obtain certain legal services so that the claims filed against the member municipalities of the Burlington County Municipal Joint Insurance Fund and for which the Burlington County Municipal Joint Insurance Fund is obligated to provide a legal defense may be properly defended; and

**WHEREAS**, the BURLCOJIF, under the "Fair and Open" process, advertised a Request for Qualifications (RFQ) for Contracts for Assigned Defense Counsel and Approved Associates for three (3) one (1) year Contracts, and the responses to the RFQ were to be submitted to the Executive Director's Office by September 28, 2018; and

**WHEREAS**, the BURLCOJIF received nine (9) responses to the Workers' Compensation RFQ and all responses were referred to the BURLCOJIF Finance Committee for evaluation and scoring; and

**WHEREAS**, the BURLCOJIF Finance Committee reviewed, discussed and evaluated all responses that were received to the RFQ, and subsequently, each member of the Committee individually completed the evaluation and scoring process, and it was determined that certain firms were recommended to be awarded Contracts in accordance with the RFQ for 2019; and

**WHEREAS**, those recommendations were presented to the Executive Committee of the BURLCOJIF at their regular meetings on January 15, 2019 and January 21, 2020, and through Resolutions 2019-04 and 2020-4, the Executive Committee awarded Contracts in accordance with the recommendations of the Finance Committee; and

**WHEREAS**, the Executive Committee has determined that the same Contracts should be awarded for 2021, which is the third year of the three (3) one (1) year Contracts.

**NOW, THEREFORE, BE IT RESOLVED**, by the Commissioners of the Burlington County Municipal Joint Insurance Fund assembled in a public session on January 19, 2021, that the following Law Firms and Attorneys are hereby designated as Workers' Compensation Assigned Defense Counsel and Approved Associates for the Burlington County Municipal Joint Insurance Fund and each firm shall be awarded a one (1) year Contract in accordance with the RFQ under the "Fair and Open" process:

## **Workers' Compensation Claims:**

1. Pietras, Saracino, Smith & Meeks, LLP, with James G. Pietras, Esquire; Christopher J. Saracino, Esquire, Benjamin F. Smith, Esquire, Jody L. Meeks, Esquire and Joseph A. Vastano, Jr., Esquire as Assigned Defense Counsel at a rate of \$140.00 per hour of attorney time; Samuel A. Scimeca, Jr., Esquire as an Approved Associate at a rate of \$115.00 per hour of attorney time; a Paralegal rate of \$75.00 per hour; a maximum of \$70.00 per court appearance; and \$115.00 per hour for Occupational cases.
2. Affanato Marut, LLC with Michael S. Affanato, Esquire and Michelle K. Marut, Esquire as Assigned Defense Counsel at a rate of \$140.00 per hour of attorney time; Elizabeth Tomasso Mosteller, Esquire, Megan C. Davis, Esquire and Caitlin K. Carroll, Esquire as Approved Associates at a rate of \$115.00 per hour of attorney time; a Paralegal rate of \$75.00 per hour; a maximum of \$70.00 per court appearance; and \$115.00 per hour for Occupational cases.
3. Capehart & Scatchard, P.A. with John H. Geaney, Esquire, Claire Y. Ringel, Esquire, Thomas J Walls, Jr., Esquire, Melissa Bialos Floyd, Esquire, Michael L. Bileci, Esquire, Dana M. Gayeski, Esquire and Andrea L. Schlafer, Esquire as Assigned Defense Counsel at a rate of \$140.00 per hour of attorney time; a Paralegal rate of \$75.00 per hour; a maximum of \$70.00 per court appearance; and \$115.00 per hour for Occupational cases.

Note that the above rates include all reasonable office expenses (e.g.) postage, faxes, telephone, copies, etc., and in conformance with the Litigation Management Guidelines.

**BE IT FURTHER RESOLVED** that assignment of specific claims for defense of Workers' Compensation claims shall be made by the Fund Solicitor and Claims Administrator for the Burlington County Municipal Joint Insurance Fund, and they shall supervise and coordinate the defense of these matters in accordance with the Litigation Management Guidelines of the Burlington County Municipal Joint Insurance Fund.

**BE IT FURTHER RESOLVED** that the assignment of cases for defense made in accordance with prior Resolutions of the Burlington County Municipal Joint Insurance Fund shall continue with the Assigned Defense Counsel so assigned, subject to the authorization of the Fund Solicitor for the Burlington County Municipal Joint Insurance Fund to supervise the defense of these matters and to reassign the defense matters where appropriate.

**BE IT FURTHER RESOLVED** that this contract is being awarded following a "Fair and Open" process pursuant to NJSA 19:44A-20.1 et. seq.

**BE IT FURTHER RESOLVED** that the Fund Chairman and Secretary are hereby authorized to execute the Contracts with the Assigned Defense Counsel Law Firms to provide Legal Services to the Fund.

**BE IT FURTHER RESOLVED** that the copies of this Resolution shall be provided to the Executive Director, Fund Solicitor, and Claims Administrator of the Burlington County Municipal Joint Insurance Fund and those herein appointed for their information and attention.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 19, 2021.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_ By: \_\_\_\_\_

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



# **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

## **Resolution No. 2021-05**

### **A RESOLUTION AWARDING CONTRACTS TO GENERAL LIABILITY ASSIGNED DEFENSE COUNSEL AND APPROVED ASSOCIATES.**

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

**WHEREAS**, the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to obtain certain legal services so that the claims filed against the member municipalities of the Burlington County Municipal Joint Insurance Fund and for which the Burlington County Municipal Joint Insurance Fund is obligated to provide a legal defense may be properly defended; and

**WHEREAS**, the BURLCOJIF, under the “Fair and Open” process, advertised a Request for Qualifications (RFQ) for three (3) one (1) year Contracts for Assigned Defense Counsel and Approved Associates, and the responses to the RFQ were to be submitted to the Executive Director’s Office by September 28, 2018; and

**WHEREAS**, the BURLCOJIF received nineteen (19) responses to the General Liability RFQ; however, the response submitted by Louis Cappelli, Jr., Esquire of Florio Perrucci Steinhardt & Fader was received after the deadline for submissions. All responses were referred to the BURLCOJIF Finance Committee for their review and evaluation; and

**WHEREAS**, the BURLCOJIF Finance Committee reviewed, discussed and evaluated all responses that were received to the RFQ, and subsequently, each member of the Committee individually completed the evaluation and scoring process, and it was determined that certain firms were recommended to be awarded Contracts in accordance with the RFQ for 2019; and

**WHEREAS**, those recommendations were presented to the Executive Committee of the BURLCOJIF at their regular meetings on January 15, 2019 and January 21, 2020, and through Resolutions 2019-05 and 2020-05, the Executive Committee awarded Contracts in accordance with the recommendations of the Finance Committee; and

**WHEREAS**, the Executive Committee has determined that the same Contracts should be awarded for 2021, which is the third year of the three (3) one (1) year Contracts.

**NOW, THEREFORE, BE IT RESOLVED**, by the Commissioners of the Burlington County Municipal Joint Insurance Fund assembled in a public session on January 19, 2021, that the following Law Firms and Attorneys are hereby designated as Assigned Defense Counsel and Approved Associates for the Burlington County Municipal Joint Insurance Fund and each firm shall be awarded a Contract for 2021 under the “Fair and Open” process:

#### **General Liability Claims:**

1. Marshall, Dennehey, Warner, Coleman & Goggin with Richard L. Goldstein, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Larry B. Berg, Esquire,

Matthew J. Behr, Esquire, Kara A. Pullman, Esquire and Ashley L. Toth, Esquire as Approved Associates at a rate of \$155.00 per hour of attorney time and a Paralegal rate of \$90.00 per hour.

2. Raymond, Coleman, Heinold & Norman, LLP with Douglas L. Heinhold, Esquire and Stephen G. Raymond, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Stephen E. Raymond, Esquire as an Approved Associate at a rate of \$155.00 per hour of attorney time and a Paralegal rate of \$90.00 per hour.

3. Parker McCay with John C. Gillespie, Esquire, J. Brooks DiDonato, Esquire, Linda A. Galella, Esquire, and George M. Morris, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Katelyn M. McElmoyl, Esquire, Christopher W. Sexton, Esquire, Jose A. Calves, Esquire and John Neckonchuk, Esquire as Approved Associates at a rate of \$155.00 per hour of attorney time and a Paralegal rate of \$90.00 per hour.

4. Capehart Scatchard with Betsy G. Ramos, Esquire, Joseph F. Betley, Esquire, Michelle L. Corea, Esquire, Samantha Dev, Esquire, Jessica M. Anderson, Esquire, Charles F. Holmgren, Esquire, Voris J. Tejada, Jr., Esquire, Gina M. Zippilli, Esquire and Ben Zieman, Esquire as Assigned Defense Counsel at a rate of \$170.00 per hour of attorney time; Edward Kuhn, Esquire and Ryan Duffy, Esquire as Approved Associates at a rate of \$155.00 per hour of attorney time and a Paralegal rate of \$90.00 per hour.

Note that the above rates include all reasonable office expenses (e.g.) postage, faxes, telephone, copies, etc., and in conformance with the Litigation Management Guidelines.

**BE IT FURTHER RESOLVED** that assignment of specific claims for defense of General Liability claims shall be made by the Fund Solicitor for the Burlington County Municipal Joint Insurance Fund, and he shall supervise and coordinate the defense of these matters in accordance with the Litigation Management Guidelines of the Burlington County Municipal Joint Insurance Fund.

**BE IT FURTHER RESOLVED** that the assignment of cases for defense made in accordance with prior Resolutions of the Burlington County Municipal Joint Insurance Fund shall continue with the Assigned Defense Counsel so assigned, subject to the authorization of the Fund Solicitor for the Burlington County Municipal Joint Insurance Fund to supervise the defense of these matters and to reassign the defense matters where appropriate.

**BE IT FURTHER RESOLVED** that this Contract is being awarded following a “Fair and Open” process pursuant to NJSA 19:44A-20.1 et. seq.

**BE IT FURTHER RESOLVED** that the Fund Chairman and Secretary are hereby authorized to execute Contracts with the Assigned Defense Counsel Law Firms to provide Legal Services to the Fund.

**BE IT FURTHER RESOLVED** that a copy of this Resolution shall be provided to the Executive Director, Fund Solicitor, and Claims Administrator of the Burlington County Municipal Joint Insurance Fund and those herein appointed for their information and attention.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 19, 2021.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_ By: \_\_\_\_\_

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

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**Resolution No. 2021-06**

**A RESOLUTION RECOMMENDING THE EMPLOYMENT PRACTICES LIABILITY  
AND PUBLIC OFFICIALS LIABILITY DEFENSE PANEL**

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

**WHEREAS**, the Fund Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to recommend to the Fund's Employment Practice Liability and Public Officials Liability (EPL/POL) insurance carrier for 2021, QBE Insurance and their Claims Supervisor, Summit Risk, certain law firms and defense attorneys to handle the defense of the EPL/POL claims filed against the member municipalities of the Burlington County Municipal Joint Insurance Fund; and

**WHEREAS**, the BURLCOJIF Fund Solicitor has reviewed the performance of the law firms and defense attorneys who have handled the EPL/POL claims that were filed against the member municipalities of the BURLCOJIF in prior years, and he has determined that those firms should continue to be assigned to handle the defense of the EPL/POL matters on behalf of the BURLCOJIF member municipalities; and

**WHEREAS**, those recommendations were presented to the Executive Committee of the BURLCOJIF at their regular meeting on January 19, 2021, and the Executive Committee has determined that it is appropriate to adopt a Resolution memorializing those recommendations.

**NOW, THEREFORE, BE IT RESOLVED**, by the Commissioners of the Burlington County Municipal Joint Insurance Fund assembled in a public session on January 19, 2021, that the following Law Firms and Attorneys are hereby recommended to the EPL/POL insurance carrier, QBE Insurance and their Claims Supervisor, Summit Risk, to handle the defense of the EPL/POL claims filed against the member municipalities of the Burlington County Municipal Joint Insurance Fund:

**Employment Practices Liability/Public Officials Liability Claims:**

1. Betsy Ramos, Esquire of the Law Firm of Capehart & Scatchard.
2. Louis Cappelli, Jr., Esquire of the Law Firm of Florio, Perrucci, Steinhardt & Fader.
3. Richard L. Goldstein, Esquire of the Law Firm of Marshall, Dennehey, Warner, Coleman & Goggin.
4. John C. Gillespie, Esquire of the Law Firm of Parker McCay.
5. Armando V. Riccio, Esquire of the Law Firm of Armando V. Riccio, LLC.

**BE IT FURTHER RESOLVED** that Assigned Defense Counsel shall be compensated in accordance with Professional Defense Counsel Guidelines for the Employment Practices Liability/Public Officials Liability Carrier, QBE Insurance for the ACMJIF members which are currently at a rate of \$160.00 per hour of attorney time; an Approved Associate at a rate of \$140.00 per hour of attorney time and a Paralegal rate of \$75.00 per hour.

**BE IT FURTHER RESOLVED** that the recommendation of the assignment of specific EPL/POL claims for defense shall be made by the Fund Solicitor to the EPL/POL insurance carrier, QBE Insurance and their Claims Administrator, Summit Risk, and the Fund Solicitor for the Burlington County Municipal Joint Insurance Fund shall serve as the liaison for the defense of these matters and shall report to the BURLCOJIF EPL/POL Committee as to the status of all pending matters.

**BE IT FURTHER RESOLVED** that the copies of this Resolution shall be provided to the QBE Insurance, Summit Risk, the Executive Director, the Fund Solicitor, and the Claims Administrator of the Burlington County Municipal Joint Insurance Fund and those herein recommended for their information and attention.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund  
at a public meeting held on January 19, 2021.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

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

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

# **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

## **Resolution No. 2021-07**

### **Adopting Procedures in Compliance with the Open Public Meetings Act**

**Whereas**, the Burlington County Municipal Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund and is subject to certain requirements of the *Open Public Meetings Act*, N.J.S.A. 10:4-6, *et seq.*, and

**Whereas**, the participating Municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Burlington County Municipal Joint Insurance Fund, and

**Whereas**, the *Open Public Meetings Act* provides that upon the adoption by a public body of a schedule of meetings to be held during the calendar year that no further notice of those meetings will be necessary, and

**Whereas**, it is necessary for the Commissioners of the Burlington County Municipal Joint Insurance Fund to make certain other administrative and organizational determinations for the proper operation of the Burlington County Municipal Joint Insurance Fund,

**Now, THEREFORE, BE IT RESOLVED** by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on this 19<sup>th</sup> day of January 2021, that:

1. The Burlington County Municipal Joint Insurance Fund hereby designates the Third Tuesday of each month specifically:

January 19, 2021	July 20, 2021
February 16, 2021	No August Meeting
March 16, 2021	September 21, 2021
April 20, 2021	October 19, 2021
May 18, 2021	November 23, 2021 (Forth Tuesday)
June 15, 2021	December 21, 2021
	January 18, 2022

as the date of its regular meetings and the meeting of January 18, 2022, shall serve as the 2022 Reorganization Meeting. The meetings for the months of January, February, and March will begin at 3:30 PM and shall be held electronically using the Zoom platform. Specifically, the January, February, & March meetings can be accessed via telephone at 1 646 876 9923 and/or using the following Zoom links:

January 19, 2021 Meeting: <https://zoom.us/j/96238180869>

February 16, 2021 Meeting: <https://zoom.us/j/98447662118>

March 16, 2021 Meeting: <https://zoom.us/j/95664705435>

Unless otherwise modified by Resolution, the meetings of April 2020 through January 2022, shall begin at 3:30 PM in the Court Room of the Hainesport Municipal Building, 1 Hainesport Centre, Route 537, Hainesport, New Jersey.

In the event that the facility becomes unavailable for a meeting, or in the event of a special meeting, the Chairman and the Executive Director shall have the authority to designate the meeting place and time, provided that notice is given as required by law and by the By-Laws of the Burlington County Municipal Joint Insurance Fund.

2. A copy of all advance notices of special meetings of the Burlington County Municipal Joint Insurance Fund shall be provided in accordance with the Open Public Meetings Act to the newspaper designated in this Resolution; be filed with the Clerk of each of the municipalities which are members of the Burlington County Municipal Joint Insurance

Fund and be posted in the Municipal Buildings of each of the member municipalities in the same manner as notices of other public meetings are posted.

3. Any person may request, in writing, that the Burlington County Municipal Joint Insurance Fund mail to him or her a copy of the schedule of meetings and/or advance written notice of regular, special or rescheduled meetings of the Burlington County Municipal Joint Insurance Fund. Upon prepayment by such person of the applicable fee set forth in this Resolution, the schedule and/or advance notice shall be mailed to that person. All requests made pursuant to this paragraph shall terminate at midnight, December 31st of the current year, subject to renewal thereafter upon filing of a new written request to the Board together with prepayment of the applicable fee. Notices requested by news media shall be mailed to one representative of such media free of charge.
4. The following schedule of mailing fees is hereby established:
  - a. For a copy of the schedule of meetings and revisions thereto, the sum of \$10.00 per year.
  - b. For advance written notice of a particular meeting designated in the request, the sum of \$3.00.
  - c. For advance written notice of all regular, special or re-scheduled meetings during the calendar year, the sum of \$10.00.
5. The following newspapers are hereby designated as the official newspapers for transmittal of all notices of the Burlington County Municipal Joint Insurance Fund required pursuant to the *Open Public Meetings Act*.

*Burlington County Times*  
*The Courier Post*

6. Upon the affirmative vote of three-fourths of the Commissioners present, the Burlington County Municipal Joint Insurance Fund may hold a meeting without compliance with the notice requirements of this Resolution if:
  - a. such a meeting is required to deal with matters of such urgency and importance that delay for the purpose of providing adequate notice would be likely to result in substantial harm to the public interest, and
  - b. the meeting is limited to discussion of and acting with respect to such matters of urgency and importance; and
  - c. notice of such meeting is provided as soon as possible following the calling of such meeting by sending written notice to the newspaper designated in this Resolution and by filing said notice with the Clerk of each of the member municipalities of the Fund; and
  - d. either (a) the Fund could not reasonably have foreseen the need for such meeting at a time when adequate notice could have been provided; or (b) although the Fund could reasonably have foreseen the need for such meeting at a time when adequate notice could have been provided, it nevertheless failed to do so.

**Be It Further Resolved,** that copies of this Resolution shall be provided, within seven (7) days of its adoption, to the newspapers designated above to receive notice of meetings and to the Clerks of the municipalities participating in the Burlington County Municipal Joint Insurance

Fund for posting as required by law and to the Administrator and Treasurer of the Burlington County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 19, 2021.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

CHAIR

SECRETARY

DATE: \_\_\_\_\_



# **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

## **Resolution No. 2021-08**

### **Adopting Fiscal Policies and Procedures**

**Whereas**, the Burlington County Municipal Joint Insurance Fund has been organized in accordance with the provisions of the *N.J.S.A. 40A:10-36 et. seq.*, and

**Whereas**, the participating Municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Burlington County Municipal Joint Insurance Fund, and

**Whereas**, the Commissioners of the Burlington County Municipal Joint Insurance Fund find that it is necessary and appropriate to make decisions regarding the operations of the Burlington County Municipal Joint Insurance Fund,

**Now, THEREFORE, BE IT RESOLVED** by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on January 19, 2021, that:

1. There is hereby established an interest rate to be charged on all delinquent Assessments for the year 2021 of ten (10%) per cent per annum from the due date for any such assessments except that no interest shall be charged after February 16, 2021 if payment is received by March 1, 2021. However, if payment is received after March 1, 2021, interest shall be charged retroactive to February 16, 2021.
2. Further, no interest shall be charged on the second installment after August 16, 2021 if payment is received by August 31, 2021. However, if payment is received after August 31, 2021, interest shall be charged retroactive to August 16, 2021.
3. There is hereby established a ten (10%) per cent per annum interest rate on all delinquent co-payments and deductibles due and owing to an excess insurer by a member that must be paid on a member's behalf by the Burlington County Municipal Joint Insurance Fund. The amount of interest due from the member shall be calculated from the date the Fund makes the payment on the member's behalf to the date the co pay and deductible are repaid to the Fund
4. Paul A. Forlenza, MGA, RMC, is designated as the person authorized to accept service of process on behalf of the Burlington County Municipal Joint Insurance Fund at 6000 Sagemore Drive, Suite 6203, Marlton, New Jersey 08053.
5. Investors Bank, with offices located in Short Hills, New Jersey, and organized under the laws of the United States or of the State of New Jersey is hereby designated as the primary depository of the Burlington County Municipal Joint Insurance Fund until December 31, 2021 or the next Reorganization Meeting of the Fund.
6. M & T Bank, with offices located in Buffalo, New York, and organized under the laws of the United States or of the State of New Jersey is hereby designated as the primary depository of the Burlington County Municipal Joint Insurance Fund until December 31, 2021 or the next Reorganization Meeting of the Fund.
7. BNY Mellon, with offices located in New York, New York, and organized under the laws of the United States or of the State of New Jersey is hereby designated as a permissible depository of the Burlington County Municipal Joint Insurance Fund until December 31, 2021 or the next Reorganization Meeting of the Fund

8. In addition, any Bank, Trust Company, Savings Bank or Savings and Loan Association, having its principal place of business in the State of New Jersey and organized under the laws of the United States of the State of New Jersey is hereby designated as an investment depository of the Burlington County Municipal Joint Insurance Fund, provided that prior to the deposit of any funds in any depository authorized herein, the designated institution shall file with the Treasurer of the Burlington County Municipal Joint Insurance Fund a statement certifying that the institution is covered under the provisions of the Government Units Deposit Protection Act, N.J.S.A. 15:9-41, et seq.
9. The State of New Jersey Cash Management Fund is hereby designated as a legal depository for the Burlington County Municipal Joint Insurance Fund for the term ending December 31, 2021.
10. The following officials of the Burlington County Municipal Joint Insurance Fund are hereby authorized to sign checks or withdrawal slips where any two (2) of the following signatures are required:

Chairperson  
Secretary  
Treasurer  
Executive Director or the Deputy Executive Director

11. The following persons of Qual-Lynx are hereby authorized as signatories for any claims checks to be drawn on the claims accounts of the Fund where any two (2) of the following signatures are required:

Alice Lihou, President & CEO, Qual-Lynx Associates  
(facsimile signature authorized)  
David S. Ruber, Controller, Qual-Lynx Associates  
(facsimile signature authorized)

12. The Burlington County Municipal Joint Insurance Fund has determined that idle funds of the Burlington County Municipal Joint Insurance Fund should be invested in legal investment vehicles at all times and that it is occasionally necessary to transfer funds for the purpose of meeting claims, expenses of the Burlington County Municipal Joint Insurance Fund or to effect investments. The Burlington County Municipal Joint Insurance Fund hereby authorizes the Treasurer to request bids and to place orders for the investment of idle funds solely in legally authorized investment vehicles and the Treasurer is hereby authorized to transfer funds by wire solely for the following purposes and subject to appurtenant laws and regulations:
  - A. To and from checking or savings accounts of the Burlington County Municipal Joint Insurance Fund to other accounts of the Burlington County Municipal Joint Insurance Fund.
  - B. To or from checking or savings accounts of the Burlington County Municipal Joint Insurance Fund to or from accounts specified as authorized depositories of the Burlington County Municipal Joint Insurance Fund or the State of New Jersey Cash Management Funds solely for the purpose of investing for the account of the Burlington County Municipal Joint Insurance Fund.

13. There is hereby established a Cash Management Program for the Burlington County Municipal Joint Insurance Fund and the Treasurer of the Burlington County Municipal Joint Insurance Fund is hereby authorized and directed that
- A. All funds of the Burlington County Municipal Joint Insurance Fund shall be managed in accordance with the provisions of *N.J.S.A. 40A:5-14* and *N.J.S.A. 40A:5-15*, and all other applicable laws and the regulations promulgated by the New Jersey Department of Community Affairs and the New Jersey Department of Banking and Insurance.
  - B. All monies received from any source for the Burlington County Municipal Joint Insurance Fund shall be deposited within 48 hours after the receipt thereof and the Treasurer is charged with the custody of all funds of the Burlington County Municipal Joint Insurance Fund and shall deposit all such receipts within 48 hours to the credit of the Burlington County Municipal Joint Insurance Fund with depositories authorized to receive such funds by the Commissioners of the Burlington County Municipal Joint Insurance Fund.
  - C. All funds deposited by the Treasurer shall be placed into an approved, interest bearing account and after determination of immediate cash flow requirements, the funds invested in the interest bearing accounts may be additionally reinvested in federally guaranteed "time" deposit investment vehicles in depositories duly authorized by the State of New Jersey and by the Commissioners of the Burlington County Municipal Joint Insurance Fund.
  - D. Investments shall be limited to investments authorized under *N.J.S.A. 40A:5-15.1 et. seq.* and *N.J.A.C. 5:38-1.1, 5:38-1.2 and 5:38-1.3..* All deposits and payments managed by the JIF shall be in conformance with the Fiscal Affairs Law, *NJSA 40A:5-1 et. seq.*

**Be It Further Resolved**, that copies of this Resolution shall be provided to the Secretary, to the Administrator and to the Treasurer of the Burlington County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 19, 2021.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

CHAIR

SECRETARY

DATE: \_\_\_\_\_

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**Resolution No. 2021-09**

**Designating the Executive Director as the Public Agency Compliance Officer in Accordance with the Affirmative Action Regulations Issued by the New Jersey Department of the Treasury**

**Whereas**, the Burlington County Municipal Joint Insurance Fund has been organized in accordance with the provisions of *N.J.S.A. 40A:10-36 et seq.*, and

**Whereas**, the participating municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Burlington County Municipal Joint Insurance Fund, and

**Whereas**, the Burlington County Municipal Joint Insurance Fund is a public agency with regard to the Local Public Contracts Law and regulations governing the award of contracts by public agencies, and

**Whereas**, the Burlington County Municipal Joint Insurance Fund is required to designate a Public Agency Compliance Officer in accordance with Affirmative Action regulations issued by the New Jersey Department of the Treasury,

**Now, THEREFORE, BE IT RESOLVED** by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on January 19, 2021, that the Executive Director shall be the Public Agency Compliance Officer for purposes of the Affirmative Action regulations issued by the New Jersey Department of the Treasury, and that communications to him may be addressed to

**Paul A. Forlenza, MGA, RMC**  
Executive Director  
Burlington County Municipal Joint Insurance Fund  
P.O. Box 489  
Marlton, New Jersey 08053  
Telephone: 856-446-9100  
Telefax: 856-446-9149

**Be It Further Resolved** that copies of this Resolution shall be provided to the Secretary, Executive Director, and Solicitor of the Burlington County Municipal Joint Insurance Fund and to the Affirmative Action Office in the New Jersey Department of the Treasury for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 19, 2021.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

CHAIR

SECRETARY

DATE: \_\_\_\_\_

# **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

## **Resolution No. 2021-10**

### **Cash Management and Investment Policy**

**Whereas**, the Burlington County Municipal Joint Insurance Fund has been organized in accordance with the provisions of *N.J.S.A. 40A:10-36 et seq.*, and

**Whereas**, the participating municipalities have made their respective designations of Commissioners who will collectively serve as the Governing Body of the Burlington County Municipal Joint Insurance Fund, and

**Whereas**, it is appropriate for the Executive Committee of the Burlington County Municipal Joint Insurance Fund to establish a Cash Management and Investment Policy for 2021, and

**Now, THEREFORE, BE IT RESOLVED** by the Commissioners of the Burlington County Municipal Joint Insurance Fund, assembled in public session on January 19, 2021, that the Burlington County Municipal Joint Insurance Fund hereby establishes and adopts the following Cash Management and Investment Policy for 2021:

#### **I. CASH MANAGEMENT and INVESTMENT OBJECTIVES**

The Burlington County Municipal Joint Insurance Fund (hereinafter referred to as JIF) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the JIF's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund Year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economics of scale.
- i.) Stability in the value of the JIF's economic surplus.

#### **II. PERMISSIBLE INVESTMENTS**

- a.) Investments shall be limited to investments authorized under *N.J.S.A. 40A:5-15.1 et. seq.* and *N.J.A.C. 5:38-1.1, 5:38-1.2 and 5:38-1.3.*

#### **III. AUTHORIZED DEPOSITORIES**

In addition to the above, the JIF is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, *N.J.S.A.15:9-14 et seq.* (GUDPA). The JIF is also authorized to invest its assets in the New Jersey Cash Management Fund.

#### **IV. AUTHORITY FOR INVESTMENT MANAGEMENT**

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be authorized by resolution of the Executive Committee. Such asset managers shall be discretionary trustees of the JIF.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the U.S. Treasury.

Transactions shall not be processed through brokerages that are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

#### **V. PRESERVATION OF CAPITAL**

Securities shall be purchased with the ability to hold until maturity.

#### **VI. SAFEKEEPING**

Securities purchased on behalf of the JIF shall be delivered electronically or physically to the JIF's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the JIF.

#### **VII. SELECTION OF ASSET MANAGERS, CUSTODIAL BANKS and OPERATING BANKS**

Asset managers, custodial banks and operating banks shall be retained for contract periods for one (1) year. Additionally, the JIF shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy procedures.

#### **VIII. REPORTING**

Asset managers will submit written statements describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director.

Asset managers and the custodial bank shall provide such other reports and documentation as has been specified by the MEL. The asset manager shall provide such other reports as may be requested from time to time by the Treasurer and Executive Director. The Treasurer shall report to the Executive Board at monthly meetings on all investments as required by law.

The asset manager shall provide the Treasurer with a copy of the institution's annual National Association of Security Dealers' audit.

#### **IX. AUDIT**

This plan, and all matters pertaining to the implementation of it, shall be subject to the JIF's annual audit.

#### **X. CASH FLOW PROJECTIONS**

Asset management decisions shall be guided by cash flow factors by the JIF's Actuary and reviewed by the Executive Director and the Treasurer.

#### **XI. CASH MANAGEMENT**

All monies turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with *N.J.S.A. 40A:5-15*.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund Account.
- b.) The Treasurer notified the payer and requests that in the future any check be made payable to the Fund.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all accounts in excess of negotiated compensating balances are kept in interest-bearing accounts or promptly swept into the investment portfolio.

The method of calculating banking fees and compensating balances shall be documented to the Executive Board at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims imprest accounts or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks that remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the Fund.

## **XII. COOPERATION WITH AFFILIATED JOINT INSURANCE FUNDS (JIFs)**

When legally permissible, the JIF is authorized to participate in master investment trusts or other cooperative arrangements with other municipal joint insurance funds. Such arrangements must meet minimum standards contained herein, and must be approved by the Executive Board.

**Be It Further Resolved** that copies of this Resolution shall be provided to the Executive Director, Treasurer, and Solicitor of the Burlington County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 19, 2021.

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

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

CHAIR

SECRETARY

DATE: \_\_\_\_\_

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION 2021 - 11**

**ESTABLISHING A FUND RECORDS PROGRAM**

**WHEREAS** the FUND must establish a formal record retention program for the 2021 Fund Year.

**NOW, THEREFORE BE IT RESOLVED**, by the FUND's Governing Body that:

- I. John Gural, Fund Secretary**, is hereby designated as Custodian of the FUND Records, which shall be kept at the office of the Fund Administrator, located at 6000 Sagemore Drive, Suite 6203, Marlton, NJ 08053.
- II. Paul A. Forlenza, MGA, RMC**, Executive Director, is hereby designated as **Deputy Custodian of FUND Records**.
- III.** The records of the FUND shall be retained in accordance with the municipal records retention schedule as promulgated by the New Jersey Division of Revenue & Enterprise Services - Records Management Services, and/or otherwise specified by the New Jersey Department of Insurance and Community Affairs.
- IV.** Each fund professional and service organization shall have the duty and obligation to maintain such records as are entrusted to him/her and to relinquish such records to the Fund Secretary upon termination of services or otherwise upon request.

Records and files not required to support current operations, but which must otherwise be retained, shall be stored in the record retention facility, Iron Mountain, 2500 Henderson Drive, Sharon Hill, PA 19079. The FUND's Executive Director shall coordinate the archive process and shall insure that all records are properly indexed and accessible.

This resolution was duly adopted by the Burlington County  
Municipal Joint Insurance Fund at a public meeting held on  
January 19, 2021.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

CHAIR

SECRETARY

DATE: \_\_\_\_\_





## RESOLUTION NO. 2021-12

### Burlington County Municipal Joint Insurance Fund

(hereinafter the "Fund")

#### ESTABLISHING THE 2021 PLAN OF RISK MANAGEMENT

**BE IT RESOLVED** by the Fund's governing body that the 2021 Plan of Risk Management shall be:

- 1.) **The perils or liability to be insured against.**
  - a.) The Fund insures the following perils or liability:
    - **Workers' Compensation** including Employer's Liability, USL&H and Harbor Marine/Jones Act.
    - **General Liability** including Police Professional Liability, Employee Benefits Liability, Quasi Municipal Organization Liability, Garage Keeper's Liability, Failure to Supply (water and electricity), Riot, Civil Commotion or Mob Action, Good Samaritan, Disinfecting Agents Release Hazard, and Skateboard Facility.
    - **Automobile Liability** including PIP and uninsured/Underinsured Motorists Coverage.
    - **Blanket Crime** including public employee dishonesty; forgery or alteration; theft, disappearance and destruction; robbery and safe burglary; and computer fraud with funds transfer. Excludes Statutory Positions.
    - **Property** including Boiler and Machinery
    - **Public Officials and Employment Practices Liability**
    - **Volunteer Directors & Officers Liability**
    - **Cyber Liability**
  - b.) The following coverages are provided to the Fund's member local units by their membership in the Municipal Excess Liability Joint Insurance Fund (MEL).
    - **Excess Workers' Compensation**

- **Excess General Liability**
- **Non-Owned Aircraft Liability**
- **Excess Auto Liability**
- **Optional Excess Public Officials & Employments Practices Liability**
- **Optional Excess Liability**
- **Excess Property including Boiler and Machinery**
- **Crime** including (1) **excess public employee coverage**, (2) **excess public officials coverage** where the Statutory Positions coverage is insured commercially for primary coverage and (3) coverage for **Statutory Positions** insured on a primary basis with MEL (where approved).
- **Excess Cyber**

c.) **Environmental Impairment Liability** – Coverage is provided to the Fund's member local units by the Fund's membership in the New Jersey Municipal Environmental Risk Management Fund.

2.) **The limits of coverage.**

a.) **Workers' Compensation** limits.

- The Fund covers \$300,000 CSL.
- The MEL covers excess claims to the following limits.
  - Workers' Compensation - statutory
  - Employer's Liability - \$6,700,000 in excess of the Fund's \$300,000
  - USL&H – Included in workers Compensation
  - Harbor Marine/Jones Act - Included in employers liability
  - Incidental Foreign Workers Compensation - included



- Communicable Disease – **Per Person**

b.) **General Liability** limits.

- The Fund covers \$300,000 CSL.
- The MEL covers excess liability claims as follows:
  - General Liability - \$4,700,000 CSL excess the Fund's \$300,000. The \$3,000,000 excess \$2,000,000 layer is subject to a \$3,000,000 per member local unit annual aggregate limit.
  - Police Professional - included in the MEL's excess General Liability limits.
  - Employee Benefits Liability - included in the MEL's excess General Liability limits.
  - Good Samaritan Liability - included in the MEL's excess General Liability limits.
  - Quasi Municipal Organization Liability. (Non-profit organizations included by a member local unit in the town's insurance program.)
  - Emergency Service Units and Auxiliaries - included in the MEL's excess General Liability limits.
  - Other\* - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,000,000 excess \$2,000,000 layer is included in the MEL's excess General Liability \$3,000,000 excess \$2,000,000 per member local unit annual aggregate limit.

\*Subject to availability and approval within specific JIF.

- Garage Keeper's Liability - \$1,700,000 CSL excess of the Fund's \$300,000.
- Failure to Supply Liability - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,000,000 excess of the \$2,000,000 layer is included in the MEL's General Liability \$3,000,000 excess of \$2,000,000 per member local unit annual aggregate limit.

- Riot, Civil Commotion or Mob Action - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,000,000 excess of the \$2,000,000 layer is included in the MEL's General Liability \$3,000,000 excess of \$2,000,000 per member local unit annual aggregate limit.
- Dams (Class III and IV – Low Hazard) - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,000,000 excess of the \$2,000,000 layer is included in the MEL's General Liability \$3,000,000 excess of \$2,000,000 per member local unit annual aggregate limit.
- Dams (Class I and II – High Hazard) - \$700,000 CSL excess of the Fund's \$300,000.
- Subsidence Property Damage Liability- \$3,700,000 CSL excess of the Fund's \$300,000. The \$2,000,000 layer excess of \$2,000,000 layer is included in the MEL's General Liability and is subject to a \$2,000,000 “all members” annual aggregate limit excess of the \$2,000,000 each occurrence. There is no bodily injury liability sub-limit for subsidence.
- Sewer Back Up - \$3,700,000 CSL excess of the Fund's \$300,000. The \$2,000,000 layer excess of \$2,000,000 layer is included in the MEL's General Liability and is subject to a \$2,000,000 “all members” annual aggregate limit excess of the \$2,000,000 each occurrence. There is no bodily injury liability sub-limit for sewer back-up.
- Disinfecting Agents Release Hazard - \$700,000 CSL excess of the Fund's \$300,000.
- Skateboard Facilities - \$4,700,000 CSL excess of the Fund's \$300,000. The \$3,000,000 excess of the \$2,000,000 layer is included in the MEL's General Liability \$3,000,000 excess of the \$2,000,000 each occurrence. (Note: requires Fund approval).

Approval has been granted for the following Skateboard Facilities:

Medford Township – Freedom Park

Delanco Township Skateboard Facility

c.) **Automobile Liability limits.**



- The Fund covers \$300,000 CSL for Bodily Injury Liability, Property Damage Liability and PIP.
  - The Fund covers \$15,000/\$30,000/\$5,000 for underinsured/Uninsured Motorists Liability.
  - The MEL covers Automobile Bodily Injury and Property Damage Liability claims excess of the Fund's \$300,000 CSL limit in the MEL's excess General Liability limit except that Automobile Liability claims which penetrate the excess of \$2,000,000 layer are not subject to the aggregate limitation.
  - The JIF provides PIP limits of \$250,000.
  - The MEL does not provide excess PIP or Uninsured/Underinsured Motorist Coverage.
- d.) **Non-Owned Aircraft.** The MEL covers \$5,000,000 CSL for Bodily Injury and Property Damage Liability, and \$5,000 medical expense for each passenger.
- e.) **Public Officials Liability. (POL)**
- The JIF, 100% commercially insured with QBE North America, covers \$2,000,000 in the aggregate on a claims made and reported basis per member municipality for each Fund year subject to a deductible and coinsurance as outlined below. There is a combined POL/EPL \$2,000,000 per member local unit annual aggregate.
  - \$20,000 deductible per occurrence, except that a \$75,000 deductible per occurrence applies for member local units with unfavorable loss experience.
  - 20% coinsurance of the first \$250,000 of the loss
  - For member local units without approved EPL Loss Control/Risk Management Programs:
    - 20% surcharge on the local units annual assessment (premium) for this line of coverage.
  - By Resolution of the Executive Committee, the Fund may authorize the payment of a class action settlement on behalf



of each affected participating member for which the Fund, by action of the Executive Committee, agrees to extend coverage.

NOTE: Member local units that qualify based on certain criteria to have options to purchase a lower deductible and coinsurance contribution. New members with adverse loss experience may be subject to higher deductible and coinsurance as provided by QBE North America.

**f.) Employment Practices Liability (EPL)**

- The JIF, 100% commercially insured with QBE North America, covers \$2,000,000 in the aggregate on a claims made and reported basis per member municipality for each Fund year subject to a deductible and coinsurance as outlined below. There is a combined POL/EPL \$2,000,000 per member local unit annual aggregate.
- For member local units with approved EPL Loss Control/Risk Management Programs:
  - \$20,000 deductible per occurrence, except that a \$75,000 deductible per occurrence applies for member local units with unfavorable loss experience.
  - 20% coinsurance of the first \$250,000 of the loss
- For member local units without approved EPL Loss Control/Risk Management Programs:
  - \$100,000 deductible per occurrence, except that a \$150,000 deductible per occurrence applies for member local units with unfavorable loss experience.
  - 20% coinsurance (no cap) 1<sup>st</sup> \$2 million (not imposed against optional limits).
  - 20% surcharge on the local units annual assessment (premium)

NOTE: Member local units that qualify based on certain criteria have options to purchase a lower deductible and coinsurance contribution. New members with adverse loss experience may be subject to higher deductible and coinsurance as provided by QBE North America.

g.) **Optional Directors and Officers Liability (D & O) - Fire Companies and Emergency Service Units.**

- The JIF, 100% commercially insured with QBE North America, provides optional \$1 million or \$2 million annual aggregate limits for Fire Companies or Emergency Service Units subject to optional deductibles of \$1,000, \$2,000 or a \$5,000 deductible.

h.) **Property** (effective 12:01 A.M. December 31, 2020) –

The Fund covers \$100,000 per occurrence (Property & Time Element combined) less applicable member deductibles:

- Flood for locations wholly or partially within 100-year flood zone
- Boiler and Machinery
- Named Storm (Flood & Wind)

The MEL retains and provides excess property coverage at limits of \$900,000 excess \$100,000 per occurrence (Property & Time Element combined) except for the following:

- Flood for locations wholly or partially within 100-year flood zone
- Boiler and Machinery
- Named Storm(Flood & Wind)

The MEL serves as the lead agency for the purchase of additional excess property at the following MEL statewide limits and sub-limits:

- Policy limit - \$125 million per occurrence for all coverage despite number of locations involved in an occurrence state-wide.
- Named Storm - \$125 million per occurrence (Property and Time Element combined - (120 Hours)
- Earth Movement - \$100 million annual aggregate (168 hours)
- Flood - \$100 million (annual aggregate) except;
- Flood for locations wholly or partially within 100-year flood zone (SFHA) –
  - \$52.5 million per location building & contents
  - \$1 million all outdoor property
  - \$2.5 million for pumping stations
  - Definition of Flood includes Storm Surge

- Asbestos Cleanup - \$50,000 per occurrence
- Equipment Breakdown - \$125 million
  - Ammonia Contamination - \$5 million
  - Spoilage - \$5 million
- Time Element – included in the policy limit.
  - Time element sub-limits include:
    - Extra Expense - \$10 million
    - Tenant Relocation - \$500,000
    - Leasehold Interest - \$15 million
    - Tenant Prohibited Access- \$500,000 Aggregate
    - Loss of Rents - \$15 million
    - Delay in Completion -60 days
    - Extended Period of Liability – 365 days
    - Wind Turbine \$1 million
- Utilities Member Owned – Property Damage and Time Element Combined - \$125 million
  - Time Element Pass Through Utilities – \$10,000,000
  - Power Generation Utilities – **NOT COVERED**
- Valuable Paper and Records (incl. EDP Media/Software - \$10 million
- Accounts Receivable - \$10 million
- Increased Construction Cost - \$25 million
- Transit - \$1 million per occurrence
- Fine Arts - \$2.5 million
- Land and Water Contamination Cleanup (limited) - \$250,000 (annual aggregate) Including removal & disposal
- Decontamination Costs - \$250,000
- Miscellaneous Unnamed Locations - \$10 million
- New Construction & Additions - \$10 million
- Soft Costs - \$5 million
- Computer Systems Damage - \$1 million (Aggregate)
- Newly Acquired Locations – \$25 million per location
  - 90 Day Period
- Ingress/Egress - \$5 million (within 1 mile-30 Day Period)
- Debris Removal - \$25 million
- Expediting Expense - \$10 million
- Civil Authority -\$5 million (within 5 miles-30 Day Period)
- Professional Fees including Architects/Engineering Fees - \$1,250,000
- Errors & Omissions - \$10 million
- Miscellaneous Personal Property - \$10 million
  - Outdoor Property - \$10 million (Named Peril Only)
- Watercraft - \$1 million (PD Only) - 32' or less – ACV if not scheduled



- Vehicles - \$15 million (Property Damage only)
- Bridges and Dams \$10 million. (Property & TE combined). Excluded for the Perils of Flood, Named Storm & Earth Movement.
- Piers, Wharfs, Docks, Boardwalks, Bulkheads, Crossovers - \$10 million - Named Peril Only
- Transmission and Distribution Lines - \$10 million (within a 1 mile radius for overhead lines & 5 mile radius for underground lines)
- Clogging/Blocking of pipes - \$1 million
- Off Premises Storage Under Construction - \$250,000
- Fire Department Service Charge - \$250,000
- Deferred Payments - \$1 million
- Land Improvements – Excluded
- Off Premises Services Interruption - \$10 million
  - Excluding owned power generating utilities
- Protection & Preservation of Property- **\$5 million aggregate** (48 Hrs BI)
- Research & Development - \$10 million (12 months)
- Impounded Water - \$250,000 (30 days)

**FLOOD AGGREGATE NOTE:** In no event shall the Zurich primary program aggregate for Flood and/or Surface Water exceed \$50,000,000 in any one policy year. The MEL has an excess flood and earth movement program on a quota share basis with several insurers that provides a combined limit of \$50,000,000 excess of \$50,000,000. As respects to flood, the limit is excess of the \$50 million Zurich program flood aggregate. It also drops down over the SFHA sub-limits contained in the Zurich policy of \$2.5 million.

The total statewide program annual aggregate for the peril of flood (for locations outside & wholly or partially within areas of 100-Year flooding) is \$100,000,000.

- Property Deductibles
  - The standard Member JIF retains and provides \$100,000 per occurrence (MELJIF Retention **\$1,000,000** less JIF retention) (Property & Time Element Combined) less member local unit deductibles except for:
    - Flood for locations wholly or partially within 100-year flood zone
      - **\$ MEL provides difference between \$1,000,000 and the maximum available NFIP limit**
    - Boiler and Machinery

- Named Storm (Flood & Wind)
- The standard member local unit deductible is \$1,000 per occurrence except for:
  - Flood for locations wholly or partially within 100-year flood zone
  - Equipment Breakdown
  - Named Storm (Flood & Wind)
- Equipment Breakdown coverage is subject to a member local unit \$5,000 deductible per occurrence (MELJIF Retention \$50,000 less JIF retention) (Property & Time Element Combined).
- Flood loss and/or surface water for locations with any part of the legal description within a SFHA (wholly or partially within the 100-year flood zone) as defined by the Federal Emergency Management Agency is subject to separate deductibles of \$500,000 each for building damage for municipal buildings, and \$500,000 each building for municipal contents damage and \$250,000 each building damage for housing authority buildings, and \$100,000 each building for housing authorities contents damage or the National Flood Insurance Plans (NFIP) maximum available limits for municipalities and housing authorities respectively, whichever is greater, regardless of whether National Flood Insurance Program coverage is purchased. Vehicles, mobile equipment, pistol ranges and pumping stations are subject to the standard member local unit deductible unless they are not at a Location then the deductible is **\$1,000,000** per occurrence. “Pumping Stations” include “lift stations” and also include “wet wells” that are an integral part of the “pumping station”. The flood loss deductible outside of the SFHA (100-year flood zone) is the standard member local unit deductible. All other property not eligible for NFIP is either defined as Outdoor or addressed elsewhere in the policy.
- Named Storm” (Wind and Flood)

**Locations:** As respects to covered property in **Atlantic, Ocean, Monmouth, and Burlington Counties** located east of the Garden State Parkway and any covered property in **Cape May County**.

**Property Damage** 1% of the scheduled location value on file with the Company, per the property insured as of the date of loss, for the Location where the direct physical loss or damage occurred, per occurrence.

**Locations:** As respects to covered property in **Atlantic, Ocean, Monmouth, and Burlington Counties** located east of the Garden State Parkway and any covered property in **Cape May County**.

**Time Element** 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following an occurrence by use of facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.

**The above Named Storm deductibles are subject to a minimum deductible of \$1,000,000 for Property Damage and Time Element Combined per Location and maximum deductible of \$2,500,000 per occurrence.**

**Locations:** As respects to covered property in **Atlantic, Ocean, Monmouth, and Burlington Counties** located west of the Garden State Parkway and any covered property located in the remaining counties, except **Cape May County** as noted above. **SEE PAGE 8.** (JIF Retention \$100,000; MELJIF Retention \$500,000 less JIF retention).

- **The definitions of “Named Storm” and “Location” are per the definitions in the MEL policy form with Zurich.** **Named Storm** is defined as any storm or weather disturbance that is named by the U.S. Oceanic and Atmospheric Administration (NOAA) or the U.S. National Weather Service or the National Hurricane Center of the Center or any comparable worldwide equivalent. **Named Storm** includes Storm Surge. **Location** is defined as: (1) as specified in the Schedule of Locations. If not specified in the schedule of locations then : (2) A Location is a building(s) bounded on all sides by public streets, clear land space or open waterways, each not less than fifty feet wide; (3) A site tract of land occupied or available for occupancy with tangible property.

- As respects to the perils of Flood, Earth Movement and Named Storm, if there is an event or series of related events in which more than one of these perils causes direct physical damage to insured property, a single deductible shall apply to these perils involved. The single deductible will not exceed the largest applicable for the perils of Flood, Earth Movement and Named Storm. In the event of a **Joint Loss** (Property and Equipment Breakdown), the higher deductible applies.
- **Piers, wharfs, docks**, floating docks, boardwalks, buildings, bulkheads, crossovers and/or structures thereon are covered for the perils of fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action, watercraft and malicious intent.
- **Buildings constructed on pilings** that are located wholly or partially within the Special Flood Zone Hazard (SFHA) designated zones V, VE, V1-30 are excluded except fire, lightning, explosion, smoke, windstorm, hail, riot, civil commotion, aircraft, vehicles, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action, watercraft and malicious intent.
- **Bridges and Dams and Equipment relating thereto** are not covered for loss caused by or resulting from Flood, Earth Movement or Named Storm regardless of any other cause or event, whether or not insured under this Policy, contributing concurrently or is any other sequence to the loss.
- Qualifying Period
  - Off Premises Service Interruption: 24 Hours
  - Computer Systems Damage: 48 Hours
  - Tenants Prohibited Access: 48 Hours
  - New Construction and Additions: 15 Days
- i.) **Blanket Crime** - The JIF provides a limit of \$50,000 less the member entity deductible of \$1,000. Coverage includes Public Employee Dishonesty, Forgery and Alteration, Theft, Disappearance and Destruction, Robbery and Safe Burglary, Computer Fraud with Funds Transfer. The MEL provides its member JIF's excess limits of \$1,000,000 less the member JIF's retention of \$50,000 for Public Employee Dishonesty.

- j.) **Excess Public Officials Crime Coverage** - The MEL provides excess employee dishonesty for those employed positions which are required by law to be individually bonded and where they have not applied and have not been approved for coverage under the MELJIF Statutory Position Program at a limit of \$1,000,000 less a member local units' deductible which is the higher of the following:

- 1) The amount said persons are required by Law to be individually bonded whether or not such individual Bond is in place, or
- 2) The amount of the individual Bond in place.

**Each member local unit that has not applied for coverage under the MELJIF Statutory Position Bond is required to continue to purchase via the commercial market individual bonds providing primary coverage up to "at least the minimum limit required by law" for those employed positions required by law to be individually bonded.**

- k.) **Crime Statutory Position Coverage** - The MEL provides employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have applied and have been approved for coverage at a limit of \$1,000,000 per occurrence per position less a member local units' deductible of \$1,000.

- l.) **Optional Excess Liability** - The MEL offers Optional Excess General Liability, including Police Professional Liability, Employee Benefits Liability, Quasi Municipal Organization Liability (Emergency Service Units and Auxiliaries only), and Automobile Liability (not including PIP or Underinsured/Uninsured Motorist Coverage) as follows:

- \$2 million CSL and per member local unit annual aggregate excess of \$5 million (auto liability not aggregated).
- \$5 million CSL and per member local unit annual aggregate excess of \$5 million (auto liability not aggregated).
- \$5 million CSL and per member local unit annual aggregate excess of \$10 million (auto liability not aggregated).
- \$10 million CSL and per member local unit annual aggregate excess of \$10 million (auto liability not aggregated).

- \$10 million CSL and per member local unit annual aggregate and JIF annual aggregate excess of \$20 million.
- m.) **Optional Excess POL/EPL** – The MEL offers optional excess POL/EPL as follows:
- \$1 million CSL and per member local unit annual aggregate excess of \$2 million
  - \$2 million CSL and per member local unit annual aggregate excess of \$2 million
  - \$3 million CSL and per member local unit annual aggregate excess of \$2 million
  - \$4 million CSL and per member local unit annual aggregate excess of \$2 million
  - \$4 million CSL and per member local unit annual aggregate excess of \$6 million
- n.) **Environmental Impairment Liability** – The limits of liability as established in the E-JIF's Plan of Risk Management and coverage document.
- o.) **Cyber Liability** – The JIF, 100% commercially insured with AXA XL, provides Third Party coverage including Media Communication, Network Security Liability and Privacy Liability and First Party coverage including Extortion Threat, Crisis Management Expenses and Privacy Notification Costs. The JIF limits of liability are \$3,000,000 each third party claim / \$3,000,000 each first party claim / \$6,000,000 policy aggregate. The limits are JIF wide and shared amongst member local units of the JIF. There is a \$200,000 policy deductible. The MEL provides \$175,000 excess of \$25,000 member deductible. The MEL provides excess limits of \$6,000,000 Each Claim / \$9,000,000 Aggregate.
- p.) **Optional Individual Self-Insured Retentions** – None.
- q.) **Annual Aggregate Insurance** – \$1,000,000 in limits in excess of 125% of budgeted loss funds, as required by State Statute.

**NOTICE:** The above description is a general discussion of the coverage and limits provided by the FUND. However, the actual terms and conditions are defined in the policy documents and all issues shall be decided on the policy documents.

3.) **The amount of risk to be retained by the Fund.**

- a.) Workers' Compensation (all coverages) - \$300,000 CSL
  - b.) General Liability (all coverages) - \$300,000 CSL
  - c.) Employment Practices Liability – none 100% commercially insured with QBE North America
  - d.) Non-Owned Aircraft - none
  - e.) Automobile Liability
    - o PD & BI - \$300,000 CSL
    - o Underinsured/Uninsured - \$15,000/\$30,000 CSL
    - o PIP - \$250,000 CSL
  - f.) Public Officials Liability – none. 100% commercially insured with QBE North America.
  - g.) Optional Directors and Officials Liability – none. 100% commercially insured with QBE North America.
  - h.) Property - \$100,000 per occurrence less member deductibles.
  - i.) JIF Blanket Crime - \$50,000 less member deductible
  - j.) Optional Excess Liability – none provided by MEL
  - k.) Environmental Impairment Liability - none other than the risk of an E JIF assessment.
  - l.) Residual Claims Liability - none other than the risk of a RCF assessment.
  - m.) MEL Crime Policy – none (provided by MEL)
  - n.) Optional Excess POL\EPL – none (provided by MEL)
  - o.) Cyber Liability – none 100% commercially insured with AXA XL and MEL
  - p.) Annual Aggregate Stop Loss Excess Insurance – none
- 4.) **The amount of unpaid claims to be established.**



- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Fund expects the claims servicing company to set reserves at 85% accuracy. The Fund also establishes reserves recommended by the Fund's actuary for claims that have been incurred but not yet reported so that the Fund has adequate reserves to pay all claims and allocated loss adjusted expense liability.
  - b.) Claims reserves are subject to regular review by the Fund's Executive Director/Administrator, Attorney, Executive Committee and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Fund.
- 5.) **The method of assessing contributions to be paid by each member of the Fund.**
- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Fund year by line of coverage and for each prior Fund year. The actuary includes all budget items in these computations. The annual assessment of each participating municipality is its pro rata share of the probable net cost of the upcoming Fund year for each line of coverage as computed by the actuary.
  - b.) The calculation of pro rata shares is based on each municipality's experience modified manual premium for that line of coverage. The Fund's governing body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Fund wide average increase plus a percentage selected by the governing body. The total amount of each member's annual assessment is certified by majority vote of the Fund's governing body at least one (1) month prior to the beginning of the next fiscal year.
  - c.) The treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust fund account by Fund year for each type of coverage in which the member participates.
  - d.) If a local unit becomes a member of the Fund or elects to participate in a line of coverage after the start of the Fund year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.



- e.) The Fund's governing body may by majority vote levy upon the participating municipalities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Fund's claim, loss retention or administrative accounts to assure the payment of the Fund's obligations. All supplemental assessments are charged to the participating municipalities by applicable Fund year, and shall be apportioned by the year's assessments for that line of coverage.
  - f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Fund fail to assess funds required to meet its obligations, the chairman or in the event by his or her failure to do so, the custodian of the Fund's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Fund's governing body.
  - h.) The Fund has adopted a loss sensitive retrospective rating plan and has filed the endorsement with the Department of Banking and Insurance and the Department of Community Affairs.
- 6.) **Procedures governing loss adjustment and legal expenses.**
- a.) The Fund engages a claims service company to handle all claims, except for the JIF's POL/EPL and Volunteer D&O insurance which is handled by Summit Risk Services representing QBE North America for both coverages. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Fund attorney, the MEL's attorney's office, as well as the claims department of the MEL's three major liability insurers/re-insurers [i.e. General Re and Munich Re for excess liability, and Safety National for workers' compensation]. Every three years, the MEL's internal auditors also conduct an audit.
  - b.) Each member local unit is provided with a claims reporting procedure and appropriate forms.
  - c.) In order to control workers' compensation medical costs, the Fund has the Fund has established an approved medical list and all injured employees are required to utilize this panel.
  - d.) To provide for quality defense and control costs, the Fund has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense

attorneys is overseen by the Fund attorney, as well as the various firms which audit the claims adjusters.

- e.) The pursuit of subrogation is important to the member and the JIF because successful recoveries replenish the loss funds thereby benefitting a members' loss history and the ultimate JIF results.
- f.) As a result, when the Claims Administrator receives notification from an attorney who is representing a workers compensation claimant in a third party action against a potentially liable party for the claimant's injury, the Claims Administrator will immediately forward a copy of the claimant's file to the Fund Solicitor for his review and action.
- g.) In addition, when the Claims Administrator has identified potential subrogation in a workers compensation claim and provided the claimant with the "1 year" letter and receives no response from the claimant after 10 days, the Claims Administrator will immediately forward a copy of the claimant's file to the Fund Solicitor for his review and action.
- h.) In situations where it is determined that opportunities for subrogation originally identified by the Claims Administrator are unable to be pursued, the following guidelines will be followed to abandon subrogation attempts:
  - 1. All requests for abandonment of subrogation, reduction of subrogation claims, and for execution of releases shall be reviewed by the Burlington County Municipal Joint Insurance Fund Claims Review Committee at its next regularly scheduled meeting, except for subrogation claims that are valued at less than **ONE THOUSAND (\$1,000.00) DOLLARS**; and
  - 2. As to all subrogation claims less than **FIVE HUNDRED (\$500.00) DOLLARS**, after the Claims Administrator has exhausted all avenues for collection of the subrogation claim, the claim shall be referred to Claims Supervisor who shall review the claim and provide a list of those claims and dollar amounts being waived to the Fund Administrator of the Burlington County Municipal Joint Insurance Fund; and
  - 3. As to all subrogation claims greater than **FIVE HUNDRED (\$500.00) DOLLARS** but less than **ONE THOUSAND (\$1,000.00) DOLLARS**, after the Claims Administrator has exhausted all avenues for collection of the subrogation claim, the claim shall be referred to the Fund Solicitor who shall review the claim and provide a list of those claims and dollar amounts being waived to the Fund

Administrator of the Burlington County Municipal Joint Insurance Fund; and

4. For all subrogation claims of **ONE THOUSAND (\$1,000.00) DOLLARS** or more, the Claims Review Committee shall review such claims and provide a recommendation to the Executive Committee of the Burlington County Municipal Joint Insurance Fund at their next regularly scheduled meeting; and
5. The Executive Committee shall review the recommendations of the Claims Review Committee, the Claims Administrator, and the Fund Solicitor and determine whether to ratify the recommendations and said action will be noted in the meeting minutes via the claim number of the appropriate claim; and
6. If the recommendation is for the execution of a Release and the Executive Committee ratifies that recommendation, the Burlington County Municipal Joint Insurance Fund's Chairperson and Secretary shall be authorized to execute the Release by Resolution.

7.) **Coverage to be purchased from a commercial insurer, if any.**

The Fund does purchases commercial insurance for the POL/EPL, Volunteer D&O, and Cyber Liability coverage which is purchased from QBE North America (POL/EPL, Volunteer D&O), **Cowbell Cyber and Great American** (Excess Cyber) and AXA XL (Cyber).

8.) **Reinsurance to be purchased.**

The Fund does not purchase reinsurance.

9.) **Procedures for the closure of Fund years, including the maintenance of all relevant accounting records.**

- a.) The Fund utilizes the Municipal Excess Liability Residual Claims Fund (RCF) to facilitate the closure of Fund years.
- b.) Upon the transfer of outstanding liabilities of a Fund year to the RCF, the Fund adopts a resolution closing that year and transfers all remaining assets to the closed Fund year account. This amount is allocated by member local units using the same procedure as is used to calculate a dividend. Each month, interest is credited to the closed Fund year account by member.

- c.) Each year, the Fund's governing body will determine if a dividend is appropriate from the closed Fund year account, and will make application to the Department of Insurance as appropriate. Further, in the event an open Fund year incurs a deficit, the Fund's governing body will consider an inter-year transfer from the closed Fund year account to offset the deficit. In either case, the dividend or inter-Fund year transfer will be calculated on a member by member basis.
  - d.) A former member may apply to the Fund's governing body for a return of that member's remaining share of the closed Fund year account when five (5) years have passed since the last Fund year in which the member participated has been closed. The Fund's governing body will decide on the former member's request after evaluating whether the statute of limitations as contained in P. L. 2019 C. 156 the "Thomas P. Canzanella Twenty First Century First Responders Protection Act" and/or the statute of limitations contained in P. L. 2019 C. 120 have been exhausted thereby eliminating the likelihood of any additional assessments from the RCF.
  - e.) All dividends from the RCF will be deposited in the closed Fund year account on a member by member basis.
  - f.) The Fund will retain all records in accordance with the Fund's record retention program.
- 10.) **Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.**
- a.) The general approach in estimating the loss reserves of the Fund is to project ultimate losses for each Fund year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Fund Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or funding requirement.
  - b.) The following is an overview of the two actuarial methods used to project the ultimate losses.
    - o Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve

data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.

- Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

11.) **The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.**

- § Property Claims - \$10,000 of Authority
- § Workers Compensation Claims - \$10,000 of Authority
- § Liability Claims - \$10,000 of Settlement Authority; \$10,000 of legal and file expense Authority
- § The Executive Committee reviews all Payment Authorization Requests, (PARs) where the total cost of a claim will exceed the Authority noted above, and review litigation strategies with the Fund's Attorney.
- § Prior to each Executive Committee Meeting, the certifying and approving officer shall prepare a report that lists the payments on claims where the total expense to date is less than the Authority levels noted above that were approved by the certifying and approving officer since their last report. At a minimum, the report shall include the name of the payee, claim number, affected member, amount paid, reason for payment, and other pertinent information required to substantiate payment. The report shall be provided to the Executive Committee at their regular meeting for their review and approval.
- § In situations where the payment of an allocated file expense on a workers compensation file that has been approved for closure will cause the total cost of the claim to exceed the Authority previously granted, the certifying and approving officer may pay that cost without seeking further approval from the Executive Committee.
- § In urgent situations where the Executive Committee has not had an opportunity to meet, and where time is of the essence such that an

expeditious response to a settlement offer would be in the Fund's best economic interest, the Fund Attorney, in consultation with the Executive Director and the Executive Committee Chair, shall have the authority to authorize the settlement of claims within the JIF's SIR. All such authorizations shall be reported to the Executive Committee as soon as possible and shall be approved at their next meeting.

- § In urgent situations where the Executive Committee has not had an opportunity to meet, and temporary total disability benefits are due to a claimant and delaying payment of these benefits would have a detrimental impact on the claimant, the Executive Director, in consultation with the Fund Attorney, and the Executive Committee Chair, shall have the authority to authorize the payment of temporary total disability benefits to the claimant at an amount not to exceed \$5,000 over what had been previously authorized. All such authorizations shall be reported to the Executive Committee as soon as possible and no later than the Committee's next meeting and shall be approved at their next meeting.
- § Upon submission of satisfactory documentation, and with the advance approval of the Executive Director, the Certifying and Approving Officer may also pay hospital bills if waiting until after the next regularly scheduled FUND meeting would result in the loss of a discount on such bills. When the Certifying and Approving Officer utilizes this authority, a report shall be made to the Executive Committee at their next meeting for their approval.

12.) **Operational Philosophy**

- \* General - As is the case with any organization, an established operating philosophy, formalized in a document such as this, is a necessary precursor to success. This section of the Risk Management Plan is developed to provide general instruction for key areas and providers of service to the Fund. Also included here are sections which restate (and amplify) the roles and responsibilities of important parties and stress the importance of activities upon which the long term success of the Fund will hinge in whole or in part.
- \* Fund Commissioners - Fund Commissioners, each an elected official or municipal employee, are the backbone of the Fund. These individuals will in large measure control the success of the Fund by actively participating in the safety and loss control programs developed by the Fund for all members, and by implementing these programs in their respective municipalities. Fund Commissioners are encouraged to attend all meetings of the Fund, to serve on committees studying current issues, to enhance their knowledge of risk management, and to encourage consistent safe practices.



- \* Fund Professionals and Risk Management Consultants - Providers of professional services (Fund Professionals and Risk Management Consultants) to the Fund and individual member municipalities are strongly encouraged to participate in and promote Fund activities. The success of the Fund will, in part, be a reflection of the professionalism of those providers whose services are integral components of the Fund. Support of the concept of self-insurance, the Fund in general, and the risk management activities of member municipalities in particular are necessary elements of success.
- \* The Fund Bylaws allow each member municipality to provide for the services of an individual or firm to serve as the member's Risk Management Consultant and who shall serve as an Insurance Producer as defined under N.J.S.A. 17:22, and shall have demonstrated experience in the management of public sector insurances and risk management. The Risk Management Consultant shall not be an employee of the member. The Risk Management Consultant shall not be a Fund Commissioner.
- \* The Risk Management Consultant shall advise the member on matters relating to the Fund's operation and coverages. The Risk Management Consultant shall, in addition to such items as may be included in such individual's or firm's contract or agreement with the member, be governed by the following:
  - a) The Risk Management Consultant shall be retained by each member in conformance with applicable State Law or regulation;
  - b) Risk Management Consultants, who can not be local unit employees, shall be paid a fee not exceeding six (6%) percent of the member's assessment in accordance with the terms of the Risk Management Consultant's Agreement executed by the member; and
  - c) Specific responsibilities shall include, but not be limited to:
    - i.) Evaluation of the member's exposure;
    - ii.) Explanation of the various coverages available from the Fund;
    - iii.) Preparation of applications, statements of values, timely reporting of changes in exposures, and any other exposure based questionnaires and/or applications requested by the Fund;
    - iv.) Review of the local unit's assessment and assistance in preparing the member's insurance budget;

- v.) Review and analysis of the member's safety engineering reports and periodic loss runs in order to help the member identify areas requiring greater attention;
- vi.) Assist the member in establishing, monitoring and evaluating a safety committee and claims handling procedure;
- vii.) Attend the majority of meetings of the Fund's Executive Committee; and
- viii.) Analyze and recommend insurance coverages not offered through the Fund.

\* Claims Response And Reserving - Were the philosophy of the Fund in these areas to be encapsulated into two sentences, they would read as follows:

- a.) "The Fund will thoroughly review and respond to each claim presented so as to pay only that amount (if any) which it is legally bound and obligated to pay."; and
- b.) "Reserves shall be established on each claim presented in a manner which accurately reflects the full, known liability of the Fund at any given point in time".

In reviewing each claim presented, the Fund (operating through its claims administrator and legal counsel) shall review such claims for coverage, deny those not falling within the purview of coverages offered, aggressively defend those in dispute, pursue to the fullest extent of the law those presented in bad faith, and settle as expeditiously as possible those for which the Fund is legally liable.

\* Case reserves, including all types of applicable allocated loss adjusting expenses, will be established with an eye toward identifying the full exposure of the Fund and its excess insurance carriers at the earliest possible date. Reserves shall be periodically reviewed for accuracy and adjusted as needed. For claims aged eighteen (18) months or more, it is expected that reserves will be not less than 85% accurate. For claims aged thirty (30) months or more 95% accuracy is expected.

\* Financial Management - Consistent with the objective of serving as a long term vehicle through which to stabilize the costs associated with insurance coverages, the underlying premise of the Fund's financial base shall be one of conservative up-front funding, prudent investment of idle funds, and maintenance of stringent paper and audit trails. As is the case with all other aspects of the Fund, the financial assets of the Fund can well be considered as moneys held in public trust. Treatment and handling of these Funds must be accomplished in a manner which reflects



the stewardship obligation of those whose hands through which they pass. All actuarial, investment, treasury and banking functions of the Fund are to be accomplished in a manner consistent with the same legal and administrative standards applicable to municipalities in the State of New Jersey.

Specific steps taken by the Fund during past years to enhance return on equity include:

- a.) implementing more favorable payment terms with various service providers so as to increase investment income;
- b.) Development and adoption of a Cash Management and Investment Policy which seeks the following objectives:
  - i.) Preservation of capital,
  - ii.) Adequate safekeeping of assets,
  - iii.) Maintenance of liquidity to meet operating needs, claims settlements, and dividends,
  - iv.) Diversification of the JIF's portfolio to minimize risks associated with individual investments,
  - v.) Maximization of total return, consistent with acceptable risk levels,
  - vi.) Investment of assets in accordance with State and Federal laws and regulations,
  - vii.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each fund year,
  - viii.) Cooperation with other local JIFs and the MEL in the planning and execution of investments in order to achieve economies of scale,
  - ix.) Stability in the value of the JIF's economic surplus.

- \* Safety And Loss Prevention - Every dollar spent to compensate for an avoidable loss, whether it be for property, workers' compensation or any other coverage afforded through the JIF, is a dollar which might better have been used to provide municipal services and conserve tax dollars. In an effort to avoid preventable loss and the financial and human hardships which result therefrom, the JIF (operating through the Fund's Safety Committee) will implement safety and loss control programs and procedures, directed at reducing or eliminating conditions or practices which

lead to loss. These programs, implemented in progressive steps, will include items such as:

- a.) Member facility self-inspections supplemented by those conducted by the Fund's Safety Director;
- b.) Seminars or other training programs directed at specific areas of municipal operations from which losses are likely to occur;
- c.) Promotional safety incentive programs stressing safety in all areas of municipal operations and offering incentives for active participation by all Fund members.

13.) **Aggregate Excess Loss Contingency Fund**

In November of 1996, the Department of Banking and Insurance adopted administrative codes for municipal joint insurance funds like the BURLCOJIF, reference N.J.A.C. 11:15-2.1 et. seq. One aspect of these new regulations is the requirement that joint insurance funds either buy aggregate excess insurance or budget additional money to be collected from the members in an aggregate excess loss contingency fund. The spirit of this portion of the administrative code is to provide even greater fiscal security to joint insurance funds than the security provided through the funding of loss retention accounts based upon an independent actuarial loss funding model.

The members view this requirement as supporting their primary objective to stabilize costs. The history of the Fund is to purchase aggregate excess insurance whenever possible to protect against a series of losses. However, the Fund has also observed that this is not always possible and has instead budgeted an additional amount of money as loss fund contingency in those years when aggregate excess insurance was either not available or too costly to consider. For the members, the Aggregate Excess Loss Contingency Fund is simply a new name for an established practice and the BURLCOJIF will continue its practice of budgeting extra money in the absence of commercially available aggregate excess insurance but will now refer to these monies as the Aggregate Excess Loss Contingency Fund.

The administrative code defines the Aggregate Excess Loss Contingency Fund as a separate fund which is always accounted for in the current fund fiscal year. The monies are set aside for a period of at least two years to pay for claim activity that exhausts loss funds in a claim retention account in the original fund year in which the monies were set aside. The code also defines the minimum statutory funding for this aggregate loss fund account and specifically states that nothing in the law shall prevent a joint insurance fund from funding this account at a higher level. Both the statute and administrative code governing the BURLCOJIF also require that any surplus and/or deficit in every retention account for each year is

owned by the members who were a part of that year according to the percentage that their individual total contribution bears to the budget in that year. Contributions made to the Aggregate Excess Loss Contingency Fund are no different in this regard.

However, the Aggregate Excess Loss Contingency Fund is different than other loss retention accounts in two fundamental ways; the manner in which the BURLCOJIF must account for the funds and its use across all years by individual members. Because the Aggregate Excess Loss Contingency Fund moves from the current fiscal year forward to the succeeding fiscal year in its entirety and the statutory minimum funding associated with a specific fund fiscal year must be retained for a minimum of two years, this fund must always be accounted for on an individual member basis showing both a member's statutory encumbered portion and their statutory unencumbered portion.

As discussed above, the Aggregate Excess Loss Contingency Funds are intended to provide an immediate response to the need to replenish money in a loss fund account where the original loss funding has been consumed. It is also true that over time if the value of the projected ultimate cost of claims within a loss retention account as defined by the claims administrator added to the Incurred But Not Reported (IBNR) values developed by the actuary do not exceed the original loss funding within a loss retention account after two years, the administrative code permits but does not mandate a full return of those aggregate excess loss contingency funds to their member owners. Thus, the aggregate excess loss contingency funds that are surplus and not yet returned can be used by members to pay for additional money needs in any fund year when and if needed. This provides members with the opportunity to accrue surplus aggregate excess loss contingency funds and use them across all fund years in much the same way they have used the Loss Fund Contingency money in earlier budgets as a safeguard across multi-line retention accounts in a given fund fiscal year.

In this regard, the Aggregate Excess Loss Contingency Fund is in part a protection against adverse development for both specific retention accounts as well as providing protection on a multi-year and multi-line loss basis.

The administrative code specifically permits a member to use released surplus funds in loss retention accounts to either take them in the form of a return of surplus or to be applied toward the payment of a future premium. As the unencumbered portion of the Aggregate Excess Loss Contingency Fund is an individual member owned surplus account, members with accrued surplus in this account can likewise use these funds in the same way.



Finally, the BURLCOJIF views the Aggregate Excess Loss Contingency Fund as a better version of the old Loss Fund Contingency. We believe it provides a stronger vehicle through which members can build a financial bank against adverse development on a multi-year and multi-line basis. It is the hope of the BURLCOJIF that members will use this fund to provide themselves with a financial vehicle through which they can manage an additional assessment with no cost to their municipality or pay future insurance premiums to stabilize costs, or both.

14.) **Committee Charters**

Appendix I of the Plan of Risk Management contains Committee Charters for the Coverage, Finance, Nominating, Strategic Planning, and Safety Committees.

This Resolution was duly adopted by the Burlington  
County Municipal Joint Insurance Fund at a public  
meeting held on January 19, 2021

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

CHAIRMAN

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

SECRETARY

DATE: \_\_\_\_\_



## **Coverage Committee Charter**

The Burlington County Municipal Joint Insurance Fund (BURLCO JIF) Executive Committee hereby constitutes and establishes a Coverage Committee:

### **Composition**

1. Members of the Committee shall be appointed by the Chair and shall serve at the pleasure of the Chair.
2. A member of the Executive Committee shall serve on the committee.
3. Serving on the Committee shall be the Fund Actuary, Fund Attorney and a representative from the Administrator's office.
4. Risk Management Consultants may serve as deemed appropriate by the Executive Committee Chair.

### **Authority and Responsibility**

The Coverage Committee is to serve as a focal point for discussion on issues pertaining to coverage, underwriting, and reinsurance. The Coverage Committee shall advise the Executive Committee on issues pertaining to coverage requirements of members of the JIF, coverage issues in the insurance industry which should be addressed by the JIF, the efficiency and clarity of communications between the JIF and the members regarding coverage issues, the proposed role of the JIF in addressing areas of insurance outside of its normal purview, retention and reinsurance issues, and underwriting guidelines.

### **Coverage Committee Bylaws**

The Coverage Committee of the BURLCO was established by charter approved by motion of the JIF's Executive Committee on October 17, 2006. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

### **Meetings**

The Committee is to meet as many times per year as the Committee Chair deems necessary, but no less than quarterly, at the discretion of the Chair.

### **Attendance**

Members of the Committee shall be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Committee.

## **Minutes**

Minutes of each meeting are to be prepared and approved by the Committee members and provided to the Executive Committee.

## **Specific Duties**

The Coverage Committee is to:

- (1) Oversee the implementation of coverage, underwriting, and retention and reinsurance guidelines.
- (2) Monitor the existing coverages of the JIF to determine whether existing coverage is adequate and appropriate; and evaluate whether changes in members' needs and/or loss patterns necessitate changes to existing coverage.
- (3) Identify and evaluate emerging techniques for transfer of risk which could be adopted by the JIF in order to enhance the protection of the JIF's assets and, by extension, the financial interests of members of the JIF.
- (4) Review the retention structure of the JIF to determine whether changes in the structure is needed in order to improve coverage or to achieve economies.
- (5) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (6) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (7) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



## **Finance Committee Charter**

The Burlington County Municipal Joint Insurance Fund (BURLCO JIF) Executive Committee hereby constitutes and establishes a Finance Committee:

### **Composition**

1. Members of the Committee shall be appointed by the Chair and shall serve at the pleasure of the Chair.
2. A member of the Executive Committee shall serve on the Finance Committee.
3. Serving on the Committee, *but not voting members*, shall be the Fund Actuary, Fund Auditor, Fund Treasurer and a representative from the Administrator's office.

### **Authority and Responsibility**

The Finance Committee is to serve as the focal point for communication between the Fund's Commissioners and the Fund's professionals for the development of an annual budget. The Finance Committee shall work with the Fund's Actuary and with the Fund's Professionals and committees as necessary to develop claims funding, expense funding and funding for special programs.

The Finance Committee will also examine the financial audits of the Fund, as prepared by the Fund's Auditor in conjunction with the Fund's Treasurer, Actuary and Claims Administrator. The Finance Committee shall comment on the independence of the Executive Committee's independent auditors, the integrity of management and the adequacy of disclosures to the public. It will serve as a focal point for communication between the independent Auditor, the JIF Treasurer, and Fund Professionals as their duties relate to financial accounting, reporting, and internal controls and compliance. The Committee is to assist in fulfilling responsibility as to accounting policies and reporting practices of the Fund and sufficiency of the auditing function. The Committee shall oversee and advise the Fund Executive Committee regarding the selection of independent auditors. The Executive Committee's access to the independent auditor shall in no way be limited or superseded by the activities of this Committee.

### **Finance Committee Bylaws**

The Finance Committee of the BURLCO was established by charter approved by motion of the Executive Committee on October 17, 2006. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

### **Meetings**

The Committee shall meet at least four times per year at the discretion of the Committee Chair to review issues such as the annual audit, the semi-annual financial review, the fund's budget and assessment allocation strategies.



### **Attendance**

Members of the Committee should be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Finance Committee.

### **Minutes**

Minutes of each meeting are to be prepared and approved by the Committee members and provided to the Executive Committee.

### **Specific Duties**

The Finance Committee is to:

- (1) Review all renewal fees and professional services review worksheets referred by the Fund's Executive Committee on all of the Fund's professional service providers including Actuary, Administrative Consultant, Administrator, Attorney, Auditor, Claims Administrator, Safety Director, Treasurer and any other professionals requiring a performance review.
- (2) Recommend to the Executive Committee the retention or replacement of Service Providers which may be retained to assist in developing or implementing strategic plans and provide a written summary of the basis for the recommendations.
- (3) Review all funding requirements as determined by the Fund's Actuary.
- (4) Review all funding levels for programs and miscellaneous and contingency items.
- (5) Review assessment strategies at various levels of capping for allocation of the annual assessments to JIF members.
- (6) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (7) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (8) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.

With respect to the Fund's financial audits, the Committee is to:

- (1) Review with the Executive Committee and the Fund's Treasurer the JIF's policies and procedures to reasonably assure the adequacy of internal controls over accounting, administration, compliance with laws and regulations and financial reporting.
- (2) Have familiarity, through the individual efforts of its members, with the accounting and reporting principles and practices applied by the JIF in preparing its financial statements. Further, the Committee is to make, or cause to be made, all necessary inquiries of Executive



Committee and the independent auditor concerning established standards of conduct and performance, and deviations therefrom.

- (3) Review, prior to the annual audit, the scope and general extent of the independent auditor's planned examination, including their engagement letter. The auditor's fees are to be arranged with Executive Committee and annually summarized for Committee review. The Committee's review should entail an understanding from the independent auditor of the factors considered by the auditor in determining the audit scope, including:
  - Risk characteristics of the JIF
  - External reporting requirements
  - Materiality of the various segments of the JIF's combined activities
  - Quality of internal accounting, administrative and compliance controls
  - Extent of internal auditor's involvement in audit examination
  - Other areas to be covered during the audit engagement
- (4) Review with Executive Committee the extent of non-audit services planned to be provided by the independent auditor in relation to the objectivity and independence needed in the audit.
- (5) Review with Executive Committee and the independent auditor instances where the Executive Committee has obtained "second opinions" on accounting and financial reporting policies from other accountants.
- (6) Review with the Executive Committee and the independent auditor, upon completion of their audit, financial results for the year prior to their release to the public. This review is to encompass:
  - The JIF's comprehensive annual financial report, including the financial statements and financial statement and supplemental disclosures required by GAAP and/or the State of New Jersey.
  - Significant transactions not a normal part of the JIF's operations.
  - Selection of and changes, if any, during the year in the JIF's accounting principles or their application.
  - Significant adjustments proposed by the independent auditor.
  - The process used by the Executive Committee in formulating particularly sensitive accounting estimates and the independent auditor's conclusions regarding the reasonableness of those estimates.
  - Any disagreements between the independent auditor and Executive Committee about matters that could be significant to the JIF's financial statements or the auditor's report.
  - Difficulties encountered in performance of the audit.
- (7) Evaluate the cooperation received by the independent auditor during their audit, including their access to all requested records, data and information. Also, elicit the comments of Executive Committee regarding the responsiveness of the independent auditor to the JIF's

- needs. Inquire of the independent auditor whether there have been any disagreements with the Executive Committee that, if not satisfactorily resolved, would have caused them to issue a nonstandard report on the JIF's financial statements.
- (8) Discuss with the independent auditor the quality of the JIF's financial and accounting personnel and any recommendations that the independent auditor may have. Topics to be considered during this discussion include improving internal financial controls, controls over compliance, the selection of accounting principles and the Executive Committee reporting systems.
  - (9) Review written responses of the Executive Committee to "Letter of Comments and Recommendations" from the independent auditor and discuss with the Executive Committee the status of implementation of prior period recommendations and corrective action plans.
  - (10) Discuss with the Executive Committee the scope and quality of internal accounting, administrative, compliance, and financial reporting controls in effect.
  - (11) Perform all of the above duties wherever appropriate relative to the JIF's component units. The Executive Committee may satisfy this duty by relying on the work of a component unit's Finance Committee.
  - (12) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.

## **Nominating Committee Charter**

The Burlington County Municipal Joint Insurance Fund (BURLCO JIF) Executive Committee hereby constitutes and establishes a Nominating Committee:

### **Composition**

The Nominating Committee will be comprised of one member from each Standing Committee to be selected by the members of that Standing Committee. No individual may represent more than one committee on the Nominating Committee. In addition, the immediate past chair of the Executive Committee shall also be a member of the Committee. If the immediate past Executive Committee Chair is no longer a Fund Commissioner, then the Fund Chair shall appoint one representative to the Committee. The Nominating Committee members will select the Nominating Committee Chair.

### **Authority and Responsibility**

The Nominating Committee shall be charged with reviewing and nominating candidates for presentation in the event of a need to elect officers to the Executive Committee.

### **Nominating Committee Bylaws**

The Nominating Committee of the BURLCOJIF was established by charter approved by motion of the Executive Committee on April 15, 2008.

### **Meetings**

The committee is to meet as many times per year as the Committee Chair deems necessary in accordance with the Committee's operational guidelines.

### **Attendance**

Members of the committee shall be present at all meetings. The Chair may also request that individuals interested in being nominated to the Executive Committee express their interest to a member of the Committee. A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Nominating Committee.

### **Minutes**

Minutes of each meeting are to be prepared and approved by the Committee Chair and provided to the Executive Committee.

## **Specific Duties**

The Nominating Committee is to:

- (1) Compile and submit to general membership a slate of candidates to serve as Chair, Secretary, Executive Committee and Alternate Executive Committee members.
- (2) Conduct an election in accordance with any operational guidelines established by the membership.
- (3) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (4) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (5) Perform additional duties as assigned by the Executive Committee related to the above Charter and discharge of duties as assigned above.



## **Safety Committee Charter**

The Burlington County Municipal Joint Insurance Fund (BURLCO JIF) Executive Committee hereby constitutes and establishes a Safety Committee:

### **Composition**

1. Members of the Committee shall be appointed by the Fund Chair and shall serve at the pleasure of the Fund Chair.
2. A member of the Executive Committee shall serve on the Safety Committee.
3. Serving on the Committee shall be the Fund Safety Director, Wellness Director, and a representative from the Administrator's office.
4. Risk Management Consultants may serve as deemed appropriate by the Executive Committee Chair.

### **Authority and Responsibility**

The Safety Committee is to serve as a focal point for communication between the BURLCO JIF, the Executive Director/Administrator, the Safety Director, and member municipalities. The Safety Committee shall also serve as a focal point for communication between the BURLCO JIF, the Executive Director/Administrator, the Wellness Director, and member municipalities. The function of the Committee is advisory in nature and is not intended to infringe upon the responsibility of the Safety Director, Wellness Director or employees of member towns. The Safety Committee shall advise the Executive Committee on safety and wellness related policies, performance of municipalities in terms of safety and wellness, and of the individual firms responsible for reporting on same. The Safety Committee shall also work with the Executive Director, Wellness Director, and the Safety Director in attempting to identify services that may be provided by the Joint Insurance Fund to member municipalities in order to reduce the risks of accidents to member employees and volunteers and improve the overall health and wellness of member employees and volunteers to reduce the risk of accidents and decrease the severity of injuries associated with those accidents.

### **Safety Committee Bylaws**

The Safety Committee of the BURLCO JIF was established by charter approved by motion of the JIF's Executive Committee on October 17, 2006. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

### **Meetings**

The Committee is to meet as many times per year as the Committee Chair deems necessary, but no less than quarterly, at the discretion of the Chair.

### **Attendance**

Members of the Committee shall be present at all meetings. As necessary or desirable, the Safety Committee Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's, Wellness, and Safety Director's office shall attend all meetings and shall serve as staff to the Safety Committee.

### **Minutes**

Minutes of each meeting are to be prepared and approved by the Safety Committee members and provided to the Executive Committee.

### **Specific Duties**

The Safety Committee is to:

- (1) Develop with the Executive Director and the Safety Director on-going and annual safety programs, which shall provide for the planning, organization, control and leadership of the JIF's directed safety efforts.
- (2) Develop with the Executive Director and the Wellness Director on-going wellness programs that shall provide for the planning, organization, control, and leadership of the JIF's directed wellness efforts
- (3) Identify and analyze loss exposures and claims information for the JIF as a whole and for individual members to determine where resources should be directed to reduce claims.
- (4) Examine alternative risk techniques to determine the most efficient method for reducing the risk of loss.
- (5) Recommend to the Executive Committee any appropriate expenditures on programs or services which, in the opinion of the Committee, will likely result in long-term savings for the JIF.
- (6) Implement, monitor and evaluate all safety and wellness programs, services and vendors.
- (7) Recommend to the Executive Committee the retention or replacement of safety and/or wellness vendors and provide a written summary of the basis of such recommendations.
- (8) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (9) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (10) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



## **Strategic Planning Committee Charter**

The Burlington County Municipal Joint Insurance Fund (BURLCOJIF) Executive Committee hereby constitutes and establishes a Strategic Planning Committee:

### **Composition**

1. Members of the Committee shall be appointed by the Chair and shall serve at the pleasure of the Chair.
2. A member of the Executive Committee shall serve on the Strategic Planning Committee.
3. Serving on the Committee shall be a representative from the Administrator's office.

### **Authority and Responsibility**

The Strategic Planning Committee is to serve as the focal point for communication between the Administrator, the Fund Commissioners, and any other professionals regarding long range strategies which should be pursued in order to ensure the integrity, growth, and viability of the Joint Insurance Fund. The Strategic Planning Committee shall advise the Executive Committee regarding long term strategies and planning considerations.

The Strategic Planning Committee shall also serve as the focal point for discussions on issues pertaining to Technology Liability. The Committee shall advise the Executive Committee on issues pertaining to the source, number, and types of claims impacting members. The Committee shall review observational, statistical, and historical information presented by the Fund Professionals and shall recommend policies to be adopted and actions to be taken to eliminate, reduce, or mitigate the financial impact of these claims on the membership.

### **Strategic Planning Committee Bylaws**

The Strategic Planning Committee of the BURLCOJIF was established by charter approved by motion of the JIF's Executive Committee on October 17, 2006 and amended on May 20, 2014. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

### **Meetings**

The Committee is to meet as many times per year as the Committee Chair deems necessary, at the discretion of the Chair.

### **Attendance**

Members of the Committee are to be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Strategic Planning Committee.

H:\BURLCO\Committee Report\CHARTER Strategic Planning.doc  
Originally Adopted October 17, 2006  
Re-adopted as Amended – May 20, 2014

## **Minutes**

Minutes of each meeting are to be prepared and approved by the committee members and provided to the Executive Committee.

## **Specific Duties**

The Strategic Planning Committee is to:

- (1) Develop a plan for implementation of long term strategies for the Fund.
- (2) Report to the Executive Committee on the progress regarding selection and implementation of the plan and monitor strategy for implementation.
- (3) Identify long range planning issues which need to be discussed, acted upon, and eventually implemented in order to ensure the viability, growth, and integrity of the Joint Insurance Fund.
- (4) Review the collective organizational structure of the JIF and its servicing agents to assure that it represents a balance of values including flexibility, participation, efficiency and effectiveness which should be weighed in maintaining a healthy organizational structure.
- (5) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (6) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (7) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



**RESOLUTION 2021 - 13**

**DESIGNATION OF CERTIFYING AND APPROVING OFFICER FOR  
THE PAYMENT OF CLAIMS**

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

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

**Whereas** the Administrative Code (N.J.A.C. 11:15-2.22) regulating the operation of Joint Insurance Funds requires that all disbursements for the payment of claims must be approved by a majority of the Fund Commissioners or the Executive Committee thereof; and

**Whereas**, the Fund Commissioners may designate a Certifying and Approving Officer pursuant to N.J.S.A. 40A: 5-17 to allow for the expeditious resolution of claims in an amount not to exceed an amount approved by the Commissioner of the Department of Banking and Insurance in the Plan of Risk Management;

**Be It Hereby Resolved** that the Commissioners here assembled appoints the Claims Administrator as the Certifying and Approving Officer for the Fund.

**Be It Further Resolved**, that by adopting this Resolution appointing a Certifying and Approving Officer, the Plan of Risk Management for Fund Year 2021 is amended to include this designation of a Certifying and Approving Officer, and

**Be It Further Resolved** that copies of this Resolution be provided to the Administrator, Claims Administrator, and Fund Attorney of the Burlington County Municipal Joint Insurance Fund for their information and attention.

This resolution was duly adopted by the Burlington County  
Municipal Joint Insurance Fund at a public meeting held on  
January 19, 2021

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

CHAIR

SECRETARY

DATE: \_\_\_\_\_

**RESOLUTION NO. 2021 - 14**

**RESOLUTION AUTHORIZING THE BURLINGTON COUNTY MUNICIPAL  
JOINT INSURANCE FUND'S PARTICIPATION IN THE NEW JERSEY  
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND  
NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM**

**Whereas**, the Burlington County Municipal Joint Insurance Fund (hereinafter the "BURLCO JIF") is a member the of the Municipal Excess Liability Joint Insurance Fund (hereinafter the "MEL")

**Whereas**, the MEL provides excess property coverage underwritten by Zurich Insurance Company to various member Joint Insurance Funds; and

**Whereas**, as respects loss or damage caused by or resulting from a "Named Storm", any covered property in Atlantic, Ocean, Monmouth, and Burlington Counties located east of the Garden State Parkway, and any covered property in Cape May County is subject to a Property Damage deductible of 1% of the value per the Schedule of Values for the "Location" where the direct physical loss or damage occurred, per "occurrence"; and

**Whereas**, as respects loss or damage caused by or resulting from a "Named Storm", any covered property in Atlantic, Ocean, Monmouth, and Burlington Counties located east of the Garden State Parkway, and any covered property in Cape May County is subject to a Time Element deductible of 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the "Occurrence" by use of the facilities at the "Location" where the direct physical loss or damage occurred and all other "Locations" where Time Element loss ensues, per "occurrence"; and

**Whereas**, the above deductibles (hereinafter the "NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM") are subject to a minimum deductible of \$1,000,000 for Property Damage and Time Element, combined, per Location, and a maximum deductible of \$2,500,000 per occurrence; and

**Whereas**, for purposes of this resolution, a "Named Storm" means: Any storm or weather disturbance that is named by the U.S. National Oceanic and Atmospheric Administration (NOAA) or the U.S. National Weather Service or the National Hurricane Center or any comparable worldwide equivalent; and

**Whereas**, a "Named Storm" also includes "Storm Surge"; and

**Whereas**, for purposes of this resolution, covered property shall not include vehicles; and

**Whereas**, the Atlantic, Burlington, Central, FIRST, Mid Jersey, Monmouth, NJPHA, and Ocean JIFs have members subject to this deductible; and

**Whereas**, the Board of Fund Commissioners of the BURLCO JIF recognizes that its members could bear a financial hardship in event of a “Named Storm” as a result of this deductible; and

**Whereas**, the MEL has agreed to act as a lead agency to administer an agreement between member JIFs subject to this deductible.

**Now, Therefore Be It Resolved** that the Board of Fund Commissioners of the BURLCO JIF resolve to enter into an agreement with other members JIFs subject to the NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM subject to the following provisions:

1. In the event of a covered loss subject to the NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM, the JIFs that are parties to this agreement shall contribute to the total amount of the deductible pro rata based on each JIFs reported values for all properties subject to the NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM. The reported values for all properties subject to the NAMED STORM DEDUCTIBLE RISK SHARING PROGRAM will be established in May of each year; and
2. The first \$5,000 of loss from each member location shall not be subject to this sharing provision; and
3. This sharing provision shall be subject to only insured property at insured locations; and
4. To be eligible for reimbursement under this agreement, the member shall file a claim with FEMA, including any National Flood Insurance Program policies, and the reimbursement under this agreement shall be reduced by the amount of such reimbursement.

**Be it further resolved** that a copy of this Resolution be provided to the BURLCO JIF Executive Director’s office, the BURLCO JIF Underwriter, the MEL Executive Director, the MEL Underwriting Office.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on January 19, 2021.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

CHAIR

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

SECRETARY

DATE: \_\_\_\_\_

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION 2021 - 15**

**RESOLUTION AUTHORIZING REIMBURSEMENT OF  
TRAVEL EXPENSES FOR AUTHORIZED OFFICIAL TRAVEL**

**WHEREAS**, N. J. S. A. 40A:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel, and;

**WHEREAS**, up to a total of four (4) Fund Commissioners of the Burlington County Municipal Joint Insurance Fund, hereinafter referred to as the BURLCO JIF, may need to travel to or electronically participate in the PRIMA Conference or AGRIP Conferences during Fund Year 2021 for the purpose of attending or electronically participating in a seminar on public entity risk management and pooling; and

**WHEREAS**, the Treasurer of the BURLCO JIF has certified that funds are available from the 2021 expense budget in the amount of \$2,500 per attending commissioner, including seminar registration costs which will be pre-paid by the BURLCO JIF, and;

**WHEREAS**, the Treasurer of the BURLCO JIF is authorized to issue payment in the amount of \$25 per conference attendee to the Executive Director for payment of Fund Commissioners' meals, if the expense is so incurred, at the PRIMA and AGRIP Conference, and;

**WHEREAS**, the authorized Commissioners representing the BURLCO JIF at either conferences will verify their expenses in accordance with the attached Travel and Expense Reimbursement Policy and Conference Attendance Policy, a copy of which is attached hereto and incorporated herein by reference, with a detailed bill of items or demands, and the certification of affidavit required by N. J. S. A. 40A:5-16 which will be submitted within a reasonable period of time after the completion of the travel for which the advance was made.

**NOW THEREFORE BE IT RESOLVED**, that the Treasurer is hereby authorized to reimburse authorized Fund Commissioners up to \$2,500 in expenses, including seminar registration costs which will be pre-paid by the BURLCO JIF, for attendance at the PRIMA and AGRIP conferences; and

**BE IT FURTHER RESOLVED** that the Treasurer is hereby authorized to issue payment in the amount of \$25 per conference attendee to the Executive Director for payment of Fund Commissioners' meals, if the expense is so incurred, at the PRIMA and AGRIP Conferences.

This resolution was duly adopted by the Burlington County Municipal  
Joint Insurance Fund at a public meeting held on January 19, 2021.

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

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

CHAIR

SECRETARY

DATE: \_\_\_\_\_

# **BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

## **Administrative Policies & Procedures**

**Date Adopted: April 17, 2007**

**POLICY:** Conference Attendance

**PURPOSE:** To Establish a Protocol for Attendance at Various Training Conferences

\*\*\*\*\*

It is the practice of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) to encourage the further education of its members in Risk Management issues by providing a limited number of Fund Commissioners an opportunity to attend various industry conferences during a Fund Year. These conferences include those offered by Public Risk Management Association (PRIMA) and the Association of Government Risk Insurance Pools (AGRIP).

Because the Fund affords a limited number of Fund Commissioners an opportunity to attend this conference, and it is possible that more Commissioners may wish to attend a conference than positions are available, it is important that the Fund have a procedure establishing clear guidelines and preferences for Commissioner attendance. Each fall, the Finance Committee shall prepare the annual Conference budget and set forth the number of available openings for conference attendance the following year.

### **ANNUAL PRIMA CONFERENCE**

The following procedure shall be followed in determining the Fund Commissioners who will attend the **Annual PRIMA Conference**:

1. **Executive Committee Members** – At the beginning of each year, the Executive Director's office shall notify members of the Executive Committee of the opportunity to attend the Annual PRIMA Conference. Members shall be given a deadline to respond. Attendees will be determined based upon their date of response on a first come first served basis.
2. **Alternate Executive Committee Members** - If after the deadline has passed, additional positions remain open, an invitation shall be extended to the Executive Committee Alternates. Responses to the invitations must be received no later than February 1st. Attendees will be determined based upon their date of response on a first come first served basis.
3. **Fund Commissioners** - In the event that positions to attend the Annual PRIMA Conference remain open after invitations have been extended to the Executive Committee members and Alternates, the Executive

Director's Office shall announce at the February Executive Committee meeting the opportunity for remaining Fund Commissioners to attend the conference with a response deadline of March 1<sup>st</sup>. Attendees will be determined based upon their date of response on a first come first served basis.

No additional announcements regarding opportunities to attend the annual PRIMA Conference shall be made after the February Executive Committee meeting.

## **AGRIP CONFERENCE**

The following procedure shall be followed in determining the Fund Commissioners eligible to attend any of the **AGRIP Conferences**.

1. In January of each year, the Executive Director's office shall notify in writing the members and alternate members of the Executive Committee, as well as the Chairs of the Standing Sub Committees, of the AGRIP Conferences scheduled for the Fund Year requesting that each Commissioner notify the Executive Director's office in writing of any of the conferences they would like to attend. If more than one conference is requested, preference must be indicated by the individual.
2. The Executive Director's office shall keep track of the date of, number of, and specific AGRIP conference that the Commissioners wish to attend along with the date they responded.
3. In the event that more Fund Commissioners ask to attend a conference than positions available, priority shall be given in the following order:
  - Fund Chair
  - Fund Secretary
  - Executive Committee members in their order of succession
  - Alternate Executive Committee members in their order of succession
  - Committee Chairs
4. Priority among the Committee Chairs who are not Executive/Alternate Executive Committee members shall be determined based on the date of their response. However, further priority shall be given to the above individuals who are not scheduled to attend a conference during the current Fund Year.
5. Due to the AGRIP Conferences being held periodically during the year, the Executive Director's office shall send reminders of upcoming conferences to the members and alternate members of the Executive Committee, as well as the Chairs of the Standing Sub Committees, of upcoming conferences and any available positions to attend these conferences.
6. In the event that funded positions for attendance at the Spring AGRIP Conference are unused, additional members may attend one or more of the remaining AGRIP Conferences as long as the total number of attendees does not exceed that which is budgeted for the Fund Year.

## **CONFERENCE REIMBURSEMENT GUIDELINES**

1. Each attendee at the PRIMA conference shall be eligible for up to \$1,750 in reimbursable expenses. Reimbursable expenses are defined in the Fund's *Travel & Reimbursement Policy* adopted by the Fund at its Annual Reorganization meeting.
2. Prior to receiving a final reimbursement from the Fund, attendees at each conference shall provide the membership, at the next Executive Committee meeting following their return, with a summary report of the seminars they attended. Any written materials that the attendee brings from the conference shall be made available to the Executive Director's office for copying and distribution to any Fund Commissioner upon their request.

## ***Travel and Expense Reimbursement Policy***

Persons authorized to travel on official business are encouraged to exercise the same care in incurring expenses that they would if traveling on personal business at their own expense. Excessive and unnecessary travel and other expenses shall not be approved or reimbursed. Travel routes should be planned so that minimum amounts of travel and expense are involved. Participants shall be responsible for making their own travel arrangements. Expenditures for official travel are reimbursable if incurred in accordance with these guidelines.

### ***I. Conference Registration***

Cost of registration for any conference or seminar shall be paid in advance by the Fund.

### ***II. Transportation<sup>1</sup>***

#### ***A. Air Travel***

The Fund shall reimburse participants for the full cost of travel by air (if appropriate). The maximum amount reimbursable for air travel shall be the standard fare for travel commencing the day before the conference begins and end on the day after the conference ends.

#### ***B. Car Travel***

The Fund shall reimburse participants for the actual costs of all tolls and parking expenses. In addition, the Fund shall reimburse members at the prevailing IRS rate of reimbursement per mile for each mile traveled.

### ***III. Lodging<sup>2</sup>***

The Fund shall reimburse participants for the cost of lodging at conference rates. The maximum amounts reimbursable for hotel accommodations shall be conference rates for evenings commencing day before the conference begins and ending the day after the conference ends. Expenses for laundry, valet, entertainment, room service, and other charges of a similar nature are considered personal charges and shall not be reimbursed.

### ***IV. Meals***

The Fund shall reimburse participants for all meals incurred during the course of travel and while attending the conference. Meal reimbursement is subject to a maximum rate per diem. Maximum per diem is \$70.00.

### ***V. Related Expenses***

The Fund shall reimburse participants for necessary incidental expenses incurred during the course of travel. These shall include airport shuttle services to and from airports; shuttle services to and from hotels to airports, portage, and parking expenses (if appropriate). The Fund will reimburse taxi expenses for transportation to and from hotels and airports and for transportation to and from conference events only in cases where shuttle services are unavailable. All other taxi expenses are considered personal charges and shall not be reimbursed.

### ***VI. Reimbursement***

Under normal conditions, persons authorized to travel on official business shall provide themselves with sufficient funds of their own to cover all current expenses. To receive reimbursement for travel related expenses, participants shall submit all receipts and other evidence of allowable expenses to the Fund's Treasurer with a completed voucher. The Treasurer shall approve all expenses in accordance with the Fund's guidelines.

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<sup>1</sup> Maximum expenses for both transportation and hotel lodging expenses shall not exceed the combined total cost of standard airfare and lodging at conference rates.

<sup>2</sup> See 1.





To: Fund Commissioners  
From: Paul A. Forlenza, MGA, RMC, Executive Director  
Date: January 19, 2021  
Re: Executive Director's Report

.....

**A. AJG Risk Management Services Disclosure Statement – (pg. 96)**

A disclosure Statement for AJG Risk Management Services, Inc. is attached for your review. We ask that this information be made a part of the minutes of the January 2021 Executive Committee Meeting.

**B. Lost Time Accident Frequency Report – (pgs. 97-98)**

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

**C. Certificates of Insurance**

A summary of the Certificates of Insurance issued during December 2020 is a handout for your review.

**D. Financial Fast Track Report**

The Financial Fast Track Report as of November 30, 2020 is a handout for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status.

**E. Regulatory Filing Checklists (pgs. 99-100)**

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.

**F. 2019 Safety Incentive Program Awards (pg. 101)**

A report detailing available balances for each member is included in the agenda. If you have any questions on how to collect your 2019 Safety Incentive Program Awards, please contact our office. **Please note that all encumbered funds have to be claimed by February 1, 2021.**

**G. 2020 Optional Safety Budget (pg. 102)**

A report detailing available balances for each member is included in the agenda. If you have any questions on how to collect your 2020 Optional Safety Budget allowance, please contact our office. **Please note that all encumbered funds have to be claimed by February 1, 2021.**

**H. 2020 Wellness Incentive Program Allowance (pg. 103)**

A report detailing available balances for each member is included in the agenda. If you have any questions on how to collect your 2020 Wellness Incentive Program Budget allowance, please contact our office. **Please note that all encumbered funds have to be claimed by February 1, 2021.**

**I. EPL/Cyber Risk Management Budget (pg. 104)**

A report detailing available balances for each member is included in the agenda. If you have any questions on how to collect your 2020 EPL/Cyber Risk Management Budget allowance, please contact our office. **Please note that all encumbered funds have to be claimed by February 1, 2021.**

**J. Employment Practices Liability Compliance – (pg. 105)**

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.

**K. Statutory Bond Status (pgs. 106-107)**

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

**L. Skateboard Park Approval Status (pg. 108)**

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.

**M. Capehart & Scatchard Updates (pgs. 109-113)**

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.

**N. 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. The date for completing the necessary steps for compliance with the MEL EPL Risk Management Plan is June 1, 2021.

**O. 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.

**P. Managerial & Supervisory Trainings**

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.

**Q. Non-Supervisory EPL Employee Training (pgs. 114-119)**

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.

**R. 2020-2021 Elected Officials Training (pgs. 120-125)**

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.

**S. Land Use Training Certification (pg. 126)**

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

**T. 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.

**U. 2021 1<sup>st</sup> Installment Billing**

First installment bills were emailed to member Municipal Clerks, with a copy to the Fund Commissioner and Risk Management Consultant, on or about December 30, 2020. Please note that the

first installment is due by February 16, 2020. If you have any questions, please contact Tracy Forlenza at [Tracy\\_Forlenza@riskprogramadministrators.com](mailto:Tracy_Forlenza@riskprogramadministrators.com).

**V. AGRiP/PRIMA 2021 Conferences**

AGRIP has decided that their 2021 conferences will be held virtually. Once information is available on how to participate in the AGRIP conferences, the membership will be notified. PRIMA has not yet made a decision regarding the format of their Annual Conference scheduled for June. Once PRIMA has determined the format of their conference, the membership will be notified. Please feel free to contact the Executive Director's office with any questions.

**W. 2020 Attendance Records (pg. 127)**

A report detailing attendance records through the end of the 2020 Fund Year is attached for your review.

**X. Safety Breakfast Kickoff/Safety Coordinator & Claims Coordinator Roundtable**

Due to the social distancing restrictions in place due to the pandemic, it is likely that the JIF will be unable to hold a traditional Safety Breakfast and Safety & Claims Coordinator Roundtable this year. The Executive Directors Office is meeting with the Safety Director & Claims Administrator to discuss an alternative format for this year's programs. Additional information will be forthcoming.

**Y. Loss Ratio Snapshots**

On or about December 22, 2020, Tracy Forlenza sent an email to all members notifying them that the 9/30/2020 Loss Ratio Snapshots for the JIF, MEL, & EPL/POL were loaded into Origami. Instructions on how to access these reports were included with the email. If you have any questions on how to access the reports in Origami, please contact Tracy at [Tracy\\_Forlenza@riskprogramadministrators.com](mailto:Tracy_Forlenza@riskprogramadministrators.com). If you have any questions regarding the information contained in the report or a specific claim, please contact the adjuster listed in the report.

**Z. Inclement Weather Policy**

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

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

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

**BB. New Member Activity**

Nothing to Report



Insurance | Risk Management | Consulting

Public Entity & Scholastic Division  
6000 Sagemore Drive, Suite 6203  
PO Box 530  
Marlton, New Jersey 08053  
856-446-9100

TO: Fund Commissioners  
Burlington County Municipal Joint Insurance Fund

FROM: Paul A. Forlenza, MGA, RMC  
Senior Program Administrator, Risk Program Administrators, Gallagher, Inc.

DATE: January 19, 2021

**RE: Disclosure Statement- Fund Administration & Insurance Placement**

\*\*\*\*\*

Arthur J. Gallagher Risk Management Services, Inc., has served as Administrator for the Burlington County Municipal Joint Insurance Fund, hereinafter referred to as "Fund", since January 1, 1991. Beginning in 2019, this office was rolled into a new division of Gallagher called Risk Program Administrators. Risk Program Administrators presently confines its practice to providing professional pool administration, limited insurance placement services, and consulting service to large individual and pooled public entity self-insureds.

Beginning January 1, 2011, Arthur J. Gallagher Risk Management Services, Inc. began placing Employment Practices Liability and Public Officials Liability coverage for the Fund. Beginning on January 1, 2012, Arthur J. Gallagher Risk Management Services, Inc. began placing Volunteer Directors and Officers Insurance for the Fund. Finally, beginning January 1, 2013, Arthur J. Gallagher Risk Management Services, Inc. began placing Cyber Liability Insurance for the Fund. In this capacity, Arthur J. Gallagher Risk Management Services, Inc. is compensated at a rate of 3.25% of written premiums for placing Employment Practices Liability, Public Officials Liability, and Volunteer Directors and Officers coverage and 2.50% of written premiums for placing Cyber Liability Insurance for the Fund.

In addition, Arthur J. Gallagher Risk Management Services, Inc. also serves as the Deputy Executive Director of the New Jersey Municipal Excess Liability Residual Claims Fund and as the Producer for the placement of Excess Insurance for the Municipal Excess Liability Joint Insurance Fund.

The purpose of this disclosure memo is to publicly advise the Officers, Executive Committee, and Commissioners that the only revenue derived from the Burlington County Municipal Joint Insurance Fund is the fee that we are paid under contract to provide administrative services and the insurance placements listed above on behalf of the Fund.

The Fund Secretary has been asked to incorporate this memo into the minutes of the January Reorganization meeting and make it a permanent record of the Fund.

File: BURLCO/Gen/Conflict of Interest/Disclosure Statement; Tab: 2021

Burlington County Municipal JIF JOINT INSURANCE FUND									
2020 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
DATA VALUED AS OF November 30, 2020									
		# CLAIMS	Y.T.D.	2020	2019	2018			TOTAL
		FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	* 11/30/2020	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2020 - 2018
1	76 Delanco Township	0	0	0.00	0.00	2.15	1 Delanco Township		0.95
2	79 Florence Township	0	0	0.00	1.91	1.91	2 Florence Township		1.31
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		0.35
6	84 Riverside Township	0	0	0.00	0.00	5.00	6 Riverside Township		1.61
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	577 Bass River Township	0	0	0.00	0.00	0.00	9 Bass River Township		0.00
10	636 Wrightstown Borough	0	0	0.00	0.00	0.00	10 Wrightstown Borough		0.00
11	642 Pemberton Borough	0	0	0.00	2.33	0.00	11 Pemberton Borough		0.79
12	650 Palmyra Borough	0	0	0.00	1.20	2.67	12 Palmyra Borough		1.29
13	651 Woodland Township	0	0	0.00	0.00	0.00	13 Woodland Township		0.00
14	679 Fieldsboro Borough	0	0	0.00	0.00	0.00	14 Fieldsboro Borough		0.00
15	697 New Hanover Township	0	0	0.00	---	---	15 New Hanover Township		0.00
16	83 Medford Township	0	1	0.67	0.72	0.00	16 Medford Township		0.48
17	77 Delran Township	0	1	0.83	0.94	2.87	17 Delran Township		1.51
18	86 Tabernacle Township	0	1	1.10	0.00	1.27	18 Tabernacle Township		0.68
19	576 Mount Laurel Township	0	3	1.14	2.02	2.63	19 Mount Laurel Township		1.93
20	601 North Hanover Township	0	1	1.28	0.00	1.32	20 North Hanover Township		0.90
21	208 Pemberton Township	0	3	1.63	2.56	5.17	21 Pemberton Township		3.14
22	532 Westampton Township	0	2	1.64	3.03	2.00	22 Westampton Township		2.23
23	531 Chesterfield Township	1	1	2.30	0.00	0.00	23 Chesterfield Township		0.63
24	589 Bordentown City	0	2	2.35	2.07	0.00	24 Bordentown City		1.33
25	600 Bordentown Township	0	2	2.64	4.73	0.00	25 Bordentown Township		2.59
26	373 Southampton Township	0	2	2.73	1.18	2.55	26 Southampton Township		2.11
27	78 Edgewater Park Township	0	2	3.79	0.00	4.35	27 Edgewater Park Township		2.75
28	75 Beverly City	0	1	4.55	0.00	0.00	28 Beverly City		1.53
Totals:		1	22	1.06	1.25	1.69			1.34
Frequency = (Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)									
* Member does not participate in the FUND for Workers' Comp coverage									
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2019 Loss Time Accident									
Frequency as of		November 30, 2019		0.96					



<b>2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS</b>				
			<b>November 30, 2020</b>	
	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>TOTAL</b>
	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>LOST TIME</b>	<b>RATE *</b>
<b>FUND</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>2020 - 2018</b>
Monmouth County	0.71	1.28	1.14	1.05
Professional Municipal Man	0.79	2.29	2.48	1.89
Burlington County Municipa	1.06	1.25	1.69	1.34
Bergen County	1.07	1.47	1.43	1.33
Morris County	1.09	1.59	1.68	1.46
Camden County	1.19	1.39	1.91	1.50
Gloucester, Salem, Cumbe	1.20	1.74	1.97	1.64
Central New Jersey	1.22	1.54	1.49	1.41
Ocean County	1.29	1.77	2.28	1.79
NJ Public Housing Authority	1.44	1.80	2.06	1.77
Suburban Essex	1.44	1.80	2.12	1.79
South Bergen County	1.46	1.62	2.27	1.79
Atlantic County Municipal J	1.50	2.52	2.31	2.13
Suburban Municipal	1.53	1.81	1.74	1.70
NJ Utility Authorities	1.79	2.62	2.22	2.22
AVERAGE	1.25	1.77	1.92	1.65
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

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

**Monthly Regulatory Filing Checklist**

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

<b>ITEM</b>	<b>FILING STATUS</b>
Meeting Minutes	1/20/21
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, 2021 – December 31, 2021**

<b>ITEM</b>	<b>FILING STATUS</b>
Ethics Filings ( <i>Notification to FC's and Prof's</i> )	
Renewal Resolutions and Indemnity & Trust Agreements	
Budget and Actuarial Certification/Opinion Letter	
Annual Assessments/Contributions	12/23/20
Supplemental Assessments/Contributions	
Risk Management Program	
Annual Certified Audit	
List of Fund Commissioners & Executive Committee	
Identity of Administrator	
Identity of Treasurer	
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	
Withdrawals	
Exhibit A - Certification of JIF Fund Professionals	
Exhibit B - Certification of JIF Data Forms	
Exhibit D - New Member Filings	
New Service Providers	
Annual Reorganization Resolutions, including Cash Management Plan	

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

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

Member Municipality	T-Size	Opening Balance	Jan 2020	Feb 2020	March 2020	April 2020	May 2020	June 2020	July 2020	Aug 2020	Sept 2020	Oct 2020	Nov 2020	Dec 2020	Paid in 2021	Total Paid	Remaining Balance	Date Encumber	Lunch \$10PP
Bass River	S	3,100.00				3,100.00										3,100.00	0.00		NA
Beverly	M	3,150.00														0.00	3,150.00	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	134.18
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		494.89	1,071.41	523.59	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													995.00	995.00	0.00	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	\$1,489.89	33,166.41	18,878.59	

**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													262.35	262.35	<b>237.65</b>	11/12/20
Beverly	750.00														0.00	<b>750.00</b>	11/24/20
Bordentown City	750.00														0.00	<b>750.00</b>	11/17/20
Bordentown Twp.	1,000.00							174.63			159.14	188.94	54.48		577.19	<b>422.81</b>	10/28/20
Chesterfield	500.00														0.00	<b>500.00</b>	11/30/20
Delanco	750.00									190.06				407.03	597.09	<b>152.91</b>	11/04/20
Delran	1,000.00												1,000.00		1,000.00	<b>0.00</b>	
Edgewater Park	750.00												748.35		748.35	<b>1.65</b>	11/12/20
Fieldsboro	500.00														0.00	<b>500.00</b>	11/17/20
Florence	1,000.00														0.00	<b>1,000.00</b>	11/18/20
Hainesport	500.00												498.10		498.10	<b>1.90</b>	
Lumberton	1,000.00													994.23	994.23	<b>5.77</b>	11/25/20
Mansfield	750.00											750.00			750.00	<b>0.00</b>	
Medford	1,500.00												1,500.00		1,500.00	<b>0.00</b>	11/30/20
Mount Laurel	1,500.00											1,190.00			1,190.00	<b>310.00</b>	
New Hanover (new)	500.00														0.00	<b>500.00</b>	11/25/20
North Hanover	750.00														0.00	<b>750.00</b>	11/30/20
Palmyra	750.00														0.00	<b>750.00</b>	10/15/20
Pemberton Boro	500.00														0.00	<b>500.00</b>	11/19/20
Pemberton Twp.	1,500.00													1,500.00	1,500.00	<b>0.00</b>	10/14/20
Riverside	1,000.00														0.00	<b>1,000.00</b>	11/30/20
Shamong	500.00									500.00					500.00	<b>0.00</b>	
Southampton	750.00												593.94		593.94	<b>156.06</b>	11/30/20
Springfield	500.00											500.00			500.00	<b>0.00</b>	
Tabernacle	500.00														0.00	<b>500.00</b>	11/25/20
Westampton	750.00														0.00	<b>750.00</b>	11/12/20
Woodland	500.00														0.00	<b>500.00</b>	11/19/20
Wrightstown	500.00														0.00	<b>500.00</b>	11/30/20
<b>Total By Line</b>	<b>\$21,750.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$174.63</b>	<b>\$0.00</b>	<b>\$690.06</b>	<b>\$159.14</b>	<b>\$2,628.94</b>	<b>\$4,394.87</b>	<b>\$3,163.61</b>	<b>11,211.25</b>	<b>10,538.75</b>	

**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 : January 8, 2021						
Total Participating Members		28				
Complaint		26				
Percent Compliant		92.86%				
			01/01/20		2020	
		Compliant	EPL		POL	Co-Insurance
Member Name	* Checklist Submitted		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 1/8/21

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 Chiemiengo	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	
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	09/30/2020	No	Approved
BURLCO	Springfield Township	Melissa Chesla	Tax Collector	11/01/2014		Yes	Approved
BURLCO	Springfield Township	Yolaika Madina	CFO - Treasurer	01/01/2021		Yes	Approved
BURLCO	Tabernacle Township	Kimberly Smith	Tax Collector	04/01/2016		Yes	Approved

## MEL STATUTORY BONDS as of 1/8/21

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	CFO - Treasurer	06/06/2013		Yes	Approved
BURLCO	Wrightstown Borough	Ronald A. Ghrist	Treasurer	01/01/2010		Yes	Approved
BURLCO	Wrightstown Borough	Jeffrey C. Elsasser	Tax Collector	11/01/2016		Yes	Approved
BURLCO	Wrightstown Borough	Lynn A. Davis	Tax Collector	01/01/2010	11/01/2016	No	Approved



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

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

Last Update: 1/8/2021

## **Appellate Division Holds Insurance Carrier Failed to Prove Proper Cancellation of Policy**

It remains very difficult for New Jersey insurers to cancel policies in workers' compensation. Strict compliance with N.J.S.A. 34:15-81 is required because the state's policy favors continuation of insurance coverage. The decision in [\*Pierson v. Travelers Indemnity Company\*](#), A-3838-19T2 (App. Div. December 7, 2020) illustrates the specific problem of cancellation related to non-payment of an audit increase of premium.

Nelson Pierson alleged he was injured at Tremarco Brothers on May 7, 2016. The carrier moved to dismiss the workers' compensation claim petition based on the cancellation of Tremarco's insurance coverage. The coverage at issue began in March 2014. Tremarco applied to the New Jersey Workers' Compensation Plan for assignment of an insurance company for workers' compensation coverage. Travelers was assigned and provided coverage for 2014-2015. It also issued a policy for 2015-2016.

The problem in this case began when the carrier requested an audit during the second policy term. The carrier said that Tremarco failed to cooperate with the audit. The result of the audit led to an amount almost double the previously billed premium. In the pivotal allegation of the case, the carrier alleged that it sent on July 6, 2015 a notice that declared the policy would be cancelled on July 24, 2015 if Tremarco did not pay the additional premium. When Tremarco failed to pay the additional premium by July 24, 2015, the policy was cancelled.

Travelers produced as its witness Timothy Lukes, a senior account manager underwriter, but Lukes was not actually the individual who handled the Tremarco account. Therefore Lukes' testimony was limited to discussion of how the carrier conducts premium audits and cancellation of policies. The Judge of Compensation noted that Lukes was "unable to explain specific actions or the reasons for the actions taken by Travelers on the Tremarco account." The individual who actually handled the Tremarco account was not called to testify.

It was the position of the carrier that the July 6 notice would have advised Tremarco that the policy would be cancelled on July 24 unless the additional premium were timely paid. The Judge of Compensation felt that this testimony was at odds with another statement Lukes made, namely that when an additional premium after an audit is being sought, the notice would not ordinarily state that a failure to pay would result in cancellation, only that the failure "can affect your insurability."

The Judge of Compensation concluded that the cancellation was not clear and unambiguous. The carrier appealed, and the Appellate Division affirmed the conclusion of the Judge of Compensation, rejecting the cancellation. The Appellate Division found it significant that the carrier never produced a witness with personal knowledge of the mailing and receipt of the cancellation notice. The Appellate Division recognized that "*facts about mailing may be proven with evidence of an office custom,*" but the Court did not believe that sufficient evidence of office custom was proffered. The Court concluded that ultimately it was not clear what the July 6 notice actually said. That fact more than any other doomed the cancellation.

The case shows just how hard it can be to effect cancellation of a policy in New Jersey even when an insured refuses to participate in an audit of its premium and then fails to make timely payment. The public policy in favor of continuation of coverage is so powerful that it can only be overcome with absolute precision with respect to every element of N.J.S.A. 34:15-81, and any variation whatsoever can result in voiding an otherwise legitimate attempt to cancel a workers' compensation insurance policy.

## Adverse Reactions to Vaccinations: Current Issues in Workers' Compensation

As the Moderna and Pfizer COVID-19 vaccines begin to be administered to the population in the United States, many clients have asked whether an adverse reaction to the COVID-19 vaccine would be considered compensable if the employer were to offer a voluntary vaccination program at some time in the future. Many employers currently offer such programs during flu season. This is an important question but unfortunately there is precious little case law to guide us in New Jersey and in most states.

The last published case in New Jersey on the compensability of an adverse reaction to a vaccine goes all the way back to 1949 in *Saintsing v. Steinbach Company*, 1 N.J. Super. 259 (App. Div. 1949). The case involved an employer which sent out a notice strongly urging employees to get the smallpox vaccine. The notice read, “*On April 23, 1947, we will provide free inoculation to all those who choose to be immunized against smallpox. We are sure that everyone is aware of the current spread of smallpox and we strongly urge that you take advantage of this service, which we are glad to provide in the interest of your health.*”

Most of the company employees, including the petitioner, were vaccinated, but petitioner developed a reaction that caused her to lose time from work and to suffer partial permanent disability. The respondent's personnel director testified at trial that this vaccination offer was made to promote morale, create a happier environment for employees and to reduce absenteeism. He stressed that the vaccination was entirely voluntary. The Judge of Compensation ruled that the adverse reaction was compensable. The Monmouth County Court reversed in favor of the employer, but the Appellate Division reversed again in favor of the employee. The Appellate Division focused on two factors: one, that the employer strongly urged employees to be vaccinated, and two, the mutual benefit doctrine. “*We have concluded that the activity was mutually beneficial, that the risk was reasonably incident to the employment and that the petitioner's injury resulted from an untoward event or accident arising out of and in the course of her employment....*”

The better argument is that adverse reactions to voluntary vaccination programs offered by employers are not covered under workers' compensation and that *Saintsing* has been effectively overruled by subsequent statutory changes. First, the New Jersey Workers' Compensation Act underwent a wholesale revision in 1979. There is no mention of the mutual benefit doctrine in the modern statute, and there are very few post-1979 cases that discuss the doctrine. The court in *Saintsing* based its decision largely on the mutual benefit doctrine along with a “strong urging” by the employer to participate in the program. Before 1979,

there were literally scores of cases whose outcome depended on the mutual benefit doctrine. In fact, the Saintsing case has not been discussed by any published case in New Jersey since 1979.

More importantly, a new provision was added in 1979 to N.J.S.A. 34:15-7 which moved courts away from the nebulous mutual benefit doctrine. The law adopted in 1979 states that social activities are **not** compensable unless the employee can show the activity is a regular incident of employment and promotes a benefit **beyond improvement of health and morale**. The main purpose an employer would have in offering a vaccination program to employees is precisely improvement of employee health and morale. Of course there may be some mutual benefit to the employer but that is not the test in this statute. The injured employee would have to show that a critically important public health program is really focused on some other benefit to the employer beyond the obvious one: making sure its employees are healthy and not spreading a highly contagious and deadly virus to others. Until a reported decision comes down, no one can know for sure how the Appellate Division or New Jersey Supreme Court will rule on this issue.

What if the employer **mandates** that an employee must get the vaccine as a condition of continued employment, and then the employee develops an adverse reaction? The mandatory nature of the program would likely result in a ruling for petitioner. There are a number of New Jersey Supreme Court cases that have held that employees who are required to undertake certain actions that would otherwise be non-compensable and then are injured performing those actions are covered for purposes of workers' compensation. The theory of these cases is that compelling an employee to perform an action renders the action compensable.

**When a vaccine is not compensable in workers' compensation, are there any benefits available to someone who develops an adverse reaction to the vaccine?** The answer is yes. There are two important federal programs that assist such individuals. The first is the National Vaccine Injury Compensation Program. Petitions must be filed, with limited exceptions, within three years after the first symptom of the alleged vaccine injury, or within two years of the death and four years after the first symptom of the alleged injury the resulted in death.

The other program is called the Countermeasures Injury Compensation Program. Compensation under this program includes unreimbursed medical expenses that health insurance did not cover, lost employment income, and a survivor death benefit. A countermeasure is a vaccine, medication, device, or other item that is used to prevent, diagnose or treat a public health emergency or a security threat. COVID-19 is among the specific public health threats covered in the program.

It is important to realize that there is one and only one statutory provision in the New Jersey Workers' Compensation Act that applies to injuries arising from the administration of a vaccine. This statute is part of the 2019 Thomas P. Canzanella Law, **but it applies solely to first responders and public safety workers**. The statute can be found at N.J.S.A. 34:15-31.6. It reads: *"Any injury, illness or death of any public safety worker, resulting from the administration to the worker of a vaccine including, but not limited to, smallpox vaccine, to prepare for, or respond to, any actual, threatened, or potential bioterrorism or epidemic, as part of an inoculation program in connection with the worker's occupation, geographical area, or other category that includes the worker, or resulting from the transmission of the disease from another employee or member of the public inoculated under the program, is presumed to arise out of and in the course of the employment and all care or treatment of the worker, including testing, diagnosis, surveillance and monitoring of the worker's condition, and all time during which the worker is unable to work while receiving the care or treatment is compensable under the provisions of R.S. 34:15-1 et seq."* As with other statutory presumptions, the employer can rebut the presumption by a preponderance of the evidence standard, meaning proof by more than 50% that the adverse reaction is not work related.

### About the Author

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

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

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

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

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



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.

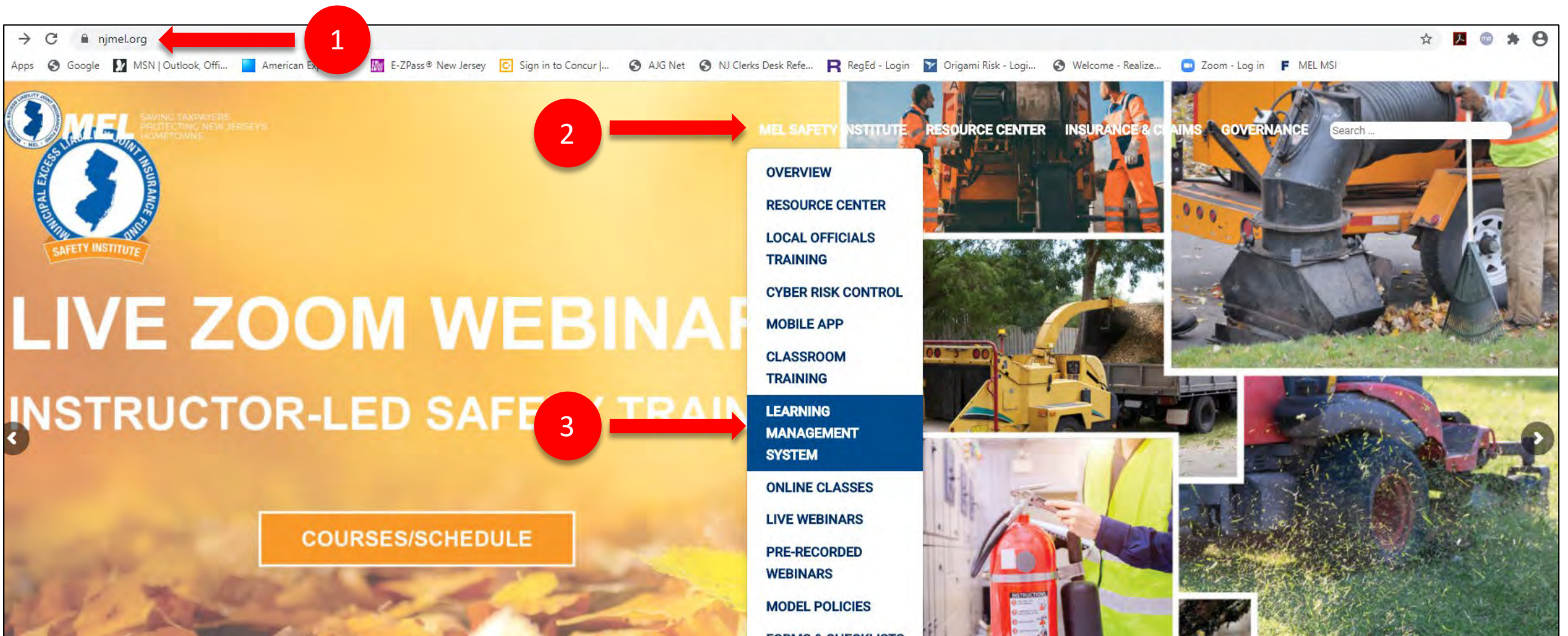
Please feel free to contact my office if you have any questions regarding this program.

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](http://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 Insurance

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


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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:

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Crossing Guard Training

I am a new  
user

If you have an MSI  
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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



F MEL Safety Institute Learning Management System

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









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**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.

 <b>PUBLIC WORKS</b>	 <b>PARKS &amp; RECREATION</b>	 <b>SCHOOLS &amp; HOUSING AUTHORITIES</b>	 <b>UTILITY AUTHORITIES</b>
 <b>ADMINISTRATION &amp; OFFICE</b>	 <b>POLICE, FIRE &amp; EMS</b>	 <b>SAFETY LEADERSHIP</b>	 <b>MSI NOW</b>

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.

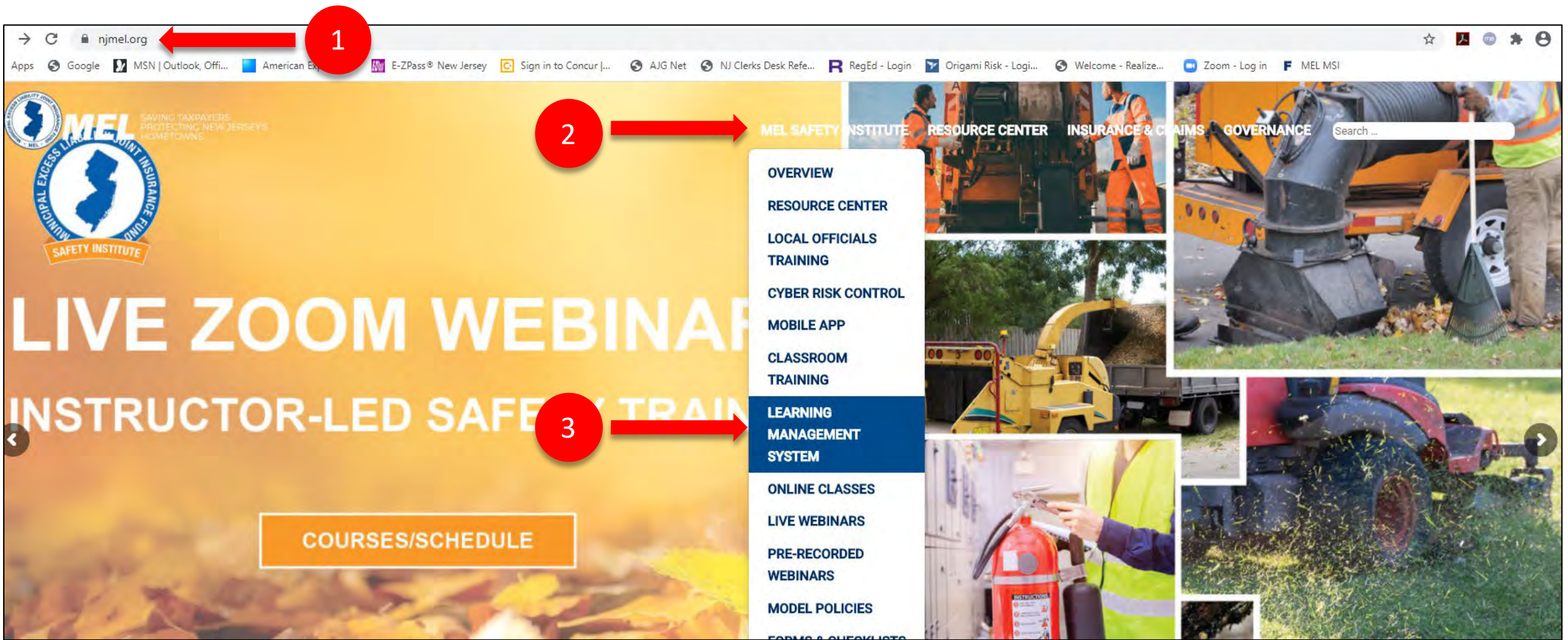
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cc: Risk Management Consultants





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MEL Safety Institute Learning Management System

Overview – Municipal Excess Liability

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Crossing Guard Training

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user

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If you have an MSI  
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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








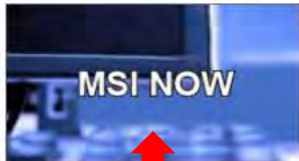
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Click on the “MSI Now” button

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
- 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
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- LIVE Webinar Training Schedules and Registration

## Land Use Training Certification

Member
--------

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

2020 BURLCO Meeting Attendance																			
Municipality	Name	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	# FC Attended	#ALT Attended	# Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y	Y	Y	Y	Y		Y	Y	Y	Y			11			
Bass River	Somes/Ireton	N/A	FC	N/A	N/A	FC	N/A	N/A		N/A	FC	FC	N/A	4	0	11	36%	0%	36%
Beverly City	Wolbert/Midgette	N/A	FC	FC	N/A	N/A	FC	FC		FC	FC	FC	N/A	7	0	11	64%	0%	64%
Bordentown City	Archer/Wright	FC	FC	FC	FC	FC	N/A	N/A		FC	FC	FC	FC	9	0	11	82%	0%	82%
Bordentown Twp.	Theokas/Elsasser	FC	Alt	FC	FC	FC	FC	FC		FC	Alt	FC	N/A	8	2	11	73%	18%	91%
Chesterfield Township	McMahon/Hoyer	FC	FC	N/A	FC	FC	FC	FC		FC	FC	FC	FC	10	0	11	91%	0%	91%
Delanco Township	Provanzano/Browne	FC	FC	FC	FC	FC	FC	N/A		FC	Alt	FC	FC	9	1	11	82%	9%	91%
Delran Township	Hatcher/Eggers	FC	FC	FC	FC	FC	Alt	FC		FC	FC	FC	FC	10	1	11	91%	9%	100%
Edgewater Park Twp.	Pullion/Cahall	FC	N/A	FC	Alt	FC	N/A	Alt		N/A	N/A	N/A	N/A	3	2	11	27%	18%	45%
Fieldsboro	Hansell, P./Lewis.C	N/A	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	10	0	11	91%	0%	91%
Florence Township	Fazekas/Elrton	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Hainesport Township	Kosko/Kilburn	FC	FC	FC	FC	FC	FC	FC		FC	FC	N/A	FC	10	0	11	91%	0%	91%
Lumberton Township	Umba/Dellorco	FC	FC	FC	FC	FC	N/A	FC		FC	FC	FC	FC	10	0	11	91%	0%	91%
Mansfield Township	Fitzpatrick/Magee	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Medford Township	Burger/Meder	Alt	FC	FC	FC	FC	FC	FC		FC	FC	Alt	FC	9	2	11	82%	18%	100%
Mt. Laurel	Mascia/Ridings	FC	Alt	FC	FC	Alt	Alt	FC		FC	FC	FC	FC	8	3	11	73%	27%	100%
New Hanover	Tuliano/Gianaris	FC	FC	N/A	N/A	N/A	FC	N/A		N/A	FC	N/A	FC	5	0	11	45%	0%	45%
North Hanover	Picariello/Kocubinski	FC	FC	N/A	FC	N/A	FC	N/A		FC	FC	FC	FC	8	0	11	73%	0%	73%
Palmyra Borough	Gural/Jackson	FC	N/A	FC	FC	FC	N/A	FC		N/A	Alt	FC	FC	7	1	11	64%	9%	73%
Pemberton Borough	Mull/Vallari	Alt	N/A	N/A	FC	N/A	FC	FC		N/A	N/A	FC	N/A	4	1	11	36%	9%	45%
Pemberton Twp.	Hornickel/Brown	Alt	N/A	FC	FC	FC	FC	FC		FC	FC	FC	FC	9	1	11	82%	9%	91%
Riverside Township	Jack/Mansdoerfer	FC	FC	FC	FC	FC	FC	N/A		FC	FC	FC	FC	10	0	11	91%	0%	91%
Shamong Township	Matchett	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Southampton Township	Hoffman	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A	N/A	FC	FC	2	0	11	18%	0%	18%
Springfield Township	Keller/Sobotka	FC	FC	FC	FC	FC	FC	N/A		FC	N/A	FC	FC	9	0	11	82%	0%	82%
Tabernacle Township	Cramer/Barber	FC	FC	FC	FC	FC	FC	FC		FC	FC	FC	FC	11	0	11	100%	0%	100%
Westampton Township	Ent/Farnsworth	FC	Alt	N/A	FC	FC	FC	Alt		FC	FC	FC	FC	8	2	11	73%	18%	91%
Woodland Township	Brown/Seeland	N/A	N/A	N/A	N/A	N/A	N/A	N/A		N/A	FC	N/A	N/A	1	0	11	9%	0%	9%
Wrightstown	Ingling/Gorman	FC	FC	FC	FC	FC	FC	FC		Alt	Alt	FC	FC	9	2	11	82%	18%	100%
28		23	22	20	23	22	21	19	28	21	24	24	22	223	18	308	72%	6%	78%
		82%	79%	71%	82%	79%	75%	68%	100%	75%	86%	86%	79%						

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

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

## **JANUARY 2021** **CLOSED CASES**

1.) **Middleton v. Township of Bordentown**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on May 17, 2019. The Plaintiff, Susan Middleton, alleged that after exiting the Old Town Pub located at 135 Farnsworth Avenue, in the City of Bordentown, she was walking to her motor vehicle parked in the adjacent municipal parking lot when she was caused to trip and fall as a result of an alleged hazardous condition, specifically, uneven and broken pavement located in the thoroughfare entering the municipal parking lot. The Plaintiff alleged that she sustained serious and permanent injuries as a result of the incident. The Plaintiff further alleged that the City of Bordentown and the Township of Bordentown were negligent in allowing the dangerous condition of the municipal parking lot to exist. The case was assigned to Betsy G. Ramos, Esquire on November 16, 2020 and she was instructed to provide notice to the Plaintiff's attorney to dismiss the frivolous Complaint against the Township of Bordentown in accordance with R. 1:4-8 based upon non-jurisdiction. If Plaintiff's Counsel did not agree to dismiss the Complaint against the Township of Bordentown, and Defense Counsel deemed it appropriate, a Motion to Dismiss the Complaint against the Township of Bordentown was to be filed with the Court. A Stipulation of Dismissal without Prejudice as to the Township of Bordentown and the Township of Bordentown Department of Public Works was ultimately filed with the Court on December 8, 2020. The case continues as to the City of Bordentown.

2.) **Cresong (a minor) v. Township of Mount Laurel**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on October 31, 2017. The Plaintiff, Caiden Cresong, a minor, alleged that he was playing with his friends in his front yard located at 163 Canterbury Road, in the Township of Mount Laurel, when he was caused fall and sustain injury to his right knee as a result of an alleged dangerous and/or hazardous condition; specifically, a damaged pipe/cap/cleanout lateral with sharp, jagged edges located in the grass. The minor Plaintiff sustained a deep soft tissue laceration of the right knee which required surgery. The injury resulted in a significant permanent scar. The Plaintiff further alleged that the Township of Mount Laurel was negligent in allowing the dangerous condition and/or hazardous condition to exist. The case was assigned to Richard L. Goldstein, Esquire on October 4, 2019. Defense Counsel accepted the Assignment and he filed an Answer on behalf of the insured. Defense Counsel continued with the exchange of Discovery and the scheduling of Depositions. A Case Management Conference was conducted on November 19, 2020 and the Discovery End Date in this matter was extended to June 15, 2021. In addition, this matter was listed for a Trial to commence on August 16, 2021. Following the Depositions of representatives from the MUA and the Superintendent of Public Works for the Township of Mount Laurel, Defense Counsel was ultimately able to convince Plaintiff's Counsel to execute a Stipulation of Dismissal with prejudice as to the Township based upon non-jurisdiction (the Township has no responsibility for the pipe or the pipe covering).



3.) **Bowman & Diaz v. Township of Mount Laurel**-This matter involved the Plaintiff's allegations in a United States District Court, District of New Jersey Complaint arising from an incident which occurred on February 11, 2017. The Plaintiffs, Vance Bowman and Sol Diaz, alleged that they were improperly and unlawfully harassed, physically assaulted, arrested, confined, and detained by members of the Mount Laurel Police Department while they were performing inspections with the alleged full authority and consent of the Mount Laurel Township Building Department. The Plaintiffs alleged that as a result of the incident, they sustained serious and permanent injuries, experienced severe mental anguish, and that they have incurred substantial monetary damages. The Plaintiff further alleged that the Township of Mount Laurel was negligent in its duty to properly train and supervise the members of the Township of Mount Laurel Police Department. The case was assigned to J. Brooks DiDonato, Esquire on February 15, 2019. Defense Counsel accepted the Assignment and he met with the Police Officers involved in the matter. In addition, Defense Counsel recommended the filing of a Motion to Dismiss based upon Plaintiff's failure to file the proper Tort Claim Notice. An Initial Conference was conducted before Judge Donio on April 9, 2019 and a subsequent Status Conference was conducted on September 11, 2019. A Consent Order to Amend the Complaint to Add an Additional Defendant (Patrolman Corasnico) was filed with the Court on June 27, 2019. An Amended Scheduling Order entered on September 12, 2019 provided for pretrial factual discovery to be completed by December 30, 2019 and for Dispositive Motions to be filed by April 30, 2020. Defense Counsel filed an Answer to Plaintiff's Amended Complaint on September 19, 2019 and he has continued with Discovery. A telephone Status Conference was conducted on December 2, 2019 and an Amended Scheduling Order was entered by the Court extending various discovery deadlines in the matter as follows: pretrial factual discovery deadline was extended to February 28, 2020; Plaintiffs' Expert Reports due March 31, 2020; Defendants' Expert Reports due April 30, 2020; and Dispositive Motions to be filed no later than June 26, 2020. A subsequent telephone Status Conference was conducted on March 30, 2020 before Magistrate Judge Ann Marie Donio and an Amended Scheduling Order was entered extending all deadlines and scheduling a Status Conference for June 29, 2020. An Amended Scheduling Order was entered on July 6, 2020 as follows: pretrial factual discovery deadline was extended to July 30, 2020; Expert Reports due August 27, 2020; Rebuttal Expert Reports due September 10, 2020; and Dispositive Motions to be filed no later than October 22, 2020. In addition, the parties were ordered to proceed to Mediation before U.S. Magistrate Carol Wells on August 17, 2020. Depositions had been completed. Defense Counsel finalized our Motion for Summary Judgment which was filed with the Court on October 22, 2020. Defense Counsel engaged Plaintiffs' Counsel to negotiate settlement figures; however, Defense Counsel was continually advised that Mr. Bowman is extremely difficult and that he was continuing to hold up any potential settlement of the matter. Magistrate Wells scheduled a Zoom Mediation to be conducted on November 17, 2020 which was rescheduled to December 23, 2020. The parties participated in Mediation and the Plaintiffs' initial demand was for a payment in the amount of \$600,000.00; however, Defense Counsel was ultimately able to negotiate the settlement of this matter for a payment to the Plaintiff, Vance Bowman, in the amount of \$100,000.00, and a payment to the Plaintiff, Sol Diaz, in the amount of \$50,000.00. Defense Counsel prepared the appropriate closing documents which have been provided to Plaintiffs' Counsel for execution.

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

**Burlington County Municipal Joint Insurance Fund**

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



# SAFETY DIRECTOR REPORT

## Burlington County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Robert Garish, JIF Safety Director

DATE: January 5, 2021

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

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

### *LOSS CONTROL SURVEYS*

- § City of Beverly on December 2, 2020
- § Township of Edgewater Park on December 8, 2020
- § City of Bordentown on December 18, 2020

### *LAW ENFORCEMENT LOSS CONTROL SURVEYS*

- § Borough of Pemberton on December 8, 2020
- § Township of Riverside on December 9, 2020
- § Township of Pemberton on December 15, 2020

### *MEETING ATTENDED*

- § Executive Fund Commissioner Meeting (Telephonic) – December 15, 2020
- § Claims Meeting (Telephonic) – December 15, 2020

### *UPCOMING MEETING SCHEDULE*

DATE	TOPIC	LOCATION
January 19, 2021	Executive Fund Commissioner Meeting	Telephonic
January 19, 2021	Claims Meeting	Telephonic

### *MEL SAFETY INSTITUTE (MSI)*

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

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

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

- December 3- New Fire Service Resource- Seatbelts
- December 10- PEOSH Reporting and Recording COVID-related illness Guidance
- December 16, 2020- Employers of CDL Holders- Designated Employer Representative Training 2021

### *MSI NOW & MSI DVD*

MSI NOW provides on-demand streaming videos and online classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision and most can be viewed in under 20 minutes.

MSI NOW	
Municipality	Number of Videos
Delanco	3

MSI DVD includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for MEL members and held for up to 2 weeks so you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD. Please visit [www.njmel.org](http://www.njmel.org) or email the video library at [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com).

MSI DVD	
Municipality	Number of Videos
-0-	-0-

### *MSI LIVE*

MSI LIVE features real-time, instructor-led classes and webinars. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most MSI LIVE

offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

The MSI LIVE schedule is available for registration through the MEL website at [www.NJMEL.org](http://www.NJMEL.org) by clicking **MSI LIVE**. Please register early, under-attended classes will be canceled.

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

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

# LESSONS LEARNED FROM LOSSES

## MONTHLY NEWSLETTER – JANUARY 2021

# WINTER SAFETY



- WINTER WEATHER CAN HAVE A SERIOUS IMPACT ON CLAIMS BUT THIS IMPACT CAN BE MINIMIZED WITH THE RIGHT PREPARATION AND MONITORING OF PROBLEM AREAS
  - CONSIDER WHO IS PERFORMING SNOW AND ICE REMOVAL AND WHETHER THEY ARE CAPABLE OF PERFORMING THESE ACTIONS SAFELY. AS AN EXAMPLE, HAVE THEY HAD PREVIOUS INJURIES THAT COULD BE WORSENERD BY SHOVELING?
  - PRE-TREAT PARKING LOTS AND SIDEWALKS WHEN SNOW OR ICE IS EXPECTED.
  - PLAN WHERE TO PILE SNOW AS SUBSEQUENT MELTING/REFREEZING CYCLES CREATE ICY PATCHES
  - DISCUSS FOOTWEAR WITH EMPLOYEES
  - PROVIDE CAUTION/WET FLOOR SIGNS AT ALL ENTRANCES.
  - MAINTAIN HEAT AND CONSIDER THOSE COLDER AREAS OF THE BUILDING WHERE HEAT MAY NOT EASILY REACH AS THESE AREAS ARE PRONE TO PIPE BREAKS
- 
- EMPLOYEE WALKING ACROSS PARKING LOT LEAVING FOR THE DAY SLIPPED ON ICE THAT HAD BEEN A PUDDLE OF MELTING SNOW THAT REFROZE AND WAS NOT SALTED. THE FALL CAUSED A FRACTURED KNEE CAP AND BROKEN WRIST REQUIRING SURGERY. THE TOTAL INCURRED ON THE CLAIM IS \$83,000.
  - EMPLOYEE WORKING IN PUBLIC WORKS YARD, WALKED OVER A MOUND OF SNOW, INSTEAD OF AROUND THE SNOW AND FELL CAUSING SHOULDER INJURIES. ARTHROSCOPIC SHOULDER SURGERY WAS COMPLETED AND THE TOTAL INCURRED ON THE CLAIM IS ALMOST \$78,000. A SECOND SURGERY ON THE SHOULDER IS POSSIBLE, WHICH WILL LIKELY INCREASE THE CLAIM TO ALMOST \$130,000.



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

<b>Intake</b>	<b>December-20</b>	<b>December-19</b>	<b>2020 Year End</b>	<b>2019 Year End</b>
# of New Claims Reported	134	11	907	214
# of Report Only	110	4	683	64
% Report Only	82%	36%	75%	30%
# of Medical Only	17	6	164	130
# of Lost Time	7	1	58	20
Medical Only to Lost Time Ratio	71:29	86:14	74:26	87:13
Occupational, Claim Petition, Cancer Presumption	0		2	
COVID-19	120		720	
Average # of Days to Report a Claim	5.1	3.0	3.1	2.2

<b>Nurse Case Management</b>	<b>December-20</b>	<b>December-19</b>
# of Cases Assigned to Case Management	18	17
# of Cases >90 days	17	13

<b>Savings</b>	<b>December-20</b>	<b>December-19</b>	<b>2020 Year End</b>	<b>2019 Year End</b>
Bill Count	128	103	1610	1695
Provider Charges	\$107,032	\$574,922	\$2,406,815	\$2,885,529
Repriced Amount	\$44,945	\$155,854	\$766,439	\$922,044
Savings \$	\$62,087	\$419,068	\$1,640,376	\$1,963,485
% Savings	58%	73%	68%	68%

<b>Participating Provider Penetration Rate</b>	<b>December-20</b>	<b>December-19</b>	<b>2020 Year End</b>	<b>2019 Year End</b>
Bill Count	96%	95%	97%	95%
Provider Charges	97%	99%	97%	97%

<b>Exclusive Provider Panel Penetration Rate</b>	<b>December-20</b>	<b>December-19</b>	<b>2020 Year End</b>	<b>2019 Year End</b>
Bill Count	98%	99%	97%	98%
Provider Charges	99%	99%	97%	97%

<b>Transitional Duty Summary</b>		<b>2020 Year End</b>	<b>2019 Year End</b>
% of Transitional Duty Days Worked		59%	58%
\$ Saved By Accommodating		\$158,131	
% of Transitional Duty Days Not Accommodated		41%	42%
Cost Of Days Not Accommodated		\$102,080	



**Burlington County Municipal JIF  
Average Days To Report By JIF Member  
(Report Only, Medical Only Lost Time)  
1/1/2020 - 12/31/2020**

	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
BEVERLY CITY	1	38.0	38.0
BORDENTOWN CITY	3	1.7	0.0
BORDENTOWN TOWNSHIP	8	1.3	0.5
CHESTERFIELD TOWNSHIP	1	6.0	0.0
DELANCO TOWNSHIP	11	10.2	2.5
DELRAN TOWNSHIP	8	4.4	1.6
EDGEWATER PARK TOWNSHIP	7	1.3	0.6
FIELDSBORO BOROUGH	1	20.0	0.0
FLORENCE TOWNSHIP	9	4.7	0.0
LUMBERTON TOWNSHIP	12	3.3	0.9
MANSFIELD TOWNSHIP	8	3.9	1.3
MEDFORD TOWNSHIP	70	5.4	1.3
MOUNT LAUREL TOWNSHIP	475	2.1	0.4
NORTH HANOVER TOWNSHIP	9	7.3	1.3
PALMYRA BOROUGH	11	2.3	0.8
PEMBERTON TOWNSHIP	44	5.5	4.4
RIVERSIDE TOWNSHIP	12	2.3	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	199	3.9	0.4
WOODLAND TOWNSHIP	2	3.5	0.0
<b>Grand Total</b>	<b>905</b>	<b>3.1</b>	<b>0.8</b>



**Burlington County Municipal JIF  
COVID-19 Claims Report  
1/1/2020 - 12/31/2020**

	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
BEVERLY CITY	1			1
BORDENTOWN CITY	2	1		3
BORDENTOWN TOWNSHIP	2	6		8
CHESTERFIELD TOWNSHIP	1			1
DELANCO TOWNSHIP	3	3	5	11
DELRAN TOWNSHIP	2	5	1	8
EDGEWATER PARK TOWNSHIP	3	4		7
FIELDSBORO BOROUGH		1		1
FLORENCE TOWNSHIP	2	5	2	9
LUMBERTON TOWNSHIP		5	7	12
MANSFIELD TOWNSHIP	3	2	3	8
MEDFORD TOWNSHIP	9	31	30	70
MOUNT LAUREL TOWNSHIP	11	11	452	474
NORTH HANOVER TOWNSHIP	2	7		9
PALMYRA BOROUGH	3	6	2	11
PEMBERTON TOWNSHIP	7	23	13	43
RIVERSIDE TOWNSHIP	1	9	2	12
SHAMONG TOWNSHIP		2		2
SOUTHAMPTON TOWNSHIP	2	6	2	10
TABERNACLE TOWNSHIP	1		1	2
WESTAMPTON TOWNSHIP	3	32	164	199
WOODLAND TOWNSHIP		1	1	2
<b>Grand Total</b>	<b>58</b>	<b>160</b>	<b>685</b>	<b>903</b>

	INDEMNITY	MEDICAL ONLY	REPORT ONLY-WC	Grand Total
January	2	10	7	19
February	2	12	5	19
March	4	4	54	62
April	5	6	88	99
May	5	6	101	112
June	8	11	69	88
July	5	3	56	64
August	4	15	54	73
September	5	5	37	47
October	2	20	42	64
November	9	54	59	122
December	7	14	113	134
<b>Grand Total</b>	<b>58</b>	<b>160</b>	<b>685</b>	<b>903</b>



**Burlington County Municipal JIF  
Transitional Duty Summary Report  
1/1/2020 - 12/31/2020**

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	\$ Saved By Accommodating	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated	Cost Of Days Not Accommodated
BEVERLY CITY	22	0	0%	\$0	22	100%	\$2,970
BORDENTOWN CITY	289	211	73%	\$22,479	78	27%	\$7,439
BORDENTOWN TOWNSHIP	186	23	12%	\$2,002	163	88%	\$10,555
CHESTERFIELD TOWNSHIP	21	21	100%	\$2,835	0	0%	\$0
DELANCO TOWNSHIP	96	96	100%	\$12,960	0	0%	\$0
DELRAN TOWNSHIP	133	133	100%	\$15,921	0	0%	\$0
EDGEWATER PARK TOWNSHIP	203	146	72%	\$19,710	57	28%	\$7,695
FLORENCE TOWNSHIP	16	16	100%	\$576	0	0%	\$0
LUMBERTON TOWNSHIP	3	3	100%	\$395	0	0%	\$0
MEDFORD TOWNSHIP	123	107	87%	\$7,146	16	13%	\$1,661
MOUNT LAUREL TOWNSHIP	583	213	37%	\$24,183	370	63%	\$41,504
PEMBERTON TOWNSHIP	446	405	91%	\$42,731	41	9%	\$4,304
RIVERSIDE TOWNSHIP	41	41	100%	\$5,394	0	0%	\$0
SOUTHAMPTON TOWNSHIP	45	0	0%	\$0	45	100%	\$5,088
WESTAMPTON TOWNSHIP	256	50	20%	\$1,800	206	80%	\$20,864
<b>Grand Total</b>	<b>2463</b>	<b>1465</b>	<b>59%</b>	<b>\$158,131</b>	<b>998</b>	<b>41%</b>	<b>\$102,080</b>





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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
<b>Qualcare</b>	<b>123</b>	<b>\$103,538</b>	<b>\$42,109</b>	<b>\$61,429</b>	<b>59%</b>
Hospital	8	\$33,296	\$22,611	\$10,686	32%
Physical Therapy	58	\$23,479	\$5,051	\$18,428	78%
Physical Medicine & Rehab	2	\$14,250	\$881	\$13,370	94%
Ambulatory Surgical Center	1	\$9,586	\$1,344	\$8,242	86%
Occ Med/Primary Care	17	\$4,297	\$2,059	\$2,238	52%
Urgent Care Center	14	\$4,153	\$2,039	\$2,114	51%
MRI/Radiology	3	\$3,834	\$1,235	\$2,599	68%
Durable Medical Equipment	1	\$3,750	\$3,000	\$750	20%
Physicians Fees	7	\$2,723	\$1,658	\$1,065	39%
Orthopedics	8	\$1,822	\$1,425	\$397	22%
Neurology	1	\$920	\$220	\$700	76%
Other	1	\$868	\$336	\$532	61%
Neurosurgery	1	\$350	\$149	\$201	57%
Orthopedic Surgery	1	\$210	\$102	\$108	52%
<b>Out Of Network</b>	<b>5</b>	<b>\$3,494</b>	<b>\$2,836</b>	<b>\$658</b>	<b>19%</b>
Anesthesiology	2	\$2,800	\$2,198	\$603	22%
Laboratory Services	1	\$489	\$468	\$21	4%
Other	1	\$125	\$125	\$0	0%
Orthopedics	1	\$80	\$45	\$35	44%
<b>Grand Total</b>	<b>128</b>	<b>\$107,032</b>	<b>\$44,945</b>	<b>\$62,087</b>	<b>58%</b>

**Participating Provider Penetration Rate**

**Bill Count** 96%

**Provider Charges** 97%

**Exclusive Provider Penetration Rate**

**Bill Count** 98%

**Provider Charges** 99%



**Burlington County Municipal JIF  
PPO Savings And Penetration Rate  
1/1/2020 - 12/31/2020**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
<b>Participating Provider</b>	<b>1554</b>	<b>\$2,345,577</b>	<b>\$720,112</b>	<b>\$1,625,465</b>	<b>69%</b>
Hospital	72	\$575,610	\$257,742	\$317,868	55%
Physical Therapy	862	\$350,943	\$88,147	\$262,796	75%
Ambulatory Surgical Center	18	\$333,512	\$81,759	\$251,753	75%
Orthopedics	189	\$314,351	\$86,989	\$227,361	72%
Neurosurgery	23	\$269,200	\$73,080	\$196,120	73%
Physicians Fees	47	\$217,389	\$12,684	\$204,705	94%
Anesthesiology	26	\$86,105	\$35,545	\$50,559	59%
MRI/Radiology	60	\$57,691	\$22,593	\$35,098	61%
Physical Medicine & Rehab	18	\$44,187	\$5,094	\$39,093	88%
Urgent Care Center	121	\$29,759	\$18,068	\$11,691	39%
Durable Medical Equipment	19	\$27,343	\$21,292	\$6,050	22%
Occ Med/Primary Care	64	\$16,203	\$8,887	\$7,316	45%
Emergency Medicine	15	\$13,969	\$3,307	\$10,662	76%
Behavioral Health	8	\$3,384	\$2,468	\$916	27%
Other	3	\$1,661	\$722	\$939	57%
Laboratory Services	6	\$1,643	\$233	\$1,410	86%
Podiatry	1	\$1,497	\$1,179	\$318	21%
Neurology	1	\$920	\$220	\$700	76%
Orthopedic Surgery	1	\$210	\$102	\$108	52%
<b>Out Of Network</b>	<b>56</b>	<b>\$61,238</b>	<b>\$46,327</b>	<b>\$14,911</b>	<b>24%</b>
Orthopedics	4	\$14,665	\$7,925	\$6,740	46%
Emergency Medicine	12	\$12,458	\$12,205	\$253	2%
Anesthesiology	8	\$10,400	\$7,959	\$2,441	23%
Physicians Fees	12	\$8,519	\$4,158	\$4,361	51%
Other	7	\$6,964	\$6,297	\$667	10%
Durable Medical Equipment	4	\$5,290	\$4,865	\$425	8%
Laboratory Services	4	\$1,620	\$1,598	\$22	1%
Physical Medicine & Rehab	2	\$775	\$773	\$2	0%
MRI/Radiology	2	\$324	\$324	\$0	0%
Urgent Care Center	1	\$223	\$223	\$0	0%
<b>Grand Total</b>	<b>1610</b>	<b>\$2,406,815</b>	<b>\$766,439</b>	<b>\$1,640,376</b>	<b>68%</b>

**Participating Provider Penetration Rate**

**Bill Count** 97%

**Provider Charges** 97%

**Exclusive Provider Penetration Rate**

**Bill Count** 97%

**Provider Charges** 97%

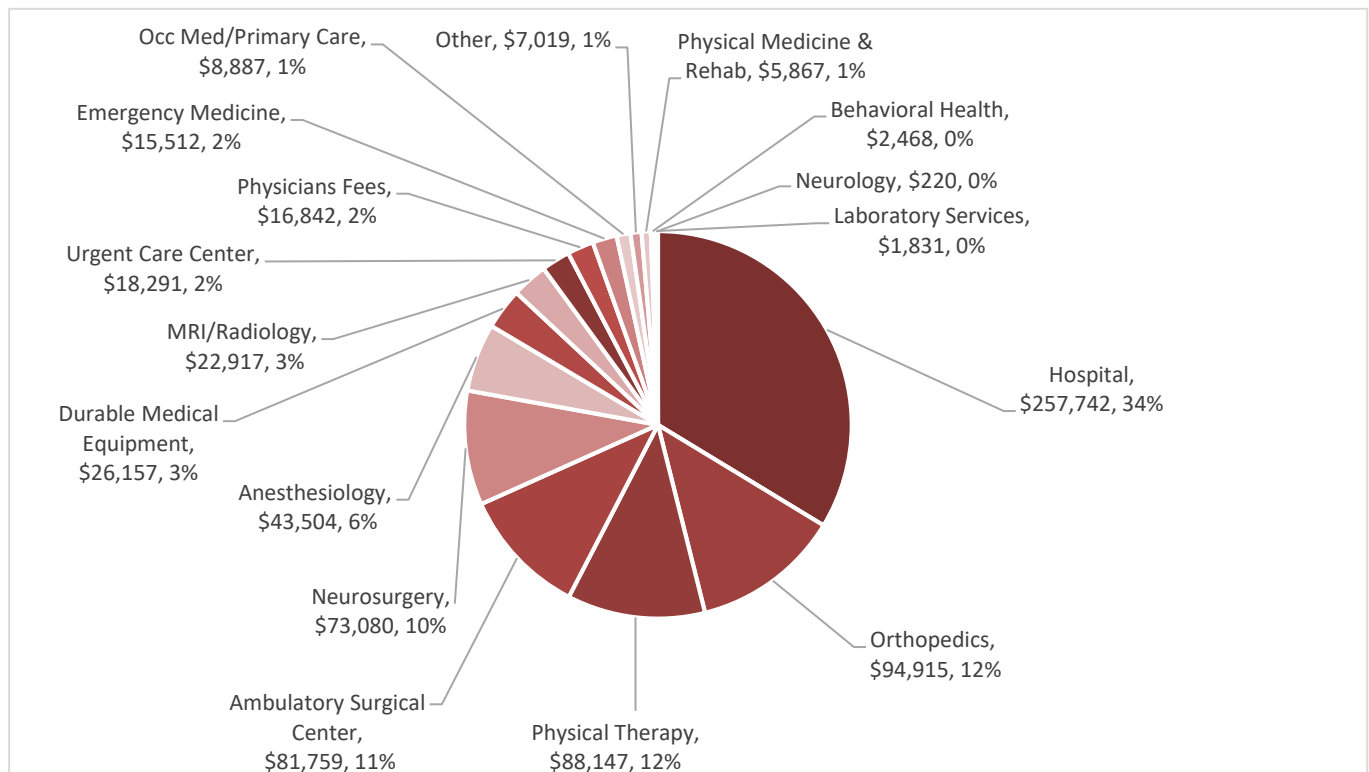


**Burlington County Municipal JIF**  
**1/1/2020 - 12/31/2020**

**Top 10 Providers**

	Bill Count	Repriced Amount	Specialty
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY	28	\$94,472	Hospital
NEUROSURGICAL AND SPINE SPECIALIST	30	\$76,156	Neurosurgery/Phys Med & Rehab
COOPER HEALTH SYSTEMS	3	\$51,930	Hospital
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST	75	\$38,110	Orthopedics
MEMORIAL AMBULATORY SURGERY CENTER	3	\$33,912	Ambulatory Surgery Center
ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL	8	\$28,963	Hospital
STRIVE PHYSICAL THERAPY	297	\$27,350	Physical Therapy
ROTHMAN ORTHOPAEDICS	56	\$24,369	Orthopedics
ONE CALL CARE DIAGNOSTICS	45	\$21,787	MRI/Radiology
REHAB EXCELLENCE CENTER	275	\$20,961	Physical Therapy
<b>Grand Total</b>	<b>820</b>	<b>\$418,010</b>	

**Paid Providers By Specialty**





## Nurse Case Management Assignment Report 2020

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
<b>ACM, BURLCO, TRICO, ACCASBO, BCIP, GCSSD, VINELAND</b>												
Sharon Maurer	62	56	59	55	55	54	57	52	76	84	85	85
Kelly Roth	54	56	46	51	48	53	52	47	24	23	33	34
Cristina Pondevida	55	52	51	51	44	44	44	46	0	0	0	0
Maureen Steelman	55	52	55	50	49	50	51	53	77	82	84	85
Virgen Conley	4	4	4	4	3	3	3	4	0	0	0	0
Wendie Szamreta	2	0	0	0	0	0	0	0	0	0	0	0
Patricia Henchy	0	0	0	0	0	0	0	0	7	6	3	1
Sandra Barber	1	1	1	0	0	0	0	0	0	0	0	0
Bettie Leavitt	0	0	0	0	0	0	0	0	22	20	19	19
Stephanie Dionisio	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>233</b>	<b>221</b>	<b>216</b>	<b>211</b>	<b>199</b>	<b>204</b>	<b>207</b>	<b>202</b>	<b>206</b>	<b>215</b>	<b>224</b>	<b>224</b>



**Burlington County Municipal JIF  
Prescription Benefit Program Summary  
1/1/2020 - 12/31/2020**

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Total
<b>Script Count</b>	11	16	12	5	5	11	9	7	12	9	13	13	<b>123</b>
<b>Utilizing Patients Count</b>	5	8	4	2	2	6	4	2	5	4	4	6	<b>18</b>
<b>Billed Amt</b>	\$1,253	\$1,306	\$655	\$154	\$745	\$1,525	\$1,165	\$443	\$992	\$1,641	\$2,652	\$1,846	<b>\$14,377</b>
<b>U&amp;C Amt</b>	\$1,461	\$1,742	\$882	\$178	\$1,562	\$2,359	\$1,942	\$578	\$1,844	\$1,991	\$4,203	\$2,452	<b>\$21,195</b>
<b>Total Savings Amt</b>	<b>\$209</b>	<b>\$436</b>	<b>\$227</b>	<b>\$24</b>	<b>\$817</b>	<b>\$834</b>	<b>\$777</b>	<b>\$135</b>	<b>\$851</b>	<b>\$350</b>	<b>\$1,552</b>	<b>\$605</b>	<b>\$6,818</b>
<b>Generic Utilization %</b>	81.82%	87.50%	100.00%	100.00%	80.00%	81.82%	88.89%	100.00%	91.67%	66.67%	69.23%	69.23%	<b>83.74%</b>
<b>Cost per Patient</b>	\$251	\$163	\$164	\$77	\$373	\$254	\$291	\$222	\$198	\$410	\$663	\$308	<b>\$799</b>
<b>Cost per Script</b>	\$114	\$82	\$55	\$31	\$149	\$139	\$129	\$63	\$83	\$182	\$204	\$142	<b>\$117</b>
<b>Opioid Cost %</b>	0.76%	2.89%	4.74%			1.46%		2.66%	4.07%			3.25%	<b>1.48%</b>
<b>Opioid Script %</b>	9.09%	18.75%	16.67%			18.18%		14.29%	16.67%			23.08%	<b>11.38%</b>

## **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:** January 19, 2021 Virtual Meeting on Zoom  
**Contact Info:** [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

### **JANUARY ACTIVITY & PLANNED EVENTS**

I am planning to reach out to all of my Wellness Coordinators by end of this month to set up our first wellness-planning meeting to begin formulating a “plan” for implementing effective wellness initiatives for 2021. The goal is to allocate the wellness funds early in the year to avoid last minute spending or worse yet, losing funds all together! *Failing to plan is planning to fail.*

#### **Other goals for the year:**

- Continue with my monthly Targeting Wellness Newsletter – Good News for Good Health
- Solicit employee feedback through conducting periodic Focus Groups and/or surveys
- Introduce new workshops, presentations, demonstrations that can be done virtually and eventually in-person
- Continue seeking new and appropriate resources for your consideration
- Offer confidential individual and/or group virtual coaching sessions to all municipal employees
- Work on building a “library” of tips, exercises, and such that can be posted on the JIF website for convenient access.

#### **Reminder: 2020 Wellness Funds Encumbered:**

The FINAL Date to claim encumbered Wellness Funds is February 1<sup>st</sup>, 2021. Please try to have all receipts and vouchers to Tracy Forlenza at RPA ([Tracy\\_Forlenza@RiskProgramAdministrators.com](mailto:Tracy_Forlenza@RiskProgramAdministrators.com)) by Jan 31<sup>st</sup>.

#### **January Targeting Wellness Newsletter**

- Ideas for setting your sights on a new challenge
- A self-improvement challenge tracker you can use
- Nutritional Nuggets - New section (Survey Link included in the text)
- Fitting Fitness In Every Day
- To Dare - Poem to inspire you
- Recipe Corner - Chilaquiles Casserole

# Targeting Wellness Newsletter

## Good News for Good Health!

January 2021

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

"Starting over is an acceptance of a past we can't change, an unrelenting conviction that the future can be different, and the stubborn wisdom to use the past to make the future what the past was not." – Craig D. Lounsborough

Each new year we tend to be filled with optimism and high expectations. We turn the page to a new chapter in the life we wish we had. There is no doubt that we are all grateful to have come through the year we all just experienced. Don't dwell on what could have been. Don't look at what was lost but rather what you gained because I'm sure there were great lessons to be had in 2020.

This year, instead of just turning the page to a new chapter, what about starting, no writing, a new book, your book! Every New Year we meet at this same place. We may approach the podium slightly different, a year older, few more gray hairs, few more pounds around the mid-section, but we always seem to start with great intentions only to be taken off course by something.

Last year we blamed it on the pandemic. What will it be this year? Challenges await, no doubt, but that's what makes life interesting. That is what helps us to grow into the best version of ourselves. So what is it going to be this year?

Are you going to let those same excuses follow you into 2021 or are you going to take a stand and go after what you want? Looking back (just for one moment) there were events that helped build a stronger resilience within you.

Take that drive, those new skills, your new determination into the days ahead and this New Year, regardless of the obstacles, the challenges and yes, uncertainties that come with every year (every day!). Make an agreement with your inner self that you will continue to push forward to reach your full potential one achievement or failure at a time. There is a lesson in everything...if we look for it. Enjoy the journey of 2021!

### In this issue

1. Set Your Sights On A NEW Challenge
2. Self-improvement Challenge Tracker
3. Nutritional Nuggets—New section
4. Fit Fitness In
5. Poem—To Dare
6. Recipe Corner—Chilaquiles Casserole



"Every day is a new beginning. Treat it that way. Stay away from what might have been, and look at what can be."

Marsha Petrie Sue

Resources: Debby Schiffer (Opinion)



## Make A Commitment to Yourself

### Set Your Sights On 2021 With A New Challenge

After reading the title you might be thinking “Heck 2020 was an entire year of new challenges”. Am I right? Well the challenge I’m referring to now involves something YOU want to do, something you want to change and something that will invoke empowerment in you once it’s completed. With the changing of the calendar to a New Year, we tend to put a lot of pressure on ourselves to change. But often when that change is forced or demanded, we tend to turn that into doubt thinking it’s impossible, afterall maybe you’ve tried this before. We sabotage ourselves before we even start. By the time February rolls arrives, our wish to change is long been abandoned. So this year, instead of focusing on a dramatic year-long change, why not try 30-day “**chunks of change**”. There is a beginning and an end that is obtainable. I have listed a few ideas that might spark your interest. Feel free to come up with one on your own. Choose something that is not overly dramatic, strict or impractical. Small changes add up to huge gains and are more sustainable. Select one or adopt a new one every month this year. It’s up to you. Challenges can bring some fun into self-care. Ready? Let your challenge begin and go after what YOU want this year. Believe you can and you will!

#### Take a Walk Every Day

Make it part of your day, whenever you are most likely to fit it in. Even if it’s a short walk, get it in and then try to sprinkle in a few longer ones when you can. Maybe you focus on distance, or time, or number of steps, it’s up to you. Don’t let weather be an excuse. Get creative and change your location or route if you have to.

#### Get More Sleep

Most people are walking around somewhat sleep deprived. Think about what you do in the evening that may be keeping you away from more sleep (favorite TV show or scrolling the internet). Aim for bedtime 30 to 60 minutes earlier. Even if you don’t get into bed, start winding down by turning off all electronics, perhaps read a book or journal what you are grateful for that day. You will find that you function better the next day and may even find getting up not to be quite as awful. ☺

#### Less Screen Time—Experience Real Life

Vision Direct commissioned research that showed where the average adult could spend about **44 years** of his/her life staring at a screen. Think about how early young kids are starting with screen time!!!

For the next 30 days, experiment with cutting back on electronics (which could also help with the “get more sleep” challenge). Watch less TV, do a social media detox, or commit to spending less time on your phone (turn it off earlier every day. I know some of you are on-call. Just pick something else.

#### Try A Daily Meditation Practice

How you start your day can set the tone for the rest of your day. Perhaps build into your morning routine 5 minutes to sit quietly, breath and set your intentions.

Insight Timer app can be a great place to start. It offers free daily guided meditations any length or topic pertinent to you.

This practice can have profound benefits for both mental and physical health. Join me on **Thursday, January 28th**, when I will be offering a short introduction to meditation with a practice and reflection. Look for the invitation later this month.

Breathe.  
Let go. And  
remind yourself  
that this very  
moment is the  
only one you  
know you have  
for sure.

#### Try 30 days of Yoga

Not only can this help you physically with pain, balance and flexibility, it can help to calm the mind of stress and allow for more focus and connection. *Yoga with Adriene* is offering a free 30-day Breathe Challenge. Check it out.

<https://do.yogawithadriene.com/breath-30-day-yoga-journey>

#### Try A Reading Challenge

Pick a few books you have been wanting to read. Perhaps make a daily goal of how many pages or chapters you’ll read or schedule a specific number of minutes to read. Read for entertainment, relaxation, or to get inspired and learn something new.

#### Try Something /Learn Something New Every Day

Research actually suggests that too much routine and/or the fear of change may actually shorten one’s life. For 30 days, try to learn something new, no matter how small. It helps with brain power, improves creativity, enhances focus and makes life more interesting!



# 30 Day Self Improvement Challenge Tracker

**Steps To Take:**

1. Pick a challenge that is meaningful to you.
2. Commit time every day
3. Set yourself up for success
4. Even if you miss a day, keep going!

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- Steps To Take:**

  1. Pick a challenge that is meaningful to you.
  2. Commit time every day
  3. Set yourself up for success
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[illegible]

Challenges are what  
make life  
interesting.  
Overcoming them is  
what makes life  
*Meaningful!*

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Challenges are what make life interesting.		
Overcoming them is what makes life <i>Meaningful!</i>		

[illegible]

Throughout the year it is my goal to bring you evidence-based information on nutrition and explore ways that food can help us fight

about, please send me an email anytime. I'm in the process of creating a program I'll be piloting sometime over the next several weeks. If you are interested, please read on for a little more information. Let's take back control of our health by developing a good relationship with food.



Science-based evidence has shown that changes in ones dietary choices towards more plant-based whole foods can prevent and even reverse chronic diseases such as high blood pressure, high cholesterol, Type 2 diabetes, Alzheimer's, heart disease, and even some cancers, not to mention promote healthy, sustainable weight loss. Fad diets come and go with little to no maintainable results. The food industry bombards us with conflicting information making nutrition seem impossible to figure out on our own. They planned it that way!

*Wouldn't it be great to feel empowered with tools that allow you to experience:*

- More energy throughout the day
- Sustainable weight loss without restrictions and constant calculations
- Prevention, reduction or even elimination of chronic diseases

I have been living this evidence-based approach to nutrition for nearly three years and now I am offering three ways to guide you on your own journey:



1. **Coaching:** I am a National Board Certified Health and Wellness Coach and I love to help people eat healthy. Email me at [debby\\_schiffer@targetingwellnes.com](mailto:debby_schiffer@targetingwellnes.com).
2. **“Powered Thru Plants” Program:** a group education/coaching course (coming soon). Email me if interested in getting a spot.
3. **Survey:** By taking just 3 minutes to complete this survey, you could well be on your way to taking back control of your overall health and well-being.

Type this link into your browser: <https://www.surveymonkey.com/r/C7GWNDL>

## Fit Fitness In—It Can Be Easy and Fun

It's a fact that I'm sure you already know...the many ways we move and incorporate different types of physical activity into our day has a profound effect on our physical health. However, exercise is one of the **top ways** to improve mental and emotional well-being too! Exercise is a stress-buster! It helps decrease anxiety and depression. It improves our quality of sleep and strengthens our immune system to fight off sickness. Plus it builds resilience, hardiness and grit that pushes us through challenging times.

Where does your workout fit in? You may feel you already have too much on your plate during the day, how could you possibly fit in exercise? Perhaps you don't even enjoy working out in the first place. Now is not the time to incorporate a grueling workout that you will dread in the hours leading up to it and curse through every moment you are in it. Now is the time for workouts that are easy to incorporate, can be done at home or work, and don't take much time yet are effective. They are great ways to give you a mental break from the other "daily chores" you have on your To-Do list. Perhaps you are motivated when working out with others. Keeping social distancing right now could make that seem impossible. Get creative! Set a time with a friend, even if not in the same location, to get up and move "together". Download an app that allows for short workouts to do on your breaks. Maybe start with a suggestion below. Pick a few to do throughout your day.

**Key word:** *Move*



### Walk/Jog in Place

**30-45 seconds. 3-5 times. Simply stand up and focus on bringing your knees up towards your waist.**



### Wall Push ups

**Seeing as you probably will NOT want to get on the office floor try a wall push up. Try 10 reps, 3 times.**



### Squats

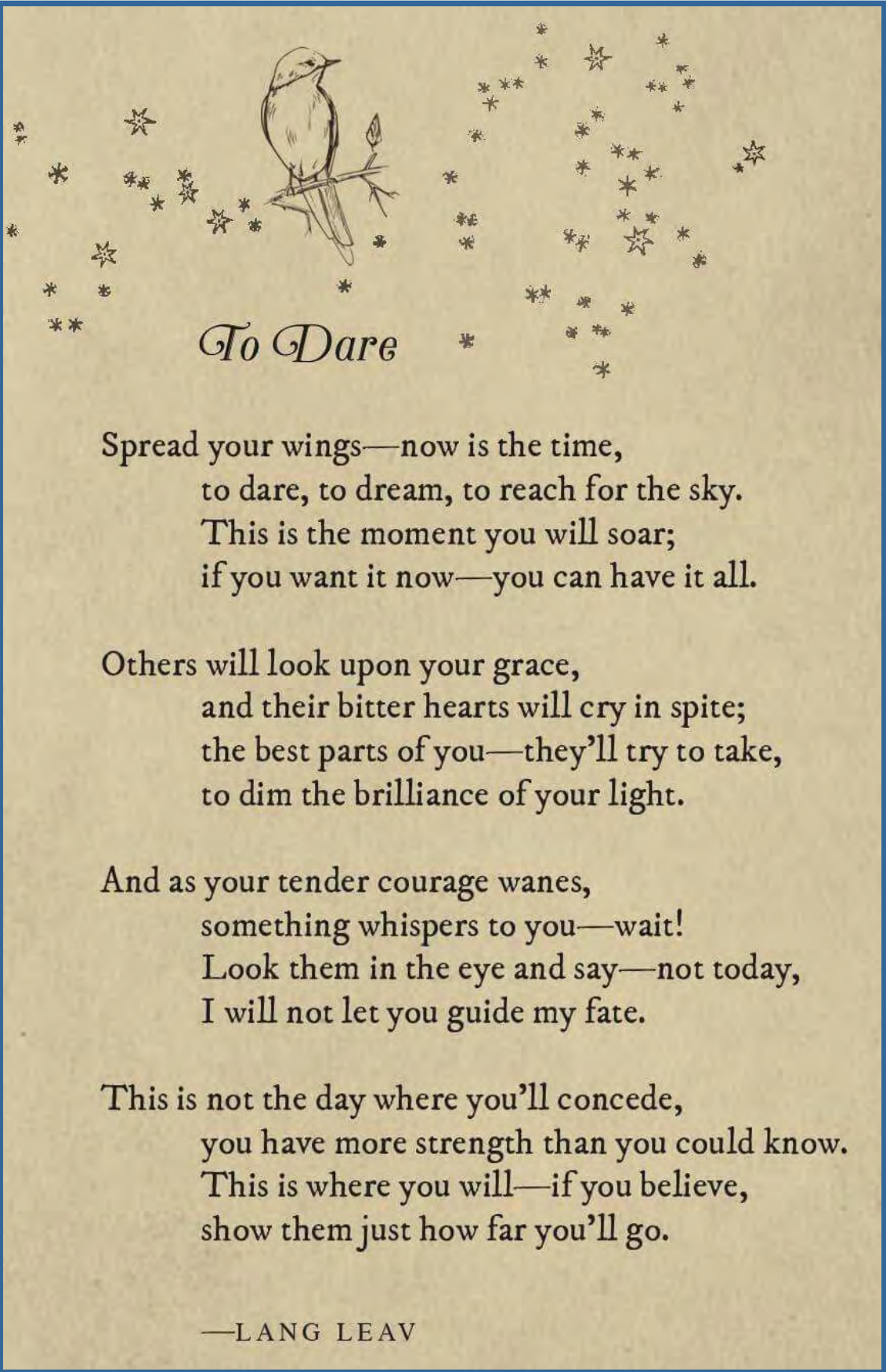
**From your chair, stand up, sit back down and repeat 10 more times. Maybe rest 30 seconds and do another set of 10.**



**Or try a Wall Sit. Stand with your back against the wall. Slowly lower into a seated position and hold 10-30 seconds. Try several times and then start to add on seconds. Make sure your knees are not tracking over your toes.**

**Try setting a timer to stand up every hour and just stretch!**





## *To Dare*

Spread your wings—now is the time,  
to dare, to dream, to reach for the sky.  
This is the moment you will soar;  
if you want it now—you can have it all.

Others will look upon your grace,  
and their bitter hearts will cry in spite;  
the best parts of you—they'll try to take,  
to dim the brilliance of your light.

And as your tender courage wanes,  
something whispers to you—wait!  
Look them in the eye and say—not today,  
I will not let you guide my fate.

This is not the day where you'll concede,  
you have more strength than you could know.  
This is where you will—if you believe,  
show them just how far you'll go.

—LANG LEAV



## Chilaquiles Casserole

This enchilada-style chilaquiles casserole is packed with nutritious beans and vegetables. Canned prepared enchilada sauce has great flavor and keeps the prep time quick (but be sure to check the label to be sure it's not loaded with salt and sugar). It can vary in heat level so find one that suits your taste. If you want to eliminate the heat altogether, try a green enchilada sauce (which is often milder than red) or substitute two 8-ounce cans of plain tomato sauce.

### Ingredients:

- 1 tablespoon canola oil
- 1 medium onion, diced
- 1 medium zucchini, grated
- 1 (19 ounce) can 1 19-ounce can black beans, rinsed
- 1 (14.1 ounce) can 1 14-ounce can diced tomatoes, drained
- 1 ½ cups 1 1/2 cups corn, frozen (thawed) or fresh
- 1 teaspoon ground cumin
- ½ teaspoon salt
- 12 corn tortillas, quartered
- 1 (19 ounce) can 1 19-ounce can mild red or green enchilada sauce



EatingWell Test Kitchen

### Instructions:

#### Step 1

Preheat oven to 400 degrees F. Lightly coat a 9-by-13-inch baking pan with cooking spray.

#### Step 2

Heat oil in a large nonstick skillet over medium-high heat. Add onion and cook, stirring often, until starting to brown, about 5 minutes. Stir in zucchini, beans, tomatoes, corn, cumin and salt and cook, stirring occasionally, until the vegetables are heated through, about 3 minutes.

#### Step 3

Scatter half the tortilla pieces in the pan. Top with half the vegetable mixture, half the enchilada sauce and half the cheese. Repeat with one more layer of tortillas, vegetables, sauce and cheese. Cover with foil.

#### Step 4

Bake the casserole for 15 minutes. Remove the foil and continue baking until the casserole is bubbling around the edges and the cheese is melted, about 10 minutes more.

### A Few Suggested Changes:

#### Step 1

Line your baking pan with parchment paper instead of cooking spray.

#### Step 2

Cook your onion in a small amount of water or broth instead of oil. You may need to add in a few more tablespoons of water/broth to avoid vegetables from sticking.

#### Step 3

Use a non-dairy cheese, nutritional yeast or skip the cheese all together.

#### Step 4

Top your finished dish with sliced avocado and extra salsa.

Debby Schiffer, Wellness Director for BURLCO & TRICO JIF  
 E-mail: debby\_schiffer@targetingwellness.com    Office: 856-322-1220    Cell: 856-520-9908

**Don't wait your turn. Bet on yourself and have the confidence to stand up and say  
 'my time is now.'**



# Cyber Risk Management

## Monthly Executive Report

January 7, 2021



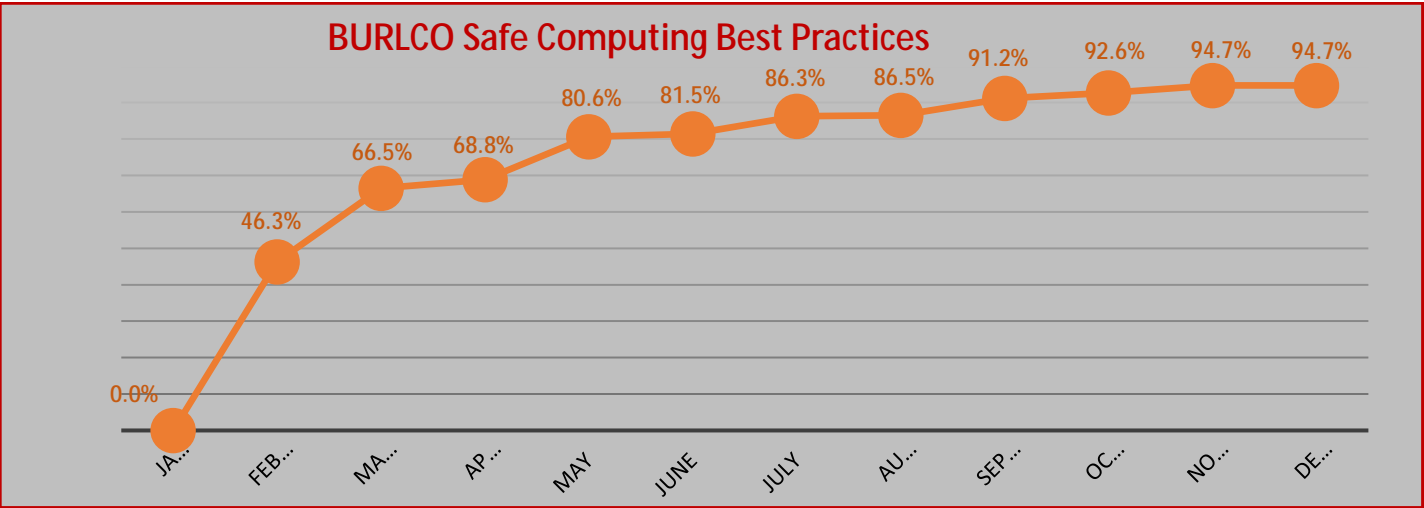
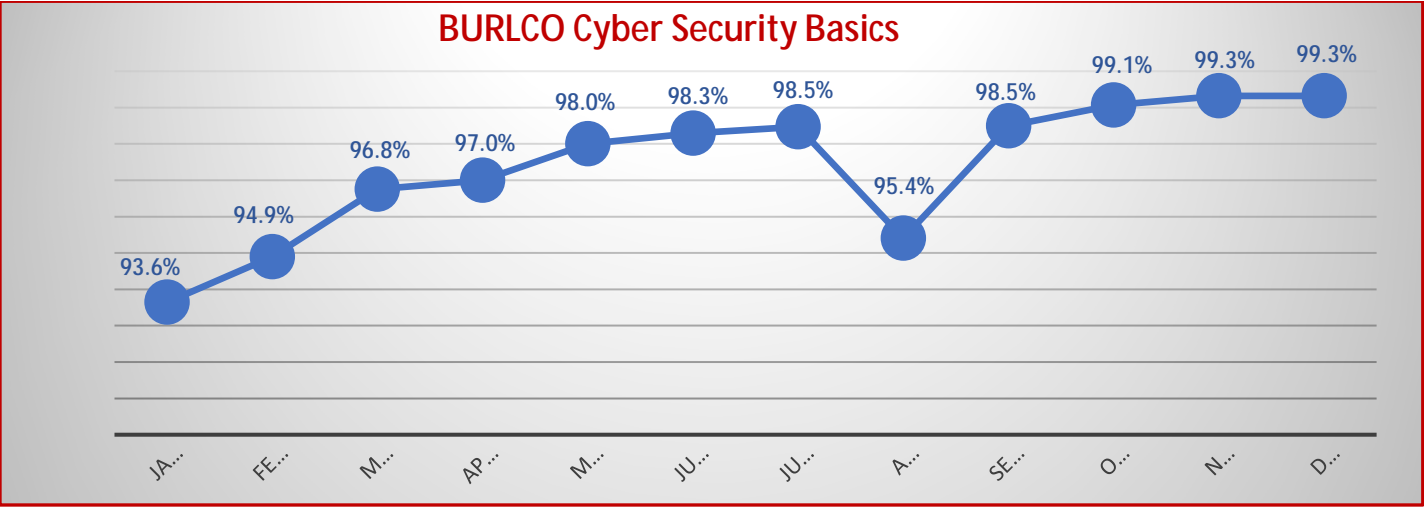
### Media Pro Training

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

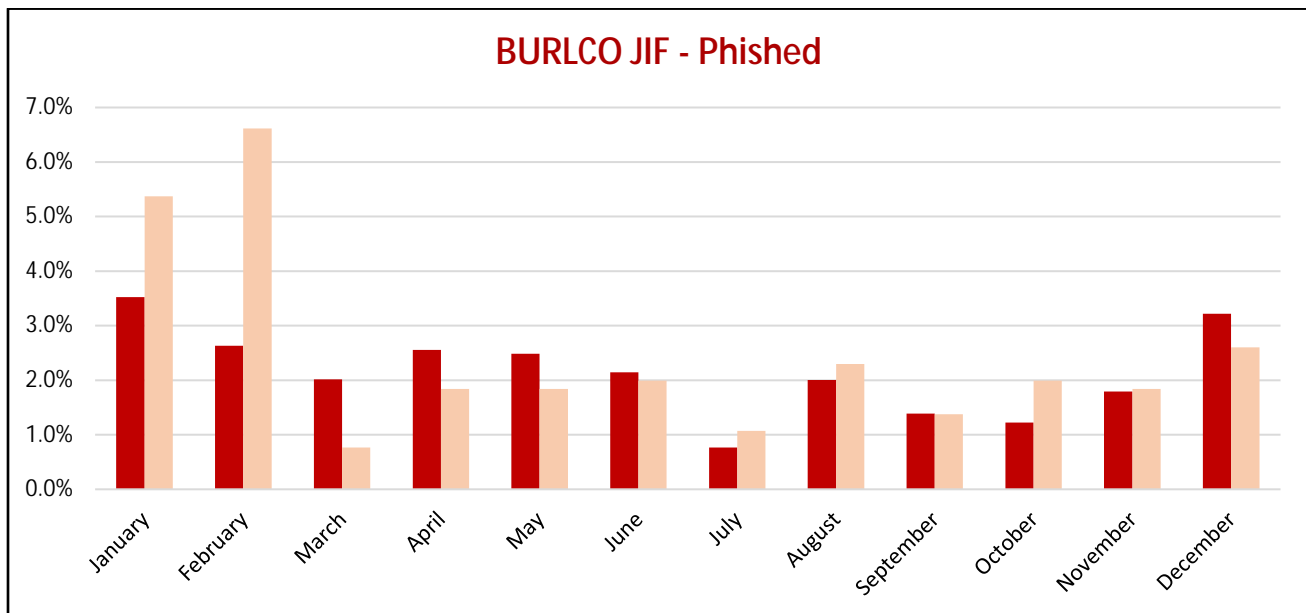


# Phishing Report

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%	653	17	2.6%

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	1	8%
Bordentown City	4	0	0%
Bordentown Twp	13	0	0%
Chesterfield Twp	8	1	13%
Delanco Twp	17	1	6%
Delran Twp	47	0	0%
Edgewater Park Twp.	17	1	6%
Egg Harbor City	1	0	0%
Fieldsboro Borough	4	0	0%
Florence Twp	33	2	6%
Hainesport Twp	8	1	13%
Lumberton Twp	17	1	6%
Mansfield Twp	51	0	0%
Medford Twp	140	1	1%
Mount Laurel Twp	70	1	1%
North Hanover Twp	7	1	14%
Palmyra Borough	44	4	9%
Pemberton Twp	43	0	0%
Pumberton Borough	4	0	0%
Riverside Twp	2	0	0%
Shamong Twp	6	0	0%
Southampton Twp	16	0	0%
Springfield Twp	7	0	0%
Tabernacle Twp	12	0	0%
Westampton Twp	55	2	4%
Woodland Twp	7	0	0%
Wrightstown Borough	4	0	0%
Grand Total	653	17	2.6%

# Phishing Template Utilization

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

Grand Total

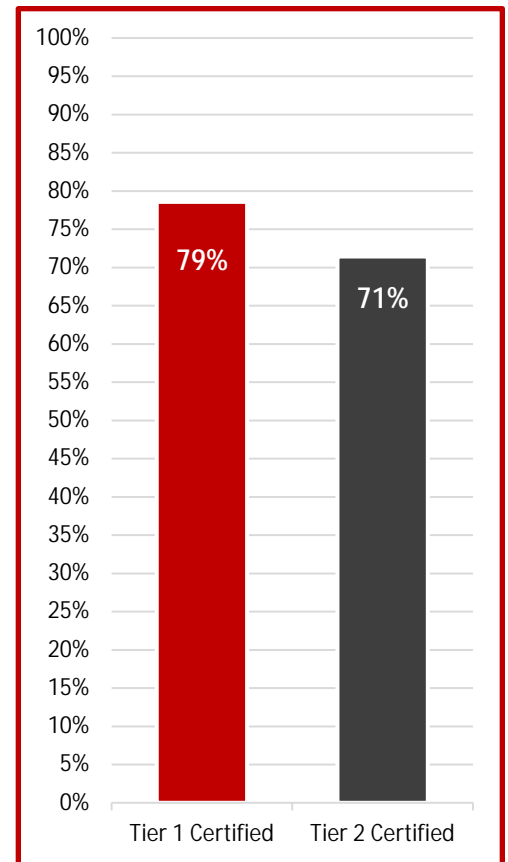
653

13

# MEL's Cyber Risk Management 1/7/2021

## 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	



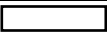



Total # of Municipalities	28	
Tier 1 Certified	22	79%
Tier 2 Certified	20	71%

## 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

No vulnerability scanning report for December was available

# *Tax season is upon us*



## **Beware of Tax Season Scams**

Cyber criminals are certainly aware that tax season is around the corner, and you should be too. Cyber criminals are trying to dupe you into believing you are sending them a legitimate tax document, or they are calling you to convince you they are tax examiners and need your personal information. **BE CAUTIOUS!**

- **Is the emailer's address really what it looks like?**  
*Right-click to see full email address.*
- **Is that link really going where it says it's going?**  
*Right-click to see full web address.*
- **Is that caller really from the IRS?**  
*Hang up and call the IRS yourself with the phone number you find online.*

**IRS-IMPERSONATION PHONE SCAMS** - Callers claiming to be IRS employees – using fake names and phony IRS ID numbers – may ring you and insist that you owe money, and it must be paid as soon as possible through a gift card or wire service. If the call is not picked up, the scammers often leave an emergency callback request message. The real IRS will not call you and demand immediate payment; in general, it will mail you a bill if you owe money.

## MEL Cyber Compliance Report - December 2020

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

JIF	Tier 1			Tier 2		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Burlington County Municipal JIF	22	3	3	20	4	4

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

**This Month's Advice: Know Who is Sending You Email!**

Buddy the Elf really does know Santa. So much so that he was easily able to sniff out the impostor at Gimbles' (also fake) North Pole.

Believe it or not, Buddy is teaching us an important lesson on how to avoid being spear phished... **know who is emailing you!!!**

SPAM filters, sandboxing and other email security features employed by your email providers are catching more and more malicious emails before they hit your inbox. But spear phishing is a more dangerous attack, and it is on the rise.

If your boss sends you an email to pay an invoice you have never seen before from a service you don't recognize, pause... and consider that the person who sent that email might not actually be your boss.

We have seen this happen MANY times... a high-ranking employee's email account is compromised and emails are sent to people telling them to pay fake invoices or transfer money to the attacker's bank accounts.

If your family is like ours and you will watch Elf 12-20 times this December, let Buddy remind you to always know who is sending you emails (especially about money).

Wishing everyone a happy and healthy holiday season!

Let's stay safe out there.

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

[Blog: Does Your Security Awareness Training Feel Critical to Employees?](#)

January 10, 2021

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

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

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

#### INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 11,942.25. This generated an average annual yield of .76%. However, after including an unrealized net loss of \$ 5,963.81 in the asset portfolio, the yield is adjusted to .38% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$58,363.34 as it relates to current market value of \$ 4,458,880.14 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$4,475,373.45.

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 \$ 9,056.00 w/YTD Total \$ 122,408.12 (detailed in my report)  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$ 0.00



LOSS RUN PAYMENT REGISTER ACTIVITY FOR THE PERIOD: (Action Item)

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 283,281.39. The claims detail shows 241 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$100. Interest Allocated)

Delran Township	\$ 31,166.00
Chesterfield Township	\$ 1,112.00
Bordentown City	\$ 70,334.00
Bordentown Township	\$ 63,747.00
Westampton Township	\$ 10,413.00
E-JIF Dividend	\$126,513.91

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 \$ 19,174,602.86 to a closing balance of \$ 18,312,537.08 showing a decrease in the fund of \$ 862,065.78. 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
12/11	MT. LAUREL TWP.	2019169300	MARIUSZ CHOINSKI	WC	2019	9,056.00	
TOTAL-DEC						9,056.00	
TOTAL-YTD							122,408.12

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

	<u>October</u>	<u>November</u>	<u>December</u>	<u>Year To Date Total</u>
<b>Opening Balance for the Period:</b>	19,966,205.33	19,711,235.68	19,174,602.86	
<b>RECEIPTS:</b>				
Interest Income ( Cash )	-1,826.23	16,630.99	5,858.51	285,553.63
Premium Assessment Receipts	0.00	80,605.00	0.00	7,152,438.00
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:				
Fund Year 2020	8,768.00	4,201.41	1,417.86	26,152.37
Fund Year 2019	1,720.85	3,092.62	9,056.00	69,199.03
Fund Year 2018	0.00	0.00	0.00	342.00
Fund Year 2017	25.43	0.00	0.00	2,570.41
Fund Year 2016	0.00	0.00	0.00	30,859.44
Closed Fund Year	0.00	0.00	0.00	200.00
Total Subrogation, Salvage & Reimb.Receipts	10,514.28	7,294.03	10,473.86	129,323.25
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	44,031.00	0.00	44,031.00
RCF Claims Reimbursement	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
<b>TOTAL RECEIPTS:</b>	8,688.05	148,561.02	16,332.37	7,612,220.88
<b>DISBURSEMENTS:</b>				
Net Claim Payments:				
Fund Year 2020	43,926.57	176,014.66	226,041.85	927,437.18
Fund Year 2019	26,598.53	57,119.64	30,422.76	742,908.53
Fund Year 2018	91,169.89	302,376.89	11,561.26	806,232.28
Fund Year 2017	4,651.00	14,791.77	11,549.50	180,244.49
Fund Year 2016	8,619.60	298.50	3,706.02	166,900.41
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	174,965.59	550,601.46	283,281.39	2,823,722.89
Exp.& Admin Bill List Payments:				
Exp. & Cont. Charges FY 2021	0.00	1,872.00	656.00	2,528.00
Exp. & Cont. Charges FY 2020	88,692.11	98,250.38	113,008.66	1,360,283.31
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	445,862.10	1,766,416.35
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	6,110.00	3,450.00	155,961.63
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	28,360.00	32,140.00	623,240.07
Total Bill List Payments	88,692.11	134,592.38	595,116.76	4,843,613.90
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
<b>TOTAL DISBURSEMENTS:</b>	263,657.70	685,193.84	878,398.15	7,669,864.79
<b>Closing Balance for the Period:</b>	19,711,235.68	19,174,602.86	18,312,537.08	
Account Net Cash Change During the Period:				
Operating Account	1,802,557.80	457,933.65	-849,781.35	11,577,538.30
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	-2,051,063.10	7,361.25	-6,320.62	-1,801.81
Asset Management Account	-6,464.35	-1,001,927.72	-5,963.81	-11,633,380.40
Claims Imprest Account	0.00	0.00	0.00	0.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
<b>Total Change in Account Net Cash:</b>	-254,969.65	-536,632.82	-862,065.78	-57,643.91
<b>Proof:</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	

**SUMMARY OF CASH AND INVESTMENT INSTRUMENTS**  
**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**ALL FUND YEARS COMBINED**

**CURRENT MONTH**      December

**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	\$19,174,602.39	13,007.12	4,464,843.95	14,595,751.32	100,000.00	1,000.00
Opening Interest Accrual Bal	\$16,373.38	-	16,373.38	-	-	-
1 Interest Accrued and/or Inte	\$5,799.31	\$0.00	\$5,799.31	\$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	\$6,142.94	\$0.00	\$0.00	\$6,142.94	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$5,679.38	\$0.00	\$5,679.38	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$5,963.81	\$0.00	-\$5,963.81	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$5,978.44	\$0.00	-\$164.50	\$6,142.94	\$0.00	\$0.00
9 Deposits - Purchases	\$906,551.39	\$5,679.38	\$0.00	\$22,473.86	\$283,281.39	\$595,116.76
10 (Withdrawals - Sales)	-\$1,774,475.68	-\$12,000.00	-\$5,679.38	-\$878,398.15	-\$283,281.39	-\$595,116.76
Ending Cash & Investment Bal:	\$18,312,536.61	\$6,686.50	\$4,458,880.14	\$13,745,969.97	\$100,000.00	\$1,000.00
Ending Interest Accrual Balanc	\$16,493.31	\$0.00	\$16,493.31	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$64,287.45	\$0.00	\$0.00	\$0.00	\$51,695.10	\$12,592.35
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$18,376,824.06	\$6,686.50	\$4,458,880.14	\$13,745,969.97	\$151,695.10	\$13,592.35

Investment Income Allocation												
ETE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2020	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest	\$36.53	\$115.40	\$29.84	\$377.89	\$134.19	\$13.43	\$0.00	\$0.00	\$142.36	\$325.76	\$1,175.42
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$0.00	\$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	\$38.70	\$122.24	\$31.61	\$400.29	\$142.14	\$14.23	\$0.00	\$0.00	\$150.80	\$345.07	\$1,245.07
	6 Interest Paid - Term Instr.s	\$39.56	\$92.75	\$26.27	\$339.77	\$107.86	\$10.79	\$0.41	\$0.00	\$101.10	\$303.11	\$1,021.62
	7 Realized Gain (Loss)	-\$37.57	-\$118.68	-\$30.69	-\$388.61	-\$138.00	-\$13.81	\$0.00	\$0.00	-\$146.40	-\$335.00	-\$1,208.76
	8 Net Investment Income	\$37.66	\$118.97	\$30.77	\$389.57	\$138.33	\$13.84	\$0.00	\$0.00	\$146.76	\$335.82	\$1,211.73
	9 Interest Accrued - Net Change	-\$3.03	\$22.66	\$3.57	\$38.13	\$26.33	\$2.64	-\$0.41	\$0.00	\$41.26	\$22.66	\$153.80
	Ending Cash & Investment	\$17,008.20	\$356,900.20	\$100,769.31	\$1,190,422.12	\$453,075.14	\$45,342.84	-\$67,446.83	-\$26,835.76	\$34,798.06	\$986,276.51	\$3,090,309.79
	Ending Interest Accrual Bal	\$111.02	\$290.04	\$79.31	\$1,017.66	\$337.28	\$33.75	\$0.78	\$0.00	\$332.73	\$896.50	\$3,099.08

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2019	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest	\$0.00	\$123.19	\$32.26	\$270.12	\$90.13	\$0.00	\$0.00	\$0.04	\$4.44	\$37.55	\$557.72
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.00	\$130.49	\$34.17	\$286.13	\$95.47	\$0.00	\$0.00	\$0.04	\$4.70	\$39.77	\$590.77
	6 Interest Paid - Term Instr.s	\$0.01	\$120.98	\$31.35	\$295.02	\$88.36	\$0.00	\$0.00	\$0.04	\$10.40	\$42.44	\$588.59
	7 Realized Gain (Loss)	\$0.00	-\$126.68	-\$33.17	-\$277.79	-\$92.69	\$0.00	\$0.00	-\$0.04	-\$4.56	-\$38.61	-\$573.54
	8 Net Investment Income	\$0.00	\$126.99	\$33.25	\$278.47	\$92.92	\$0.00	\$0.00	\$0.04	\$4.57	\$38.71	\$574.95
	9 Interest Accrued - Net Change	-\$0.01	\$2.21	\$0.91	-\$24.90	\$1.77	\$0.00	\$0.00	\$0.00	-\$5.96	-\$4.89	-\$30.87
	Ending Cash & Investment	-\$94,928.04	\$415,949.16	\$108,919.16	\$890,751.64	\$304,343.19	\$0.00	\$0.00	\$121.03	\$14,989.77	\$123,333.78	\$1,763,479.69
	Ending Interest Accrual Bal	\$0.01	\$350.99	\$91.28	\$825.64	\$256.52	\$0.00	\$0.00	\$0.10	\$24.02	\$117.45	\$1,666.01

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2018	Opening 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
	Opening Interest Accrual Bal	33.81	99.88	60.37	77.75	358.58	0.00	0.00	0.14	12.53	122.35	\$765.42
	1 Interest Accrued and/or Interest	\$10.18	\$0.00	\$21.54	\$10.63	\$127.85	\$0.00	\$0.00	\$0.05	\$4.45	\$43.53	\$218.22
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$0.00	\$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	\$10.78	\$0.00	\$22.81	\$11.25	\$135.42	\$0.00	\$0.00	\$0.05	\$4.72	\$46.11	\$231.15
	6 Interest Paid - Term Instr.s	\$11.73	\$34.65	\$20.94	\$26.97	\$124.38	\$0.00	\$0.00	\$0.05	\$4.35	\$42.44	\$265.50
	7 Realized Gain (Loss)	-\$10.47	\$0.00	-\$22.15	-\$10.93	-\$131.48	\$0.00	\$0.00	-\$0.05	-\$4.58	-\$44.76	-\$224.41
	8 Net Investment Income	\$10.49	\$0.00	\$22.20	\$10.95	\$131.80	\$0.00	\$0.00	\$0.05	\$4.59	\$44.87	\$224.95
	9 Interest Accrued - Net Change	-\$1.55	-\$34.65	\$0.60	-\$16.34	\$3.47	\$0.00	\$0.00	\$0.00	\$0.10	\$1.09	-\$47.28
	Ending Cash & Investment	\$34,373.96	-\$218,786.48	\$72,725.25	\$31,107.95	\$431,688.39	\$0.00	\$0.00	\$171.32	\$15,030.96	\$146,977.71	\$513,289.06
	Ending Interest Accrual Bal	\$32.26	\$65.24	\$60.97	\$61.40	\$362.05	\$0.00	\$0.00	\$0.14	\$12.64	\$123.44	\$718.14

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2017	Opening 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
	Opening Interest Accrual Bal	53.56	246.41	91.84	928.93	466.20	94.56	0.00	0.01	150.90	175.66	\$2,208.06
	1 Interest Accrued and/or Interest	\$19.14	\$83.09	\$32.77	\$319.97	\$166.34	\$33.74	\$0.00	\$0.00	\$53.84	\$62.67	\$771.56
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$20.27	\$88.01	\$34.71	\$338.92	\$176.20	\$35.74	\$0.00	\$0.00	\$57.03	\$66.39	\$817.28
	6 Interest Paid - Term Instr.s	\$18.58	\$85.47	\$31.86	\$322.21	\$161.71	\$32.80	\$0.00	\$0.00	\$52.34	\$60.93	\$765.90
	7 Realized Gain (Loss)	-\$19.68	-\$85.44	-\$33.70	-\$329.04	-\$171.06	-\$34.70	\$0.00	-\$0.00	-\$55.37	-\$64.45	-\$793.44
	8 Net Investment Income	\$19.73	\$85.65	\$33.78	\$329.85	\$171.48	\$34.78	\$0.00	\$0.00	\$55.50	\$64.61	\$795.38
	9 Interest Accrued - Net Change	\$0.56	-\$2.38	\$0.91	-\$2.25	\$4.63	\$0.94	\$0.00	\$0.00	\$1.50	\$1.74	\$5.65
	Ending Cash & Investment	\$64,622.38	\$271,152.52	\$110,648.67	\$1,078,239.76	\$561,659.58	\$113,926.14	\$0.00	\$11.94	\$181,796.72	\$211,619.37	\$2,593,677.08
	Ending Interest Accrual Bal	\$54.12	\$244.02	\$92.76	\$926.68	\$470.83	\$95.50	\$0.00	\$0.01	\$152.40	\$177.40	\$2,213.72

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2016	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest	\$24.91	\$65.71	\$33.42	\$256.48	\$136.39	\$31.25	\$0.00	\$0.02	\$68.49	\$58.76	\$675.43
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$0.00	\$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	\$26.39	\$69.60	\$35.40	\$271.68	\$144.47	\$33.11	\$0.00	\$0.02	\$72.55	\$62.24	\$715.46
	6 Interest Paid - Term Instr.s	\$24.22	\$67.02	\$32.49	\$249.56	\$132.59	\$30.38	\$0.00	\$0.02	\$66.59	\$57.12	\$659.99
	7 Realized Gain (Loss)	-\$25.62	-\$67.57	-\$34.37	-\$263.76	-\$140.26	-\$32.14	\$0.00	-\$0.02	-\$70.43	-\$60.43	-\$694.59
	8 Net Investment Income	\$25.68	\$67.74	\$34.45	\$264.41	\$140.60	\$32.22	\$0.00	\$0.02	\$70.61	\$60.57	\$696.30
	9 Interest Accrued - Net Change	\$0.69	-\$1.31	\$0.93	\$6.92	\$3.80	\$0.87	\$0.00	\$0.00	\$1.91	\$1.64	\$15.44
	Ending Cash & Investment	\$84,110.66	\$221,872.87	\$112,838.80	\$862,323.82	\$460,525.54	\$105,533.87	\$0.00	\$57.68	\$231,267.26	\$198,403.70	\$2,276,934.20
	Ending Interest Accrual Bal	\$70.51	\$191.91	\$94.59	\$726.40	\$386.05	\$88.47	\$0.00	\$0.05	\$193.87	\$166.32	\$1,918.16

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
Closed FY	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest	\$0.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,214.57	\$2,214.63
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$0.00	\$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	\$2,345.79	\$2,345.85
	6 Interest Paid - Term Instr.s	\$0.05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,201.77	\$2,201.82
	7 Realized Gain (Loss)	-\$0.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$2,277.39	-\$2,277.45
	8 Net Investment Income	\$0.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,282.97	\$2,283.03
	9 Interest Accrued - Net Change	\$0.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12.80	\$12.81
	Ending Cash & Investment	\$200.46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,445,515.57	\$7,445,716.03
	Ending Interest Accrual Bal	\$0.16	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,360.39	\$6,360.55

## Accounts Included

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

## Accounting Statement

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

December 01, 2020 - December 31, 2020

### Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$4,481,217.33
Net of Contributions & Withdrawals	-\$5,679.38
Net Investment Change	-\$164.50
<b>Closing Market Value w/Accrued Income</b>	<b>\$4,475,373.45</b>

### Your Relationship Team

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**ZIA E QASIM** (302) 651-8413  
Portfolio Manager  
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THOMAS J. TONTARSKI  
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CHESTERTOWN, MD 21620



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

**Asset Allocation**

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$4,458,880.14	100%
<b>TOTAL</b>	<b>\$4,458,880.14</b>	<b>100%</b>

**Accrued Income by Asset Class Summary**

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$4,458,880.14	\$16,493.31	\$4,475,373.45	\$68,546.25	1.54%
<b>TOTAL</b>	<b>\$4,458,880.14</b>	<b>\$16,493.31</b>	<b>\$4,475,373.45</b>	<b>\$68,546.25</b>	<b>1.54%</b>

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

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

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

## Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
<b>Opening Market Value</b>	<b>\$4,464,843.95</b>	<b>\$16,092,260.54</b>
Accrued Income	16,373.38	41,032.34
<b>Opening Market Value w/Accrued Income</b>	<b>\$4,481,217.33</b>	<b>\$16,133,292.88</b>
<b>Contributions</b>		
Cash Receipts	12,000.00	27,852,204.84
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
<b>Total Contributions</b>	<b>\$12,000.00</b>	<b>\$27,852,204.84</b>
<b>Withdrawals</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-17,679.38	-39,725,543.76
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
<b>Total Withdrawals</b>	<b>-\$17,679.38</b>	<b>-\$39,725,543.76</b>
<b>Net Contributions &amp; Withdrawals</b>	<b>-\$5,679.38</b>	<b>-\$11,873,338.92</b>
Closing Market Value	4,458,880.14	4,458,880.14
Accrued Income	16,493.31	16,493.31
<b>Closing Market Value w/Accrued Income</b>	<b>\$4,475,373.45</b>	<b>\$4,475,373.45</b>
<b>Net Investment Change</b>	<b>-\$164.50</b>	<b>\$215,419.49</b>
<b>Net Investment Change Detail</b>		
	Current Period	Year-to-Date
<b>Net Investment Change</b>	<b>-\$164.50</b>	<b>\$215,419.49</b>
<b>Income Earned</b>		
Dividends	-	-
Net Interest	5,679.38	188,563.35
Other Income	-	-
Change in Accrual	119.93	-24,539.03
<b>Total Income Earned</b>	<b>\$5,799.31</b>	<b>\$164,024.32</b>
<b>Market Appreciation</b>	<b>-\$5,963.81</b>	<b>\$51,395.17</b>

## Relationship Summary *(continued)*

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

December 01, 2020 - December 31, 2020

## Income Received Summary

Category	Current Period	Year-to-Date
<b>Taxable</b>		
Dividends	-	-
Interest	5,679.38	188,563.35
Other Income	-	-
<b>Total Taxable</b>	<b>\$5,679.38</b>	<b>\$188,563.35</b>
<b>Tax-Exempt</b>		
Dividends	-	-
Interest	-	-
Other Income	-	-
<b>Total Tax-Exempt</b>	<b>-</b>	<b>-</b>
<b>TOTAL RECEIVED</b>	<b>\$5,679.38</b>	<b>\$188,563.35</b>

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

## Realized Gain/Loss Summary

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

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

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

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

**Cash Activity Summary**

Category	Current Period Cash	Year-to-Date Cash
<b>Opening Balance</b>	-	-
<b>Receipts</b>		
Cash Receipts	12,000.00	27,852,204.84
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	-	27,668,580.41
Net Interest	5,679.38	188,563.35
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
<b>Total Receipts</b>	<b>\$17,679.38</b>	<b>\$55,709,348.60</b>
<b>Disbursements</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-17,679.38	-39,725,543.76
Other Fees	-	-
Purchases	-	-15,983,804.84
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
<b>Total Disbursements</b>	<b>-\$17,679.38</b>	<b>-\$55,709,348.60</b>
<b>TOTAL CLOSING BALANCE</b>	-	-
Net Total Payables and Receivables	-	-
<b>NET OF CASH BALANCE</b>	-	-

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

## Asset Allocation

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

December 01, 2020 - December 31, 2020

### Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
<b>■ Fixed Income</b>						
U.S. Taxable Fixed Income	100.00%	\$4,458,880.14	\$4,400,516.80	\$58,363.34	\$16,493.31	\$4,475,373.45
<b>Total Fixed Income</b>	<b>100.00%</b>	<b>\$4,458,880.14</b>	<b>\$4,400,516.80</b>	<b>\$58,363.34</b>	<b>\$16,493.31</b>	<b>\$4,475,373.45</b>
<b>TOTAL ASSETS</b>	<b>100%</b>	<b>\$4,458,880.14</b>	<b>\$4,400,516.80</b>	<b>\$58,363.34</b>	<b>\$16,493.31</b>	<b>\$4,475,373.45</b>

## Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

December 01, 2020 - December 31, 2020

### Fixed Income

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
<b>U.S. Taxable Fixed Income</b>										
<b>U.S. Treasury Bonds</b>										
UNITED STATES TREASURY NOTES DTD 02/15/2018 2.250% 02/15/2021 CUSIP: 9128283X6 Moody's: AAA	699,000	\$100.240	\$700,677.60	\$697,580.16	\$3,097.44	\$5,940.55	\$15,727.50	0.13	0.20%	15.71%
UNITED STATES TREASURY NOTES DTD 06/30/2019 1.625% 06/30/2021 CUSIP: 9128287A2 Moody's: AAA	699,000	100.742	704,186.58	698,645.04	5,541.54	31.38	11,358.75	0.49	0.12	15.79
UNITED STATES TREASURY NOTES DTD 09/30/2016 1.125% 09/30/2021 CUSIP: 912828T34 Moody's: AAA	1,020,000	100.754	1,027,690.80	1,010,796.09	16,894.71	2,931.80	11,475.00	0.75	0.10	23.05
UNITED STATES TREASURY NOTES DTD 11/30/2019 1.500% 11/30/2021 CUSIP: 912828YT1 Moody's: AAA	1,000,000	101.250	1,012,500.00	997,812.50	14,687.50	1,318.68	15,000.00	0.91	0.11	22.71

## Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

December 01, 2020 - December 31, 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	\$101.484	\$1,013,825.16	\$995,683.01	\$18,142.15	\$6,270.90	\$14,985.00	1.08	0.13%	22.74%
<b>Total U.S. Treasury Bonds</b>			<b>\$4,458,880.14</b>	<b>\$4,400,516.80</b>	<b>\$58,363.34</b>	<b>\$16,493.31</b>	<b>\$68,546.25</b>	<b>0.72</b>	<b>0.13%</b>	<b>100%</b>
<b>Total U.S. Taxable Fixed Income</b>			<b>\$4,458,880.14</b>	<b>\$4,400,516.80</b>	<b>\$58,363.34</b>	<b>\$16,493.31</b>	<b>\$68,546.25</b>	<b>0.72</b>	<b>0.13%</b>	<b>100%</b>
<b>TOTAL FIXED INCOME</b>			<b>\$4,458,880.14</b>	<b>\$4,400,516.80</b>	<b>\$58,363.34</b>	<b>\$16,493.31</b>	<b>\$68,546.25</b>	<b>0.72</b>	<b>0.13%</b>	<b>100%</b>
<b>Grand Total</b> Accrued Income			<b>\$4,458,880.14</b> \$16,493.31	<b>\$4,400,516.80</b>	<b>\$58,363.34</b>	<b>\$16,493.31</b>	<b>\$68,546.25</b>			<b>100%</b>
<b>Grand Total Market Value w/ Accrued Income</b>			<b>\$4,475,373.45</b>							

## Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

December 01, 2020 - December 31, 2020

### Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
<b>OPENING BALANCE</b>				-	-
12/02/2020	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	\$12,000.00	-
12/02/2020	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF Transfer to Investors Bank Burlington County Muni JIF INVESTORS BANK 1000398255	-	-12,000.00	-
12/31/2020	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.625% 6/30/21 AT \$0.008125 /SHARE ON 699000 PAR VALUE DUE 2020-12-31	-	5,679.38	-
12/31/2020	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-5,679.38	-
<b>CLOSING BALANCE</b>				-	-



**Realized Gain / Loss Detail**

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

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

## Statement Disclosures

### Statement Review; Limitations on Actions

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

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

### Fee Arrangements

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

### Affiliated Advisers

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Glossary** *(continued)*

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

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

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

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

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

Current Fund Year: 2020 Month Ending: December											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	9,056.00	0.00	0.00	0.00	0.00	0.00	0.00	9,056.00
Invest Pymnts	96.95	412.84	147.53	1,271.69	635.13	76.40	0.41	0.11	243.21	2,974.24	5,858.51
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	96.95	412.84	147.53	1,271.69	635.13	76.40	0.41	0.11	243.21	2,974.24	5,858.51
Other *	0.00	0.00	0.00	1,417.86	0.00	0.00	0.00	0.00	0.00	0.00	1,417.86
TOTAL	96.95	412.84	147.53	11,745.55	635.13	76.40	0.41	0.11	243.21	2,974.24	16,332.37
EXPENSES											
Claims Transfers	106,343.21	48,923.00	0.00	128,015.18	0.00	0.00	0.00	0.00	0.00	0.00	283,281.39
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	445,862.10	148,598.66	594,460.76
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	656.00	656.00
TOTAL	106,343.21	48,923.00	0.00	128,015.18	0.00	0.00	0.00	0.00	445,862.10	149,254.66	878,398.15
END BALANCE	105,387.62	1,047,088.27	505,901.19	4,052,845.29	2,211,291.84	264,802.85	(67,446.83)	(26,473.79)	477,882.77	9,741,257.87	18,312,537.08
									(0.01)	0.00	

**REPORT STATUS SECTION**

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

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2020											
Month Ending: December											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	40.69	96.31	27.19	351.44	112.00	11.21	0.41	0.00	105.50	313.17	1,057.92
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	40.69	96.31	27.19	351.44	112.00	11.21	0.41	0.00	105.50	313.17	1,057.92
Other *	0.00	0.00	0.00	1,417.86	0.00	0.00	0.00	0.00	0.00	0.00	1,417.86
TOTAL	40.69	96.31	27.19	1,769.30	112.00	11.21	0.41	0.00	105.50	313.17	2,475.78
EXPENSES											0.00
Claims Transfers	106,343.21	32,750.00	0.00	86,948.64	0.00	0.00	0.00	0.00	0.00	0.00	226,041.85
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	445,862.10	113,008.66	558,870.76
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	656.00	656.00
TOTAL	106,343.21	32,750.00	0.00	86,948.64	0.00	0.00	0.00	0.00	445,862.10	113,664.66	785,568.61
END BALANCE	17,008.20	356,900.20	100,769.31	1,190,422.12	453,075.14	45,342.84	(67,446.83)	(26,835.76)	34,798.06	986,276.51	3,090,309.79

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2019											
Month Ending: December											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	9,056.00	0.00	0.00	0.00	0.00	0.00	0.00	9,056.00
Invest Pymnts	0.01	124.79	32.34	303.37	91.15	0.00	0.00	0.04	10.53	43.60	605.83
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.01	124.79	32.34	303.37	91.15	0.00	0.00	0.04	10.53	43.60	605.83
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.01	124.79	32.34	9,359.37	91.15	0.00	0.00	0.04	10.53	43.60	9,661.83
EXPENSES											
Claims Transfers	0.00	0.00	0.00	30,422.76	0.00	0.00	0.00	0.00	0.00	0.00	30,422.76
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,450.00	3,450.00
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	30,422.76	0.00	0.00	0.00	0.00	0.00	3,450.00	33,872.76
END BALANCE	(94,928.04)	415,949.16	108,919.16	890,751.64	304,343.19	0.00	0.00	121.03	14,989.77	123,333.78	1,763,479.69

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2018										
Month Ending:	December										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	12.04	34.65	21.61	27.30	128.33	0.00	0.00	0.05	4.48	43.78	272.24
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	12.04	34.65	21.61	27.30	128.33	0.00	0.00	0.05	4.48	43.78	272.24
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	12.04	34.65	21.61	27.30	128.33	0.00	0.00	0.05	4.48	43.78	272.24
EXPENSES											
Claims Transfers	0.00	6,775.50	0.00	4,785.76	0.00	0.00	0.00	0.00	0.00	0.00	11,561.26
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	6,775.50	0.00	4,785.76	0.00	0.00	0.00	0.00	0.00	0.00	11,561.26
END BALANCE	34,373.96	(218,786.48)	72,725.25	31,107.95	431,688.39	0.00	0.00	171.32	15,030.96	146,977.71	513,289.06

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2017										
Month Ending:	December										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	19.17	88.04	32.87	332.10	166.85	33.84	0.00	0.00	54.00	62.87	789.74
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	19.17	88.04	32.87	332.10	166.85	33.84	0.00	0.00	54.00	62.87	789.74
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	19.17	88.04	32.87	332.10	166.85	33.84	0.00	0.00	54.00	62.87	789.74
EXPENSES											
Claims Transfers	0.00	9,397.50	0.00	2,152.00	0.00	0.00	0.00	0.00	0.00	0.00	11,549.50
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	9,397.50	0.00	2,152.00	0.00	0.00	0.00	0.00	0.00	0.00	11,549.50
END BALANCE	64,622.38	271,152.52	110,648.67	1,078,239.76	561,659.58	113,926.14	0.00	11.94	181,796.72	211,619.37	2,593,677.08



SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2016										
Month Ending:	December										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	24.99	69.05	33.52	257.48	136.80	31.35	0.00	0.02	68.70	58.94	680.85
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	24.99	69.05	33.52	257.48	136.80	31.35	0.00	0.02	68.70	58.94	680.85
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	24.99	69.05	33.52	257.48	136.80	31.35	0.00	0.02	68.70	58.94	680.85
EXPENSES											
Claims Transfers	0.00	0.00	0.00	3,706.02	0.00	0.00	0.00	0.00	0.00	0.00	3,706.02
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	3,706.02	0.00	0.00	0.00	0.00	0.00	0.00	3,706.02
END BALANCE	84,110.66	221,872.87	112,838.80	862,323.82	460,525.54	105,533.87	0.00	57.68	231,267.26	198,403.70	2,276,934.20

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	December										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,270.17	2,270.22
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	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,270.17	2,270.22
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,270.17	2,270.22
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	32,140.00	32,140.00
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	32,140.00	32,140.00
END BALANCE	200.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,445,515.57	7,445,716.03

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

Month  
Current Fund Year

December  
2020

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid December	Monthly Recoveries December	Calc. Net Paid Thru December	TPA Net Paid Thru December	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2020	Property	159,090.74	106,343.21	0.00	265,433.95	265,433.95	0.00	0.00	0.00
	Liability	10,495.11	32,750.00	0.00	43,245.11	43,245.11	0.00	0.00	0.00
	Auto	12,293.28	0.00	0.00	12,293.28	12,293.28	0.00	0.00	0.00
	Workers Comp	494,781.69	86,948.64	0.00	581,730.33	581,730.33	0.00	0.00	0.00
	<b>Total</b>	<b>676,660.82</b>	<b>226,041.85</b>	<b>0.00</b>	<b>902,702.67</b>	<b>902,702.67</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2019	Property	563,294.83	0.00	0.00	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	1,076,908.33	30,422.76	9,056.00	1,098,275.09	1,098,275.09	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>1,702,945.01</b>	<b>30,422.76</b>	<b>9,056.00</b>	<b>1,724,311.77</b>	<b>1,724,311.77</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2018	Property	338,023.38	0.00	0.00	338,023.38	338,023.38	(0.00)	(0.00)	0.00
	Liability	696,947.63	6,775.50	0.00	703,723.13	703,723.13	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	2,013,127.61	4,785.76	0.00	2,017,913.37	2,017,913.37	0.00	0.00	0.00
	<b>Total</b>	<b>3,105,079.37</b>	<b>11,561.26</b>	<b>0.00</b>	<b>3,116,640.63</b>	<b>3,116,640.63</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2017	Property	195,466.69	0.00	0.00	195,466.69	195,466.69	0.00	0.00	0.00
	Liability	211,445.76	9,397.50	0.00	220,843.26	220,843.26	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	1,147,652.31	2,152.00	0.00	1,149,804.31	1,149,804.31	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>1,573,227.04</b>	<b>11,549.50</b>	<b>0.00</b>	<b>1,584,776.54</b>	<b>1,584,776.54</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2016	Property	315,203.78	0.00	0.00	315,203.78	315,203.78	0.00	0.00	0.00
	Liability	312,808.43	0.00	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	1,414,518.54	3,706.02	0.00	1,418,224.56	1,418,224.56	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>2,055,598.97</b>	<b>3,706.02</b>	<b>0.00</b>	<b>2,059,304.99</b>	<b>2,059,304.99</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
Closed FY	Property	(200.00)	0.00	0.00	(200.00)	(200.00)	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>(200.00)</b>	<b>0.00</b>	<b>0.00</b>	<b>(200.00)</b>	<b>(200.00)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL</b>		<b>9,113,311.21</b>	<b>283,281.39</b>	<b>9,056.00</b>	<b>9,387,536.60</b>	<b>9,387,536.60</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
15795	12/7/2020	INDEMNITY	MRO CORPORATION	-- /2021215075	9/16/2020	\$10.00	2020/2020	Expense
15796	12/7/2020	1ST PARTY COLL PD	HAINESPORT ENTERPRISES INC	-- /2021221815	11/24/2020	\$6,575.00	2020/2020	Loss
15797	12/7/2020	INDEMNITY	ROTHMAN INSTITUTE OF NEW JERSEY PA	Z34049/001246179	2/6/2016	\$1,000.00	2016/2016	Loss
15798	12/7/2020	INDEMNITY	State of New Jersey - Div of Worker's Comp	Z34049/001246179	2/6/2016	\$2.02	2016/2016	Expense
15799	12/7/2020	1ST PARTY COLL PD	LEO PETETTI LLC	-- /2021222178	11/30/2020	\$110.00	2020/2020	Expense
15800	12/7/2020	INDEMNITY	THE DEWEESE LAW FIRM	Z45836/001258164	10/1/2016	\$50.00	2016/2016	Expense
15801	12/7/2020	INDEMNITY	Edgewater Park Township	-- /2020198969	3/5/2020	\$2,700.00	2020/2020	Loss
15802	12/7/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
15803	12/7/2020	INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020182837	9/5/2019	\$2,089.27	2019/2019	Loss
15804	12/7/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020208328	6/23/2020	\$1,237.34	2020/2020	Loss
15805	12/7/2020	INDEMNITY	Delran Township	-- /2021221628	11/24/2020	\$1,080.00	2020/2020	Loss
15806	12/7/2020	INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	-- /2018128624	3/15/2018	\$750.00	2018/2018	Expense
15807	12/7/2020	INDEMNITY	DAVID GUDONIS	-- /2018130588	4/7/2018	\$1,098.40	2018/2018	Loss
15808	12/7/2020	INDEMNITY	Richard Kostrub	-- /2019153387	9/21/2018	\$469.36	2018/2018	Loss
15809	12/7/2020	1ST PARTY COLL PD	EDGEWATER PARK TOWNSHIP	-- /2021222178	11/30/2020	\$6,154.43	2020/2020	Loss
15810	12/7/2020	INDEMNITY	IVY REHAB NETWORK, INC	-- /2021211846	8/4/2020	\$85.00	2020/2020	Loss
15811	12/7/2020	INDEMNITY	ADVANCED ENT	-- /2020202122	4/9/2020	\$390.36	2020/2020	Loss
15812	12/7/2020	INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2020182837	9/5/2019	\$320.00	2019/2019	Loss
15813	12/7/2020	INDEMNITY	MID-ATLANTIC ANESTHESIA ASSOCIATES PA	-- /2019176278	6/11/2019	\$1,172.00	2019/2019	Loss
15814	12/7/2020	MEDICAL ONLY	MERCER BUCKS ORTHOPAEDICS, PC	-- /2020193360	12/30/2019	\$101.78	2019/2019	Loss
15815	12/7/2020	INDEMNITY	FELLOWSHIP SURGICAL CENTER, LLC	-- /2019176278	6/11/2019	\$1,344.00	2019/2019	Loss
15816	12/7/2020	MEDICAL ONLY	CENTRAL JERSEY URGENT CARE LLC	-- /2021216956	10/6/2020	\$160.00	2020/2020	Loss
15817	12/7/2020	INDEMNITY	myMATRIXX	-- /2020202122	4/9/2020	\$345.41	2020/2020	Loss
15818	12/7/2020		QUALCARE INC			\$3,096.00		
		MEDICAL ONLY		MLT-2021221625/ 2021221637	11/24/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		MLT-2021221625/ 2021221626	11/24/2020	\$516.00	2020/2020	Loss
		INDEMNITY		-- /2021221628	11/24/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		MLT-2021221625/ 2021221625	11/24/2020	\$516.00	2020/2020	Loss
		INDEMNITY		MLT-2021222006/ 2021222018	11/23/2020	\$516.00	2020/2020	Loss



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
MEDICAL ONLY				-- /2021222201	11/20/2020	\$516.00	2020/2020	Loss
15819	12/14/2020	INDEMNITY	SOUTH JERSEY PHYSICIAN ASSOCS	-- /2018143403	5/15/2018	\$700.00	2018/2018	Expense
15820	12/14/2020	POLICE PROF PI	MARSHALL DENNEHEY WARNER	-- /2018142478	2/10/2018	\$6,775.50	2018/2018	Legal
15821	12/14/2020	MEDICAL ONLY	ATLANTIC SECURITY INT'L	-- /2020183229	9/8/2019	\$126.50	2019/2019	Expense
15822	12/14/2020	PUB OFF PI	DAVID S DEWEESE	-- /2021222280	12/1/2020	\$750.00	2020/2020	Legal
15823	12/14/2020	INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	-- /2020198969	3/5/2020	\$750.00	2020/2020	Loss
15824	12/14/2020	MEDICAL ONLY	THE DEWEESE LAW FIRM	-- /2019174109	5/19/2019	\$150.00	2019/2019	Expense
15825	12/14/2020	INDEMNITY	AFFANATO MARUT LLC	-- /2018143570	11/1/2016	\$182.00	2016/2016	Legal
15826	12/14/2020	BLDG/CONTENT	TAYLOR DARIN CLAIM SERVICE	-- /2021215176	9/18/2020	\$1,078.78	2020/2020	Expense
15827	12/14/2020		PIETRAS SARACINO SMITH & MEEK			\$3,398.05		
		INDEMNITY		-- /2020198969	3/5/2020	\$571.50	2020/2020	Legal
		INDEMNITY		-- /2019163514	1/18/2019	\$714.05	2019/2019	Legal
		INDEMNITY		-- /2018142758	5/14/2018	\$438.00	2018/2018	Legal
		INDEMNITY		Z45109/001257432	9/15/2016	\$1,343.00	2016/2016	Legal
		INDEMNITY		Z40839/001253132	6/26/2016	\$331.50	2016/2016	Legal
15828	12/14/2020	INDEMNITY	Medford Township	MLT-2021222006/ 2021222018	11/23/2020	\$432.00	2020/2020	Loss
15829	12/14/2020	INDEMNITY	Medford Township	MLT-2021222006/ 2021222016	11/23/2020	\$1,278.22	2020/2020	Loss
15830	12/14/2020	INDEMNITY	Medford Township	MLT-2021222006/ 2021222008	11/23/2020	\$1,256.02	2020/2020	Loss
15831	12/14/2020	INDEMNITY	Pemberton Township	MLT-2021221546/ 2021221546	11/21/2020	\$914.29	2020/2020	Loss
15832	12/14/2020	INDEMNITY	Pemberton Township	MLT-2021221546/ 2021221549	11/18/2020	\$666.54	2020/2020	Loss
15833	12/14/2020	INDEMNITY	Pemberton Township	MLT-2021221546/ 2021221563	11/18/2020	\$431.09	2020/2020	Loss
15834	12/14/2020	INDEMNITY	Pemberton Township	MLT-2021221546/ 2021221564	11/18/2020	\$724.23	2020/2020	Loss
15835	12/14/2020	INDEMNITY	DELANCO TOWNSHIP	MLT-2021214894/ 2021214894	9/7/2020	\$1,890.00	2020/2020	Loss
15836	12/14/2020	INDEMNITY	Delanco Township	MLT-2021214894/ 2021214894	9/7/2020	\$675.00	2020/2020	Loss
15837	12/14/2020	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
15838	12/14/2020	INDEMNITY	John Snook	-- /2020186961	10/12/2019	\$1,842.00	2019/2019	Loss



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

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

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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
15839	12/14/2020		INDEMNITY	Christopher Lindsey	-- /2021214072	9/6/2020	\$1,890.00	2020/2020	Loss
15840	12/14/2020		GL PROPERTY DAMAGE	Peter Ciarrocca	-- /2021216010	9/28/2020	\$32,000.00	2020/2020	Loss
15841	12/14/2020		INDEMNITY	IVY REHAB NETWORK, INC	-- /2021214072	9/6/2020	\$1,105.00	2020/2020	Loss
15842	12/14/2020		INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2021215075	9/16/2020	\$320.00	2020/2020	Loss
15843	12/14/2020		MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	-- /2021215493	9/22/2020	\$1,727.00	2020/2020	Loss
15844	12/14/2020		INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2021215075	9/16/2020	\$261.20	2020/2020	Loss
15845	12/14/2020		INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2019156186	9/26/2018	\$150.00	2018/2018	Loss
15846	12/14/2020		INDEMNITY	CAPITAL HEALTH SYSTEM, INC	-- /2021214072	9/6/2020	\$9,646.00	2020/2020	Loss
15847	12/14/2020		INDEMNITY	ROTHMAN ORTHOPAEDICS	-- /2021209920	7/15/2020	\$73.90	2020/2020	Loss
15848	12/14/2020		INDEMNITY	VIRTUA MEDICAL GROUP	-- /2020202122	4/9/2020	\$185.32	2020/2020	Loss
15849	12/14/2020		INDEMNITY	VIRTUA MEDICAL GROUP PA	-- /2020202122	4/9/2020	\$387.31	2020/2020	Loss
15850	12/14/2020		MEDICAL ONLY	CENTRAL JERSEY URGENT CARE LLC	-- /2021216956	10/6/2020	\$160.00	2020/2020	Loss
15851	12/14/2020		MEDICAL ONLY	PATIENT FIRST WOODBURY	-- /2020196688	2/5/2020	\$191.00	2020/2020	Loss
15852	12/14/2020		INDEMNITY	HOME CARE CONNECT LLC	-- /2020182837	9/5/2019	\$3,000.00	2019/2019	Loss
15853	12/14/2020			myMATRIX			\$48.73		
			INDEMNITY		-- /2021211846	8/4/2020	\$34.65	2020/2020	Loss
			INDEMNITY		MLT-2020179427/ 2020179427	7/19/2019	\$14.08	2019/2019	Loss
15854	12/14/2020		INDEMNITY	KIRSHNER SPINE INSTITUTE	-- /2021210968	7/28/2020	\$149.00	2020/2020	Loss
15855	12/14/2020			ISO SERVICES INC			\$23.50		
			INDEMNITY		MLT-2021214894/ 2021214898	9/7/2020	\$11.75	2020/2020	Expense
			INDEMNITY		MLT-2021214894/ 2021214894	9/7/2020	\$11.75	2020/2020	Expense
15856	12/14/2020			QUALCARE INC			\$12,384.00		
			INDEMNITY		-- /2021221502	11/24/2020	\$516.00	2020/2020	Loss
			INDEMNITY		MLT-2021222006/ 2021222008	11/23/2020	\$516.00	2020/2020	Loss
			INDEMNITY		MLT-2021222006/ 2021222016	11/23/2020	\$516.00	2020/2020	Loss
			INDEMNITY		MLT-2021221546/	11/21/2020	\$516.00	2020/2020	Loss



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					2021221546				
			INDEMNITY		MLT-2021221546/ 2021221549	11/18/2020	\$516.00	2020/2020	Loss
			INDEMNITY		MLT-2021221546/ 2021221564	11/18/2020	\$516.00	2020/2020	Loss
			INDEMNITY		MLT-2021221546/ 2021221563	11/18/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021221630/ 2021221639	11/16/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021221630/ 2021221676	11/16/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021221630/ 2021221647	11/16/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021221630/ 2021221644	11/16/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021221630/ 2021221674	11/16/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021221630/ 2021221635	11/16/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021221630/ 2021221686	11/16/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021221630/ 2021221658	11/16/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021221630/ 2021221675	11/16/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021221630/ 2021221640	11/16/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021221630/ 2021221685	11/16/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021221630/ 2021221638	11/16/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021221630/ 2021221642	11/16/2020	\$516.00	2020/2020	Loss



# BURLINGTON COUNTY J.I.F.

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		MEDICAL ONLY		MLT-2021221630/ 2021221630	11/16/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		MLT-2021221630/ 2021221645	11/16/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		MLT-2021221630/ 2021221655	11/16/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		MLT-2021221630/ 2021221679	11/16/2020	\$516.00	2020/2020	Loss
15857	12/21/2020	CAPEHART & SCATCHARD PA				\$1,533.00		
		INDEMNITY		- - /2020205875	5/22/2020	\$735.50	2020/2020	Legal
		INDEMNITY		Z34871/001247013	2/19/2016	\$797.50	2016/2016	Legal
15858	12/21/2020	BODILY INJURY [Expired]	PARKER MCCAY	- - /2018126936	10/21/2017	\$9,397.50	2017/2017	Legal
15859	12/21/2020	INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/ 2020179427	7/19/2019	\$500.00	2019/2019	Loss
15860	12/21/2020	INDEMNITY	JENNIFER KELLY PHD LLC	MLT-2020179427/ 2020179427	7/19/2019	\$1,400.00	2019/2019	Loss
15861	12/21/2020	INDEMNITY	THE DEWEESE LAW FIRM	- - /2019169300	3/20/2019	\$2,264.00	2019/2019	Expense
15862	12/21/2020	INDEMNITY	Mount Laurel Township	- - /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
15863	12/21/2020	INDEMNITY	BORDENTOWN TOWNSHIP	- - /2020182837	9/5/2019	\$87.05	2019/2019	Loss
15864	12/21/2020	INDEMNITY	Medford Township	- - /2021221166	11/3/2020	\$2,309.85	2020/2020	Loss
15865	12/21/2020	INDEMNITY	Chesterfield Township	- - /2021211846	8/4/2020	\$1,890.00	2020/2020	Loss
15866	12/21/2020	INDEMNITY	Palmyra Borough	- - /2021221245	11/13/2020	\$1,309.66	2020/2020	Loss
15867	12/21/2020	INDEMNITY	John Snook	- - /2020186961	10/12/2019	\$1,842.00	2019/2019	Loss
15868	12/21/2020	INDEMNITY	MOUNT LAUREL TOWNSHIP	- - /2020208328	6/23/2020	\$1,237.34	2020/2020	Loss
15869	12/21/2020	1ST PARTY COLL PD	SOUTHAMPTON TOWNSHIP	- - /2021221815	11/24/2020	\$92,425.00	2020/2020	Loss
15870	12/21/2020	INDEMNITY	IVY REHAB NETWORK, INC	- - /2021214072	9/6/2020	\$638.00	2020/2020	Loss
15871	12/21/2020	INDEMNITY	DIAGNOSTIC PATHOLOGY CONSULTANTS P A	- - /2020202122	4/9/2020	\$335.96	2020/2020	Loss
15872	12/21/2020	INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	- - /2020182837	9/5/2019	\$560.00	2019/2019	Loss
15873	12/21/2020	INDEMNITY	PRINCETON BRAIN AND SPINE CARE, LLC	- - /2020186961	10/12/2019	\$219.64	2019/2019	Loss
15874	12/21/2020	MEDICAL ONLY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	- - /2021211406	8/4/2020	\$391.20	2020/2020	Loss
15875	12/21/2020	INDEMNITY	ONE CALL CARE DIAGNOSTICS	- - /2020185549	10/1/2019	\$600.00	2019/2019	Loss
15876	12/21/2020	MEDICAL ONLY	CMC DEPARTMENT OF MEDICINE GROUP, PA	- - /2021215912	9/28/2020	\$141.05	2020/2020	Loss
15877	12/21/2020	MEDICAL ONLY	COOPER PHYSICIAN OFFICES, P.A.	- - /2021215912	9/28/2020	\$332.15	2020/2020	Loss



# BURLINGTON COUNTY J.I.F.

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Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
15878	12/21/2020		ROTHMAN ORTHOPAEDICS			\$699.17		
		MEDICAL ONLY		-- /2021216956	10/6/2020	\$240.47	2020/2020	Loss
		INDEMNITY		-- /2021214072	9/6/2020	\$237.00	2020/2020	Loss
		INDEMNITY		-- /2021211846	8/4/2020	\$73.90	2020/2020	Loss
		INDEMNITY		-- /2020185549	10/1/2019	\$147.80	2019/2019	Loss
15879	12/21/2020	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2020208328	6/23/2020	\$486.00	2020/2020	Loss
15880	12/21/2020		VIRTUA MEDICAL GROUP			\$1,202.27		
		MEDICAL ONLY		-- /2021219666	11/7/2020	\$130.91	2020/2020	Loss
		MEDICAL ONLY		-- /2021219303	11/3/2020	\$188.76	2020/2020	Loss
		MEDICAL ONLY		-- /2021219169	11/2/2020	\$217.73	2020/2020	Loss
		MEDICAL ONLY		-- /2021219099	10/31/2020	\$130.91	2020/2020	Loss
		MEDICAL ONLY		-- /2021218834	10/27/2020	\$217.73	2020/2020	Loss
		MEDICAL ONLY		-- /2021211406	8/4/2020	\$130.91	2020/2020	Loss
		INDEMNITY		-- /2020202122	4/9/2020	\$185.32	2020/2020	Loss
15881	12/21/2020		CENTRAL JERSEY URGENT CARE LLC			\$320.00		
		MEDICAL ONLY		-- /2021217043	10/12/2020	\$160.00	2020/2020	Loss
		MEDICAL ONLY		-- /2021216956	10/6/2020	\$160.00	2020/2020	Loss
15882	12/21/2020		NEUROSURGICAL AND SPINE SPECIALIST LLC			\$880.50		
		MEDICAL ONLY		-- /2020208362	6/24/2020	\$326.11	2020/2020	Loss
		INDEMNITY		-- /2019176278	6/11/2019	\$554.39	2019/2019	Loss
15883	12/21/2020	INDEMNITY	myMATRIX	-- /2019169455	3/25/2019	\$817.61	2019/2019	Loss
15884	12/21/2020		QUALCARE INC			\$11,352.00		
		INDEMNITY		-- /2021223417	12/11/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		-- /2021223042	12/9/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		-- /2021223061	12/7/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		MLT-2021220626/ 2021220722	11/9/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		MLT-2021220626/	11/9/2020	\$516.00	2020/2020	Loss





## BURLINGTON COUNTY J.I.F.

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
					2021220758				
			MEDICAL ONLY		MLT-2021220626/ 2021220789	11/9/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021220626/ 2021220727	11/9/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021220626/ 2021220696	11/9/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021220626/ 2021220626	11/9/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021220626/ 2021220725	11/9/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021220626/ 2021220778	11/9/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021220626/ 2021220723	11/9/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021220626/ 2021220644	11/9/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021220626/ 2021220701	11/9/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021220626/ 2021220756	11/9/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021220626/ 2021220759	11/9/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021220626/ 2021220771	11/9/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021220626/ 2021220741	11/9/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021220626/ 2021220739	11/9/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021220626/ 2021220700	11/9/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021220626/ 2021220704	11/9/2020	\$516.00	2020/2020	Loss



# BURLINGTON COUNTY J.I.F.

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			MEDICAL ONLY		MLT-2021220626/ 2021220728	11/9/2020	\$516.00	2020/2020	Loss
15885	12/28/2020		MEDICAL ONLY	THE DEWEESE LAW FIRM	-- /2020181062	8/11/2019	\$150.00	2019/2019	Expense
15886	12/28/2020		INDEMNITY	Edgewater Park Township	-- /2021219746	11/4/2020	\$810.00	2020/2020	Loss
15887	12/28/2020		INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020185549	10/1/2019	\$791.36	2019/2019	Loss
15888	12/28/2020		INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
15889	12/28/2020		INDEMNITY	Mount Laurel Township	-- /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
15890	12/28/2020		INDEMNITY	MARK HERKOPEREC	-- /2018128624	3/15/2018	\$1,180.00	2018/2018	Loss
15891	12/28/2020		INDEMNITY	CHRISTOPHER COSTELLO	-- /2018108894	7/27/2017	\$2,152.00	2017/2017	Loss
15892	12/28/2020		INDEMNITY	Christopher Lindsey	-- /2021214072	9/6/2020	\$1,890.00	2020/2020	Loss
15893	12/28/2020		INDEMNITY	IVY REHAB NETWORK, INC	-- /2021214072	9/6/2020	\$255.00	2020/2020	Loss
15894	12/28/2020		INDEMNITY	ADVANCED ENT	-- /2020202122	4/9/2020	\$358.12	2020/2020	Loss
15895	12/28/2020		INDEMNITY	VIRTUA WEST JERSEY HEALTH INC	-- /2020202122	4/9/2020	\$5,215.00	2020/2020	Loss
15896	12/28/2020		MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	MLT-2020194299/ 2020194304	1/12/2020	\$1,727.00	2020/2020	Loss
15897	12/28/2020			RWJUHH OCCUPATIONAL HEALTH			\$1,687.99		
			MEDICAL ONLY		-- /2021220797	11/17/2020	\$369.08	2020/2020	Loss
			INDEMNITY		-- /2021211846	8/4/2020	\$95.06	2020/2020	Loss
			INDEMNITY		-- /2021209920	7/15/2020	\$256.43	2020/2020	Loss
			INDEMNITY		-- /2020205914	5/23/2020	\$475.30	2020/2020	Loss
			MEDICAL ONLY		-- /2020206378	5/12/2020	\$161.37	2020/2020	Loss
			MEDICAL ONLY		-- /2020193360	12/30/2019	\$330.75	2019/2019	Loss
15898	12/28/2020		MEDICAL ONLY	MID-ATLANTIC ANESTHESIA ASSOCIATES PA	-- /2020208362	6/24/2020	\$1,025.50	2020/2020	Loss
15899	12/28/2020		MEDICAL ONLY	BIO-REFERENCE LABORATORIES INC	-- /2021217043	10/12/2020	\$468.35	2020/2020	Loss
15900	12/28/2020		INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2021214072	9/6/2020	\$485.00	2020/2020	Loss
15901	12/28/2020		MEDICAL ONLY	REHAB EXCELLENCE CENTER, LLC	-- /2021211406	8/4/2020	\$162.00	2020/2020	Loss
15902	12/28/2020		MEDICAL ONLY	AMERICA EMERGENCY SQUAD	-- /2021220708	11/13/2020	\$125.00	2020/2020	Loss
15903	12/28/2020		MEDICAL ONLY	PATIENT FIRST WOODBURY	-- /2021215003	9/17/2020	\$191.00	2020/2020	Loss
15904	12/28/2020			myMATRIX			\$100.57		
			INDEMNITY		-- /2021211846	8/4/2020	\$26.09	2020/2020	Loss
			INDEMNITY		-- /2020186961	10/12/2019	\$74.48	2019/2019	Loss
15905	12/28/2020			QUALCARE INC			\$2,064.00		



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			MEDICAL ONLY		- - /2021224444	12/23/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		- - /2021224005	12/18/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		- - /2021223863	12/18/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		- - /2021224019	12/17/2020	\$516.00	2020/2020	Loss
Total for BURLINGTON COUNTY J.I.F.			\$283,281.39	Total for BURLINGTON COUNTY J.I.F.				\$283,281.39	

Number of Checks:	111	First Check Number:	15795
Number of Payments:	241	Last Check Number:	15905
Expense Payments:	\$5,414.80		
Legal Payments:	\$22,036.05		
Loss Payments:	\$255,830.54		

FY 2020 EJIF Dividend  
AELCF Member Allocation

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

	<b>FY 2020 4th Qtr Interest</b>	<b>FY 2020 Dividend Allocation</b>	<b>FY 2020 31-Dec Balance</b>
Bass River Township	0.54	384.41	1129.53
Beverly City	0.95	675.47	1986.25
Bordentown City	0.19	261.49	523.46
Chesterfield Township	0.93	664.43	1953.02
Delanco Township	1.16	822.01	2417.13
Delran Township	5.55	3,946.44	11603.41
Edgewater Park Township	2.81	1,997.31	5872.17
Florence Township	3.84	2,729.99	8026.54
Hainseport Township	1.47	1,047.83	3080.55
Lumberton Township	3.73	2,656.72	7811.11
Mansfield Township	1.82	1,292.73	3801.36
Medford Township	7.95	5,652.69	16619.87
Mount Laurel Township	14.36	10,217.39	30039.38
Riverside Township	2.82	2,010.36	5909.41
Shamong Township	2.31	1,641.01	4825.19
Southampton Township	3.71	2,639.66	7759.76
Springfield Township	1.15	819.00	2409.08
Tabernacle Township	2.56	1,821.67	5355.73
Westampton Township	2.58	1,833.71	5390.96
<b>ALLOCATION TOTALS</b>	<b>60.42</b>	<b>43,114.32</b>	<b>126,513.91</b>

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BILL LIST - December 2020**

	<b>Payee</b>	<b>FY2021</b>	<b>FY 2020</b>	<b>FY 2019</b>	<b>CLOSED YRS</b>	<b>JIF Appropriation</b>	<b>Description</b>
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
	<b>TOTAL</b>	<b>\$656.00</b>	<b>\$558,870.76</b>	<b>\$3,450.00</b>	<b>\$32,140.00</b>		

<b>JIF Bill List Total</b>	<b>\$595,116.76</b>
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## Municipal Excess Liability Joint Insurance Fund

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

**Date:** January 6, 2021

**To:** Burlington County Municipal Joint Insurance Fund

**From:** Commissioner Jack

**Subject:** MEL January Report

**Moment of Silence** – Executive Director opened the meeting asking everyone to observe a moment of silence in memory of municipal colleagues and volunteers that passed away during 2020 as a result of Covid 19.

**2021 Reorganization -** The MEL conducted its 2021 Reorganization. The Board of Fund Commissioners held elections for officers and board members, noted below.

Chairman	1	Thomas Merchel	PMM Fund
Secretary	2	Joy Tozzi	Mid Jersey Fund
	3	Robert Law	Trico Fund
	4	Jon Rheinhardt	Morris Fund
	5	Charles Cuccia	South Bergen
	6	Richard Hirsh	Atlantic Fund
	7	Joseph Wolk	Camden Fund
	1	Joseph Catenaro	Suburban Metro Fund (formerly Sub Essex)
	2	Thomas Nolan	Monmouth Fund
	3	Joseph D’Arco	NJSI
	4	Bernie Rutkowski	NJUA Fund
	5	Paul Tomasko	Bergen Fund
	6	John Clarke	NJPHA
	7	Veronica Laureigh	Ocean Fund
		William Northgrave	Central Fund
		Megan Champney	Suburban Fund
		Kevin Davis	PAIC
		Meghan Jack	Burlco Fund

	Steven Scholey	First Responders Fund
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## 2021 MEETING SCHEDULE:

2021 Meeting Schedule		
March 26, 2021 (Friday)	Virtual Via Zoom	9:00 am
June 2, 2021 (Wed)	Virtual Via Zoom	11:15 am
September 1, 2021 (Wed)	Forsgate Country Club	11:15 am
October 20, 2021 (Wed)	Forsgate Country Club	11:15 am
November 17, 2021 (Wed)	Sheraton Hotel, Atlantic City	12:30 pm
January 5, 2022 (Wed)	Forsgate Country Club	11:15 am

## 2021 Standing Committees Chairpersons

Management Committee	Thomas Merchel
Marketing Committee	Richard Hirsch
Coverage Committee	Joy Tozzi
Investment Committee	Jon Rheinhardt
Legislative Committee	Charles Cuccia
Nominating Committee	Charles Cuccia
Safety & Education Committee	Bernard Rutkowski
Audit Committee	Jon Rheinhardt
Claims Review Committee	Richard Hirsh

Chairman Merchel asked all existing chairpersons and committee members to continue serving. Anyone wishing to join, switch or be removed from any committee should contact the Fund office.

**2021 Fund Professionals & Professional Service Agreements** – In 2020, the MEL authorized the use of Competitive Contracting RFPs for the majority of the MEL's contracts that were set to expire December 31, 2020. The respective committees met in either November or December to evaluate and score responses; Adopted Reorganization Resolution #1-21 reflects these contract awards.

Since not all contracts expired at year-end, attached memorandum provides a summary of other contracts in force.

**Purchase of Excess Insurance** – At the December Board meeting, the Board of Fund Commissioners adopted resolutions confirming the placement of excess coverage, in accordance with updated procedures. The MEL commercial carrier for excess workers' compensation is Safety National, the MEL will now increase its liability retention, replacing the layer that had been provided by Brit in 2020; Munich Re will continue to provide the optional excess liability and will now also provide the optional public officials/employment

practices liability; Chubb provides the optional shared aggregate; Endurance American provides the non-owned aircraft and the commercial carrier for excess property and boiler/machinery is Zurich and multiple carriers are providing excess flood coverage. Effective January 1, 2021, the MEL will participate in the primary deductible for cyber and will process premium payments to the excess cyber carriers.

Underwriting Manager submitted his annual renewal marketing memorandum. Underwriting Manager said the hard market prompted the changes in retentions; noting the cost to self-insure additional layers of coverage was less than requested premium increases. Executive Director (Grubb) said the market is the hardest it has been since the condition of the market in the 1980s -that resulted in the formation of the Joint Insurance Funds. Executive Director (Hrubash) said the MEL has faced hard markets over its life but those were single coverage lines; this year the hard market impacted all lines of coverage. Executive Directors thanked Underwriting Manager and his team for all their efforts. Fund Attorney added that Underwriting Manager also documented his marketing efforts and was able to get pre-approval from the comptroller's office for the placement of policies in excess of \$2,000,000 and \$10,000,000.

**Covid 19** – Executive Director talked about the difficulties faced by members, the JIF and the MEL during 2020 as a result of Covid 19. In 2020, the excess workers' compensation policy had an endorsement that treats all claims arising out of a communicable disease as "one occurrence". For the 2021, Safety National is no longer providing that endorsement. To date, they have not confirmed that they will view Covid 19 claims as one occurrence. The MEL may have to book the entirety of this claim while pursuing clarification. Executive Director said the total cost is only a fraction of the JIF and MEL system-wide surplus.

Board approved the excess premium rate table, as negotiated by the Underwriting Manager. Fund office will rely on the approved rates to process adjustments to premiums, as necessary. Initial payments are based on underwriting data as of October.

**Risk Management Plan** - The Board of Fund Commissioners adopted the 2021 MEL Risk Management Plan prepared by the Underwriting Manager. The plan has been amended to reflect changes in retentions, coverages and excess rates and carriers for 2021.

**Designation of Professional Services:** Services for Asset Manager, Custodial Services/Accounting and Financial Advisor were procured via a Request for Proposals and awarded in March 2020 for a 1-year term. Resolution #8-21 awards professional service agreements for the period of March 27, 2021 to March 27, 2022. In addition, Reorganization Resolution #9-21 designates Investors Bank as the Financial Depository.

Reorganization Resolutions included the professional service appointment of the Canning Group as the Qualified Purchasing Agent (QPA) and an inter-local agreement with Rutgers/Bloustein for special cyber liability risk management information services.

**Special Counsel:** Board adopted Resolution #12-21 appoints a professional services agreement to Tom Germinario, Esquire as Special Counsel in land use matters for a fee not to exceed \$7,500 – as recommended by the Fund Attorney. Fund Attorney said MEL members



have faced some difficult land use litigation and he recommended Mr. Germinario as Special Counsel, noting he has been helpful in providing advice, oversight, legal strategy, etc but will not serve as defense counsel.

Board adopted Resolution 15-21 appointed Brown & Connery as Special Counsel to draft an Amicus Brief in the matter of Richter vs Jersey City Board of Education for a flat fee of \$10,000. Fund Attorney said it is the best interest of members of the MEL that New Jersey Law Against Discrimination (LAD) claims be subject to the exclusive remedy provision of Workers' Compensation and whether employees making such LAD claims must prove an intentional wrong pursuant to the Workers' Compensation Claims Act.

**Membership:** The MEL and its affiliated local Joint Insurance Funds accepted two new members as of January 1, 2021.

**Annual Commissioner Retreat:** The Board of Fund Commissioner's Annual Retreat has been scheduled virtually for March 26, 2021 - beginning at 9:00 am. Registration and agenda will be distributed prior to the Retreat.

**2020/2021 Elected Officials Seminar:** The MEL's Annual Elected Officials Seminar was held as part of the League of Municipalities Virtual Conference. The program has now been uploaded and can be accessed through the MEL Safety Institute.

**RCF:** The Residual Claims Fund scheduled its 2021 Reorganization meeting for Wednesday January 6, 2021 at 10:30AM via Zoom audio/video. Commissioner John Clarke is the designated MEL representative for the 2021 Fund Year.

**Legislative Committee:** Committee is scheduled to meet on February 5, 2021 at 10:30AM.

**Safety & Education Committee:** Committee is scheduled to meet next on January 22, 2021. Safety Director thanked the Board for their support during 2020 as the delivery method for safety and regulatory training had to be entirely revamped. He added that the level of Fund Commissioner involvement during 2020 highlights the value of a Joint Insurance Fund – run by and for its members.

**Coverage Committee:** Committee met on December 23, 2020 at 11:15AM and submitted minutes of its meeting for information.

**Cyber Task Force:** The MEL's Cyber Task Force met on October 30<sup>th</sup> 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 1<sup>st</sup> quarter of 2021.

**Claims Committee:** The Claims Review Committee met on December 2<sup>nd</sup> and is scheduled to meet immediately following today's board meeting.

Workers' Compensation Claims Manager took a moment to recognize the efforts of her staff, the MEL Fund Commissioners, Fund Professionals and member entities in managing workers' compensation Covid claims.

**Fund Attorney:** Fund Attorney provided the board with an overview of 2020 highlighting the MEL's participation in a Supreme Court matter; the members, the local JIFs and the MEL's handling of covid-19 claims and related matters; efforts to strengthen state comptroller's office filings; the formation of the MEL's Joint Cash Management and Investment Program and the update of the Personnel Manual and Employee Handbook.

Fund Attorney said Mr. Giacobbe has a manual for volunteers in draft form and it is expected to be ready to provide to the board at its March meeting.

Fund Attorney also said that he had contacted Mr. Giacobbe to research the matter of vaccinations and the workplace and expects to have a report shortly. Commissioner Rheinhardt said employers faced workers' compensation issues in the 1918 pandemic when some employees suffered a reaction to vaccinations after employers required them to be vaccinated.



**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: January 6, 2021

TO: Burlington County Municipal Joint Insurance Fund

FROM: Commissioner Jack

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

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**2021 REORGANIZATION-** The election of the slate was confirmed. Below is a listing of the 2021 Executive Committee and the 2021 Fund Professionals.

		<u><b>2021</b></u>
Chairman:	Bergen	Paul Tomasko
Secretary:	NJUA	Bernie Rutkowski
Executive Committee:	Burlco	Meghan Jack
	Sub Essex JIF	Joe Catenaro
	Monmouth	Thomas Nolan
	Camden	Joe Wolk
	South Bergen	Greg Franz
	Trico	Robert Law
Alternates:		
#1	Morris	Jon Rheinhardt
#2	Ocean	Veronica Laureigh
#3	Central	William Northgrave
#4	PMM	Thomas Merchel
#5	Sub-Muni	Megan Champney

**REORGANIZATIONAL RESOLUTIONS** – The Resolutions necessary to undertake the 2021 Reorganization of the Fund were reviewed and adopted by the Board.

**STORMWATER TRAINING VIDEO** – The E-JIF Coverage Committee is recommending the remake of the stormwater training videos. The Environmental Engineer and Fund QPA will request quotes for video production services. The quotes will be presented to the Board at the March meeting.

**FUND PROFESSIONALS & PROFESSIONAL SERVICE AGREEMENTS** – The EJIF Board awarded competitive contracts in accordance with the New Jersey Local Publics Contract Law, N.J.S.A. 40A:11-4.1et. Seq. for fund years 2021, 2022 and 2023. The fund reserves the right to extend the competitive contract for an added two (2) years under the authority of N.J.S.A. 40A:11-4.2. The EJIF Board also awarded professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A –20.4 et. seq. Contracts will be forwarded to each Fund Professional which will outline adjustments to compensation for Fund year 2021.

The Board of Fund Commissioners made the following appointments:

<b>Executive Director</b>	Stephen Sacco, Perma Risk Management Services
<b>Fund Treasurer</b>	Charles Cuccia
<b>Banking Manager</b>	Investors Bank
<b>Fund Auditor</b>	Nisivoccia LLP
<b>Underwriting Manager</b>	Danskin Insurance Agency and Conner Strong & Buckelew
<b>Actuary</b>	AON Worldwide, Inc.
<b>Environmental Engineer</b>	First Environment
<b>Claims Supervisor</b>	Peter King, Esquire
<b>Legislative Agent</b>	Princeton Public Affairs Group (9/4/19- 9/4/24)
<b>Fund Attorney</b>	Fred Semrau, Esquire (1/1/21- 1/1/21)
<b>Qualified Purchasing Agent</b>	The Canning Group (As per the agreed pricing. 1/1/21- 1/1/21)

**2021 STANDING COMMITTEES** - Five standing committees were established for the 2021 Fund year. The five (5) committees are Coverage committee, Rules & Contracts committee, Budget & Finance committee, Nominating committee, and Claims committee.

**EXCESS AGGREGATE INSURANCE** - The Underwriting Manager indicated that excess coverage for the EJIF will be issued in 2021 by Ascot Specialty Insurance Company, through an intermediary, R-T Specialty in Hamilton. A summary is as follows:

**EXCESS COVERAGE RENEWAL**

<b>COVERAGE:</b>	Follow Form Excess Pollution Liability – Claims Made Coverage	
<b>COMPANY:</b>	Ascot Specialty Insurance Company	
<b>LIMIT OF LIABILITY:</b>	\$ 9,000,000	Pollution Incident Limit
	\$ 9,000,000	Aggregate Limit
<b>SELF INSURED RETENTION:</b>	\$3,000,000	Aggregate of All Losses Incurred

**2021 MEETING SCHEDULE:**

<b>2021 Meeting Schedule</b>		
March 26, 2021	Zoom Teleconference	9:20 am
June 2, 2021	Forsgate Country Club	10:50 am
September 1, 2021	Forsgate Country Club	10:50 am
October 20, 2021	Forsgate Country Club	10:50 am
November 17, 2021	Sheraton Hotel-Atlantic City	12:00 pm
January 5, 2022	Forsgate Country Club	10:50 am



## Municipal Excess Liability Residual Claims Fund

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 Parsippany, New Jersey 07054  
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January 6, 2021

Memo to: Burlington County Municipal Joint Insurance Fund  
 From: Commissioner Matchett  
 Re: RCF 2021 Reorganization Meeting

**Executive Committee Nominations:** Although the RCF conducts its meetings as a Board of Commissioners, regulations require the election of an Executive Committee. Below is a listing of the 2021 Executive Committee and Alternates.

2021 Executive Committee
Gregory Franz, South Bergen JIF, Chairman
John Clarke, MEL JIF, Secretary
Paul Tomasko, Bergen JIF
Tom Nolan, Monmouth JIF
Joseph Wolk, Camden JIF
Brian Bigler, NJUA JIF
Joseph Catenaro, Suburban Essex JIF

Alternates - Executive Committee
David Matchett, Burlco JIF
Richard Hirsch, Atlantic JIF
Jon Rheinhardt, Morris JIF
Tom Merchel, PMM JIF
Sherry Sims, NJPHA JIF
Veronica Laureigh, Ocean JIF
William Northgrave, Central JIF
Megan Champney, Suburban Municipal
Robert Law, Trico JIF

**RCF Claims Committee:** The following commissioners were submitted to serve on the 2021 RCF Claims Committee:

RCF Claims Committee
Gregory Franz, South Bergen JIF, Chairman
John Clarke, MEL JIF, Secretary
Sherry Sims, NJPHA JIF
Jon Rheinhardt, Morris JIF
Megan Champney, Suburban Municipal JIF
Tom Merchel, PMM JIF
Veronica Laureigh, Ocean JIF
Richard Hirsch, Atlantic JIF
Robert Law, Trico JIF

**Reorganizational Resolutions:** The Board adopted the following resolutions as part of the reorganization process:

**Resolution 1-21 Fund Professionals & Professional Service Agreements:** The RCF Board awarded competitive contracts in accordance with the New Jersey Local Publics Contract Law, N.J.S.A. 40A:11-4.1et. Seq. for fund years 2021, 2022 and 2023. Contracts will be forwarded to each Fund Professional which will outline adjustments to compensation for Fund year 2021.

The Board of Fund Commissioners confirmed the following:

2021 Fund Professionals	
Administrator	Joseph Hrubash, PERMA Risk Mgmt. Services
Deputy Administrator	Arthur J. Gallagher Risk Mgmt. Services
Attorney	Fred Semrau, Esq. of Dorsey & Semrau
Excess Claims Supervisor	CB Claims LLC
Treasurer	Charles Cuccia
Actuary	The Actuarial Advantage
Auditor	Wielkottz & Company, LLC

**Resolution 2-21 Appointing Fund Depository:** The RCF Board also awarded a professional service agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44A –20.4 et. seq. appointing Investors Bank as the Fund’s Banking Manager.

**Resolution 3-21 Fiscal Management Plan:** Resolution submitted designating Official Depositories and approving a Cash Management Plan; authorizing Signatories on Administrative Accounts; authorizing Signatories on Claim Accounts; establishing a rate of interest for delinquent assessments; establishing a wire transfer procedure; and certifying Approval Officer for all Fund expenses. In addition to the Chair, Secretary and Treasurer, Commissioner Joseph Catenaro was designated as the additional RCF Commissioner signatory.

**Resolution 4-21 Public Meeting Procedures:** The Board of Fund Commissioners confirmed the following meeting schedule:

2021 Meeting Schedule & 2022 Reorganization		
March 26, 2021	Zoom teleconference	9:00 am
June 2, 2021	Forsgate Country Club	10:30 am
September 1, 2021	Forsgate County Club	10:30 am
October 20, 2021	Forsgate County Club	10:30 am
January 5, 2022	Forsgate County Club	10:30 am

The RCF Claims Committee will meet on the same day as the Executive Committee at the above listed locations at 9:00AM before the Fund meeting with the exception of the March meeting. The RCF Claims Committee will also meet via Zoom at 9:30AM on March 3 and May 5, 2021. Claims meetings for July 7 and December 1, 2021 will be held at PERMA’s Camden office at 2 Cooper Street, Camden, NJ and via teleconference at 9:30AM.

The Fund’s newspaper is The Star Ledger (Newark). In addition, the MEL’s webpage is designated for official notices – [www.njmel.org](http://www.njmel.org).

**Resolution 5-21 Remote Meeting Procedures:** The Board adopted a resolution establishing procedures for including public comment during a remote meeting.

**Resolution 6-21 Fund Records:** The Board confirmed the establishment of a Fund Records program appointing the Fund Secretary as custodian of records and Account Manager as Assistant Fund Secretary.

**Resolution 7-21 Risk Management Plan:** The Board adopted the 2021 Risk Management Plan which detailed coverage, assessment methodology and procedure for closure of fund years.

**Annual Commissioner Retreat:** The Board of Fund Commissioners Annual Retreat has been scheduled for March 26, 2021 starting at 9:00AM and will be held via Zoom teleconference. Registration information and agenda will be distributed prior to the Retreat.

**Claims Committee:** The Claims Review Committee met on December 2, 2020 and met the morning of the Commissioner's meeting. Minutes of the December meeting were enclosed under separate cover.

**Next Meeting:** The next meeting of the RCF will be March 26, 2021 at 9:00AM via Zoom teleconference.