



## **AGENDA PACKET**



**Tuesday, February 16, 2021 at 3:30 PM  
Via Zoom Conferencing**

<https://zoom.us/j/98447662118>

Telephone Access: 646 876 9923 US (New York)

Meeting ID: 984 4766 2118

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

# BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, February 16, 2021 – 3:30 PM

Via Zoom

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Telephone Access: 646 876 9923 US (New York)

Meeting ID:984 4766 2118

## AGENDA

- I. Meeting called to order by Chairman
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
  - A. Notice of this meeting was given by:
    - 1. Sending sufficient notice herewith to the ***Burlington County Times***, Mount Holly, and ***Courier Post***, Cherry Hill NJ;
    - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
    - 3. Posting notice on the public bulletin boards of all member municipalities of the BURLCO JIF.
- IV. Roll Call
  - A. Fund Commissioners
  - B. Fund Professionals
  - C. Risk Management Consultants
  - D. Move up Alternates (*if necessary*)
- V. Approval of Minutes
  - A. Adoption of the **January 19, 2021** Meeting Minutes.....Pages 1-17
  - B. Adoption of the **January 19, 2021** Closed Session Minutes.....Handout

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

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VII. Executive Director's Report..... Pages 18-70
  - A. Lost Time Accident Frequency.....Pages 22-23
  - B. Certificates of Insurance.....Pages 24-39
  - C. Financial Fast Track Report.....Page 40
  - D. Regulatory Filing Checklists.....Pages 41-42
  - E. 2019 Safety Incentive Program Awards
  - F. 2020 Optional Safety Budget.....Page 43
  - G. 2020 Wellness Incentive.....Page 44
  - H. 2020 EPL/Cyber Risk Management Budget.....Page 45
  - I. EPL Compliance Status .....Page 46
  - J. Statutory Bond Status.....Pages 47-48
  - K. Skateboard Park Approval Status.....Page 49
  - L. Capehart & Scatchard Updates.....Pages 50-53
  - M. 2022-2023 MEL EPL Risk Management Plan Update
  - N. 2021 MEL Coverage Bulletins.....Pages 54-55
  - O. Police Command Staff Training
  - P. Managerial & Supervisory Training
  - Q. Non-Supervisory EPL Employee Training.....Pages 56-61
  - R. 2020-2021 Elected Officials Training.....Pages 62-67

S.	Land Use Training Certification.....	Page 68
T.	Payroll Audits	
U.	Property Appraisals	
V.	Police Accreditation Announcement.....	Pages 69-70
W.	Annual Planning Retreat Update	
X.	Inclement Weather Policy	
Y.	Website	
Z.	New Member Activity	
VIII.	Solicitor's Report	
A.	Closed Cases.....	Page 71
B.	MEL Helpline and Contact List.....	Pages 72-73
IX.	Safety Director's Report	
A.	Activity Report .....	Pages 74-76
B.	Police One Training.....	Update
X.	Claims Administrator's Report	
A.	Lessons Learned from Losses .....	Page 77
XI.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 78-79
B.	Targeting Wellness Newsletter .....	Pages 80-86
C.	Fitness Bingo.....	Page 87
D.	Mantra Calendar.....	Page 88
XII.	Managed Health Care Report	
A.	Summary Report .....	Page 89
B.	Average Number of Days to Report a Claim.....	Page 90
C.	COVID – 19 Claims Report.....	Page 91
D.	Transitional Duty Report.....	Page 92
E.	PPO Savings & Penetration Reports.....	Page 93
F.	Top 10 Provider/Paid Provider by Specialty.....	Page 94
G.	Nurse Case Management Report.....	Page 95
XIII.	Technology Risk Services	
A.	Report.....	Pages 96-108
B.	MEL Cyber Risk Management Plan Compliance Status.....	Page 109
C.	Pivot Point Newsletters.....	Page 110
XIV.	Treasurer's Report as of January 31, 2021 .....	Pages 111-148
A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	February Bill List.....	Page 149-150
F.	RMC Bill List.....	Page 151
	Motion to approve the Payment Register & Bill Lists– <b>Motion – Roll Call</b>	

- XV. Committee Report
  - A. Nothing to Report

- XVI. MEL/RCF/E-JIF Reports
  - A. Nothing to Report

- XVII. Miscellaneous Business

<p style="text-align: center;"><b>The next meeting will be held on Tuesday, March 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

JANUARY 19, 2021  
Via Zoom Conferencing

## *OPEN SESSION MINUTES*

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The ***Reorganization*** Meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held via Zoom Conferencing on Tuesday, January 19, 2021 at 3:30PM, prevailing time. Chair Jack, **Riverside**, presiding. The meeting was called to order at 3:30PM.

### ***SINE DIE and REORGANIZATION MEETING CALLED TO ORDER BY CHAIRPERSON***

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

### ***FLAG SALUTE***

### ***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 of 2020 FUND COMMISSIONERS***

Rich Wolbert, **Beverly City**  
Mike Theokas, **Bordentown Twp.**  
Grace Archer, **Bordentown City**  
Glenn McMahon, **Chesterfield Twp.**  
Erin Provencano, **Delanco Twp.**  
Jeffrey Hatcher, **Delran Twp.**  
Patrice Hansell, **Fieldsboro Boro**  
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 Boro**  
Debbie Vallari, **Alternate, Pemberton Boro**  
Dan Hornickel, **Pemberton Twp.**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong Twp.**  
Kathy Hoffman, **Southampton Twp.**  
J. Paul Keller, **Springfield Twp.**  
Doug Cramer, **Tabernacle Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Boro**

Absent Fund Commissioners were:

Amanda Somes, **Bass River Twp.**  
Tom Pullion, **Edgewater Park**  
Maryalice Brown, **Woodland Twp.**

Those also in attendance were:

Paul Forlenza, MGA, Executive Director, *AJG Risk Management Services, Inc.*  
Paul Miola, CPCU, ARM, *AJG Risk Management Services, Inc.*  
David S. DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*  
Tom Tontarski, Treasurer  
John Saville, Safety Director, *J.A. Montgomery Risk Control*  
Chris Roselli, Claims Administrator, *Qual-Lynx*  
Karen Beatty, *QualCare*  
Debby Schiffer, *Wellness Director*  
Lou Romero, *Technology Risk Services*

Also present were the following Risk Management Consultant agencies:

CBIZ Benefits & Insurance Services  
Conner Strong & Buckelew  
EJA/Capacity Insurance  
Hardenberg Insurance Group  
Insurance Agency Mgmt.

Absent Risk Management Consultant agencies:

N/A

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

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

Chair Jack presented the meeting minutes of the December 15, 2020 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. Cramer, seconded by Mr. Mascia, to approve the Open & Closed session meeting minutes of the December 17, 2019 meeting of the Fund as presented.

### **Motion carried.**

The Closed Session minutes of the December 15, 2020 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

### ***ADJOURN THE SINE DIE MEETING***

Chair Jack entertained a motion to adjourn the Sine Die Meeting. Motion by Mr. Wolbert, seconded by Mr. McMahon, to adjourn the Sine Die Meeting. All in favor. Motion carried.

Mr. Forlenza welcomed all in attendance to the *2021 Reorganization Meeting of the BURLCO JIF*. He then asked the Recording Secretary for a roll call of the 2021 Fund Commissioners.

***ROLL CALL of 2021 FUND COMMISSIONERS***

Rich Wolbert, **Beverly City**  
Mike Theokas, **Bordentown Twp.**  
Grace Archer, **Bordentown City**  
Glenn McMahon, **Chesterfield Twp.**  
Erin Provencano, **Delanco Twp.**  
Jeffrey Hatcher, **Delran Twp.**  
Patrice Hansell, **Fieldsboro Boro**  
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 Boro**  
Debbie Vallari, *Alternate*, **Pemberton Boro**  
Dan Hornickel, **Pemberton Twp.**  
Mike Mansdoerfer, **Riverside Twp.**  
David Matchett, **Shamong Twp.**  
Kathy Hoffman, **Southampton Twp.**  
J. Paul Keller, **Springfield Twp.**  
Doug Cramer, **Tabernacle Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Boro**

Absent Fund Commissioners were:

Amanda Somes, **Bass River Twp.**  
Tom Pullion, **Edgewater Park**  
Maryalice Brown, **Woodland Twp.**

***ELECTION OF 2021 OFFICERS***

***2021 Nomination Slate***

Mr. Forlenza presented for the membership's consideration the 2021 Nomination Slate. The Nominating Committee met in November 2020 and presented the 2021 Nomination Slate at the November & December 2020 Executive Committee Meetings.

Chair:	Glenn McMahon, <b>Chesterfield Township</b>
Secretary:	John Gural, <b>Palmyra Borough</b>
Executive Committee:	Rich Wolbert, <b>Beverly City</b>
	Douglas Cramer, <b>Tabernacle Township</b>
	James Ingling, <b>Wrightstown Borough</b>
	Jerry Mascia, <b>Mt. Laurel Township</b>
	Paula Kosko, <b>Hainesport Township</b>

Executive Committee Alternates:

- #1 Grace Archer, **Bordentown City**
- #2 Mike Theokas, **Bordentown Township**
- #3 Dave Matchett, **Shamong Township**
- #4 Brandon Umba, **Lumberton Township**
- #5 Steve Ent, **Westampton Township**
- #6 Vacant
- #7 Vacant

Mr. Forlenza asked if there were any nominations from the floor for a position on the 2021 Executive Committee Nomination Slate. Hearing none, Mr. Forlenza asked for a Roll Call Vote of the full membership for an Election of a Chairman and Secretary as presented.

*Election of a Chairman and Secretary*

**ROLL CALL**    *Yeas*

Rich Wolbert, **Beverly City**  
Mike Theokas, **Bordentown Twp.**  
Grace Archer, **Bordentown City**  
Glenn McMahon, **Chesterfield Twp.**  
Erin Provencano, **Delanco Twp.**  
Jeffrey Hatcher, **Delran Twp.**  
Patrice Hansell, **Fieldsboro Boro**  
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.**  
Debbie Vallari, *Alternate*, **Pemberton Boro**  
Dan Hornickel, **Pemberton Twp.**  
Mike Mansdoerfer, **Riverside Twp.**  
David Matchett, **Shamong Twp.**  
Kathy Hoffman, **Southampton Twp.**  
J. Paul Keller, **Springfield Twp.**  
Doug Cramer, **Tabernacle Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Boro**

*Nays:*            None

*Abstain:*       John Gural, **Palmyra Boro**

Motion carried by unanimous vote.

Mr. Forlenza again asked if there were any nominations from the floor for a position on the 2021 Executive Committee Nomination Slate. Hearing none, Mr. Forlenza then asked for a Roll Call Vote of the full membership for an *Election of Executive Committee & Alternates* as presented.

***Election of Executive Committee/Alternates***

**ROLL CALL      Yeas**

Rich Wolbert, **Beverly City**  
Mike Theokas, **Bordentown Twp.**  
Grace Archer, **Bordentown City**  
Glenn McMahon, **Chesterfield Twp.**  
Erin Provencano, **Delanco Twp.**  
Jeffrey Hatcher, **Delran Twp.**  
Patrice Hansell, **Fieldsboro Boro**  
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 Boro.**  
Debbie Vallari, *Alternate*, **Pemberton Boro**  
Dan Hornickel, **Pemberton Twp.**  
Mike Mansdoerfer, **Riverside Twp.**  
David Matchett, **Shamong Twp.**  
Kathy Hoffman, **Southampton Twp.**  
J. Paul Keller, **Springfield Twp.**  
Doug Cramer, **Tabernacle Twp.**  
Steve Ent, **Westampton Twp.**  
James Ingling, **Wrightstown Boro**

***Nays:***            None

***Abstain:***        None

Motion carried by unanimous vote.

***OATHS OF OFFICE***

*Oaths of Office* were administered visually and virtually by Mr. DeWeese, Fund Solicitor, to the newly elected Chairperson, Secretary, Executive Committee, and Alternates for the 2021 Fund Year. Mr. DeWeese congratulated the Fund Chair, Secretary, Executive Committee Members, and Alternates on their election.

All *Oaths of Office* were signed and the Executive Committee members were instructed to forward the oaths to the Fund Solicitor for counter-signature.

At this time, Mr. Forlenza congratulated the Fund Chair, Secretary, Executive Committee Members, and Alternates on their election and asked Fund Chair Glenn McMahon, *Chesterfield* to conduct the 2021 Reorganization Meeting of the Fund.

***ORGANIZATIONAL RESOLUTIONS***

The following 2021 Organizational Resolutions were presented for adoption by Fund Chair McMahon.

- |          |  |
|----------|--|
| R2021-01 | Confirming the Election of a Fund Chair and Fund Secretary       |
| R2021-02 | Confirming the Election of an Executive Committee and Alternates |

R2021-03	Appointing Professional Staff
R2021-04	Awarding Contracts to Workers' Compensation Assigned Defense Counsel and Approved Associates
R2021-05	Awarding Contracts to General Liability Assigned Defense Counsel and Approved Associates
R2021-06	Recommending the Employment Practices Liability and Public Officials Liability Defense Panel
R2021-07	Adopting Procedures in Compliance with the Open Public Meetings Act
R2021-08	Adopting Fiscal Policies
R2021-09	Designating Executive Director as Public Agency Compliance Officer
R2021-10	Cash Management and Investment Policy
R2021-11	Establishing a Fund Records Program
R2021-12	Establishing the 2021 Plan of Risk Management
R2021-13	Designation of Certifying and Approving Officer for Payment of Claims
R2021-14	Authorizing participation in the MEL Names Storm Deductible Risk Sharing Program

Chair McMahon asked if there were any questions on the Resolutions presented.

Mr. Hornickel inquired why there were three (3) new vendors listed in Resolution 2021-03 of which he was unfamiliar. Mr. Forlenza explained the Bank of New York is the holding bank used by the JCMI, or Joint Cash Management Investment of the MEL which the JIF will be joining. Clearbrook Global is one of their Financial Advising Groups, as well as is NW Financial Group. Mr. Forlenza noted he has spoken with the Fund Solicitor in regards to adding them to the Resolution even though the JIF does not have a direct contractual relationship with these companies. The Solicitor opined that these firms are doing business with the MEL and the JCMI and will be receiving large sums of money from the JIF for investment purposes, therefore we felt it best to list them on the Resolution. Mr. Hornickel thanked Mr. Forlenza for his explanation.

Chair McMahon entertained a motion to adopt the *Organizational Resolutions 2021-01 through 2021-14* as presented.

Motion by Mr. Gural seconded by Mr. Ingling, to adopt *Organizational Resolutions 2021-01 through 2021-14*.

<b>ROLL CALL</b>	<b>Yeas</b>	Doug Cramer, <b>Tabernacle Twp</b> James Ingling, <b>Wrightstown Boro</b> Paula Kosko, <b>Hainesport Twp</b> Jerry Mascia, <b>Mt. Laurel Twp</b> Rich Wolbert, <b>Beverly City</b> John Gural, <i>Secretary</i> , <b>Palmyra Boro</b> Glenn McMahon, <i>Chair</i> , <b>Chesterfield Twp</b>
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<b>Nays:</b>	None
<b>Abstain:</b>	None

Motion carried by unanimous vote.

Chair McMahon presented Resolution 2021-15 Authorizing Advance Travel Expenses for Authorized Official Travel to PRIMA & AGRIP Conferences

Motion by Ms Kosko, seconded by Mr. Wolbert, to adopt *Organizational Resolution 2021-15* as presented.

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

*Nays:*                      None  
*Abstain:*                 None

Motion carried by unanimous vote.

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

Mr. Forlenza reviewed the Executive Director's Report found in the agenda packet with the membership. He thanked the membership on behalf of his staff and RPA/AJG for the 2021 re-appointment as Administrator. He then highlighted the following items from his report:

Mr. Forlenza stated that the annual Disclosure Statement from Arthur J Gallagher Risk Management Services was included in his report for the members to review as it identifies the sources of income received from the BURLCO JIF as a result from our roll as the Fund Administrator. He asked that it be made a part of the minutes of today's meeting.

Mr. Forlenza noted as it is common this time of year for the Certificates of Insurance report to be delayed as the end of the year is a popular time to renew Certificates of Insurance. The Fund Underwriter has been working on the certificates, so if you have not received yours, please reach out to the Fund Underwriter or the Executive Directors office and we will assist you. He noted once we receive this report, his office will distribute to the membership.

Mr. Forlenza noted for members to review their SIP, OSB, Wellness, and EPL/Cyber Risk Management Budget balances. 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. He noted, in total for all of these programs, there is close to \$40,000 of encumbered funds, so please do not allow your monies to go unclaimed.

Mr. Forlenza referenced the Statutory Bond Status report and asked members to please review the report for accuracy. He noted that December 31<sup>st</sup> is a popular time for employees to retire. 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. He reminded the members to please be cognoscente of the June 1, 2021 deadline.

In regards to the Police Command Staff Training, it is still hopeful that we will be able to hold this training in person late Spring and 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 and it has been decided to hold them via Webinar. The trainings will be presented by Armando Riccio and include AM and PM sessions. He noted numerous dates have been establish for April and May and a Save the Date will be forthcoming in the next few weeks.

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 and it will be conducted online. The MEL will reduce each member's 2021 MEL Assessment by \$250 for each municipal elected official who completes one of the online 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 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 in October. 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.

Mr. Forlenza stated the 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, 2021.

Mr. Forlenza stated that a report detailing attendance records through the end of 2020 was included in his report and this information is taken directly from the monthly minutes. Should you have any questions, please contact the Executive Directors office.

Lastly, Mr. Forlenza noted 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. He noted the format is slightly different, but does contain all of the same information. If you have any questions on how to access the reports in Origami, please contact Tracy in the Executive Directors office. If you have any questions regarding the information contained in the report or a specific claim, please contact the adjuster listed in the report.

Mr. Forlenza asked if any members had any questions. No questions were entertained.

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

Mr. DeWeese thanked the membership on behalf of his firm and his team for the 2021 re-appointment as Fund Solicitor.

#### ***Closed Claims Report***

Mr. DeWeese thanked the membership on behalf of himself and his staff for their reappointment and he looks forward to working with everyone in 2021.

With that said, Mr. DeWeese stated that there were three (3) closed cases since the last meeting:

*Middleton v. Township of Bordentown*  
*Cresong (minor) v Township of Mt. Laurel*  
*Bowman & Diaz v. Township of Mt. Laurel*

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

Mr. DeWeese stated of the three attorneys on the MEL Helpline panel, he is receiving the most calls by far, and the volume of continues to be heavy, 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.

Lastly, Mr. DeWeese noted Mr. Forlenza had sent an email out earlier today which contained a Legal Bulletin prepared in conjunction with Mr. Forlenza, Mr. Miola, other Executive Directors of the MEL and Labor Counsel in regards to mandatory or voluntary requirements of receiving the COVID 19 vaccine. He noted a number of inquiries have been received on this matter.

Mr. DeWeese believes this Legal Bulletin provides sound guidance on this topic and it is strongly recommended to meet with your Solicitor and Labor Counsel before any decision is made on behalf of your municipality when it comes to mandating this vaccine. He noted he believes all of the Legal issues have been identified and laid out in regards to making the vaccine either mandatory or voluntary and to please reach out to him should you need any further guidance.

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

### ***SAFETY DIRECTOR'S REPORT***

Mr. Saville began by thanking the membership for the re-appointment and wished everyone a safe and happy New Year. 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 asked to please make the appropriate personnel review the Law Enforcement Bulletins as they are distributed.

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. Three (3) members have provided their rosters, but have not completed any trainings as of yet, and one (1) member has not activity as of yet. As of 1/15/21 members have participated in 1,203 classes. If anyone is interested in the details you may email him and he will provide that information.

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

### ***CLAIMS ADMINISTRATOR'S REPORT***

#### ***Lessons Learned from Losses – January***

Mr. Roselli thanked the members for the reappointment of Qual-Lynx on behalf of himself and his staff.

Mr. Roselli presented the *Lessons Learned from Losses* for January which reviewed *Winter Safety*. He then highlighted the following in order to keep winter weather claims at a minimum:

- 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 worsened 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

Mr. Roselli then presented two costly claims that could have been avoided had the employees working in winter conditions taken a bit more care in preparing the areas they were working in.

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

### ***WELLNESS DIRECTOR'S REPORT***

Ms. Schiffer thanked the Fund for her re-appointment and is looking forward to seeing everyone at some point in 2021. She then noted that her report is detailed in the agenda packet. She highlighted the following:

She stated she is planning to reach out to all of the Wellness Coordinators by the end of this month to set up their first wellness-planning meetings and 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 the 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 membership 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.

Ms. Schiffer stated the last date to claim encumbered Wellness Funds is February 1<sup>st</sup>, 2021, so please try to have all receipts and vouchers to Tracy Forlenza at RPA (Tracy\_Forlenza@RiskProgramAdministrators.com) by Jan 31<sup>st</sup>.

She noted the January Targeting Wellness Newsletter discussed:

- 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

Ms. Schiffer asked if there were any questions at this time. No questions were entertained.

***MANAGED HEALTH CARE REPORT***

Ms. Beatty thanked the Fund for Qual Care’s re-appointment and reviewed the Managed Care Report for *December 2020*.

**Lost Time v. Medical Only Cases**

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

	<b><i>Dec</i></b>	<b><i>YTD</i></b>
<i>Lost Time</i>	<i>7</i>	<i>58</i>
<i>Medical Only</i>	<i>17</i>	<i>164</i>
<i>Report Only</i>	<i>110</i>	<i>683</i>
<i># of New Claims Reported</i>	<i>134</i>	<i>907</i>
<i>Report Only % of Total</i>	<i>82%</i>	<i>75%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>71:29</i>	<i>74:26</i>
<i>Average Days to Report</i>	<i>5.1</i>	<i>3.1</i>

***Transitional Duty Report***

Ms. Beatty presented the Year-to-Date Transitional Duty Report:

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	2,463
<i>Transitional Duty Days Worked</i>	1,465
<i>% of Transitional Duty Days Worked</i>	59%
<i>Transitional Duty Days Not Accommodated</i>	998
<i>% of Transitional Duty Days Not Accommodated</i>	41%
<i>\$ Saved by Accommodating</i>	\$158,131
<i>\$ Lost by Not Accommodating</i>	\$102,080

Ms. Beatty presented a 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: 903  
Indemnity: 58  
Medical Only: 160  
Report Only: 685

She stated there has been an uptick in the number of 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 and will keep the members updated.

Ms. Beatty also reported that with *MedExpress* becoming *Riverside*, there was some concern in regards if the negotiated contracts, pricing, etc. the Qual Care has with them would be honored with *Riverside*, and she can now confirm they will, so you may continue to send your employees to *Riverside*. She concluded by stating 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>Dec</i></b>
<i>Bill Count</i>	128
<i>Original Provider Charges</i>	\$107,032
<i>Re-priced Bill Amount</i>	\$44,945
<i>Savings</i>	\$62,087
<i>% of Savings</i>	58%
<i>Participating Provider Penetration Rate - Bill Count</i>	96%
<i>Participating Provider Penetration Rate – Provider Charges</i>	97%

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

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

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

Mr. Romero wished everyone a Happy New Year and thanked the membership for his reappointment for 2021.

Mr. Romero noted there are still three (3) members where all employees still have not completed the 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 December there were 653 phishing emails issued with 72 clicked, or 2.6%, which is very good, but higher than the previous month. 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. He will be working on webinars, a worksheet and a new assessment which will include new findings and recommendations. 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 was 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 the IRS, or related to taxes as cyber criminals are trying to get you to believing they are sending you legitimate tax documents, or insist you owe the IRS money. There are quite a few phishing emails going around, especially this time of year. If you are unsure of an email, contact him and he will assist you with any questions or concerns.

Lastly, Mr. Romero warned of an advanced virus whereas included in an email, it looks as if there is an eyelash, or a speck of dust, and if you have a touchscreen computer screen and go to wipe away the speck, it is actually a touch link and will release a virus once the speck is touched. This is a very advanced way of circulating a virus, so please be aware as the cyber criminals are getting more advanced.

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 **December 2020**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski reports are valued as of December 31, 2020 for Closed Fund Years 1991 to 2015, and Fund Years 2016, 2017, 2018, 2019 and 2020.

#### **Investment Interest**

Interest received or accrued for the reporting period totaled \$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 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	\$9,056.00	\$122,408.12
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$0.00	

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

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 Allocation	\$126,513.91

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

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

#### ***Loss Run Payment Register – December 2020***

Mr. Tontarski stated that the 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 \$283,281.39. The claim detail shows 241 claim payments issued.

#### ***Bill List –January, 2021***

For the Executive Committee's consideration, Mr. Tontarski presented the January 2021 Bill List in the amount of \$595,116.76

Chair McMahon entertained a motion to approve the December 2020 Loss Run Payment Register and the January 2021 Bill List as presented.

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

Motion by Mr. Ingling seconded by Mr. Mascia, to approve the *December 2020 Loss Run Payment Register and January 2021 Bill List* as presented.

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

*Nays:*                None  
*Abstain:*            None

Motion carried by unanimous vote.

## **COMMITTEE REPORTS**

### ***COMMITTEE CHAIRS MEETING***

Chair McMahon noted that the minutes from the January 7, 2021 meeting along with the 2021 Committee Appointments were included in the agenda packet for the members to review and were self-explanatory. He noted the only real change this year was the appointment of a Co-Chair for each Committee, so in the absence of the Chair, they could run the meeting, review the minutes, and have an overall experience of being the Committee Chair, so once that position is filled again, they would be the next choice.

Chair McMahon asked that everyone please take note of what Committee they have been assigned to, and to please contact the Executive Director's office if any Fund Commissioner would like to be reassigned to a different committee.

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

### ***MEL/RCF/E-JIF REPORT***

#### ***MEL/EJIF Meeting – January 6, 2021***

Ms. Jack reported that the MEL and EJIF met and held their Reorganizational meetings on January 6, 2021 and copies of the meeting minutes, which are self-explanatory, are included in the agenda packet.

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

#### ***RCF Meeting – January 6, 2021***

Mr. Matchett reported that the RCF met and held their Reorganizational meeting on January 6, 2021 and copies of the meeting minutes, which are self-explanatory, are included in the agenda packet.

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

**MISCELLANEOUS BUSINESS**

Chair McMahon entertained a motion to accept *Resolution 2021-17* Honoring Meghan Jack, Riverside Township. Chair McMahon then read a copy of the Resolution to the membership and thanked Ms. Jack for her time served.

Motion by Mr. Cramer, seconded by Mr. Wolbert to accept *Resolution 2021-17*. All in Favor.  
Motion carries.

Mr. Forlenza noted a Plaque and executed Resolution will be delivered to Ms. Jack in the next week or so, along with a copy mailed to her Governing Body.

**Next Meeting**

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, February 16, 2021 at 3:30 PM** via Zoom Conferencing.

**PUBLIC COMMENT**

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

Chair McMahon opened the meeting to the public for comment.

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

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

**EXECUTIVE SESSION MEETING – Resolution #2021-16**

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

Motion by Ms. Kosko, seconded by Mr. Ingling to Adopt *Resolution #2021-16*.

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

**Nays:** None

**Abstain:** None

All in favor. Motion carried by unanimous vote.

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

**REOPEN PUBLIC PORTION OF THE MEETING**

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

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

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

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

<b><i>Workers' Compensation</i></b>	<b><i>General Liability</i></b>
<i>2021214072</i>	<i>2019150650</i>
<i>2019154157</i>	
<i>2021211846</i>	

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

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

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

**Nays:**                None  
**Abstain:**           None

Motion carried by unanimous vote.

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

There were three (3) claim(s) presented for abandon subrogation:

*2020181062*

*2020183229*

*2019174109*

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

Chair McMahon entertained a motion to adjourn the January 19, 2021 meeting of the BURLCO JIF.

Motion by Mr. Mascia, seconded by Mr. Ingling to adjourn the January 19, 2021 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 5:08pm.

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Kris Kristie,  
*Recording Secretary for*

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***John Gural, SECRETARY***



To: Fund Commissioners  
From: Paul A. Forlenza, MGA, RMC, Executive Director  
Date: February 16, 2021  
Re: Executive Director's Report

.....

**A. Lost Time Accident Frequency Report – (pgs. 22-23)**

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

**B. Certificates of Insurance (pgs. 24-39)**

A summary of the Certificates of Insurance issued during November/December 2020 & January 2021 are attached for your review.

**C. Financial Fast Track Report (pg.40 )**

The Financial Fast Track Report as of December 31, 2020 is attached for your review. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of December 31, 2020 was **\$9,942,970**

**D. Regulatory Filing Checklists (pgs. 41-42)**

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

**E. 2020 Safety Incentive Program Awards**

A letter from our office describing on how to collect your 2020 Safety Award Money will be emailed out to all members in the next few weeks. If you have any questions on how to collect your 2020 Safety Incentive Program Awards, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2021. All encumbered funds have to be claimed by February 1, 2022.**

**F. 2021 Optional Safety Budget (pg. 43)**

A report detailing available balances for each member is included in the agenda. If you have any questions on how to collect your 2021 Optional Safety Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2021. All encumbered funds have to be claimed by February 1, 2022.**

**G. 2021 Wellness Incentive Program Allowance (pg. 44)**

A report detailing available balances for each member is included in the agenda. If you have any questions on how to collect your 2021 Wellness Incentive Program Budget allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is November 30, 2021. All encumbered funds have to be claimed by February 1, 2022.**

**H. 2021 EPL/Cyber Risk Management Budget (pg. 45)**

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 the deadline to claim or encumber these funds is November 30, 2021. All encumbered funds have to be claimed by February 1, 2022.**

**I. Employment Practices Liability Compliance – (pg. 46)**

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

**J. Statutory Bond Status (pgs. 47-48)**

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

**K. Skateboard Park Approval Status (pg. 49)**

The MEL has established a process, outlined in MEL Coverage Bulletin **2021-06**, which must be followed by all members who wish to construct a skateboard park and have the BURLCO JIF and MEL provide the facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.

**L. Capehart & Scatchard Updates (pgs. 50-53)**

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

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

In early July, the revised Model Employment Practice Policies and Employee Handbook were placed on the NJ MEL's website (NJMEL.org). Adopting the revised policies and handbook are one of steps required by all members to become/remain in compliance with the MEL EPL Risk Management Plan. The date for completing the necessary steps for compliance with the MEL EPL Risk Management Plan is June 1, 2021.

**N. 2021 MEL Bulletins (pgs. 54-55)**

Attached for your review is MEL Bulletin 2021-01. This Bulletin outlines all MEL Coverage Bulletins released to date for the 2021 Fund Year. Please take note the numbering system for the MEL Bulletins has changed this year. Please be sure to review these Bulletins with your Risk Management Consultant. Please contact the MEL Underwriter, Edward Cooney, if you have any questions regarding the Bulletins.

**O. Police Command Staff Training**

Due to the COVID-19 pandemic, and the required social distancing guidelines, the JIF decided to postpone the in-person Police Command Staff trainings until the Spring of 2021. Over the past few weeks, several members have suggested that we make this training available online; that option is currently being reviewed. Additional information will be forthcoming.

**P. Managerial & Supervisory Trainings**

Due to the COVID-19 pandemic, Managerial & Supervisory Training will be held this coming Spring by Armando Riccio via webinar. Participation in this training is required for compliance with the MEL's EPL Plan of Risk Management. Additional information on this training will be forthcoming.

**Q. Non-Supervisory EPL Employee Training (pgs. 56-61)**

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. 62-67)**

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. 68)**

Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that they have completed the Land Use Training process for at least some of their Board Members. 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. Please note that only these Board members that have completed the training are eligible for the enhanced coverage. If you would like additional copies of the Land Use Liability Training Booklets, please contact the Executive Director's office. If you have any questions regarding the individuals that have completed the training, please do not hesitate to contact Ed Cooney, Fund Underwriter at 973-659-6424 or [ecooney@connerstrong.com](mailto:ecooney@connerstrong.com).

**T. Payroll Audits**

On or about February 11, 2021 a letter was e-mailed to all Municipal Clerks, with a copy to Fund Commissioners, advising that Bowman & Company will be performing workers' compensation exposure verification audits of members' 2020 payrolls. These payroll figures will serve as the basis for your 2022 workers compensation excess premiums. Attached to the e-mail was a spreadsheet that included employee counts by payroll classification as reported during last year's payroll audit. As employee counts have a tendency to be the most time consuming part of the payroll audit process, members were asked to review and update this spreadsheet upon receipt. Members are asked to send the required payroll data to the auditors for processing either via mail or electronically no later than **March 11, 2021**. Details on how the data can be sent were included in the February 11, 2021 correspondence. Once the information is processed, the auditor will contact each town to discuss the

results of the audit and clarify any questions. Members who still have questions following the audit can contact a representative from Bowman to set up a mutually convenient date and time to meet and discuss the audit results

## **U. Property Appraisals**

On or about February 14, 2021, each member and their RMC's received a notification from our office asking that they review and update their property schedule located in the Origami Exposure Data Management System. Once a member responds, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSETWORKS. Those that are not receiving a physical inspection in 2021 will have their building & contents values trended accordingly. All members are asked to complete the review and update process no later than **March 23, 2021**.

## **V. Police Accreditation Announcement (pgs. 69-70)**

On or about February 4, 2021, an email with an attached memorandum regarding reimbursement for the Police Accreditation Program Fees was sent to all Fund Commissioners and RMC's. It was requested that if the town or city had an operating Police Department, to please forward to the Police Chief. If you have any questions regarding the Reimbursement, please contact Denise Plavchak at [Denise\\_Plavchak@riskprogramadministrators.com](mailto:Denise_Plavchak@riskprogramadministrators.com).

## **W. Annual Planning Retreat Update**

Due to the ongoing social distancing restrictions required by the pandemic, the format of the Annual Planning Retreat will be different this year. A proposed format for the Retreat will be discussed with the Strategic Planning Committee at their February 16, 2021 meeting. Additional information regarding the Retreat will be forthcoming.

## **X. 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

## **Y. 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).

## **Z. New Member Activity**

Nothing to Report

Burlington County Municipal JIF JOINT INSURANCE FUND									
2020 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
		DATA VALUED AS OF					December 31, 2020		
		# CLAIMS	Y.T.D.	2020	2019	2018			TOTAL
		FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	* 12/31/2020	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2020 - 2018
1	76 Delanco Township	0	0	0.00	0.00	2.15	1 Delanco Township		0.93
2	79 Florence Township	0	0	0.00	1.91	1.91	2 Florence Township		1.28
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		0.34
6	84 Riverside Township	0	0	0.00	0.00	5.00	6 Riverside Township		1.57
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		0.77
12	650 Palmyra Borough	0	0	0.00	1.20	2.67	12 Palmyra Borough		1.26
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	0.61	0.72	0.00	16 Medford Township		0.46
17	86 Tabernacle Township	0	1	1.01	0.00	1.27	17 Tabernacle Township		0.66
18	576 Mount Laurel Township	0	3	1.05	2.02	2.63	18 Mount Laurel Township		1.87
19	601 North Hanover Township	0	1	1.17	0.00	1.32	19 North Hanover Township		0.87
20	208 Pemberton Township	0	3	1.49	2.56	5.17	20 Pemberton Township		3.05
21	532 Westampton Township	0	2	1.50	3.03	2.00	21 Westampton Township		2.17
22	77 Delran Township	1	2	1.53	0.94	2.87	22 Delran Township		1.75
23	531 Chesterfield Township	0	1	2.11	0.00	0.00	23 Chesterfield Township		0.61
24	589 Bordentown City	0	2	2.15	2.07	0.00	24 Bordentown City		1.29
25	600 Bordentown Township	0	2	2.42	4.73	0.00	25 Bordentown Township		2.52
26	373 Southampton Township	0	2	2.50	1.18	2.55	26 Southampton Township		2.05
27	78 Edgewater Park Township	0	2	3.48	0.00	4.35	27 Edgewater Park Township		2.66
28	75 Beverly City	0	1	4.17	0.00	0.00	28 Beverly City		1.48
Totals:		1	23	1.02	1.25	1.69			1.32
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		December 31, 2019		0.92					

<b>2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS</b>				
		<b>December 31, 2020</b>		
	<b>2020</b>	2019	2018	<b>TOTAL</b>
	<b>LOST TIME</b>	LOST TIME	LOST TIME	<b>RATE *</b>
<b>FUND</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>FREQUENCY</b>	<b>2020 - 2018</b>
Monmouth County	0.71	1.28	1.14	1.04
Burlington County Municipal	1.02	1.25	1.69	1.32
Bergen County	1.02	1.47	1.43	1.31
Professional Municipal Man	1.04	2.29	2.48	1.94
Morris County	1.10	1.59	1.68	1.45
Gloucester, Salem, Cumbe	1.12	1.74	1.97	1.61
Central New Jersey	1.23	1.56	1.49	1.42
Camden County	1.23	1.39	1.91	1.51
Ocean County	1.28	1.79	2.28	1.78
NJ Public Housing Authority	1.32	1.80	2.06	1.72
Atlantic County Municipal J	1.43	2.53	2.32	2.10
Suburban Municipal	1.46	1.81	1.74	1.67
South Bergen County	1.46	1.64	2.27	1.79
Suburban Essex	1.47	1.80	2.12	1.79
NJ Utility Authorities	1.83	2.62	2.22	2.22
AVERAGE	1.25	1.77	1.92	1.64
<b>* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time</b>				

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 11/22/2020 To 12/22/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Evidence of Insurance I - Borough of Pemberton		Evidence of insurance with respect to Community Facility Disaster Relief Act of 2019 Grant Program, 2020 Streetscaping Project	12/9/2020 #2682970	GL AU EX WC OTH
H - Evidence of Insurance I - Township of Pemberton		Evidence of insurance with respect to Community Facility Disaster Relief Act of 2019 Grant Program, 2020 Streetscaping Project	12/9/2020 #2682988	GL AU EX WC OTH
H - State of New Jersey, Dept. of I - City of Bordentown	Environmental Protection Green Acres Program Mail Code 501-01 PO Box 420 Trenton, NJ 08625	RE: Crossroads of America Revolution Green Acres land State of New Jersey, Department of Environmental Protection is an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to maintenance of the Crossroads of America Revolution Green Acres land located at Block 1701, Lot 14.02, Park Street Bordentown NJ	12/16/2020 #2688274	GL AU EX WC OTH
H - State of New Jersey I - City of Bordentown	Dept. of Transportation 1035 Parkway Avenue PO Box 600 Trenton, NJ 08625	RE: water requirements Evidence of Insurance as respects to Waivered Service Contracts to cover water requirements. Property \$25,000 of coverage for Demolition & Debris Removal for two Vacant Buildings that are owned by the State of NJ & located on the Crossroads of American Revolution Green Acres parcel.	12/17/2020 #2690972	GL AU EX WC
H - State of New Jersey, Dept. of I - City of Bordentown	Environmental Protection Green Acres Program Mail Code 501-01 PO Box 420 Trenton, NJ 08625	RE: Crossroads of America Revolution Green Acres land State of New Jersey, Department of Environmental Protection is an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to maintenance of the Crossroads of America Revolution Green Acres land located at Block 1701, Lot 14.02, Park Street Bordentown NJ Property coverage of \$25,000 for Demolition & Debris Removal for two Vacant Buildings that are owned by the State of NJ & located on the Crossroads of American Revolution Green Acres parcel.	12/17/2020 #2690976	GL AU EX WC OTH
H - Burlington County Board of I - Township of Tabernacle	Chosen Freeholders 49 Rancocas Rd Eastampton, NJ 08060	RE: Grant Evidence of Insurance with respect to the grant for Township of Tabernacle	12/18/2020 #2691839	GL AU EX WC OTH
H - Lease Servicing Center, Inc	DBA NCL Governmental Capital 220 22nd Ave E, Suite 106	RE: 2021 Ford Utility Interceptor VIN # 1FM5K8ABOMGA18389 Certificate Holder is an Additional Insured on the above-referenced	12/22/2020	GL AU EX WC OTH

# ***Burlington County Municipal JIF***

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

**From 11/22/2020 To 12/22/2020**

I - Township of Delanco	Alexandria, MN 56308	Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to 2021 Ford Utility Interceptor VIN # 1FM5K8ABOMGA18389	#2695548	
H - State of NJ-OEM I - Township of Delanco	C/O NJ State Police Headquarters Attn: Joseph Reinhart PO Box 7068 West Trenton, NJ 08628	Evidence of Insurance for Delanco Township Emergency Squad	12/22/2020 #2695551	GL AU EX WC
<b>Total # of Holders: 8</b>				

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 12/22/2020 To 1/22/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Lease Servicing Center, Inc I - Township of Delanco	DBA NCL Governmental Capital 220 22nd Ave E, Suite 106 Alexandria, MN 56308	RE: 2021 Ford Utility Interceptor VIN # 1FM5K8ABOMGA18389 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to 2021 Ford Utility Interceptor VIN # 1FM5K8ABOMGA18389	12/22/2020 #2695548	GL AU EX WC OTH
H - State of NJ-OEM I - Township of Delanco	C/O NJ State Police Headquarters Attn: Joseph Reinhart PO Box 7068 West Trenton, NJ 08628	Evidence of Insurance for Delanco Township Emergency Squad	12/22/2020 #2695551	GL AU EX WC
H - Borough of Fieldsboro I - Borough of Fieldsboro		The Borough of Fieldsboro is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract	1/4/2021 #2753033	GL AU EX WC OTH
H - County of Burlington I - Borough of Pemberton	630 Pemberton-Browns Mills Road Pemberton, NJ 08068	RE: Fire training at Burlington County Correctional facility The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Fire training at Burlington County Correctional facility on Pemberton-Browns Mills Rd, Pemberton NJ	1/4/2021 #2753034	GL AU EX WC OTH
H - Altec Capital Sservices LLC I - Borough of Pemberton	Altec Capital Trust &/r its assigns & successors 33 Inverness Ctr Pky, Ste 200 Birmingham, AL 35242	RE: 2014 Ford F550 Altec AT40M Bucket Truck VIN # 1FDUF5GTXEED70563, unit SN0314CZ01550, Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects 2014 Ford F550 Altec AT40M Bucket Truck VIN 1FDUF5GTXEED70563, unit SN0314CZ01550, value \$118,200.	1/4/2021 #2753035	GL AU EX WC OTH
H - Beneficial Bank, ISAOA I - Borough of Pemberton	1818 Market Street Philadelphia, PA 19103	Re: building located at 200 Hanover St. Pemberton Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the building located at 200 Hanover St. Pemberton. The Good Will Fire Co. Owns this building, valued at \$1,032,930. Building locations wholly or partially within Special Flood Hazard Areas of 100 year	1/4/2021 #2753036	GL AU EX WC OTH

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 12/22/2020 To 1/22/2021

		flooding as defined by the Federal Emergency Management Agency (Flood Zones A & V) are subject to the following limits and deductible: (1) 2,500,000 Per location for loss or damage arising from Flood and/or Surface Water and (2) Separate deductibles of \$500,000 each building for municipality buildings, \$500,000 each municipality contents. Primary flood insurance must be purchased by the Named Insured separately through National Flood Insurance Plan's (NFIP).		
H - COUNTY OF BURLINGTON I - Borough of Pemberton	BOARD OF CHOSEN FREEHOLDERS 49 RANOCAS ROAD, ROOM 225 PO BOX 6000 MT HOLLY, NJ 08060	RE: SHARED SERVICES AGREEMENT Evidence of Insurance	1/4/2021 #2753037	GL AU EX WC OTH
H - USDA Rural Development I - Borough of Wrightstown	800 Midlantic Drive Suite 500 Mt. Laurel, NJ 08054	Evidence of Insurance for Wrightstown Fire Co.	1/4/2021 #2753038	GL AU EX WC OTH
H - State of New Jersey, Dept. of I - City of Bordentown	Environmental Protection Green Acres Program PO Box 420 Trenton, NJ 08625	RE: Crossroads of America Revolution Green Acres land State of New Jersey, Department of Environmental Protection is an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to maintenance of the Crossroads of America Revolution Green Acres land located at Block 1701, Lot 14.02, Park Street Bordentown NJ Property \$25,000 of coverage for Demolition & Debris Removal for two Vacant Buildings that are owned by the State of NJ & located on the Crossroads of American Revolution Green Acres parcel.	1/4/2021 #2753039	GL AU EX WC OTH
H - Viking Yachts I - Township of Bass River	Route 9 New Gretna, NJ 08224	RE: New Gretna Fire Company holding training at their location. Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to he New Gretna Fire Company holding training at their location.	1/4/2021 #2753040	GL AU EX WC OTH
H - KS State Bank AOIA I - Township of Bass River	PO Box 69 Manhattan, KS 66505	Re: New Gretna Volunteer Fire Company, 2019 Dodge Ram, #2834 Certificate Holder is an Additional Insured and Loss Payee on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of a 2019 Dodge Ram, vin #1C6RR7ST9KS732834, valued at \$30,957, for the New Gretna Volunteer Fire Company.	1/4/2021 #2753041	GL AU EX WC OTH
H - County of Burlington Department I - Township of Bordentown	of Public Works Division of Engineering 49 Rancocoas Road;Attn: John Engle Eastampton, NJ 08060	RE: miscellaneous equipment Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, and Excess Liability Coverage if required by written contract. The MEL's property coverage includes miscellaneous equipment.	1/4/2021 #2753042	GL AU EX WC OTH

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 12/22/2020 To 1/22/2021

H - Board of Chosen Freeholders of I - Township of Bordentown	County of Burlington NJ Office of County Solicitor PO Box 6000 Mount Holly, NJ 08060	RE: Shared Services Agreement The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the current calendar year Shared Services Agreement between the Board of Chosen Freeholders of County of Burlington New Jersey and the Township of Bordentown.	1/4/2021 #2753043	GL AU EX WC OTH
H - County of Burlington Department of Public Works I - Township of Bordentown	Division of Engineering 49 Rancocoas Road Eastampton, NJ 08060	Evidence of Insurance Certificate holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to the 5k. The MEL's property coverage includes miscellaneous equipment	1/4/2021 #2753044	GL AU EX WC OTH
H - Lease Servicing Center, Inc I - Township of Delanco	DBA NCL Governmental Capital 220 22nd Ave E, Suite 106 Alexandria, MN 56308	RE: 2021 Ford Utility Interceptor VIN # 1FM5K8ABOMGA18389 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to 2021 Ford Utility Interceptor VIN # 1FM5K8ABOMGA18389	1/4/2021 #2753045	GL AU EX WC OTH
H - Kansas State Bank I - Township of Delanco	PO Box 69 1010 West Loop Street Manhattan, KS 66502	RE: 2016 Ford Explorer with In-Car Camera system VIN# 1FM5K8ARXGGA37548 Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General, Auto Liability & Excess Liability & as Mortgagee/Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) 2016 Ford Explorer with In-Car Camera system VIN# 1FM5K8ARXGGA37548 \$1,000 Comp & Coll. Ded. vehicle is worth \$39,116.84 & the in-car camera system is valued at \$37,213.	1/4/2021 #2753046	GL AU EX WC OTH
H - KS StateBank I - Township of Delanco	1010 Westloop, PO Box 69 Manhattan, KS 66505	RE: 2018 Ford Police Interceptor SUV VIN# 1FM5K8AR8JGC95347, Value \$34,475 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to 2018 Ford Police Interceptor SUV VIN# 1FM5K8AR8JGC95347, Value \$34,475	1/4/2021 #2753047	GL AU EX WC OTH
H - Vermeer North Atlantic Sales and I - Township of Delran	Service 7 Maple Avenue Lumberton, NJ 08048	RE: rental equipment Vermeer, Model TR516 Trommel, Serial # 56s8412m2ff003009 Evidence of Insurance with respect to use of Vermeer Screener for Delran Composite Site 2019. Coverage for rental equipment Vermeer, Model TR516 Trommel, Serial # 56s8412m2ff003009, \$189,500 Value.	1/4/2021 #2753048	GL AU EX WC OTH

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 12/22/2020 To 1/22/2021

H - Vermeer North Atlantic I - Township of Delran	7 Maple Avenue Lumberton, NJ 08048	RE: Model TR516001 Trommel, Serial # 56s8412m2ff003009 Evidence of Insurance with respect to use of Vermeer Screener for Delran Composite Site 2019. Coverage for rental equipment Vermeer, Model TR516001 Trommel, Serial # 56s8412m2ff003009, \$205,475 Value.	1/4/2021 #2753049	GL AU EX WC OTH
H - Burlington County Board I - Township of Delran	of Chosen Freeholders 49 Rancocas Road P.O. Box 6000 Mount Holly, NJ 08060-6000	RE: Community Development Block Grant application Burlington County Board of Chosen Freeholders is an Additional Insured on the above-referenced Commercial General Liability Automobile Liability and Excess Liability Policies if required by written contract as respect to activities associated with the Community Development Block Grant application.	1/4/2021 #2753050	GL AU EX WC OTH
H - Township of Delran I - Township of Delran	900 Chester Avenue Delran, NJ 08075	Company C: Public Off/EPL Policy Limits: \$2M Each Occ/Agg Policy Term: 01/01/2020 - 01/01/2021 Policy #: QJC0100504 Evidence of insurance	1/4/2021 #2753051	GL AU EX WC OTH
H - Burlington County I - Township of Delran	49 Rancocas Road Mount Holly, NJ 08060	RE: Delran Winterfest The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Township of Delran Holding a Delran Winterfest at the location of the Municipal Building at 900 Chester Avenue, Delran NJ. and will be utilizing a portion of the County Road Chester Avenue for pedestrian traffic requiring the road to be closed.	1/4/2021 #2753052	GL AU EX WC OTH
H - TD Equipment Finance Inc. its I - Township of Edgewater Park	successors & assigns 1006 Astoria Blvd Cherry Hill, NJ 08003	RE: Equipment Lease - #40147272 / Ford Explorer Interceptor Utility AWD 4 DR Vehicle with Emergency Equipment Vin# 1FM5K8AR5JGB47818 & Vin# 1FM5K8AR7JGB59811 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Lenders Loss Payee on the Property Policy if required by written contract as respects to Equipment Lease #40147272 Cost \$98,156.00 for 2 Ford Explorer Interceptor Utility AWD 4 DR Vehicle with Emergency Equipment Vin# 1FM5K8AR5JGB47818 & Vin# 1FM5K8AR7JGB59811	1/4/2021 #2753053	GL AU EX WC OTH
H - Burlington County Board of I - Township of Edgewater Park	Chosen Freeholders 49 Rancocas Rd. Room 123 Mount Holly, NJ 08060	RE: Blyler Lane project. The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Road Occupancy for the Blyler Lane Project.	1/4/2021 #2753054	GL AU EX WC OTH
H - TD Equipment Finance Inc. its I - Township of Edgewater Park	successors and assigns 1006 Astoria Blvd Cherry Hill, NJ 08003	Evidence of Insurance with respect to Equipment Lease #40147272 Cost \$98,156.00 for (2)Ford Explorer Interceptor Utility AWD 4DR Vehicle with Emergency Equipment VIN# 1FM5K8AR5JGB47818 and VIN #1FM5K8AR7JGB59811.	1/4/2021 #2753055	GL AU EX WC OTH

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 12/22/2020 To 1/22/2021

H - TD Equipment Finance, Inc Its I - Township of Edgewater Park	Successors & Assigns ("Lessor") 1006 Astoria Blvd Cherry Hill, NJ 08003	RE: Equipment Lease #40147272 Cost \$98,156.00 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies, and is included as a Loss Payee on the above-referenced Automobile Liability Policy if required by written contract. Certificate Holder is included as a Lender's Loss Payee on the above-referenced Property Policy if required by written contract.	1/4/2021 #2753056	GL AU EX WC OTH
H - County of Burlington Department I - Township of Florence	of Public Works Divisions of Engineering 40 Rancocas Road Mount Holly, NJ 08060	RE: Township of Florence is replacing a water main on West Front Street which is owned by the County of Burlington The County of Burlington is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Township of Florence is replacing a water main on West Front Street which is owned by the County of Burlington.	1/4/2021 #2753057	GL AU EX WC OTH
H - JESCO, Inc. I - Township of Florence	1790 Route 38 Lumberton, NJ 08048	RE: The Florence Township Water & Sewer Department is renting a 450K Crawler Dozer for municipal construction; Model JD450KX The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to The Florence Township Water & Sewer Department is renting a 450K Crawler Dozer for municipal construction; Model JD450KX, S/N 333550. It is valued at \$133,781.02 and is being rented under Contract #062321.	1/4/2021 #2753058	GL AU EX WC OTH
H - Jesco Inc. I - Township of Florence	1790 Route 38 Mt Holly, NJ 08060	RE: 700K Crawler Dozer s/n#259112 Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as Loss Payee ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to the rental 700 K Drawler Dozer, s/n 259112.	1/4/2021 #2753059	GL AU EX WC OTH
H - Republic First Bank dba Republic I - Township of Hainesport	Bank ISAOA ATIMA 50 S. 16th St. Suite 2400 Philadelphia, PA 19102	RE: roof loan for 106 Broad St., Hainesport, NJ 08036 Certificate Holder and Hainesport Fire Company is Additional Insured on the above-referenced Commercial General Liability and Automobile Liability Policies and Republic First Bank dba Republic Bank ISAOA ATIMA is Mortgagee/Loss Payee on the Property Policy if required by written contract as respect to roof loan for 106 Broad St., Hainesport, NJ 08036.	1/4/2021 #2753060	GL AU EX WC OTH
H - Burlington County Board of I - Township of Hainesport	Chosen Freeholders Attn: Insurance & Risk Mgmt, 49 Rancocas Road PO Box 6000 Mt Holly, NJ 08060	Company C: Public Off/EPL Policy Limits: \$2M Each Occ/Agg Policy Term: 01/01/2020 - 01/01/2021 Policy #: QJC0100504 Evidence of Insurance as respects to CDBG Sub-Grantee Agreement	1/4/2021 #2753061	GL AU EX WC OTH
H - Mt. Holly Fire District	17 Pine Street	Evidence of Insurance.	1/4/2021	GL AU EX

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 12/22/2020 To 1/22/2021

I - Township of Hainesport	Eastampton, NJ 08060		#2753062	WC OTH
H - Vermeer North Atlantic I - Township of Lumberton	7 Maple Ave Magnolia, NJ 08049	RE: Rented equipment Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to rented equipment: Vermeer S925TX1VP 1VRL07057L1002490 Value \$31,287 Vermeer MSSA356 1VRW030E9K1001619 Value \$3,297	1/4/2021 #2753063	GL AU EX WC OTH
H - SealMaster I - Township of Lumberton	6853 Ruppsville Road Allentown, PA 18106	RE: SealMaster Crack Pro260 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to SealMaster Crack Pro260, weight 5,000lbs, replacement value \$55,000. Trailered Tandem Axle, 260 gallon diesel fired oil jacketed melter/appliator	1/4/2021 #2753064	GL AU EX WC OTH
H - NJ Department of Health, Office I - Township of Lumberton	of Emergency Medical Services Po Box 360 Trenton, NJ 08625	Evidence of Insurance with respects to Excess Liability The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency	1/4/2021 #2753065	GL AU EX WC OTH
H - New Jersey Department of Health I - Township of Lumberton	Office of Emergency Medical Services P.O. Box 360 Trenton, NJ 08625	Evidence of Insurance for Lumberton Emergency Squad	1/4/2021 #2753066	GL AU EX WC OTH
H - SealMaster I - Township of Mansfield	6853 Ruppsville Road Allentown, PA 18106	RE: Crack Pro260 replacement The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Crack Pro260 replacement value \$55,000	1/4/2021 #2753067	GL AU EX WC OTH
H - SealMaster I - Township of Mansfield	6853 Ruppsville Road Allentown, PA 18106	RE: leased equipment Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to leased equipment.	1/4/2021 #2753068	GL AU EX WC OTH

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 12/22/2020 To 1/22/2021

H - The Bancorp Bank I - Township of Mansfield	3755 Park Lake Street Orlando, FL 32803	RE: 2020 Chevrolet Tahoe vin# 254407 CN\$ 49,667.78 The Bank Corp is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the 2020 Chevrolet Tahoe vin# 254407 CN\$ 49,667.78	1/4/2021 #2753069	GL AU EX WC OTH
H - NJ Dept of Health I - Township of Mansfield	Office of EMS PO Box 360 Trenton, NJ 08625	RE: Relicensing Evidence of Insurance for Mansfield Township EMS The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency. Professional Liability language is included within the Member Manual (General Liability). The Umbrella Liability Policy sits excess of the General Liability Policy	1/4/2021 #2753070	GL AU EX WC OTH
H - Burlington County Emergency I - Township of Mansfield	Service Training Center 53 Academy Drive Eastampton, NJ 08060	Evidence of Insurance as respects to use of grounds for training on October 14, 2019.	1/4/2021 #2753071	GL AU EX WC OTH
H - NJ Department of Health I - Township of Mansfield	Office of Emergency Medical Services Po Box 360 Trenton, NJ 08625	Evidence of Insurance with respects to Excess Liability (Including General Liability, Automobile, Law Enforcement Professional Liability and Employee Benefits Liability Insurance.)	1/4/2021 #2753072	GL AU EX WC OTH
H - Molineaux, Richard & Elizabeth I - Township of Medford	45 Eayrestown Road Medford, NJ 08055	RE: Installing a snow fence Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability Policy if required by written contract as respects to the Township Installing a snow fence on their property Block 803, Lot 6.01, Eayrestown Road	1/4/2021 #2753073	GL AU EX WC OTH
H - State of New Jersey, Department I - Township of Medford	of Enviornmental Protection Green Acres Program, Mail Code 501-01 PO Box 420 Trenton, NJ 08625	RE: NJDEP Blue Acres Program The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to NJDEP Blue Acres Program	1/4/2021 #2753074	GL AU EX WC OTH
H - County of Burlington Dept. of	Public Works Division of Engineering	RE: hired and borrowed equipment Certificate Holder is an Additional Insured on the above-referenced Commercial General	1/4/2021	GL AU EX WC OTH

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 12/22/2020 To 1/22/2021

I - Township of Mount Laurel	49 Rancocas Road Mount Holly, NJ 08060	Liability and Excess Liability Policies on the Property Policy if required by written contract. Coverage for hired and borrowed equipment is in place under the property policy.	#2753075	
H - VIC GERARD GOLF CARS I - Township of Mount Laurel	281 SQUANKUM ROAD Farmingdale, NJ 07727	RE: hired and borrowed equipment Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies on the Property Policy if required by written contract. Coverage for hired and borrowed equipment is in place under the property policy.	1/4/2021 #2753076	GL AU EX WC OTH
H - DELANGE LANDEN FINANCIAL SERVICE I - Township of Mount Laurel	1111 OLD EAGLE SCHOOL ROAD Wayne, PA 19087	RE: Lease: IMAGEPROGRAF TM 00 MFT T36 COPIER Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to IMAGEPROGRAF TM 00 MFT T36 COPIER. Contents Value: \$15,000	1/4/2021 #2753077	GL AU EX WC OTH
H - NJ Dept of Health, Office of EMS I - Township of Mount Laurel	PO Box 360 Trenton, NJ 08625	Evidence of Insurance. Professional Liability language is included within the Member Manual (General Liability). The Umbrella Liability Policy lies excess to the General Liability Policy. The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency	1/4/2021 #2753078	GL AU EX WC OTH
H - River front Recycling and I - Township of Mount Laurel	Aggregate LLC 20 Maple Ave Lumberton, NJ 08048	Evidence of Insurance with respect to the Police working an event.	1/4/2021 #2753079	GL AU EX WC OTH
H - Smith Brothers Orchards, Inc I - Township of Mount Laurel	212 Fish Pond Road Sewell, NJ 08080	Evidence of Insurance with respect to the rental of a Backhoe.	1/4/2021 #2753080	GL AU EX WC OTH
H - Administrative Services, ISAOA I - Township of Pemberton	c/o Insurance Services Center, PO Box 979127 Miami, FL 33197	RE: Agreement # 1001478318001- SYNOVIA SOLUTIONS GPS UNITS Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Agreement # 1001478318001- SYNOVIA	1/4/2021 #2753081	GL AU EX WC OTH

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 12/22/2020 To 1/22/2021

		SOLUTIONS GPS UNITS valued at \$100,456 and Agreement # 1001478318002 GPS Units valued at \$37,819		
H - Burlington County Bridge I - Township of Pemberton	Commission 1300 Route 73 North, PO Box 6 Palmyra, NJ 08065	RE: Governmental Lease Program series 2004 and 2005 Certificate Holder and the County of Burlington 49 Rancocas Rd., Mt. Holly, NJ and TD Wealth Management, Andrea West CCTS, 1006 Astoria Blvd. Cherry Hill, NJ 08034 are Additional Insureds on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract, and is included as a Loss Payees and trustee on the above referenced Property Policy if required by written contract as respects to Governmental Lease Program series 2004 and 2005	1/4/2021 #2753082	GL AU EX WC OTH
H - Big Truck Rental I - Township of Pemberton	5001 W. Lemon Street Tampa, FL 33609	RE: (2) 2019 Freightliner Rear Loader's KR0858 & KR0859 Evidence of insurance with respects to rental of 2019 Freightliner Rear Loader KR0858 and 2019 Freightliner Rear Loader KR0859	1/4/2021 #2753083	GL AU EX WC OTH
H - Somerset County Emergency I - Township of Pemberton	Services Training Academy PO Box 3000 Somerville, NJ 08876	Evidence of Insurance.	1/4/2021 #2753084	GL AU EX WC OTH
H - Stephenson Equipment, Inc. I - Township of Pemberton	135 Lincoln Ave Prospect Park, PA 19076	RE: Leeboy Paver, Model 5300, S/N 5300247155. Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Leeboy Paver, Model 5300, S/N 5300247155.	1/4/2021 #2753085	GL AU EX WC OTH
H - Vacuum Sales, Inc. I - Township of Pemberton	51 Stone Road Lindenwold, NJ 08021	RE: Vacuum-pressure tank mounted on 2009 Sterling Acterra VIN: #2FZHCHBS39AAD7179 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to lease of 4000 US gallon, aluminum, vacuum-pressure tank mounted on 2009 Sterling Acterra cab and chassis with a Masport Hydra vacuum pressure pum package. VIN: #2FZHCHBS39AAD7179	1/4/2021 #2753086	GL AU EX WC OTH
H - Marlin Business Bank I - Township of Pemberton	P.O. Box 367 Marlton , NJ 08053	RE: Contract number 403-1803410-001 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to contract number 403-1803410-001	1/4/2021 #2753087	GL AU EX WC OTH
H - County of Burlington, Department	of Public Works, Division of Engineering, 49 Rancocas Rd	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies	1/4/2021	GL AU EX WC OTH

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 12/22/2020 To 1/22/2021

I - Township of Pemberton	Mt Holly, NJ 08060	if required by written contract	#2753088	
H - Enterprise FM Trust I - Township of Riverside	PO Box 16805 St Louis, MO 63105	RE: Leased Vehicles Enterprise FM Trust is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Leased Vehicles	1/4/2021 #2753089	GL AU EX WC OTH
H - KS StateBank I - Township of Shamong	Po Box 69 Manhattan, KS 66505	RE: rent/lease 2016 Ford E-450 Horton 553 Remount Ambulance vin# 1FDXE4FS8GDC47667 (Contract 3351047) KS StateBank is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Indian Mills Volunteer Fire Company No. 1 regarding 2016 Ford E-450 Horton 553 Remount Ambulance vin# 1FDXE4FS8GDC47667 (Contract 3351047)	1/4/2021 #2753090	GL AU EX WC OTH
H - Leasing 2, Inc. and/or its I - Township of Shamong	Assigns 1720 West Cass Street Tampa, FL 33606	Re: rent/lease 2018 Wester Star 4700 Dump Truck / VIN: 5KKAAXFE6JLJZ6456 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to 2018 Wester Star 4700 Dump Truck, Value of the truck is \$159,239.00 VIN: 5KKAAXFE6JLJZ6456	1/4/2021 #2753091	GL AU EX WC OTH
H - TC Irons Insurance Agency I - Township of Shamong	230 High St Burlington Twp., NJ 08016	RE: auto - 2016 Ford E-450 Horton 553 Remount Ambulance, VIN# 1FDXE4FS8GDC47667 Evidence of insurance with respects to KS State Bank for Indian Mills Volunteer Fire Company No. 1 showing coverage for: 2016 Ford E-450 Horton 553 Remount Ambulance, VIN# 1FDXE4FS8GDC47667	1/4/2021 #2753092	GL AU EX WC OTH
H - NJ Department of Health I - Township of Shamong	Office of EMS, PO Box 360 Trenton, NJ 08625	Evidence of Insurance. Professional Liability language is included within the Member Manual (General Liability). The Umbrella Liability Policy sits excess of the General Liability Policy The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency. .	1/4/2021 #2753093	GL AU EX WC OTH
H - County of Burlington I - Township of Shamong	49 Rancocas Rd, PO BOX 6000 Eastampton, NJ 08060	Evidence of Insurance for Indian Mills Fire Company	1/4/2021 #2753094	GL AU EX WC OTH

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 12/22/2020 To 1/22/2021

H - Catherine M. Haas I - Township of Southampton	Post Office Box 2329 Southampton, NJ 08088	RE: rental of property The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to rental of property located at 1812 Route 206, Southampton, NJ 08088 by the Southampton Public Works Department beginning 2/26/2018	1/4/2021 #2753095	GL AU EX WC OTH
H - KS State Bank I - Township of Southampton	1010 Westloop PO Box 69 Manhattan, KS 66505	RE: Ford E-450 Ambulance, VIN# 1 FDXE4FSXHDC62902 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to one Ford E-450 Ambulance, VIN# 1 FDXE4FSXHDC62902, value \$77,951.	1/4/2021 #2753096	GL AU EX WC OTH
H - Vermeer North Atlantic Sales & I - Township of Southampton	Service 7 Maple Avenue Lumberton, NJ 08048	RE: rental - Vermeer Chipper Model #BC150019VP, Serial #1VR2181V7H1008519 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental of a Vermeer Chipper Model #BC150019VP, Serial #1VR2181V7H1008519 valued at \$65,800	1/4/2021 #2753097	GL AU EX WC OTH
H - The Bancorp Bank I - Township of Southampton	PO Box 4307 Timonium, MD 21094	RE: 2020 CHEVROLET TAHOE 4WD POLICE VEHICLE VIN 1GNSKDEC0LR225428 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to 2020 CHEVROLET TAHOE 4WD POLICE VEHICLE VIN 1GNSKDEC0LR225428	1/4/2021 #2753098	GL AU EX WC OTH
H - Hampton Lakes Emergency Squad I - Township of Southampton	PO Box 2009 Vincentown, NJ 08088	RE: Leased Vehicles Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Leased Vehicles: 2003 Ford Excursion #29573; 2007 Ford E450 # 65172; 2003 Horton Ambulance#90407; 2017 Ford E450 Ambulance #62902; 2020 Chevrolet Tahoe #25428	1/4/2021 #2753099	GL AU EX WC OTH
H - USDA Rural Development I - Township of Southampton	8000 Midlantic Drive Suite 50S Mt. Laurel, NJ 08054	RE: \$16,000 loan and \$19,000 grant for SCBA refill station Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the cascade system (\$16,000 loan and \$19,000 grant for SCBA refill station and related equipment for the Vincent Fire Co #1).	1/4/2021 #2753100	GL AU EX WC OTH
H - Vincent Fire Department I - Township of Southampton	16 Race Street Southampton, NJ 08088	Evidence of Insurance as respects to Vincent Fire Department	1/4/2021 #2753101	GL AU EX WC OTH

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 12/22/2020 To 1/22/2021

H - Jesco I - Township of Southampton	1790 Route 28 Lumberton, NJ 08048	Certificate Holder is Additional Insured on the above-referenced Commercial General Liability and Automobile Liability Policies and Mortgagee/Lessor on the Property Policy if required by written contract as respects to the rental of a 2019 John Deer 410L Backhoe Loader valued at \$187,742.01.	1/4/2021 #2753102	GL AU EX WC OTH
H - Burns Auto Group I - Township of Southampton	135 Lincoln Highway Fairless Hills, PA 19030	RE: 2004 GMC C7500, VIN 1GDM7C1C34F501857 Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as Mortgagee/Loss Payee ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to a 2004 GMC C7500, VIN 1GDM7C1C34F501857, valued at \$29,677.	1/4/2021 #2753103	GL AU EX WC OTH
H - CIT Technology Financing I - Township of Southampton	Services, Inc. 10201 Centurian Parkway North, Suite 100 Jacksonville, FL 32256	RE: 4550CI, Kyocera NWZ2600986, Kyocera NWZ2600980, Kyocera Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as Mortgagee/Loss Payee ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to 4550CI, Kyocera NWZ2600986, valued at \$2919, Model #VS6525MFP, and Kyocera NWZ2600980, valued at \$2919, Model FS-6525MFP, \$1,000 Deductible).	1/4/2021 #2753104	GL AU EX WC OTH
H - William Scotsman, Inc. I - Township of Southampton	901 South Bond Street, Suite 600 Baltimore, MD 21236-3357	RE: Trailer, Serial No. C43164 Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as Mortgagee/Loss Payee ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to Trailer, Serial No. C43164, Account #8619429, valued at \$14,464.	1/4/2021 #2753105	GL AU EX WC OTH
H - Springfield Township School I - Township of Springfield	District BOE 2146 Jacksonville-Jobstown Rd. Jobstown, NJ 08041	RE: 2020 Springfield Township Recreation use of Springfield Township School Springfield Township School District BOE is an additional insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to use of the Springfield Township School by the Springfield Township Recreation for various recreation activities/sports for the 2020 season from January 1, 2020 until December 31, 2020.	1/4/2021 #2753106	GL AU EX WC OTH
H - Burlington County Emergency	Services Training Center 53 Academy Drive	Evidence of Insurance for Fire Academy Training.	1/4/2021	GL AU EX WC OTH

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 12/22/2020 To 1/22/2021

I - Township of Springfield	Eastampton, NJ 08060		#2753107	
H - Evidence of Insurance I - Township of Tabernacle		RE: Emergency Training Services Evidence of Insurance for Tabernacle Fire Company regarding Emergency Training Services	1/4/2021 #2753108	GL AU EX WC OTH
H - Vermeer North Atlantic Sales & I - Township of Tabernacle	Service 7 Maple Avenue Lumberton, NJ 08048	RE: rental - Vermeer BC150021VP vin# 1VR2181V0G1008070 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Cover provided for contract of rental for Vermeer BC150021VP vin# 1VR2181V0G1008070, Value: \$66, 400	1/4/2021 #2753109	GL AU EX WC OTH
H - NJ Department of Health I - Township of Tabernacle	369 Warren Street Trenton, NJ 08608	Evidence of Insurance - Tabernacle Rescue Squad Professional Liability language is included within the Member Manual (General Liability). The Umbrella Liability Policy sits excess of the General Liability Policy The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency.	1/4/2021 #2753110	GL AU EX WC OTH
H - Bay Head Investments, Inc. I - Township of Tabernacle	dba VCI Emergency Vehicle Specialists 43 Jefferson Avenue Berlin, NJ 08009	RE: 2010 Ford E-450 vin# 1FDXE4FS1ADB01067 value \$30,000.00 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the loaner vehicle: 2010 Ford E-450 vin# 1FDXE4FS1ADB01067 value \$30,000.00	1/4/2021 #2753111	GL AU EX WC OTH
H - SealMaster I - Township of Westampton	6853 Ruppsville Road Allentown, PA 18106	RE: Crack Pro260 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to SealMaster, Crack Pro260 Trailered Tandem Axle, 260 Gallon Diesel Fired Oil Jacketed Melter/Applicator with a Replacement Value of \$55,000.	1/4/2021 #2753112	GL AU EX WC OTH
H - Fracer Advanced Information I - Township of Westampton	Systems 320 Penn Avenue West Reading, PA 19611	RE: Copier Lease Agreement Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Copier Lease Agreement (H0571 Serial #DD135420029025; H0587 #65063668; H0589	1/4/2021 #2753113	GL AU EX WC OTH

# Burlington County Municipal JIF

## Certificate of Insurance Monthly Report

From 12/22/2020 To 1/22/2021

		#65062758; H0588 #65079738) 4 Copiers insured for replacement cost		
H - County Of Burlington I - Township of Woodland	Board of Chosen Freeholders 49 Rancocas Road, Room 225 PO Box 6000 Mt. Holly, NJ 08060	RE: Shared Services Agreement Insurer Burlington County JIF: Crime Policy#: As Referenced Above Policy Term: As Evidenced Above Policy Limits: \$50,000 RE: Shared Services Agreement Evidence of Insurance.	1/4/2021 #2753114	GL AU EX WC OTH
H - New Jersey Rural Development I - New Hanover Township	521 Fellowship Road, Suite 130 Mt. Laurel, NJ 08054	RE: 2017 John Deere Compact Utility Trailer. Evidence of insurance as respects to purchase of a 2017 John Deere Compact Utility Trailer (Fronted Loader) with attached backhoe valued at \$44,000	1/4/2021 #2753115	GL AU EX WC OTH
H - New Jersey Transit Corporation I - Township of Pemberton	One Penn Park Plaza East Newark, NJ 07105	Re: Grant NJ 16-008 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Grant NJ-16-008 (FY11), for use of NJT vehicle ID 16-1795 a 16 passenger 2 mobility device bus vin #56777 valued at \$58,089. 30 Days notice of cancellation.	1/6/2021 #2757907	GL AU EX WC OTH
H - North Jersey Junior Basketball I - Borough of Closter	League 11 Evelyn Terrace Wayne, NJ 07470	RE: Participation in League The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Borough of Closter Recreation Department participation in North Jersey Junior Basketball League.	1/6/2021 #2758005	GL AU EX WC
H - Township of Medford I - Township of Southampton	17 North Main Street, Medford, NJ 08055	Evidence of insurance with respect to borrowing of certain equipment	1/15/2021 #2769737	GL AU EX WC OTH
H - Burlington County Board of I - New Hanover Township	County Commissioners 49 Rancocas Road Eastampton, NJ 08060	Evidence of insurance with respect to 2021 sub-grantee agreement	1/19/2021 #2770206	GL AU EX WC OTH
H - Burlington County I - Township of Woodland	PO Box 600 Mt. Holly, NJ 08060	RE: Shared Services Various Jobs The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to shared services agreement allowing them to perform various jobs(ex tree trimming).	1/21/2021 #2773074	GL AU EX WC

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

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. <b>UNDERWRITING INCOME</b>	<b>667,519</b>	<b>8,010,228</b>	<b>120,531,989</b>	<b>128,542,217</b>
2. <b>CLAIM EXPENSES</b>				
Paid Claims	272,808	2,694,400	45,946,703	48,641,102
Case Reserves	(126,693)	1,391,053	3,078,506	4,469,559
IBNR	568,510	(4,732)	2,469,746	2,465,014
Recoveries	-	-	-	-
<b>TOTAL CLAIMS</b>	<b>714,625</b>	<b>4,080,721</b>	<b>51,494,954</b>	<b>55,575,675</b>
3. <b>EXPENSES</b>				
Excess Premiums	199,535	2,720,859	33,358,372	36,079,232
Administrative	137,923	1,369,460	20,415,868	21,785,329
<b>TOTAL EXPENSES</b>	<b>337,458</b>	<b>4,090,320</b>	<b>53,774,241</b>	<b>57,864,560</b>
4. <b>UNDERWRITING PROFIT (1-2-3)</b>	(384,564)	(160,812)	15,262,794	15,101,982
5. <b>INVESTMENT INCOME</b>	7,348	262,384	4,451,302	4,713,686
6. <b>DIVIDEND INCOME</b>	0	44,031	644,455	688,486
7. <b>STATUTORY PROFIT (4+5+6)</b>	<b>(377,216)</b>	<b>145,602</b>	<b>20,358,551</b>	<b>20,504,153</b>
8. <b>DIVIDEND</b>	0	894,031	9,579,433	10,473,464
9. <b>RCF Surplus Trigger Assessment</b>	0	0	87,719	87,719
<b>10. STATUTORY SURPLUS (7-8-9)</b>	<b>(377,216)</b>	<b>(748,429)</b>	<b>10,691,399</b>	<b>9,942,970</b>

**SURPLUS (DEFICITS) BY FUND YEAR**

Closed	3,311	(647,868)	8,635,953	7,988,085
MEL JIF Retro	192	6,076	268,697	274,773
2017	(36,585)	(9,510)	1,951,900	1,942,389
2018	42,298	(603,699)	(330,588)	(934,287)
2019	(362,899)	(264,914)	165,437	(99,477)
2020	(23,533)	771,487		771,487
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(377,216)</b>	<b>(748,429)</b>	<b>10,691,399</b>	<b>9,942,970</b>
<b>TOTAL CASH</b>				<b>18,312,537</b>

**CLAIM ANALYSIS BY FUND YEAR**

<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>1,038</b>	<b>(55,396)</b>	<b>42,085,777</b>	<b>42,030,381</b>
<b>FUND YEAR 2017</b>				
Paid Claims	11,550	177,674	1,407,102	1,584,777
Case Reserves	(36,550)	(92,994)	624,575	531,581
IBNR	62,380	(38,892)	160,812	121,920
Aggregate Excess	0	0	0	0
Recoveries	0	0	0	0
<b>TOTAL FY 2017 CLAIMS</b>	<b>37,380</b>	<b>45,788</b>	<b>2,192,490</b>	<b>2,238,278</b>
<b>FUND YEAR 2018</b>				
Paid Claims	11,561	805,890	2,310,750	3,116,641
Case Reserves	(10,761)	13,237	887,784	901,020
IBNR	(42,873)	(199,768)	747,042	547,274
Recoveries	0	0	0	0
<b>TOTAL FY 2018 CLAIMS</b>	<b>(42,073)</b>	<b>619,359</b>	<b>3,945,576</b>	<b>4,564,935</b>
<b>FUND YEAR 2019</b>				
Paid Claims	21,367	673,710	1,050,602	1,724,312
Case Reserves	8,400	557,584	815,783	1,373,367
IBNR	341,817	(932,356)	1,404,727	472,371
Recoveries	0	0	0	0
<b>TOTAL FY 2019 CLAIMS</b>	<b>371,584</b>	<b>298,938</b>	<b>3,271,112</b>	<b>3,570,050</b>
<b>FUND YEAR 2020</b>				
Paid Claims	224,624	901,285		901,285
Case Reserves	(92,103)	1,050,228		1,050,228
IBNR	214,175	1,220,519		1,220,519
Recoveries	0	0		0
<b>TOTAL FY 2020 CLAIMS</b>	<b>346,696</b>	<b>3,172,032</b>		<b>3,172,032</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>714,625</b>	<b>4,080,721</b>	<b>51,494,954</b>	<b>55,575,675</b>

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

**Monthly Regulatory Filing Checklist**

***Fund Year 2021 for the Month of January***

<b>ITEM</b>	<b>FILING STATUS</b>
Meeting Minutes	2/17/21
Bylaws Amendments	N/A
Risk Management Program Changes	2/9/21
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	2/9/21
Executive Committee Changes	2/9/21

**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	12/23/20
Annual Assessments/Contributions	12/23/20
Supplemental Assessments/Contributions	
Risk Management Program	2/9/21
Annual Certified Audit	
List of Fund Commissioners & Executive Committee	2/9/21
Identity of Administrator	2/9/21
Identity of Treasurer	2/9/21
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	2/9/21
Withdrawals	
Exhibit A - Certification of JIF Fund Professionals	2/9/21
Exhibit B - Certification of JIF Data Forms	
Exhibit D - New Member Filings	N/A
New Service Providers	2/9/21
Annual Reorganization Resolutions, including Cash Management Plan	2/9/21

<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 2021 Optional Safety Budget																		
																Total Paid	Remaining Balance	Date Encumbered
Member Municipality	Opening Balance	January 2021	February 2021	March 2021	April 2021	May 2021	June 2021	July 2021	August 2021	September 2021	October 2021	November 2021	December 2021	Paid 2022				
Bass River	995.00														0.00	995.00		
Beverly Ctiy	1,595.00														0.00	1,595.00		
Bordentown City	1,595.00														0.00	1,595.00		
Bordentown Twp.	2,660.00														0.00	2,660.00		
Chesterfield	995.00														0.00	995.00		
Delanco	1,595.00														0.00	1,595.00		
Delran	2,660.00														0.00	2,660.00		
Edgewater Park	1,595.00														0.00	1,595.00		
Fieldsboro	750.00														0.00	750.00		
Florence	2,660.00														0.00	2,660.00		
Hainesport	995.00														0.00	995.00		
Lumberton	2,660.00														0.00	2,660.00		
Mansfield	1,595.00														0.00	1,595.00		
Medford	4,645.00														0.00	4,645.00		
Mount Laurel	4,645.00														0.00	4,645.00		
New Hanover <i>(new)</i>	750.00														0.00	750.00		
North Hanover	1,595.00														0.00	1,595.00		
Palmyra	1,595.00														0.00	1,595.00		
Pemberton Boro	995.00														0.00	995.00		
Pemberton Twp.	4,645.00														0.00	4,645.00		
Riverside	2,660.00														0.00	2,660.00		
Shamong	995.00														0.00	995.00		
Southampton	1,595.00														0.00	1,595.00		
Springfield	995.00														0.00	995.00		
Tabernacle	995.00														0.00	995.00		
Westampton	1,595.00														0.00	1,595.00		
Woodland	995.00														0.00	995.00		
Wrightstown	995.00														0.00	995.00		
Total By Line	52,045	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00	52,045.00		

Must be Claimed or Encumbered by November 30, 2021. All Encumbered Claims Must be Claimed by February 1, 2022

**Burlington County Municipal Joint Insurance Fund  
2021 Wellness Incentive Program**

Member Municipality	Opening Balance	January 2021	February 2021	March 2021	April 2021	May 2021	June 2021	July 2021	August 2021	September 2021	October 2021	November 2021	December 2021	Paid 2022	Total Paid	Remaining Balance	Date of Encumber
Bass River	500.00														0.00	500.00	
Beverly	750.00														0.00	750.00	
Bordentown City	750.00														0.00	750.00	
Bordentown Twp.	1,000.00														0.00	1,000.00	
Chesterfield	500.00														0.00	500.00	
Delanco	750.00														0.00	750.00	
Delran	1,000.00														0.00	1,000.00	
Edgewater Park	750.00														0.00	750.00	
Fieldsboro	500.00														0.00	500.00	
Florence	1,000.00														0.00	1,000.00	
Hainesport	500.00														0.00	500.00	
Lumberton	1,000.00														0.00	1,000.00	
Mansfield	750.00														0.00	750.00	
Medford	1,500.00														0.00	1,500.00	
Mount Laurel	1,500.00														0.00	1,500.00	
New Hanover	500.00														0.00	500.00	
North Hanover	750.00														0.00	750.00	
Palmyra	750.00														0.00	750.00	
Pemberton Boro	500.00														0.00	500.00	
Pemberton Twp.	1,500.00														0.00	1,500.00	
Riverside	1,000.00														0.00	1,000.00	
Shamong	500.00														0.00	500.00	
Southampton	750.00														0.00	750.00	
Springfield	500.00														0.00	500.00	
Tabernacle	500.00														0.00	500.00	
Westampton	750.00														0.00	750.00	
Woodland	500.00														0.00	500.00	
Wrightstown	500.00														0.00	500.00	
Total By Line	\$21,750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00	21,750.00	

**Must be Claimed or Encumbered by November 30, 2021. All Encumbered Claims Must be Claimed by February 1, 2022**

**Burlington County Municipal Joint Insurance Fund  
2021 EPL/CYBER Risk Management Budget**

Member Municipality	Opening Balance	January 2021	Feb 2021	March 2021	April 2021	May 2021	June 2021	July 2021	August 2021	September 2021	October 2021	November 2021	December 2021	Paid in 2022	Total Paid	Remaining Balance	Date Encumbered
Bass River	500.00														0.00	500.00	
Beverly	500.00														0.00	500.00	
Bordentown City	500.00														0.00	500.00	
Bordentown Twp.	500.00														0.00	500.00	
Chesterfield	500.00														0.00	500.00	
Delanco	500.00														0.00	500.00	
Delran	500.00														0.00	500.00	
Edgewater Park	500.00														0.00	500.00	
Fieldsboro	500.00														0.00	500.00	
Florence	500.00														0.00	500.00	
Hainesport	500.00														0.00	500.00	
Lumberton	500.00														0.00	500.00	
Mansfield	500.00														0.00	500.00	
Medford	500.00														0.00	500.00	
Mt. Laurel	500.00														0.00	500.00	
New Hanover	500.00														0.00	500.00	
North Hanover	500.00														0.00	500.00	
Palmyra	500.00														0.00	500.00	
Pemberton Boro	500.00														0.00	500.00	
Pemberton Twp.	500.00														0.00	500.00	
Riverside	500.00														0.00	500.00	
Shamong	500.00														0.00	500.00	
Southampton	500.00														0.00	500.00	
Springfield	500.00														0.00	500.00	
Tabernacle	500.00														0.00	500.00	
Westampton	500.00														0.00	500.00	
Woodland	500.00														0.00	500.00	
Wrightstown	500.00														0.00	500.00	
<b>Total By Line</b>	<b>14,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</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>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$14,000.00</b>	

**Must be Claimed or Encumbered by November 30, 2021. All Encumbered Claims Must be Claimed by February 1, 2022**

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Burlco JIF						
Data Valued As of :		February 4, 2021				
Total Participating Members		28				
Complaint		26				
Percent Compliant		92.86%				
			01/01/21		2021	
	Checklist Submitted	Compliant	EPL		POL	Co-Insurance
Member Name	*		Deductible		Deductible	01/01/21
BASS RIVER	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
BEVERLY	Yes	Yes	\$ 2,500		\$ 2,500	0%
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 2/4/21

Name	Applicant	Position	Effective Date	Delete Date	IsActive	Status
Bass River Township	Eileen Brower	Treasurer	06/13/2016		Yes	Approved
Bass River Township	Albert Stanley	Tax Collector/CFO	06/05/2017		Yes	Approved
Bass River Township	Linda Eliason-Ash	Tax Collector	01/01/2007	05/31/2017	No	Approved
Beverly City	Yvonne Bullock	Treasurer / CFO Crime	05/01/2014		Yes	Approved
Beverly City	Shari Key	Tax Collector	05/01/2014		Yes	Approved
Beverly City	Error - delete	Error - delete	10/08/2020	10/08/2020	No	Approved
Bordentown City	Jennifer M. Smith	Tax Collector	02/13/2017		Yes	Approved
Bordentown City	Caryn Hoyer	Tax Collector	08/10/2015	02/13/2017	No	Approved
Bordentown City	Margaret Peak	Treasurer/CFO-crime	08/01/2013	06/14/2019	No	Approved
Bordentown City	Tanyika Johns	Tax Collector	03/11/2014	08/10/2015	No	Approved
Bordentown City	Richard Wright	Treasurer	06/20/2019	10/18/2020	No	Approved
Bordentown City	Margaret M. Peak	CFO - Treasurer	10/19/2020		Yes	Approved
Bordentown Township	Jeffrey Elasser	Tax Collector	08/01/2015		Yes	Approved
Bordentown Township	Donna Muldrow	Treasurer	03/05/2009	03/01/2020	No	Approved
Bordentown Township	MaryAlice Picariello	Tax Collector	03/05/2009	05/29/2015	No	Approved
Bordentown Township	Add in error	Add in error			No	Pending
Bordentown Township	Kittina Wallrath	Treasurer	03/01/2020		Yes	Pending
Chesterfield Township	Wendy Wulstein	Treasurer	01/31/2012		Yes	Approved
Chesterfield Township	Caryn M. Hoyer	Tax Collector	06/30/2008		Yes	Approved
Delanco Township	Jennifer Dellavalle	Tax Collector	11/01/2016		Yes	Approved
Delanco Township	Robert L. Hudnell	Treasurer (CFO crime)	01/01/2007		Yes	Approved
Delanco Township	Lynn A. Davis	Tax Collector	01/01/2007	11/01/2016	No	Approved
Delran Township	Victoria Boras	Tax Collector	06/27/2011	02/28/2019	No	Approved
Delran Township	Linda Lewis	Treasurer	12/21/2018	04/01/2019	No	Approved
Delran Township	Tanyika L Johns	Tax Collector	02/01/2019		Yes	Approved
Delran Township	Margaret M. Peak	CFO / Treasurer	04/08/2019	10/16/2020	No	Approved
Delran Township	Kareemah Press	CFO - Treasurer	10/19/2020		Yes	Approved
Edgewater Park Township	Mindie Weiner	Tax Collector	02/05/2019		Yes	Approved
Edgewater Park Township	Tanyika Johns	Tax Collector		02/05/2019	No	Approved
Fieldsboro Borough	Lan Chen Shen	Tax Collector	01/01/2016	03/31/2019	No	Approved
Fieldsboro Borough	Peter Federico	Treasurer	01/01/2016		Yes	Approved
Fieldsboro Borough	LEIGHA A BOGDANOWICZ	Tax Collector	04/01/2019		Yes	Approved
Florence Township	Christine Swiderski	Tax Collector	05/11/2020		Yes	Approved
Florence Township	Sandra Blacker	CFO/Treasurer	05/07/2020	11/30/2020	No	Approved
Florence Township	Michelle Chiemiego	Treasurer	11/01/2020		Yes	Approved
Hainesport Township	Sharon A. Deviney	Tax Collector	01/01/2007	01/01/2020	No	Approved
Hainesport Township	Joanna Mustafa	CFO	12/13/2016	02/17/2017	No	Approved
Hainesport Township	Dawn Emmons	CFO	02/01/2017	01/31/2019	No	Pending
Hainesport Township	Donna Condo	Treasurer/CFO	02/01/2019		Yes	Approved
Hainesport Township	Paula Tiver	Tax Collector	01/01/2020		Yes	Approved
Lumberton Township	Robin D. Sarlo	Tax Collector	01/01/2016		Yes	Approved
Lumberton Township	Sharon Deviney	Tax Collector	02/19/2011	12/31/2015	No	Approved
Mansfield Township	Elaine Fortin	Tax Collector	01/01/2007	07/01/2018	No	Approved
Mansfield Township	Joseph P Monzo	Treasurer (CFO)	01/01/2007	07/01/2019	No	Approved
Mansfield Township	Dana Elliott	Tax Collector	07/01/2018	07/06/2020	No	Approved
Mansfield Township	Bonnie Grouser	CFO/Treasurer	07/01/2019		Yes	Approved
Mansfield Township	Linda Hannawacker	Tax Collector	07/06/2020		Yes	Approved
Medford Township	Albert Stanley	Treasurer / CFO	08/03/2015	03/04/2019	No	Approved
Medford Township	Patricia Capasso	Tax Collector	01/01/2013	09/30/2020	No	Approved
Medford Township	Robin Sarlo	Treasurer/CFO	03/04/2019		Yes	Approved
Medford Township	Rachel Warrington	Tax Collector	10/01/2020		Yes	Approved

# MEL STATUTORY BONDS as of 2/4/21

Mount Laurel Township	Kim Muchowski	Tax Collector	10/24/2016		Yes	Approved
Mount Laurel Township	Karen Cohen	Library Treasurer	01/15/2014		Yes	Approved
Mount Laurel Township	Tara Krueger	Treasurer	04/17/2017		Yes	Approved
Mount Laurel Township	Meredith Tomczyk	Treasurer / CFO Crime	01/09/2012		No	Approved
Mount Laurel Township	Maureen Mitchell	Tax Collector	01/30/2012	10/24/2016	No	Approved
New Hanover Township	Lynn Davis	Tax Collector	01/01/2020		Yes	Approved
New Hanover Township	Terry Henry	CFO/Treasurer	02/26/2020		Yes	Approved
North Hanover Township	Mary Alice Picariello	Tax Collector	06/27/2009		Yes	Approved
North Hanover Township	Joseph Greene	Treasurer	04/29/2013		Yes	Approved
Palmyra Borough	Tanyika Johns	Tax Collector	06/15/2020		Yes	Approved
Palmyra Borough					No	Approved
Palmyra Borough	Danielle Lippincott	Tax Collector	01/25/2019		No	Approved
Palmyra Borough	Donna Condo	CFO (Treasurer)	01/01/2016		Yes	Approved
Palmyra Borough	Janeen Rossi	Tax Collector			No	
Pemberton Borough	Donna Mull	Treasurer	01/01/2011		Yes	Approved
Pemberton Borough	Kathleen Smick	Tax Collector	05/19/2014		Yes	Approved
Pemberton Township	Alison Varrelmann	Tax Collector	03/23/2015		Yes	Approved
Pemberton Township	Robert Benick	Treasurer	01/01/2014		Yes	Approved
Pemberton Township	Alison Shinkunas	Tax Collector	03/23/2015		No	Approved
Riverside Township	Meghan O. Jack	Treasurer	06/01/2013		Yes	Approved
Riverside Township	Mindie Weiner	Tax Collector	03/21/2016		Yes	Approved
Riverside Township	Nancy Elmeaze	Tax Collector	09/01/2007	07/31/2015	No	Approved
Shamong Township	Christine Chambers	Treasurer(CFO Crime)	11/24/2014		Yes	Approved
Shamong Township	Kathryn J. Taylor	Tax Collector	01/01/2007		Yes	Approved
Southampton Township	Melissa Chesla	Tax Collector	09/01/2014		Yes	Approved
Southampton Township	Nancy Gower	Treasurer ( CFO Crime)	01/01/2007		Yes	Approved
Springfield Township	Dianne Kelly	Treasurer/CFO	01/01/2010	09/30/2020	No	Approved
Springfield Township	Melissa Chesla	Tax Collector	11/01/2014		Yes	Approved
Tabernacle Township	Kimberly Smith	Tax Collector	04/01/2016		Yes	Approved
Tabernacle Township	Susan Costales	Tax Collector	09/24/2008	08/21/2018	No	Approved
Tabernacle Township	Rodney R Haines	CFO/Treasurer	08/01/2018		Yes	Approved
Westampton Township	Robert L. Hudnell	Treasurer	01/01/2007		Yes	Approved
Westampton Township	Carol A. Brown-layou	Tax Collector	01/01/2007		Yes	Approved
Woodland Township	Nancy Seeland	Tax Collector	01/01/2015		Yes	Approved
Woodland Township	Kathleen Rosmando	CFO - Treasurer	06/06/2013		Yes	Approved
Wrightstown Borough	Ronald A. Ghrist	Treasurer	01/01/2010		Yes	Approved
Wrightstown Borough	Jeffrey C. Elsasser	Tax Collector	11/01/2016		Yes	Approved
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: 2/5/2021

## **Appellate Division Affirms Dismissal of Occupational Tinnitus Claim**

There are not many Appellate Division decisions on occupational hearing loss and tinnitus, which is why the decision is of interest in [\*Donzella v. SG Performance Plastics Corp.\*](#), A-2408-19T3 (App. Div. January 12, 2021).

The case involved an employee of SG Performance who worked at its manufacturing warehouse in August 2015. He and 30 other employees worked around multiple machines. He wore eyeglasses and gloves but no hearing protection.

One month after beginning his employment, Donzella went to St. Joseph's University Medical Center in Paterson and stated that he was very dizzy. He was given Meclizine for treatment of motion sickness and vertigo. He never returned to work at SG Performance but did eventually get a job in 2017 at the State of New Jersey Water Commission.

Petitioner saw Dr. Festa, an ENT physician, who noted petitioner's hearing levels were normal. Next he saw another ENT, Dr. Samadi, who diagnosed bilateral tinnitus and sensorineural hearing loss. He later added a diagnosis of a deviated nasal septum.

Petitioner filed a claim petition on November 10, 2015 for his dizziness, vertigo and hearing loss. He amended the CP nearly two years later to allege occupational exposure to excessive noise from August 3, 2015 through September 30, 2015. Petitioner was seen by Dr. Gerald West, another ENT, who diagnosed tinnitus due to extreme noise exposure in 2015. Dr West estimated 25% permanent partial disability for tinnitus but noted that the petitioner's hearing was within normal limits.

Respondent retained Dr. Steven Freifeld, who observed that petitioner still complained of bilateral hearing loss and sensitivity to noise as of September 2018. However, his dizziness had abated. Dr. Freifeld felt that there was no hearing loss and found that his symptoms were not work related.

The experts in this case did not testify but their reports were introduced into evidence in lieu of testimony. This procedure is known as a trial on reports. The Judge of Compensation did not find petitioner's testimony to be credible on certain points. The judge commented that petitioner described the machines as being loud but admitted that he could hear directions and instructions from his supervisor if the supervisor raised his voice. Furthermore, the judge observed that neither Dr. Festa nor Dr. Samadi commented on causation between work and his symptoms. Finally the judge said, *"there was no data, study or reference of any kind to suggest that this condition was caused by the limited noise exposure."*

In ruling for the respondent, the Judge of Compensation found Dr. Freifeld to be the most credible of all the ENT physicians in this case. The judge accepted Dr. Freifeld's opinion that petitioner had vestibular neuronitis, a condition that can happen to someone at any point in time. The judge found no evidence causally relating this condition to work.

The Appellate Division deferred to the expertise of the Judge of Compensation and affirmed the dismissal of the case because there was ample evidence to support the decision below. The case underscores that in any occupational hearing loss or tinnitus case, there must be a record established of specific work conditions, such as decibel levels, in tandem with consideration of medical studies or data connecting fairly common conditions like tinnitus or noise sensitivity to the specific work conditions

## **New Jersey Assembly Committee Votes To Approve Hiring Preference Bill As Part of New Jersey Workers' Compensation Act**

Employers need to be aware of an Assembly bill that would turn the workers' compensation statute into an employment protection law. The Assembly Labor Committee recently passed [A-2617](#) sponsored by Assembly members Murphy, Benson, and Reynolds-Jackson. The bill will require an employer with at least 50 employees to provide a hiring preference to an injured employee who has reached maximal medical improvement, is unable to return to his or her former position, but can perform the essential duties of an existing, unfilled position.

This bill is problematic for employers for many reasons: first, it attempts to turn a statutory benefits law – the New Jersey Workers' Compensation Act — into an employment protection statute. Second, there are already labor laws in New Jersey that protect employees, such as the New Jersey Law Against Discrimination and the ADA. Third, there is no explanation of the circumstances in which employers can reject the preference or prove it should not apply. In fact, there is no mention that the employer has any right whatsoever not to provide a job to someone who fits the criteria noted above.

Suppose the injured employee is less qualified than another applicant for the open position. Does the injured worker's status as one who has reached maximal medical improvement trump the more qualified applicant's credentials? Suppose the outside applicant also has a disability and is more qualified for the job? Further, in what court would the law be enforced? New Jersey workers' compensation judges do not have the power to enforce employment laws. Clearly, claimants cannot prosecute failure to rehire claims in workers' compensation court.

The Workers' Compensation Act provides for medical, temporary and permanent partial and total disability benefits. That is all the statute has ever been intended to do. If the law is only enforceable in civil court, why is this law not being considered as part of the NJLAD? One overriding question employers will have is what does this proposed bill do that the NJLAD and ADA do not already do? This proposed bill also fails to mention anything at all about requests for reasonable accommodation, the need for an interactive dialogue or defenses of the employer such as undue hardship. In that sense, this proposed bill seems to override existing disability discrimination laws.

Upon committee approval of the legislation, Murphy, Benson and Reynolds-Jackson issued the following joint statement:

“Work related injuries can be traumatic and devastating. No injured employee should be left without options for work. This bill will ensure that those who are unable to return to their previous position will still be able to put their efforts towards helping in a different role for their employers.

“Those who have been injured in their place of work should not be cast aside with unemployment if they cannot resume their previous position. These people are still valuable employees who can contribute to their employers and company.

“The transition back to work after suffering an injury can be difficult. It is important for companies to offer ways for these employees to continue to contribute in the workplace, provide for their families, and resume successful careers.”

These sentiments are worthy of consideration, yet one must ask the committee members why would an employee who has a work-related spinal condition and reaches maximal medical improvement be entitled to greater protection than an employee who has the same spinal condition from a congenital cause and reaches maximum medical improvement? Why should employment rights be dependent on workers’ compensation status? The answer is they shouldn’t be and that the bill makes no sense. Anyone who has a disability, be it work or non-work related, has equal rights under existing state and federal laws to reasonable accommodation. The committee statements stunningly suggest that that New Jersey Law Against Discrimination — one of the most progressive in the nation — has suddenly become outdated and inadequate. This will come as news to employers and employment lawyers.

#### **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.

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

9 Campus Drive, Suite 216  
Parsippany, NJ 07054  
Telephone (201) 881-7632

**BULLETIN MEL 21-01**

**Date:** January 1, 2021  
**To:** Fund Commissioners of Member Joint Insurance Funds  
**From:** Underwriting Manager  
Conner Strong & Buckelew  
**Re:** 2021 MEL Coverage Bulletins

---

The 2021 MEL Coverage Bulletins are available on the MEL's website ([www.njmel.org](http://www.njmel.org)). The bulletins will not be distributed to the membership by mail since they will be accessible on the website.

You can request an electronic or hard copy from the Underwriting Manager or from your member JIF Executive Director if you do not have access to the MEL website.

The list of bulletins on the website is below.

If you have any questions, please contact your Risk Management Consultant, JIF Executive Director or the Underwriting Manager.

**This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.**

cc: Fund Executive Directors  
Fund Professionals  
Risk Management Consultants

## **2021 CHANGES**

1. MEL Coverage Bulletin List
2. Renewal Overview
3. Renewal Coverage Summaries
4. Crime Statutory Bond Coverage
5. Fireworks & Amusements
6. Skateboard Parks
7. Vacant, Historic, Newly Acquired and Builder's Risk
8. Boiler Claims and Inspections
9. COIs, Auto IDs and WC Posting Notices
10. Shared Services
11. EPL Risk Management Program
12. Volunteer D&O
13. Quasi Entities
14. Optional Excess Casualty Limits
15. Optional Excess POL/EPL Limits
16. Employed Attorneys
17. Improvement Districts
  - a. BIDs / SIDs
  - b. SIDs – Atlantic
18. Aircraft Requirements
19. ATV Parks
20. Paintball Liability
21. MEL Underwriting Manager Team
22. Drones
23. TULIP Program
24. Acceptance and Use of Surplus Military Equipment
25. Coverage FAQs



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.

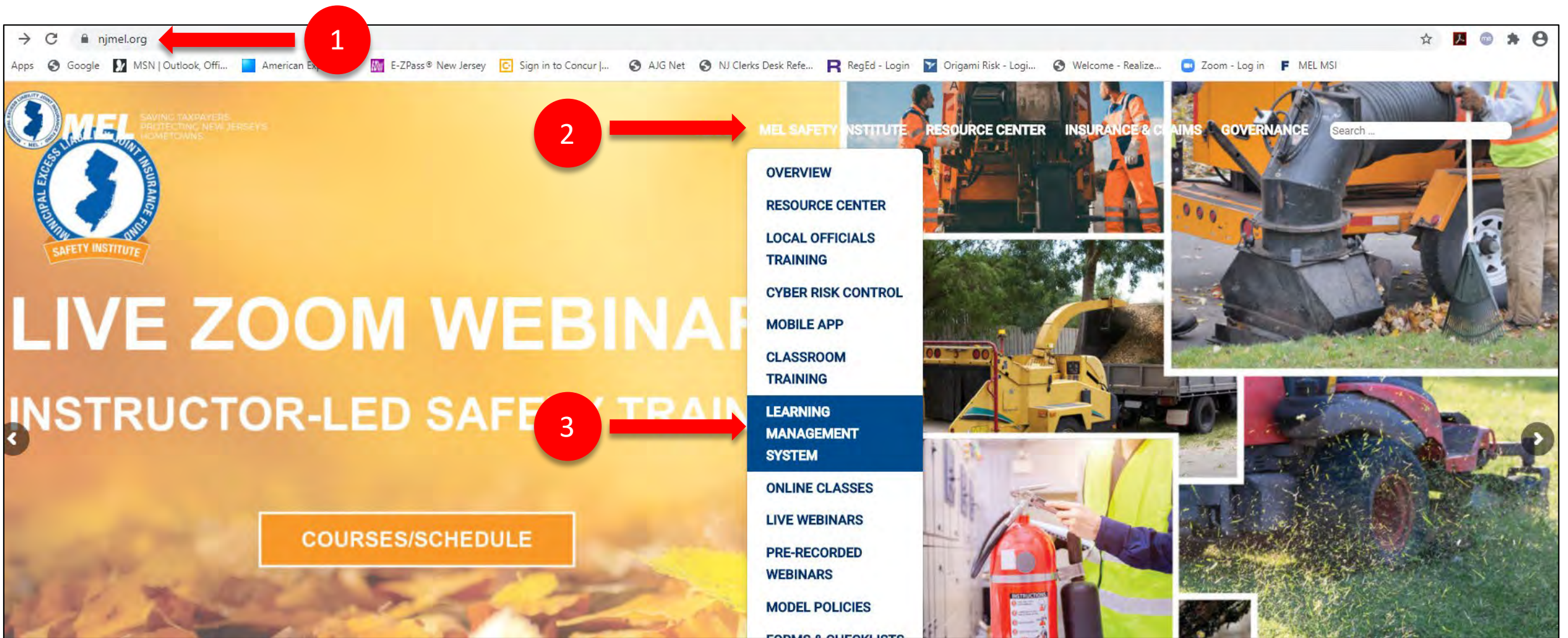
Again, this year's program is being offered exclusively online through the NJ MEL's Safety Institute (MSI). Instructions on how to access the MSI and complete the course are attached to this memorandum. The course runs approximately fifteen (15) minutes in length and completion of the course will be 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

 LMS Login

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

- ➔ [Enroll in Classes](#)
- ➔ [Tutorial to Use System](#)
- ➔ [Online Classes](#)
- 📞 [Questions? Contact the Mel Safety Institute Helpline](#)

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

## Bulletins & Briefings

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

- ➔ Bulletins
- ➔ Briefings

## Cyber Risk Control

- ➔ Access to all resources & materials

Video Library

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

- Click on the “LMS Login”



# New Jersey

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

I am a  
returning user

Please enter your user name:

Please enter your password:

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

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

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



Crossing Guard Training

I am a new  
user

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

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

F MEL Safety Institute Learning Management System

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








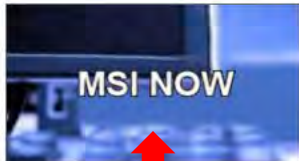
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PAUL FORLENZA

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

**Welcome PAUL FORLENZA to MEL Safety Institute Learning Management System!**

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

 <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.

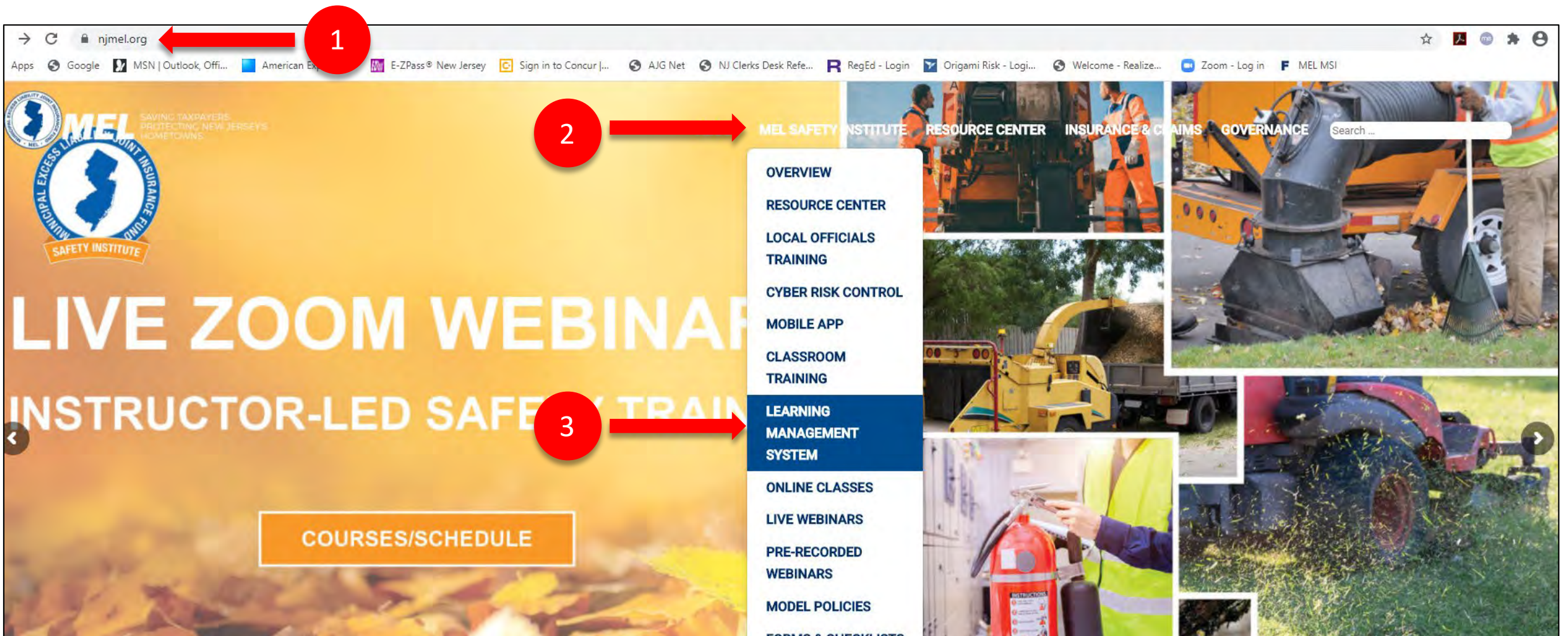
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Please feel free to contact my office if you have any questions regarding this program.

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Thank you for your attention to this matter.

cc: Risk Management Consultants




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3. Click on “Learning Management System”

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


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

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# 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.

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- Tutorial to Use System
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- Bulletins
- Briefings

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Crossing Guard Training

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F MEL Safety Institute Learning Management System

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








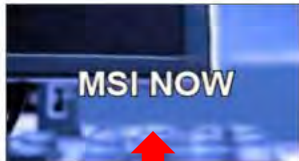
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 <b>ADMINISTRATION &amp; OFFICE</b>	 <b>POLICE, FIRE &amp; EMS</b>	 <b>SAFETY LEADERSHIP</b>	 <b>MSI NOW</b>

Click on the “MSI Now” button

Click on titles for descriptions or to enroll.

## RECOMMENDED TRAINING

• Title

### ONLINE COURSES

- 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
- Classroom Management
- LIVE Webinar Training Schedules and Registration

## Land Use Training Certification

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



**TO:** Member Police Chiefs  
**FROM:** Denise C. Plavchak, Office Services Manager  
**DATE:** February 4, 2021  
**RE:** JIF Reimbursement - Police Accreditation Program

\*\*\*\*\*

In 2003, the Municipal Excess Liability Joint Insurance Fund (MEL), in conjunction with the NJ State Association of Chiefs of Police announced a new Accreditation process for municipal police departments. To date, more than 150 agencies have achieved Accreditation. Nationally, it is well documented that Accredited police departments have fewer claims.

The JIF recognizes the value that formal Police Accreditation programs have in reducing claims against members. To that end, the JIF offers the following incentives:

- The JIF will reimburse 50% of the Accreditation Fee charged by the NJ State Association of Chiefs of Police to those JIF Police agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as 50% of your Re-Accreditation fees\*.
- The MEL will provide a \$1,000 Grant to member agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as Re-Accreditation.
- Qualifying agencies are eligible for premium discounts from the MEL JIF.

The schedule of Fees eligible for reimbursement to date are outlined below:

Number of Sworn Personnel	Accreditation Fee	JIF Reimbursement	MEL Reimbursement
01-09	\$3,000	\$1,500	\$1,000
10-24	\$4,000	\$2,000	\$1,000
25-99	\$5,000	\$2,500	\$1,000
100-299	\$6,000	\$3,000	\$1,000
300-499	\$7,000	\$3,500	\$1,000
500 +	\$8,000	\$4,000	\$1,000

**\*Re-Accreditation occurs three years after Accreditation. Re-Accreditation fees are paid annually and are one-third the regular accreditation fee. Re-Accreditation fees are also eligible for reimbursement after re-accreditation is achieved.**

The program fees eligible for reimbursement do not include personnel costs, the costs of training, or the costs associated with the Mock or Actual On-Site Assessment as described in the NJ State Association of Chiefs of Police program.

In order to qualify for reimbursement under the program, participating agencies must notify this office at three points in time throughout the accreditation process:

1. When you apply, forward a copy of your NJSACOP Law Enforcement Accreditation Program application and your letter of acceptance into the program. This notifies us that you are working on the program.
2. When you schedule your NJSACOP Law Enforcement Accreditation Program On-Site Assessment.
3. When you receive your final report and approval from the NJSACOP Law Enforcement Accreditation Commission.

Send your notifications to:

Municipal Joint Insurance Fund  
Police Accreditation Coordinator  
PO Box 530  
Marlton, New Jersey 08053

**NEW: Because many police agencies do not have adequate resources to dedicate to the accreditation process, and due to the fact that a large portion of the work is administrative in nature, the JIF has authorized a program to reimburse qualifying agencies for the cost of a college intern to assist in the administrative work of maintaining accreditation records and typing policies for review and modification by the chief or his/her designee. Contact our office if you are interested in taking advantage of this program.**

If you have any questions about the MEL/JIF reimbursement program please call Denise Plavchak at (856) 446-9131. If you have any questions about the Police Accreditation Program, please contact Harry J. Delgado, Accreditation Program Manager, N.J.S.A.C.O.P., at (856) 988-5880, [hdelgado@njsacop.org](mailto:hdelgado@njsacop.org) or check out the N.J.S.A.C.O.P. website at [www.NJSACOP.org](http://www.NJSACOP.org).

cc: Risk Management Consultants

File: Subject/Police Accreditation Reimbursement Program Tab: 2021 Announcement

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

**FEBRUARY 2021**  
**CLOSED CASES**

**THERE HAVE BEEN NO CASES CLOSED**  
**SINCE THE JANUARY 19, 2021 MEETING.**

# 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	Margaret Peak
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	Brandon Garcia, Clerk
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	
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:** February 3, 2021

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

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

#### *LOSS CONTROL SURVEYS*

- § Township of Mount Laurel on January 14, 2021
- § Township of Tabernacle on January 19, 2021

#### *LAW ENFORCEMENT LOSS CONTROL SURVEYS*

- § Township of New Hanover on January 21, 2021

#### *MEETING ATTENDED*

- § Executive Fund Commissioner Meeting (Telephonic) – January 19, 2021
- § Claims Meeting (Telephonic) – January 19, 2021

### *UPCOMING MEETING SCHEDULE*

DATE	TOPIC	LOCATION
February 16, 2021	Executive Fund Commissioner Meeting	Telephonic
February 16, 2021	Claims Meeting	Telephonic

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

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

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

- January 7- Reminder to Verify Drivers Licenses & Histories of Drivers
- January 14- Best Practices for Checking Driving Records of Drivers
- January 21- Mandatory COVID Vaccination Guidance from the MEL
- January 25- New Jersey Use of Force Revised Guidelines
- January 26- Annual Reminder to post Injury and Illness 300A Summary Logs
- January 28- CDC Recommendations for Returning to Work Post-COVID Exposure

### *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
Bordentown	1
Edgewater Park	1
Florence	9
Westampton	1

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 that 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 in-person, and virtual classes. 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 – FEBRUARY 2021

# EVERYBODY'S JOB: SAFETY



- NOT ALL EMPLOYEES ARE AWARE OF THE POSSIBLE CONSEQUENCES OF THEIR ACTIONS OR INACTIONS.
- THEY NEED TO BE MADE AWARE OF SOME OF THE WORST CASE SCENARIOS THAT CAN OCCUR AS THEY ARE OUT THERE WORKING ON A DAILY BASIS
- IN THE CASE OUTLINED BELOW, THE PROCESS SHOULD NOT END AFTER THE CAMERA WORK IS COMPLETE. LOOKING FOR ITEMS SUCH AS CRACKED FRAMES, MISSING BOLTS OR DAMAGED STREETS AND SIDEWALKS NEXT TO THE MANHOLE IS JUST AS IMPORTANT AS LOOKING FOR PIPE DAMAGE AND CLOGS AND ROOTS.
- THE JOB SHOULD NOT BE DONE UNTIL THE AREA BEING WORKED ON IS BETTER THAN IT WAS BEFORE, OR THE PROCESS TO MAKE IT BETTER AND SAFER HAS BEGUN.
- SAFETY BRIEFINGS AND TOOLBOX TALKS CAN HELP TO RAISE AWARENESS FOR EMPLOYEES.

- A PRIVATE CITIZEN DROVE OVER A LOOSE MANHOLE COVER CAUSING THEIR VEHICLE TO BE A TOTAL LOSS DUE TO UNDERCARRIAGE AND STEERING DAMAGE. 1 DAY PRIOR A FEW EMPLOYEES OF THE MEMBER MUNICIPALITY'S SEWER DEPARTMENT WERE DOING CAMERA INSPECTIONS AND FOUND BOLTS THAT HAD RUSTED THROUGH. THEY DID NOT REPLACE THE BOLTS OR PUT UP ANY SIGNS WARNING OF THE HAZARD AND ONLY REPLACED THE LID. THIS DANGEROUS CONDITION RESULTED IN \$8,000 IN CAR DAMAGE, WHICH IS RELATIVELY MINIMAL COMPARED TO WHAT COULD HAVE HAPPENED.

## **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:** February 16, 2021 Virtual Meeting on Zoom  
**Contact Info:** [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) 856-322-1220

### **FEBRUARY ACTIVITY & PLANNED EVENTS**

With 2020 now behind us and all encumbered funds now spent, we are ready to begin planning for the new year ahead with a new balance of wellness money.

As you are well aware, the purpose of these funds is to offer your employees opportunities to engage in wellness initiatives that promote self-care and overall well-being. To get the most from the program and to best utilize allocated funds, we need to work on offering activities and incentives that span throughout the year.

- This will promote the message that their health is important every day.
- It will prevent spending on things that do not necessarily convey the message of wellness to the employees.
- And it can help eliminate the last minute hustle to encumber and spend the money all at once diminishing the value of the program as a yearlong opportunity to encourage our employees to put their health and wellness first.

This month, I will send all Wellness Coordinators an email invitation to set up a phone or zoom meeting to start planning for the year.

#### **Other ways you can continue to incorporate wellness throughout the year:**

Highlighting the connection of safety and wellness by include wellness on the Safety Committee Agenda and encourage department heads to bring ideas on how to best utilize funds for the specific needs of their team.

#### **Ideas to Share on Municipality Events:**

Towns are already starting to plan for some events. Some ideas to consider:

- Bingo challenges
- Step/walking challenges
- Water challenges
- Fitness challenges that can be sports related
- Chair massages
- Demonstrations/Presentations topics: cooking, exercise, nutrition, reading labels, smoothies, mindfulness practice, sleep, yoga, breaking habits, gut health, mental awareness

#### **Wellness Director February Offerings:**

**Mindfulness Workshop** – Initial zoom call to review mindfulness and allow participants to experience a short practice together. Participants were then offered a 10-day Mindfulness Experience where I sent out an email every morning with a different mindfulness practice to consider. I had a total of 17 people sign up including both JIFs

**Powered Thru Plants** - I have received many responses to my survey asking employees a few questions pertaining to their nutritional practice. Incorporating some of their responses, I am now working on formulating a program that will provide guidance on transitioning to a plant-powered lifestyle. My initial presentation will just be to explain the program and ask those interested to sign up for phase two with will answer the question of how to transition. This will be a virtual event this first round.

### **February Targeting Wellness Newsletter:**

This months Targeting Wellness Newsletter is all about self-compassion. So often, we set goals for ourselves that we never reach. Many times, it's due to self-sabotaging. Here is a snapshot of what is included:

- Defining self-sabotage and why we do it
- Overcoming procrastination
- Overcoming perfectionism
- Being mindful by living in awareness
- Nutritional Bites: Cholesterol & Heart Disease in honor of Heart Month
- Recipe Corner: 1-pot pumpkin black bean soup

For some added fun and challenge, I have created two options for you and your employees:

1. Feeling Fabulous in February with a Daily Mantra Calendar
2. February Fitness Bingo Challenge - I have it in a Word Doc in case you need to change anything to better fit your municipality.

# Targeting Wellness Newsletter

## Good News for Good Health!

February 2021

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

"The only reason I can't jump in and engage life is that I've told myself I can't. Yet I can't help wondering what would happen if I told myself I could?" — **Craig D. Lounsborough**

So often we set goals for ourselves that we struggle to achieve. We have good intentions. We know the benefits of why we "should" do these things but yet we can't seem to motivate ourselves to get it done.

Why? First off, you are not alone in your challenge to push past this road block. It could be fear of failure, lack of confidence, or not being true to what you want.

In this newsletter I wanted to address this thing called "sabotage" and how so often we hold ourselves back unintentionally from those things that could give us fulfillment and purpose.

The journey is not always easy or straight away. There are bends, set backs, U-turns and even dead-ends, but it's up to us to re-focus and keep pushing forward. Often when we look back in the rearview mirror we realize "hey, that really wasn't as difficult/scary as I thought".

You are capable of doing anything you put your mind to. Sometimes you just have to get out of your own way and take the first step.

### In this issue:

1. What is Self-sabotage and why do we do it?
2. Can we overcome procrastination?
3. Can we overcome perfectionism?
4. Be mindful in the moment by living in awareness
5. Nutritional Bites: Cholesterol & Heart Disease
6. Recipe Corner

"We sabotage the great things in our lives because deep down we don't feel worthy of having the great things."  
Taressa Riazzi

Resources: Debby Schiffer (Opinion)

## What Is Self-Sabotage And Why Do We Do It?

When you read the word “*sabotage*”, what comes to mind? Various definitions exist that can give us a clue:

- to deliberately destroy or damage something so it doesn't work
- an underhand interference that prevents the achievement of something
- to deliberately prevent a plan or process from being successful

How about when we add the word “self” in front of this word? Could we deliberately be destroying or damaging our selves so that we don't work “correctly”? Would we actually stop our self from achieving something, such as a health-improving goal or intention, on finding our purpose? Unfortunately the response to all of these questions is a resounding YES!

### Why do people self-sabotage?

Many people struggle all their lives with powerful cravings for food, drink, tobacco, and other temptations that come at a painful cost to ones health and/or relationships. The forces behind these cravings can be dysfunctional accompanied by distorted beliefs of self-worth and underestimated capabilities that are deeply seated in our subconscious mind from past experiences.

There are many forms of self-sabotage; however, two common ones are *procrastination and perfectionism*.

#### Why do I always procrastinate?

Most of the time we put off tasks that cause some level of anxiety or distress. By putting them off we are trying to avoid those negative emotions even though it may prevent accomplishing a goal that would potentially bring happiness and fulfillment. Distractions, like social media, or setting timeless deadlines like “I'll get to that next week” also fuel procrastination.

#### Why am I focused on perfectionism?

Those of us who strive for perfectionism make life an on-going report card, evaluating every single task and giving ourselves a “grade” for results. When healthy, this can be a very self-motivating characteristic and can drive us to overcome adversity and achieve great things. However, when unhealthy, it can be a fast track to unhappiness.

What makes extreme perfectionism so toxic is that although success is the desire, the focus is on avoiding failure. We may set unrealistically high expectations for ourselves and others, are quick to find faults and are overly critical of mistakes. This can often go hand-in-hand with procrastination whereby we put off a project out of fear of making a mistake. It's never good enough, therefore, rarely can we accept compliments and neglect to see and celebrate any successes we achieve. Many times, outside validation is sought yet learning self-compassion is really the key.

Consider taking the online quiz offered by *Psychology Today* to help in determining your possible self-sabotaging behaviors.

Go to <https://www.psychologytoday.com/us/blog/in-practice/201805/30-types-self-sabotage-and-what-do-about-it>.

Here is a few examples of the scenarios they pose:

- You're a perfectionist who is dismissive of incremental improvements, and you're only satisfied when 100 percent of a problem is fixed.
- You ignore the warning signs that you need a break.
- Other people in your life defer all decision-making to you rather than taking up some of that burden. You allow this pattern rather than empowering them to make decisions.
- You stay stuck in patterns that are psychologically comfortable, but not working for you. For example, overworking is more comfortable and familiar than having more balance.

There are over 30 examples of ways you may be self-sabotaging in different areas of your life. **The first step in changing behavior is becoming aware of it.**



## Can You Overcome Procrastination?

Fortunately, **YES!** But it will take some work, practice and commitment on your part. Nothing worth doing comes easy. Here are a few different reasons we procrastinate along with some possible approaches to overcome it.

- ★ **The task isn't urgent.** We tend to pay attention to what is demanding our attention. A deadline on a calendar, a ping on your phone, or a crying baby. Yet when it comes to the big things, like starting a retirement plan, we may put it at the bottom of the to-do list for months, if not years. For that "big" goal, start by really committing to it. We forget to identify WHY we want it. It makes a big difference to come from a place of *should* rather than *want to*. Consider trying this: say out loud "I **should** \_\_\_\_\_ (fill in the blank, i.e. lose weight, eat healthier, get more sleep, etc.)". Now replace "**should**" with "**want to**". Notice how different that feels inside you. *I want to* verses *I should* sets off a much more positive emotion/energy inside yourself. Don't you agree?
- ★ **We don't know how to get started or what comes next.** We may feel overwhelmed, confused, or disorganized. This type of procrastination is less than an avoidance to the actually task and more an avoidance of negative emotions. None of us want to feel incompetent or lost so we tend to turn our attention towards something else that is often less important. This is actually called productive procrastination. And anyone who has ever "checked" a Facebook post instead of doing the task in front of you knows what I mean. First acknowledge that its normal to feel overwhelmed or less than adequate when starting something new. Build in "figure it out" steps or build in "scream out loud" as your first task if that helps get you moving. Mess ups, do-over's, and changing directions is perfectly fine, as long as you give yourself permission to experience that and be okay with it.
- ★ **Set up accountability.** Often it is easier to keep a commitment made to someone else than it is to keep it for ourselves. That is why it is often helpful to have a coach\* who you need to check in with and who will give you that gentle nudge when needed. Perhaps it's a friend or colleague who you commit to walking with every day. You don't want to let them down so often times it's the motivation you need to keep going.

Note\*:

I am a National Board Health & Wellness Certified Coach.



Adapted from Psychology Today articles.

## Can You Overcome Perfectionism?

There is a difference between striving for excellence and demanding perfection! Setting high standards, working relentlessly hard for something you believe in are examples of adaptive or positive progression in self-improvement. This reflects a growth mindset. Always looking for opportunities to learn and improve while being challenged even if you don't succeed the first time. This is a strength not a weakness.

However, if nothing is ever good enough and you compare your success to others, you are setting yourself up for constant disappointment, feelings of being "less-than" and causing potentially harmful levels of stress within your body and mind.



- ★ **Practice mindfulness and being present in the moment.** By doing so, you start to become more aware of your thoughts and feelings which have become automatic for your subconscious mind. Bringing them forward to consciousness allows you to notice when you are ruminating over a mistake, allowing you the opportunity to look at it without judgment giving you the chance to reframe your thoughts towards ones that are more positive and forgiving. It allows for unloading the thoughts that weigh you down, even if for only a few moments.
- ★ **Using compassionate self-talk and challenging negative self-judgment.** Think about some of the harsh words you may currently be saying to yourself. Would you ever say them to your best friend when he/she needed you? Or your child when he/she gets a poor grade on a test? I think it's safe to say that often we would NOT continue being friends with the bully inside our own head! Luckily, self compassion is a learnable skill. Here are a few things you may want to consider:
  - ⇒ **List all your strengths.** What are you good at? What are your character strengths? This is your time to really look inside yourself and own your talents!
  - ⇒ **Ask someone** close to you what they perceive as three strengths you have. Sometimes it difficult to see our own goodness. Asking someone close to you can help you start to see your own strengths. Believe it!
  - ⇒ **Write yourself an empowering letter.** Think of a situation that may have caused you stress or negative self-talk. Imagine it is your friend who was coming to you for support and encouragement. What would you say? The next time you find yourself in such a situation, pull that letter out, and practice saying those kind words to yourself! It's going to feel strange at first but in time you will start to replace that negative response with one that gives you permission to keep going!

There's no need to be **perfect** to inspire others. Let others get inspired by how you deal with your **imperfections**.

Adapted from Psychology Today articles.

## LIVING IN AWARENESS

1. Take a couple of minutes to notice your breathing. Sense the flow of the breath, the rise and fall of your belly without trying to change it. Just notice.
2. Notice what you are doing as you are doing it and tune into your senses. When you are eating, notice the colors, texture and taste of the food.
3. When you are walking, tune into how your weight shifts and the sensations in the bottom of your feet. Focus less on where you are headed and more on what's happening around you now. Listen.
4. Don't feel that you need to fill up all your time with doing. Take some time to simply be.
5. When your mind wanders to thinking, gently bring it back to your breath, or to what you are doing in this moment.
6. Recognize that thoughts are simply thoughts; you don't need to believe them, attach to them or react to them.
7. Practice listening without making judgments. Don't think about your next comment. Really listen.
8. Notice where you tend to zone out (e.g., driving, emailing or texting, web surfing, feeding the dog, doing dishes, brushing teeth, etc.). Practice bringing more awareness to that activity and try to slow down so you can be in the moment.
9. Spend time in nature and notice 5 things around you.
10. Notice how the mind likes to constantly judge. Don't take it seriously. It's not who you are.





## Cholesterol and Heart Disease

Since February is American Heart Month, I wanted to focus on how our choice of food can directly impact our heart health. More than 7 percent of Americans have some type of cardiovascular disease, and one out of every six deaths in the U.S. is due to coronary heart disease alone. Nearly 2,200 Americans die **every day** from cardiovascular disease, that's an average of one death **every 40 seconds**! One of the key culprits in causing heart disease and blockages that can lead to heart attacks, is cholesterol. Our liver makes all the cholesterol needed for the production of hormones and cell membranes. Did you know that the ideal cholesterol level is

below 150 mg/dl? That is the point by which coronary artery disease is very unlikely. Yet nearly 107 million Americans have cholesterol levels more than 200 mg/dl, dangerously close to the average level of most coronary artery disease victims (225 mg/dl).

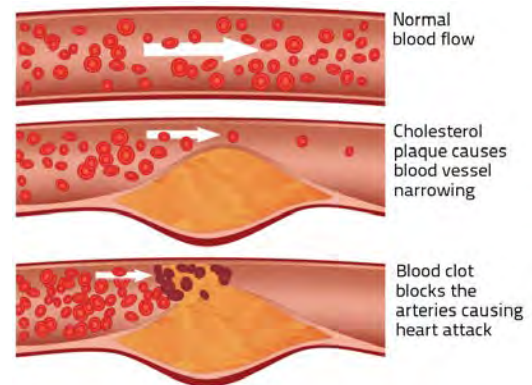
A quick refresher: Low-density lipoproteins (LDL) often called "bad cholesterol", delivers cholesterol to various parts of the body. A high LDL level increases ones risk for a heart attack. The role of the high-density lipoproteins (HDL) also known as the "good cholesterol" is to "pick up" the cholesterol released from dead cells and take it back to the liver in an attempt to lower plaque build up in our blood vessels. Doctors look at the ratio of total cholesterol to HDL for a quick assessment of a person's risk. The ratio should be less than 4 to 1. Unfortunately, the average American male's ration is much higher, at 5 to 1. Those on a vegetarian diet average only about 2.8 to 1.3. Smoking and obesity lower HDL; however, vigorous exercise and foods rich in vitamin C increase it. (PCRM)

### How Do You Lower Your Cholesterol?

#### Decrease your intake of cholesterol. 💡

Since we now know that our body makes all the cholesterol it needs, one way to lower your cholesterol is to decrease taking it in by way of food. Cholesterol is found in all foods that come from animals: red meat, poultry, fish, eggs, milk, cheese, yogurt, and other dairy products. Choosing lean cuts is not enough since the cholesterol is mainly found in the lean portion.

Many people are surprised to learn that chicken contains as much cholesterol as beef (25 mg/ounce). Shellfish is also very high in cholesterol. However, because plants do not have livers to produce cholesterol, no foods from plants will contain it! Therefore, by adding more plants to your diet and reducing the amount of animal products, you can greatly reduce your cholesterol levels. For every 1 percent you reduce your cholesterol level, you reduce your risk of heart disease by 2 percent!



#### Decrease fat intake, especially saturated fats. 💡

Keeping total fat low is an important way to lower overall cholesterol and LDL's, and reducing risk of other chronic diseases. Animal products, including meats and dairy products, as well as fried foods and vegetable oils are all loaded with fat. "The most important piece of information to look for is the percentage of calories from fat." (PCRM)

Lean cuts of beef = 30%  
 Skinless chicken = as high as 23%  
 Most cheeses = 60-80%  
 Ice cream = 45-65%  
 Butter and oils = 95-100%

#### Eat more plant based foods 💡💡

Grains, beans, vegetables and fruits have no cholesterol, are low in fat and high in fiber. Vegetable proteins also help decrease the risk for heart disease. Studies show replacing animal protein with soy protein reduces blood cholesterol even when the total amount of fat and saturated fat in the diet remains the same.

Fiber slows the absorption of some food components such as cholesterol and reduces how much cholesterol the liver produces.

Read the entire article on Cholesterol and Heart Disease at Physicians Committee For Responsible Medicine  
<https://pcrm.widencollective.com/portals/gr0kpkol/factsheets>

# 1-Pot Pumpkin Black Bean Soup



A fusion of Thai flavors and classic chili, this 1-pot pumpkin black bean soup is perfect for colder months. It's nutritious, easy to make, versatile, and incredibly satisfying.

Recipe from Minimalist Baker



## Ingredients:

### SOUP

- 2 tsp avocado oil (or sub water)
- 1 ½ cups diced white or yellow onion (or sub shallot or red onion)
- 3 cloves garlic (minced)
- 1 tsp fresh minced ginger
- 1 medium jalapeño, minced (seeds and stem removed)
- 1 small sweet potato, diced (skin on)
- 1 15-ounce can diced fire roasted tomatoes with green chilies
- 1-2 cups vegetable or chicken broth
- 1 ½-2 tsp ground cumin
- 1 tsp chili powder (or add more to taste)

### Nutrition (1 of 4 servings)

Serving: 1 servings Calories: 345 Carbohydrates: 56.2 g Protein: 12.2 g Fat: 8.9 g Saturated Fat: 4.3 g Polyunsaturated Fat: 0.99 g Monounsaturated Fat: 2.14 g Trans Fat: 0 g Cholesterol: 0 mg Sodium: 765 mg Potassium: 677 mg Fiber: 17.2 g Sugar: 12.1 g Vitamin A: 11050 IU Vitamin C: 24.8 mg Calcium: 170 mg Iron: 5 mg

Nutrition information is calculated with 1 cup homemade broth, light coconut milk (vs. full fat), oil (vs. water), 1/4 tsp sea salt, and without optional ingredients.

- 1/4 tsp ground coriander (*optional*)
- 1 14-oz can light coconut milk (or sub full fat for a creamier soup)
- 1 cup canned pumpkin puree (or add more for more pronounced pumpkin flavor)
- 1 15-ounce can black beans, drained (if not using chicken, double the beans for more protein and fiber!)
- 2-3 Tbsp lime juice
- Sea salt to taste
- 3 cups chopped greens (*optional* // such as kale or spinach)

### CHICKEN *optional*

1 8-ounce chicken breast (boneless, skinless, organic, and pasture-raised when possible). If vegan, omit and double up on beans!

## Instructions:

1. **Optional** (if adding chicken): Fill a large saucepan with 4-6 cups water and bring to a boil. Add boneless, skinless chicken breast, cover, and cook for 15-20 minutes or until cooked through. Drain water and let sit to cool slightly. Using two forks (or a hand mixer), shred chicken.
2. Heat a large pot (or Dutch oven) over medium heat. Once hot, add oil and onion and sauté until translucent — about 4-5 minutes — stirring occasionally.
3. Add minced garlic, ginger, and jalapeño and continue cooking for 1 minute or until fragrant. Add diced sweet potato and sauté for 2-3 minutes.
4. Add diced fire roasted tomatoes, broth (starting with lesser amount), cumin, chili powder, and coriander (optional) and bring to a low boil. Reduce heat to a simmer, cover, and cook until sweet potatoes are tender (about 5-10 minutes).
5. Add coconut milk, pumpkin puree, drained black beans (option to increase amount if not using chicken), and cooked chicken (if using). For a soupier consistency, add more broth. Cover, return to a simmer, and cook for 5-10 minutes to allow flavors to develop.
6. Add lime juice (starting with lesser amount). Taste test and adjust as needed, adding more lime juice for acidity, chili powder for heat, cumin for smokiness, coriander for floral notes / depth of flavor, or salt to taste.
7. Stir in chopped greens (optional), cover, and cook on low until wilted (about 3-5 minutes).
8. Serve as is, or with your favorite grain of choice. **Optional:** Garnish with chopped cilantro. Store cooled leftovers covered in the refrigerator for 4-5 days or in the freezer up to 1 month. Reheat in the microwave or on the stovetop until hot, adding more broth, water, or coconut milk to thin as needed.

Debby Schiffer, Wellness Director for BURLCO & TRICO JIF

E-mail: [debby\\_schiffer@targetingwellness.com](mailto:debby_schiffer@targetingwellness.com) Office: 856-322-1220

Cell: 856-520-9908



***There is no need to be perfect to inspire others. Let others get inspired by how you deal with your imperfections***

# February Fitness Bingo

**Directions:** Each box contains a fitness “challenge” to fulfill. Cross off that box once the challenge is completed. Note some are just for “today” others are multiple times in the week. Turn in your card at the end of the week to your Wellness Coordinator. Complete one row (up, down, across or diagonal) and be eligible to win a prize at the end of the challenge. Complete the entire card and you will be entered into a special drawing.

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

Fitness Bingo				
For Physical and Mental Well-being				
Stand up and stretch every 60 minutes	Walk 1-mile every day- (not work related)	Participated in 30 minutes of physical activity 4 times this week	Hold in a Plank for 30 seconds	Talk a walk outside on your lunch break
Do as many push ups as you can in 1 minute (against wall/desk or on floor)	Do 30 jumping jacks	Set a goal, right it down and post it where you can see it.	Create or find a motivational quote to share with coworkers	Do 25 squats or hold a wall squat for 25 seconds
Get up 30 minutes earlier than normal 2x for a workout	Complete a 7 minute workout video	<b>FREE SPACE</b>	Strength train for 20 minutes 2x this week	Run/walk the number of years (in minutes) that you have been at your municipality
Do 2 minute cardio on your break	Do some exercises while watching TV	Complete a mindful deep breathing exercise for at least 1 minute	Incorporated stretching before or after your shift/work day	Listen to your favorite music and relax
Do 10 minutes of yoga	Challenge a coworker to a 1 minute plank 5 days straight	10 triceps chair dips	Do 15 minutes of stretching	30 alternating back lunges

# Feeling Fabulous in February

## One Mantra At A Time!

2021

SUN	MON	TUE	WED	THU	FRI	SAT
	1 Life brings me only good experiences. I am open to new and wonderful changes.	2 I TAKE in AND GIVE out NOURISHMENT IN perfect BALANCE.	3 TODAY IS going to *be a GREAT day!	4 I act as if I already have what I want It's an excellent way to attract happiness in my life.	5 I am at home in my body. All is well.	6 
7 	8 All that I seek is already within me!.	9 	10 NOURISHING MYSELF IS A joyful EXPERIENCE, AND I AM worth THE TIME SPENT ON MY HEALING.	11 I choose to feel proud of myself today.	12 I am exactly where I am supposed to be.	13 
14 	15 I have a grateful heart.	16 I GO BEYOND barriers TO ENJOY possibilities.	17 I AM UNLIMITED in my Wealth ALL AREAS OF MY LIFE ARE Abundant AND Fulfilling.	18 TODAY I CREATE A wonderful NEW DAY, AND A wonderful NEW FUTURE.	19 ABUNDANCE flows FREELY THROUGH ME.	20 
21 	22 I deserve the best and I accept it now!	23 Self-care is not selfish. My well-being is my priority.	24 I FEEL energized, motivated and alive today!	25 I am patient and non-judgmental of self and others.	26 TODAY I LISTEN TO MY feelings AND I AM gentle WITH MYSELF	27 
28 						



**Burlington County Municipal JIF  
Managed Care Summary Report  
2021**

<b>Intake</b>	<b>January-21</b>	<b>January-20</b>	<b>2021 January YTD</b>	<b>2020 January YTD</b>
# of New Claims Reported	46	20	46	20
# of Report Only	35	8	35	8
% Report Only	76%	40%	76%	40%
# of Medical Only	9	11	9	11
# of Lost Time	2	1	2	1
Medical Only to Lost Time Ratio	82:18	92:08	82:18	92:08
Occupational, Claim Petition, Cancer Presumption	0		0	
COVID-19	42		42	
Average # of Days to Report a Claim	3.4	0.4	3.4	0.4

<b>Nurse Case Management</b>	<b>January-21</b>	<b>January-20</b>
# of Cases Assigned to Case Management	20	19
# of Cases >90 days	18	13

<b>Savings</b>	<b>January-21</b>	<b>January-20</b>	<b>2021 January YTD</b>	<b>2020 January YTD</b>
Bill Count	120	128	120	128
Provider Charges	\$86,817	\$347,510	\$86,817	\$347,510
Repriced Amount	\$34,188	\$50,341	\$34,188	\$50,341
Savings \$	\$52,629	\$297,169	\$52,629	\$297,169
% Savings	61%	86%	61%	86%

<b>Participating Provider Penetration Rate</b>	<b>January-21</b>	<b>January-20</b>	<b>2021 January YTD</b>	<b>2020 January YTD</b>
Bill Count	96%	98%	96%	98%
Provider Charges	95%	100%	95%	100%

<b>Exclusive Provider Panel Penetration Rate</b>	<b>January-21</b>	<b>January-20</b>	<b>2021 January YTD</b>	<b>2020 January YTD</b>
Bill Count	99%	97%	99%	97%
Provider Charges	100%	98%	100%	98%

<b>Transitional Duty Summary</b>		<b>2021 January YTD</b>	<b>2020 January YTD</b>
% of Transitional Duty Days Worked		85%	34%
\$ Saved By Accommodating		\$10,426	\$7,074
% of Transitional Duty Days Not Accommodated		15%	66%
Cost Of Days Not Accommodated		\$1,856	\$14,477



**Burlington County Municipal JIF  
Average Days To Report By JIF Member  
(Lost Time, Medical and Report Only)  
1/1/2021 - 1/31/2021**

	<b># Of Claims Reported</b>	<b>Average Days Reported To Qual-Lynx</b>	<b>Average Days Reported To Employer</b>
BEVERLY CITY	1	0.0	0.0
BORDENTOWN TOWNSHIP	2	7.0	6.5
DELANCO TOWNSHIP	1	8.0	0.0
DELRAN TOWNSHIP	1	0.0	0.0
LUMBERTON TOWNSHIP	1	18.0	18.0
MEDFORD TOWNSHIP	1	5.0	1.0
MOUNT LAUREL TOWNSHIP	34	2.3	0.1
PEMBERTON TOWNSHIP	5	7.0	0.0
<b>Grand Total</b>	<b>46</b>	<b>3.4</b>	<b>0.7</b>



**Burlington County Municipal JIF  
COVID-19 Claims Report  
1/1/2020 - 1/31/2021**

	INDEMNITY	MEDICAL ONLY	REPORT ONLY	Grand Total
March,2020	3	1	46	50
April,2020	4	2	84	90
May,2020	2	4	95	101
June,2020	5		67	72
July,2020	1		49	50
August,2020			51	51
September,2020	2		28	30
October,2020	2	11	38	51
November,2020	8	46	52	106
December,2020	10	8	102	120
January,2021	1	6	35	42
<b>Grand Total</b>	<b>38</b>	<b>78</b>	<b>647</b>	<b>763</b>

	INDEMNITY	MEDICAL ONLY	REPORT ONLY	Grand Total
DELANCO TOWNSHIP	3			3
EDGEWATER PARK TOWNSHIP	1	1		2
FLORENCE TOWNSHIP	2			2
LUMBERTON TOWNSHIP		3	1	4
MANSFIELD TOWNSHIP	3			3
MEDFORD TOWNSHIP	11	23	13	47
MOUNT LAUREL TOWNSHIP	8	5	465	478
NORTH HANOVER TOWNSHIP	1	7		8
PALMYRA BOROUGH	3	1		4
PEMBERTON TOWNSHIP	4	12	9	25
RIVERSIDE TOWNSHIP	1		1	2
WESTAMPTON TOWNSHIP	1	26	158	185
<b>Grand Total</b>	<b>38</b>	<b>78</b>	<b>647</b>	<b>763</b>



**Burlington County Municipal JIF  
Transitional Duty Summary Report  
1/1/2021 - 1/31/2021**

	<b>Transitional Duty Days Available</b>	<b>Transitional Duty Days Worked</b>	<b>% Of Transitional Duty Days</b>	<b>\$ Saved By Accommodating</b>	<b>Transitional Duty Days Not Accommodated</b>	<b>% Of Transitional Duty Days Not Accommodated</b>	<b>Cost Of Days Not Accommodated</b>
PEMBERTON TOWNSHIP	21	21	100%	\$2,590	0	0%	\$0
BORDENTOWN TOWNSHIP	31	31	100%	\$2,699	0	0%	\$0
WESTAMPTON TOWNSHIP	31	31	100%	\$1,116	0	0%	\$0
MEDFORD TOWNSHIP	39	39	100%	\$4,021	0	0%	\$0
MOUNT LAUREL TOWNSHIP	21	0	0%	\$0	42	100%	\$1,856
<b>Grand Total</b>	<b>143</b>	<b>122</b>	<b>85%</b>	<b>\$10,426</b>	<b>42</b>	<b>15%</b>	<b>\$1,856</b>



**Burlington County Municipal JIF  
PPO Savings And Penetration Report  
January 2021**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
<b>Qualcare</b>	<b>115</b>	<b>82703.21</b>	<b>30584.32</b>	<b>52118.89</b>	<b>63%</b>
Ambulatory Surgical Center	1	\$22,813	\$7,532	\$15,281	67%
Physical Therapy	65	\$21,363	\$5,784	\$15,579	73%
Anesthesiology	2	\$8,864	\$3,742	\$5,122	58%
Hospital	5	\$6,387	\$4,259	\$2,128	33%
Neurosurgery	1	\$4,750	\$326	\$4,424	93%
Neurology	2	\$4,620	\$900	\$3,720	81%
Physicians Fees	8	\$3,383	\$2,166	\$1,217	36%
Orthopedics	8	\$2,557	\$1,395	\$1,162	45%
Urgent Care	9	\$2,218	\$1,241	\$977	44%
Occ Med/Primary Care	5	\$1,426	\$925	\$501	35%
Physical Med & Rehab	3	\$1,400	\$511	\$889	64%
Emergency Medicine	2	\$1,383	\$607	\$776	56%
Behavioral Health	1	\$1,200	\$1,050	\$150	13%
MRI/Radiology	2	\$254	\$91	\$163	64%
Other	1	\$85	\$55	\$30	35%
<b>Out Of Network</b>	<b>5</b>	<b>\$4,114</b>	<b>\$3,603</b>	<b>\$510</b>	<b>12%</b>
Other	4	\$3,054	\$3,037	\$16	1%
Emergency Medicine	1	\$1,060	\$566	\$494	47%
<b>Grand Total</b>	<b>120</b>	<b>\$86,817</b>	<b>\$34,188</b>	<b>\$52,629</b>	<b>61%</b>

**Participating Provider Penetration Rate**

**Bill Count** 96%

**Provider Charges** 95%

**Exclusive Provider Penetration Rate**

**Bill Count** 99%

**Provider Charges** 100%

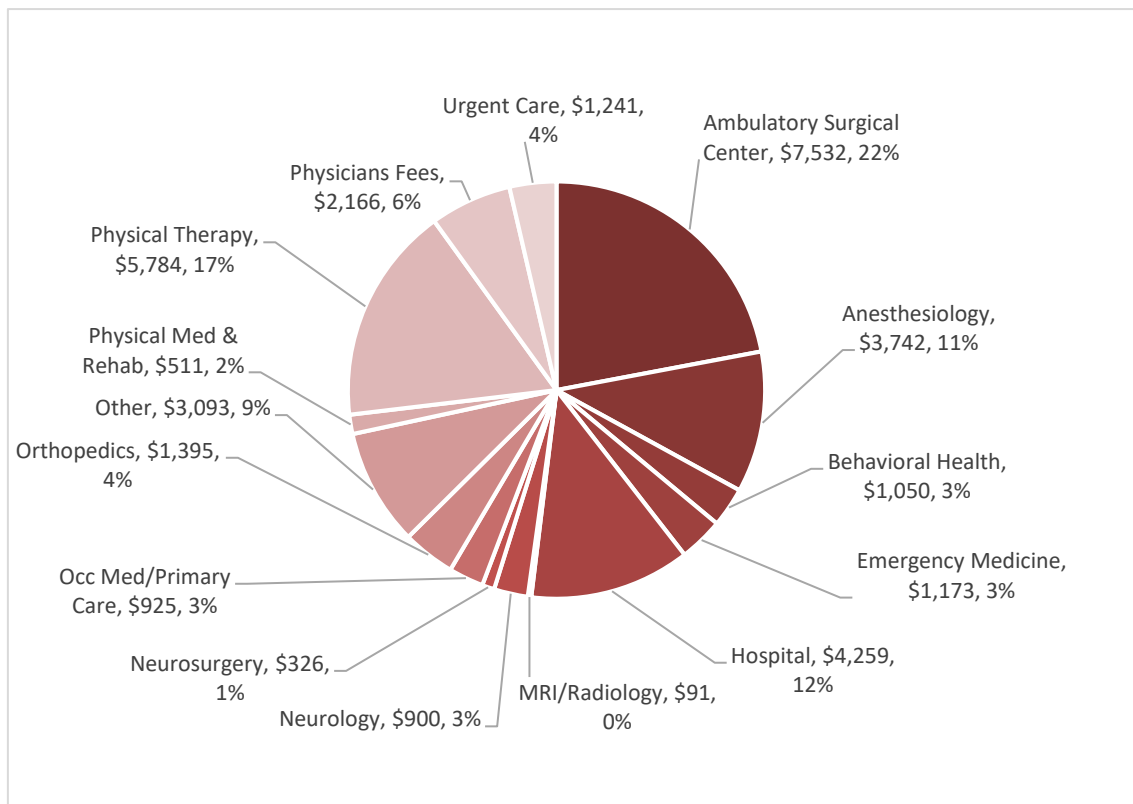


**Burlington County Municipal JIF  
Top 10 And Paid Providers By Specialty  
1/1/2021 - 1/31/2021**

**Top 10 Providers**

	Bill Count	Repriced Amount
NEW JERSEY SURGERY CENTER	1	\$7,532
NEW JERSEY HEALTHCARE SPECIALISTS PC	2	\$3,742
LUMBERTON EMERGENCY SQUAD INC	4	\$3,037
STRIVE PHYSICAL THERAPY	31	\$2,480
ROBERT WOOD JOHNSON UNIVERSITY	3	\$2,289
REHAB EXCELLENCE CENTER, LLC	20	\$1,875
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY	1	\$1,727
COOPER SURGICAL ASSOCIATES PA	2	\$1,166
JENNIFER M OGLESBY	1	\$1,050
PRINCETON BRAIN AND SPINE CARE, LLC	2	\$900
<b>Grand Total</b>	<b>67</b>	<b>\$25,799</b>

**Paid Providers By Specialty**





# **Nurse Case Management Assignment Report 2021**

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
<b>ACM, BURLCO, TRICO, ACCASBO, BCIP, GCSSD, VINELAND</b>												
Sharon Maurer	89											
Maureen Steelman	89											
Kelly Roth	32											
Bettie Leavitt	18											
Patricia Henchy	2											
Stephanie Dionisio	0											
<b>Total</b>	<b>230</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

# Cyber Risk Management

## Monthly Executive Report

February 4, 2021



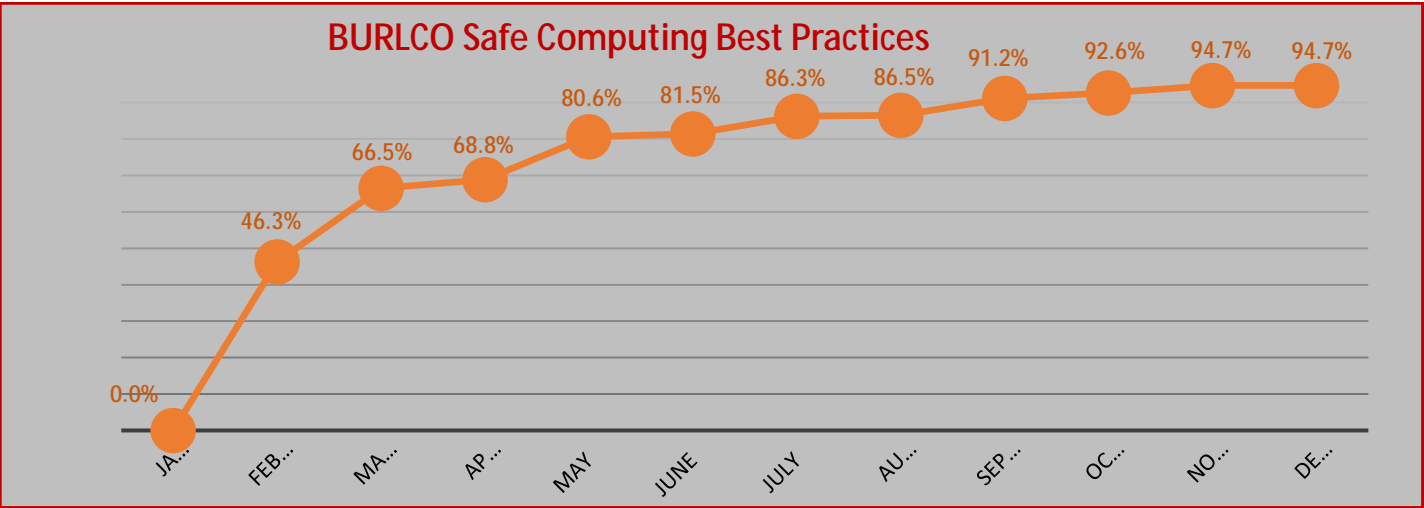
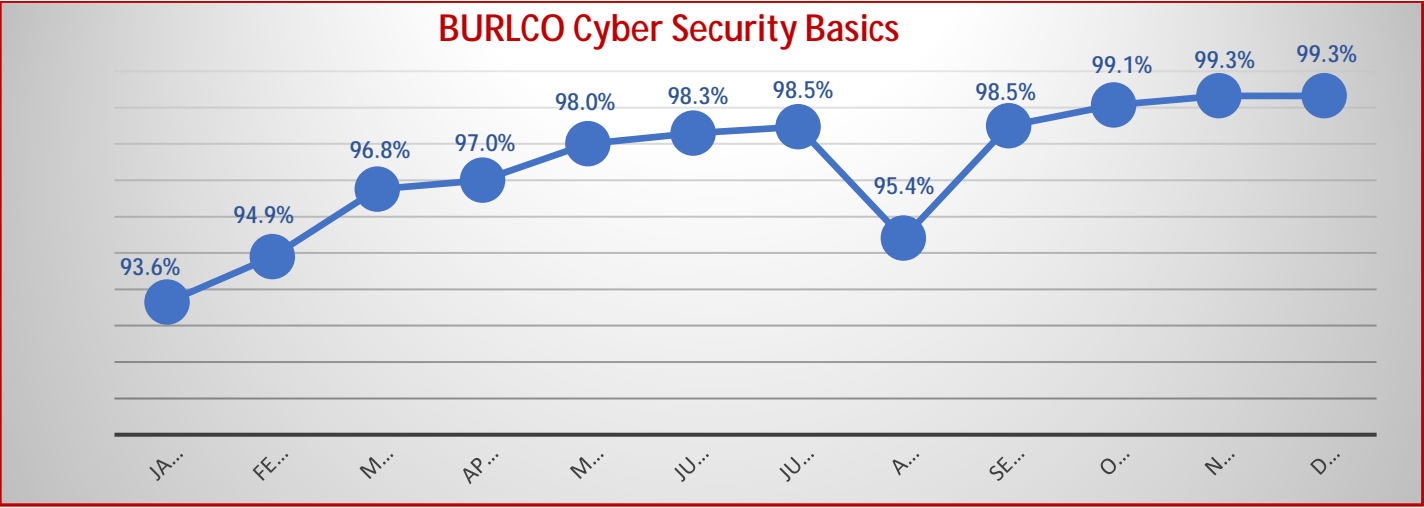
### Media Pro Training

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



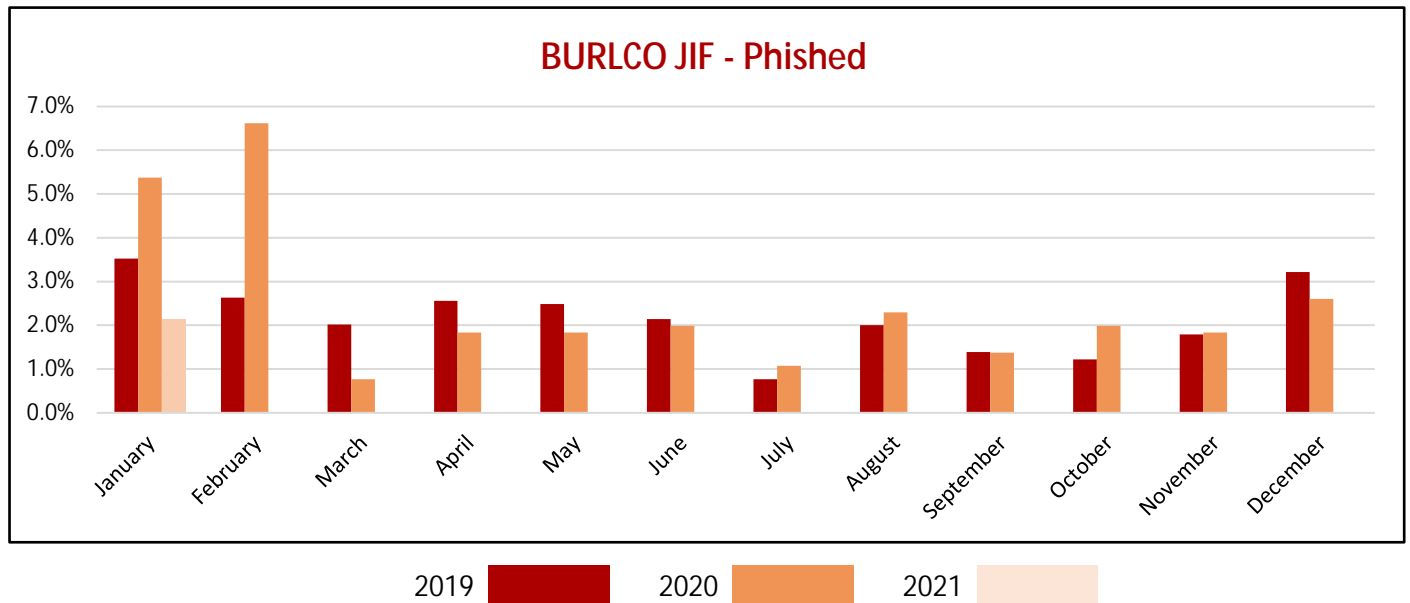
# Phishing Report & Trend

Month	2019			2020			2021		
	# Emails	# Clicked	%	# Emails	# Clicked	%	# Emails	# Clicked	%
January	454	16	3.5%	633	34	5.4%	653	14	2.1%
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%

Year to Date Avg 2.1%



## Phishing by Municipality

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

**Grand Total      653      14      2.1%**

## Phishing Template Utilization

Phishing Templates	Count of Phishing Template	% of Templates Used	Count of Date Clicked	% of Click
Amex_Income_Verification	49	8%	0	0
BackgroundReport_Text	54	8%	1	2%
Continual_Municipal_Training	45	7%	0	0%
Facebook Reactivation	49	8%	0	0%
facebook_page_insights	74	11%	2	3%
Microsoft_Office365_Password_Change	30	5%	3	10%
Municipal_Course_Catalog	75	11%	3	4%
Netflix_Account	42	6%	0	0%
Office_File_Deletion_Alert	64	10%	2	3%
UPS Package Redirect	40	6%	2	5%
workstation_updates	38	6%	0	0%
Zendesk_Password_Change	51	8%	1	2%
Zendesk_Ticket_Update	42	6%	0	0%

Grand Total

653

14

## MEL's Cyber Risk Management 2/4/2021

Hello everyone,

As the MEL prepares to launch the revised Cyber Risk Management program, I like to preemptively keep everyone abreast of the upcoming changes. I will also provide more information once the program is released.

3 Key points to note:

1<sup>st</sup> The program will have 3 Tiers

2<sup>nd</sup> Some controls have moved between the Tiers

3<sup>rd</sup> Some of the controls have more stringent requirements

Below is a list of the controls by Tiers

(note – these may be subject to minor tweaking, but I'll keep everyone informed. )


Tier 1	Tier 2	Tier 3
Information Backups	Server Security	Network Segmentation
Security Patches and Updates	Access Privilege Controls	Remote Access Policy - MFA
Antivirus Software	Technology Support	Password Integrity
Security Awareness Training	System Event Logging	
Password Management	Protected Information	
Email Warning Label	Remote Access - VPN	
Cyber Incident Response Plan	Leadership Expertise	
Technology Practice Policy	IT Business Continuity Planning	
Government Cyber Membership	Banking Controls	
Third-Party Risk Assessment		

**NOT TO WORRY**

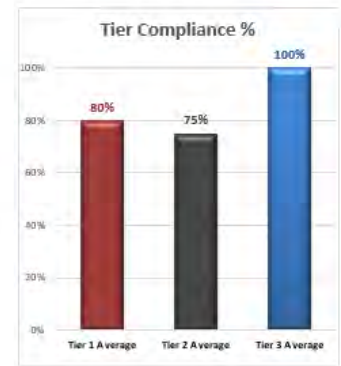
I have put together a Master IT Security Practice Policy document that explains all of the controls with guidelines and their requirements.

We will also put together a training webinar to walk you through the process and each of the controls.

I have also enhanced the Gap Assessment spreadsheet to provide findings, recommendations, and visual charts to depict the shortcomings and provide guidance.

 <b>MEL's Minimum Technology Proficiency Standard Assessment - 2nd Edition</b>					
Item	Control Requirement	Interpretive Statement	Findings	Recommendations	Status
2	<b>Protected Information</b> Files with Personally Identifiable Information (PII) and Protected Health Information (PHI) are password protected or encrypted.	Any document that is stored or transmitted containing Personally Identifiable Information (PII) or Protected Health Information (PHI) must be protected from unauthorized access. Microsoft enables you to protect documents by encrypting them with a password. Likewise PDF files can also be protected with encryption.	The municipality uses the necessary precautions when handling sensitive information. It was noted that the Health Department has encryption software and the municipality has an email encryption process.	It was not determined if all PII or PHI information that is stored in the municipal system is protected via encryption. The municipality shall ensure that all sensitive information is encrypted.	Partially Implemented
2	<b>Remote Access</b> 3. Utilize a Virtual Private Network (VPN) for all remote connections.	If any device or system from remote access to the municipal network or cloud service, a VPN secure connection must be used. It is also recommended to limit remote desktop access to only approved devices with Network Access Control (NAC). Consult with your IT service provider for guidance on implementing these controls. Refer to the VPN Remote Access Policy.	The municipality uses a VPN connection for remote access.	No action required.	Fully Implemented
	4. Adopt a Remote Access practice policy which must at a minimum include the items in the MEL's VPN Remote Access Policy.	Adopt the MEL's Remote Access Policy.	A VPN Remote Access Policy is in place.	The municipality shall implement a VPN policy that meets the MEL's minimum requirements.	Not Implemented
2	<b>Leadership Expertise</b> The organization's leadership has access to expertise that includes assessing technology risk in a) the organization, planning, and budgeting.	The municipality has several departments that can help and guide their respective and appropriate decision making. These departments can be IT, Legal, Risk Manager, Security Experts and various specialists of employees and contractors.	The municipality has several on staff, IT, Risk Management, compliance, and other staff as if response is required.	No action required.	Fully Implemented
2	<b>Disaster Recovery</b> The organization's Emergency Management/Continuity of Government (COG) plan is to include a section on disaster recovery and business continuity of digital assets and technology management.	A Disaster Recovery Plan and Business Continuity Plan should be developed to ensure that the municipality can provide government services in the event of a disaster including a cyber threat, denial of service or a ransomware attack.	The municipality has a fairly robust Cyber Security Incident Response Plan that includes elements of a Disaster Recovery Plan. The municipality will rely on their system backup to effectively restore their IT components.	A Disaster Recovery Plan and Business Continuity Plan should be implemented via a time-log every six years.	Pending Implementation
2	<b>Access Controls</b> Implement internal controls and controls with your bank. 5. Establish procedures requiring multiple approvals for requests to change banking information.	A process is to be established that ensures any change requests to bank related information is reviewed and authorized by multiple approvals, e.g., CFO, Town Manager, Business Administrators, etc.	The municipality has practices and controls in place to review, validate and approve bank request information.	No action required.	Fully Implemented

Tier 1 Controls	
Minimum Backup Practices	100%
Patch Management Practices	100%
Defensive Software	100%
Training	100%
Password Strength	100%
Email Warning	0%
Incident Response Plan	100%
Technology Practices Policy	0%
Government Cyber Membership	100%
Third Party Risk Management	100%
<b>Tier 1 Average</b>	<b>80%</b>



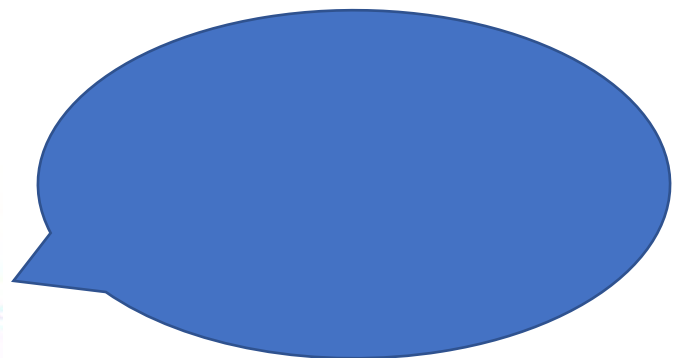
Tier 2 Controls	
Server Security	100%
Access Privilege Controls	100%
Technology Support	100%
System / Event Logging	100%
Protected Information	50%
Remote Access	50%
Leadership Expertise	100%
Disaster Recovery	50%
Banking Controls	100%
Technology Practice Policy	0%
<b>Tier 2 Average</b>	<b>75%</b>



Tier 3 Controls	
Segmentation	100%
Remote Access Control - MFA	100%
Password Integrity	100%
<b>Tier 3 Average</b>	<b>100%</b>



Just a sneak preview of the Master Information Technology Policy:



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### 5.3 Defensive Software Policy

**Objective:**

The objective of the Defensive Software Policy is to ensure that all systems are protected by software that minimizes the likelihood of an attack by malicious individuals and/or malware that can compromise the confidentiality, integrity and availability of that system or information.

**Guidelines:**

The municipality shall implement a defensive software practice that meets or exceeds the MEL's requirements or shall implement recommendations of a qualified and experience IT professional. After review of the municipality's needs, the qualified and experience IT professional may recommend alternative solutions that meets or exceeds the objective of the MEL's minimum requirements which shall be fully documented.

***Minimum Requirements:***

- a. Antivirus and firewalls are enabled for all desktops and laptops.
- b. Antispam and antivirus filters are enabled for all email servers.
- c. Firewall, switches, routers, and any interconnecting devices must ensure that unused or non-active ports are closed.
- d. Antivirus and antimalware must be enabled for network servers that connect to the internet.
- e. Firewall rules and policies need to be reviewed or reassessed at least twice per year.
- f. All Microsoft Office applications automatically open all downloaded files in "Protected Mode".

### 5.4 Security Awareness Training Policy

**Objective:**

The objective of the Security Awareness Training Policy is to ensure that all employees receive appropriate cyber awareness education to reduce the likelihood of a cyber incident by understanding potential cyber threats.

**Guidelines:**

All employees and contractors with access to the municipality's information assets shall receive annual training of at least one hour that includes (but not be limited to) malware identification (email and websites), password construction, identifying security incidents, and social engineering.

***Minimum Requirements:***

- a. Password construction
- b. Identifying security incidents
- c. Social engineering attacks
- d. Business email compromise

# IT Support Certification Guidelines

Use these guidelines when selecting an IT vendor to support your IT infrastructure.

Industry Standard Certifications	Certifications required based on support role					
	Help Desk Support	PC / Printer Repair	Server Repair & Support	System Administration	Network & Infrastructure Support	Information Security
HDI technical support professional certification	✓					
CompTIA IT Fundamentals (ITF+)	✓	✓				
CompTIA A+	✓	✓	✓	✓		
CompTIA Network +			✓	✓	✓	
CompTIA Server +			✓	✓	✓	
CompTIA Security +			●	●	✓	✓
MCSE			●	✓	●	●
CCNA					✓	✓
CISSP						✓
CEH						✓

CompTIA IT Fundamentals (ITF+)	Entry level certification focusing on essential IT skills and knowledge such as the functions and features of common operating systems, establishing network connectivity, security best practices and how to identify common software applications.
CompTIA A+	The certification focuses on validating nine major IT skills, including hardware, operating systems, software troubleshooting, networking, hardware and network troubleshooting, security, mobile devices, virtualization and cloud computing and operational procedures.
CompTIA Network +	The certification focuses on configuring, managing, and maintaining network devices, implementing, and designing functional networks, network troubleshooting and network security.
CompTIA Server +	The certification focuses on knowledge of server hardware and technology as well as troubleshooting and repairing server issues, including disaster recovery.
CompTIA Security +	The certification focuses on threats, attacks and vulnerabilities, risk management, architecture and design, technology and tools, cryptography and PKI and identity and access management.
MCSE Microsoft Certified Systems Engineer	Though Microsoft has retired the MCSE certification program as of June 30, 2020, the certification focuses on designing, managing, and supporting Windows products and architecture.
CCNA Cisco Certified Network Associate	The CCNA certification focuses network fundamentals, network access, IP connectivity, IP services, security fundamentals and automation and programmability.
CISSP Certified Information Systems Security Professional	The CISSP certification focuses on critical security issues, including risk management, cloud computing, application development security, mobile security, etc.
Certified Ethical Hacker	The CEH certification specializes in penetration testing, vulnerability testing, and cyber forensics analysis.

● These certifications are not required but good to have depending on customer needs.

Yes – we will get through this together...







## 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 January 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

Member	Tier 1	Tier 2
Bass River Township	Approved	Approved
Beverly City	Incomplete	Incomplete
Bordentown City		
Bordentown Township	Approved	Approved
Chesterfield Township		
Delanco Township	Approved	Approved
Delran Township	Approved	Approved
Edgewater Park Township	Approved	Approved
Fieldsboro Borough		
Florence Township	Approved	Incomplete
Hainesport Township	Approved	Approved
Lumberton Township	Approved	Approved
Mansfield Township	Approved	Approved
Medford Township	Approved	Approved
Mount Laurel Township	Approved	Approved
New Hanover Township	Incomplete	Incomplete
North Hanover Township	Approved	Approved
Palmyra Borough	Approved	Approved
Pemberton Borough	Approved	Approved
Pemberton Township	Approved	Approved
Riverside Township	Approved	Approved
Shamong Township	Approved	Approved
Southampton Township	Approved	Approved
Springfield Township	Approved	Approved
Tabernacle Township	Approved	Approved
Westampton Township	Incomplete	Incomplete
Woodland Township	Approved	Approved
Wrightstown Borough	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: Create Passwords Your Future Self Won't Remember**

January 2021 may forever be known as "The Great Facebook Logout." The social media network changed a configuration, which unexpectedly logged many users out of the platform. People everywhere went scrambling to find the elusive sticky note where they once jotted down their Facebook passwords.

Why were forgetful users with disabled password caching the clear winners here? Because they were likely following the golden rule of password security: Create a password that can't easily be hacked.

For our social media accounts, email, and online banking, it's so tempting to set passwords we'll remember (please don't tell us your password is "password1234"), or curse the person who decided passwords should contain a capital letter, a number, a symbol, and unicorn tears. But following password best practices really does help keep you safe from hacks.

Here are a few tips for creating strong passwords:

- Use a combination of random letters, numbers, and symbols—16 or more characters is ideal.
- Change your password once every 2-3 months.
- Create separate passwords for the websites you regularly access (social media sites, online banking, etc.).
- Make sure you're on a secure site when entering your password—look for the padlock next to the website URL.
- Enable two-factor authorization when you can to add an additional layer of security to your account. Logins from unregistered devices will then need to be approved via text message or email.

Update your old passwords and stay safe out there!

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

Blog: [Password Security Tip #9: Make Passwords as Strong as They Need to Be](#)

February 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 January 31, 2021 for Closed Fund Years 1991 to 2016, and Fund Years 2017, 2018, 2019, 2020 and 2021. 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 \$ 11,159.64. This generated an average annual yield of .71%. However, after including an unrealized net loss of \$ 4,499.13 in the asset portfolio, the yield is adjusted to .42% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$53,864.21 as it relates to current market value of \$ 4,454,381.01 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$4,476,689.64.

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 \$ 769.81 w/YTD Total \$ 769.81 (detailed in my report)  
Salvage Receipts \$ 0.00  
Overpayment Reimbursements \$ 0.00  
FY 2021 Premium Receipts \$ 1,411,642.00

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 \$ 126,495.32. The claims detail shows 257 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$105. Interest Allocated)

Delran Township	\$ 16,185.00
Chesterfield Township	\$ 1,113.00
Bordentown City	\$ 70,375.00
Bordentown Township	\$ 63,784.00
Westampton Township	\$ 10,419.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 18,312,537.08 to a closing balance of \$ 19,380,982.12 showing an increase in the fund of \$ 1,068,444.66. 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 2021**

DATE REC'D	CREDITED TO:	CLAIM/ FILE NUMBER	CLAIMANT NAME	COV. TYPE	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/8	PEMBERTON TWP.	2021210458	PEMBERTON TWP.	PR	2020	595.00	
1/15	MANSFIELD TWP.	2018106877	ALEXANDER CASTLE	WC	2017	56.81	
1/15	EDGEWATER PARK TWP	2017100510	KYLE McPHILLIPS	WC	2017	59.00	
1/15	EDGEWATER PARK TWP	2017100511	CHARLES RYDER JR	WC	2017	59.00	
TOTAL-JAN.						769.81	
TOTAL-YTD							769.81

**BURLINGTON COUNTY MUNICIPAL JIF  
ACCOUNT RECONCILIATION ACTIVITY REPORT  
FY 2021**

	<u>January</u>	<u>Year To Date Total</u>
<b>Opening Balance for the Period:</b>	18,312,537.46	
<b>RECEIPTS:</b>		
Interest Income ( Cash )	845.21	845.21
Premium Assessment Receipts	1,411,642.00	1,411,642.00
Prior Yr. Premium Assessment Receipts	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:		
Fund Year 2021	0.00	0.00
Fund Year 2020	595.00	595.00
Fund Year 2019	0.00	0.00
Fund Year 2018	0.00	0.00
Fund Year 2017	174.81	174.81
Closed Fund Year	0.00	0.00
Total Subrogation, Salvage & Reimb.Receipts	769.81	769.81
FY 2021 Appropriation Refunds	0.00	0.00
FY 2020 Appropriation Refunds	0.00	0.00
Late Payment Penalties	0.00	0.00
E-JIF Closed Year Dividend	0.00	0.00
RCF Claims Reimbursement	0.00	0.00
Other	0.00	0.00
<b>TOTAL RECEIPTS:</b>	1,413,257.02	1,413,257.02

**DISBURSEMENTS:**

Net Claim Payments:		
Fund Year 2021	2,064.00	2,064.00
Fund Year 2020	53,510.63	53,510.63
Fund Year 2019	36,312.22	36,312.22
Fund Year 2018	12,187.40	12,187.40
Fund Year 2017	22,420.96	22,420.96
Closed Fund Year	0.00	0.00
Total Net Claim Payments	126,495.21	126,495.21
Exp.& Admin Bill List Payments:		
Exp. & Cont. Charges FY 2022	0.00	0.00
Exp. & Cont. Charges FY 2021	85,275.84	85,275.84
Property Fund Charges FY 2021	0.00	0.00
E-JIF Premium FY 2021	123,234.00	123,234.00
M.E.L. Premium FY 2021	0.00	0.00
POL/EPL Policy Premium FY 2021	0.00	0.00
M.E.L. Premium FY 2020	0.00	0.00
Exp. & Cont. Charges FY 2020	9,673.02	9,673.02
Exp. & Cont. Charges FY 2019	134.18	134.18
Exp. & Cont. Charges FY 2018	0.00	0.00
Exp. & Cont. Charges FY 2017	0.00	0.00
Other	0.00	0.00
Closed Fund Year	0.00	0.00
Total Bill List Payments	218,317.04	218,317.04
Net Bank Services Fees	0.00	0.00
Other	0.00	0.00
<b>TOTAL DISBURSEMENTS:</b>	344,812.25	344,812.25

**Closing Balance for the Period:** 19,380,982.23

Account Net Cash Change During the Period:

Operating Account	1,073,545.00	1,073,545.00
NJ Cash Management Account	0.00	0.00
Investment Account	-601.23	-601.23
Asset Management Account	-4,499.00	-4,499.00
Claims Imprest Account	0.00	0.00
Expense & Contingency Account	0.00	0.00
<b>Total Change in Account Net Cash:</b>	1,068,444.77	1,068,444.77

**Proof:** 0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS  
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
ALL FUND YEARS COMBINED  
CURRENT MONTH January  
CURRENT FUND YEAR 2021

	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 Balance	\$18,312,536.61	6,686.50	4,458,880.14	13,745,969.97	100,000.00	1,000.00
Opening Interest Accrual Balance	\$16,493.31	-	16,493.31	-	-	-
1 Interest Accrued and/or Interest Cost	\$5,815.32	\$0.00	\$5,815.32	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$5,344.32	-\$601.23	\$0.00	\$5,945.55	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$4,499.13	\$0.00	-\$4,499.13	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$6,660.51	-\$601.23	\$1,316.19	\$5,945.55	\$0.00	\$0.00
9 Deposits - Purchases	\$1,757,224.17	\$0.00	\$0.00	\$1,412,411.81	\$126,495.32	\$218,317.04
10 (Withdrawals - Sales)	-\$689,624.72	\$0.00	\$0.00	-\$344,812.36	-\$126,495.32	-\$218,317.04
Ending Cash & Investment Balance	\$19,380,981.25	\$6,085.27	\$4,454,381.01	\$14,819,514.97	\$100,000.00	\$1,000.00
Ending Interest Accrual Balance	\$22,308.63	\$0.00	\$22,308.63	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$64,298.09	\$0.00	\$0.00	\$0.00	\$32,378.52	\$31,919.57
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$19,445,279.34	\$6,085.27	\$4,454,381.01	\$14,819,514.97	\$132,378.52	\$32,919.57

Investment Income Allocation													
ETE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total	
2021	Opening Cash & Investment Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
	Opening Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	1 Interest Accrued 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	\$0.00
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization 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	\$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	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment Balance	\$52,472.85	\$86,288.65	\$21,396.27	\$333,968.43	\$87,563.16	\$0.00	\$139,393.13	-\$80,618.17	\$354,880.71	\$205,723.15	\$1,201,068.16	
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total	
2020	Opening Cash & Investment Balance	61,665.77	415,456.28	115,527.20	1,366,468.77	504,959.69	49,853.53	669.83	1.01	238,476.82	293,200.79	\$3,046,279.69	
	Opening Interest Accrual Balance	\$111.01	\$290.06	\$79.30	\$1,017.88	\$337.29	\$33.77	\$0.79	\$0.00	\$332.72	\$896.49	\$3,099.31	
	1 Interest Accrued and/or Interest Cost	\$19.23	\$129.53	\$36.02	\$426.03	\$157.43	\$15.54	\$0.21	\$0.00	\$74.35	\$91.41	\$949.75	
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	3 (Amortization 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	\$17.67	\$119.04	\$33.10	\$391.53	\$144.68	\$14.28	\$0.19	\$0.00	\$68.33	\$84.01	\$872.83	
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	7 Realized Gain (Loss)	-\$14.87	-\$100.21	-\$27.87	-\$329.61	-\$121.80	-\$12.03	-\$0.16	\$0.00	-\$57.52	-\$70.72	-\$734.79	
	8 Net Investment Income	\$22.02	\$148.35	\$41.25	\$487.95	\$180.31	\$17.80	\$0.24	\$0.00	\$85.16	\$104.70	\$1,087.78	
	9 Interest Accrued - Net Change	\$19.23	\$129.53	\$36.02	\$426.03	\$157.43	\$15.54	\$0.21	\$0.00	\$74.35	\$91.41	\$949.75	
	Ending Cash & Investment Balance	\$60,496.87	\$413,189.86	\$115,252.43	\$1,317,352.00	\$504,982.57	\$49,855.79	\$669.86	\$1.01	\$238,487.63	\$283,541.06	\$2,983,829.08	
	Ending Interest Accrual Balance	\$130.24	\$419.59	\$115.32	\$1,443.91	\$494.72	\$49.31	\$1.00	\$0.00	\$407.07	\$987.90	\$4,049.06	

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
<b>2019</b>	Opening Cash & Investment Balance	(94,928.04)	415,760.16	108,919.16	890,751.64	304,343.19	0.00	189.00	121.03	14,989.77	123,333.78	\$1,763,479.69
	Opening Interest Accrual Balance	\$0.01	\$351.01	\$91.27	\$825.64	\$256.51	\$0.00	\$0.00	\$0.10	\$23.99	\$117.45	\$1,665.98
	1 Interest Accrued and/or Interest Cost	\$0.00	\$129.62	\$33.96	\$277.71	\$94.89	\$0.00	\$0.06	\$0.04	\$4.67	\$38.45	\$579.41
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization 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	\$119.13	\$31.21	\$255.22	\$87.20	\$0.00	\$0.05	\$0.03	\$4.29	\$35.34	\$532.48
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.00	-\$100.29	-\$26.27	-\$214.86	-\$73.41	\$0.00	-\$0.05	-\$0.03	-\$3.62	-\$29.75	-\$448.27
	8 Net Investment Income	\$0.00	\$148.46	\$38.89	\$318.08	\$108.68	\$0.00	\$0.07	\$0.04	\$5.35	\$44.04	\$663.61
	9 Interest Accrued - Net Change	\$0.00	\$129.62	\$33.96	\$277.71	\$94.89	\$0.00	\$0.06	\$0.04	\$4.67	\$38.45	\$579.41
	Ending Cash & Investment Balance	-\$94,928.04	\$409,106.67	\$108,924.10	\$861,152.00	\$304,356.98	\$0.00	\$189.01	\$121.04	\$14,990.45	\$123,205.19	\$1,727,117.40
	Ending Interest Accrual Balance	\$0.01	\$480.63	\$125.23	\$1,103.35	\$351.40	\$0.00	\$0.06	\$0.14	\$28.66	\$155.90	\$2,245.39

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
<b>2018</b>	Opening Cash & Investment Balance	34,373.96	(244,833.97)	72,725.25	31,107.95	431,688.39	0.00	26,047.49	171.32	15,030.96	146,977.71	\$513,289.06
	Opening Interest Accrual Balance	\$32.24	\$65.22	\$60.95	\$61.41	\$362.04	\$0.00	\$0.00	\$0.13	\$12.60	\$123.46	\$718.05
	1 Interest Accrued and/or Interest Cost	\$10.72	\$0.00	\$22.67	\$9.70	\$134.59	\$0.00	\$8.12	\$0.05	\$4.69	\$45.82	\$236.36
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization 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	\$9.85	\$0.00	\$20.84	\$8.91	\$123.69	\$0.00	\$7.46	\$0.05	\$4.31	\$42.11	\$217.22
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$8.29	\$0.00	-\$17.54	-\$7.50	-\$104.13	\$0.00	-\$6.28	-\$0.04	-\$3.63	-\$35.45	-\$182.87
	8 Net Investment Income	\$12.27	\$0.00	\$25.97	\$11.11	\$154.15	\$0.00	\$9.30	\$0.06	\$5.37	\$52.48	\$270.71
	9 Interest Accrued - Net Change	\$10.72	\$0.00	\$22.67	\$9.70	\$134.59	\$0.00	\$8.12	\$0.05	\$4.69	\$45.82	\$236.36
	Ending Cash & Investment Balance	\$34,375.52	-\$254,612.97	\$72,728.55	\$28,700.96	\$431,707.95	\$0.00	\$26,048.67	\$171.33	\$15,031.64	\$146,984.37	\$501,136.02
	Ending Interest Accrual Balance	\$42.96	\$65.22	\$83.62	\$71.11	\$496.63	\$0.00	\$8.12	\$0.18	\$17.29	\$169.28	\$954.41

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2017	Opening Cash & Investment Balance	64,622.38	270,827.43	110,648.67	1,078,239.76	561,659.58	113,926.14	325.09	11.94	181,796.72	211,619.37	\$2,593,677.08
	Opening Interest Accrual Balance	\$54.09	\$244.01	\$92.73	\$926.68	\$470.84	\$95.50	\$0.00	-\$0.07	\$152.40	\$177.40	\$2,213.58
	1 Interest Accrued and/or Interest Cost	\$20.15	\$84.44	\$34.50	\$336.17	\$175.11	\$35.52	\$0.10	\$0.00	\$56.68	\$65.98	\$808.64
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization 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	\$18.52	\$77.60	\$31.70	\$308.94	\$160.93	\$32.64	\$0.09	\$0.00	\$52.09	\$60.63	\$743.15
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$15.59	-\$65.33	-\$26.69	-\$260.08	-\$135.48	-\$27.48	-\$0.08	-\$0.00	-\$43.85	-\$51.04	-\$625.62
	8 Net Investment Income	\$23.08	\$96.71	\$39.51	\$385.03	\$200.56	\$40.68	\$0.12	\$0.00	\$64.92	\$75.57	\$926.18
	9 Interest Accrued - Net Change	\$20.15	\$84.44	\$34.50	\$336.17	\$175.11	\$35.52	\$0.10	\$0.00	\$56.68	\$65.98	\$808.64
	Ending Cash & Investment Balance	\$64,625.31	\$269,442.24	\$110,653.68	\$1,057,439.93	\$561,685.03	\$113,931.30	\$325.10	\$11.94	\$181,804.96	\$211,628.96	\$2,571,548.45
	Ending Interest Accrual Balance	\$74.24	\$328.45	\$127.23	\$1,262.85	\$645.95	\$131.02	\$0.10	-\$0.07	\$209.08	\$243.38	\$3,022.22

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
Closed FY	Opening Cash & Investment Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,766,680.71	\$9,766,680.71
	Opening Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,278.79	\$8,278.79
	1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,045.01	\$3,045.01
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization 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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,798.38	\$2,798.38
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$2,355.83	-\$2,355.83
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,487.56	\$3,487.56
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,045.01	\$3,045.01
	Ending Cash & Investment Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$9,767,123.27	\$9,767,123.27
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11,323.80	\$11,323.80

## Accounts Included

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

## Accounting Statement

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

January 01, 2021 - January 31, 2021

### Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$4,475,373.45
Net of Contributions & Withdrawals	-
Net Investment Change	\$1,316.19
<b>Closing Market Value w/Accrued Income</b>	<b>\$4,476,689.64</b>

### Your Relationship Team

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**ZIA E QASIM** (302) 651-8413  
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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	\$4,454,381.01	100%
<b>TOTAL</b>	<b>\$4,454,381.01</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	\$4,454,381.01	\$22,308.63	\$4,476,689.64	\$68,546.25	1.54%
<b>TOTAL</b>	<b>\$4,454,381.01</b>	<b>\$22,308.63</b>	<b>\$4,476,689.64</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>\$4,458,880.14</b>	<b>\$4,458,880.14</b>
Accrued Income	16,493.31	16,493.31
<b>Opening Market Value w/Accrued Income</b>	<b>\$4,475,373.45</b>	<b>\$4,475,373.45</b>
<b>Contributions</b>		
Cash Receipts	-	-
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
<b>Total Contributions</b>	-	-
<b>Withdrawals</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-	-
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
<b>Total Withdrawals</b>	-	-
<b>Net Contributions &amp; Withdrawals</b>	-	-
Closing Market Value	4,454,381.01	4,454,381.01
Accrued Income	22,308.63	22,308.63
<b>Closing Market Value w/Accrued Income</b>	<b>\$4,476,689.64</b>	<b>\$4,476,689.64</b>
<b>Net Investment Change</b>	<b>\$1,316.19</b>	<b>\$1,316.19</b>
<b>Net Investment Change Detail</b>	<b>Current Period</b>	<b>Year-to-Date</b>
<b>Net Investment Change</b>	<b>\$1,316.19</b>	<b>\$1,316.19</b>
<b>Income Earned</b>		
Dividends	-	-
Net Interest	-	-
Other Income	-	-
Change in Accrual	5,815.32	5,815.32
<b>Total Income Earned</b>	<b>\$5,815.32</b>	<b>\$5,815.32</b>
<b>Market Appreciation</b>	<b>-\$4,499.13</b>	<b>-\$4,499.13</b>

## Relationship Summary *(continued)*

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

January 01, 2021 - January 31, 2021

## Income Received Summary

Category	Current Period	Year-to-Date
<b>Taxable</b>		
Dividends	-	-
Interest	-	-
Other Income	-	-
<b>Total Taxable</b>	-	-
<b>Tax-Exempt</b>		
Dividends	-	-
Interest	-	-
Other Income	-	-
<b>Total Tax-Exempt</b>	-	-
<b>TOTAL RECEIVED</b>	-	-

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

## Realized Gain/Loss Summary

Category	Current Period	Year-to-Date
<b>Short Term</b>		
Gain	-	-
Loss	-	-
<b>Total Short Term</b>	-	-
<b>Long Term</b>		
Gain	-	-
Loss	-	-
<b>Total Long Term</b>	-	-
<b>TOTAL GAIN/LOSS</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	-	-
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	-	-
Net Interest	-	-
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
<b>Total Receipts</b>	-	-
<b>Disbursements</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-	-
Other Fees	-	-
Purchases	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
<b>Total Disbursements</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

January 01, 2021 - January 31, 2021

### 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%	\$4,454,381.01	\$4,400,516.80	\$53,864.21	\$22,308.63	\$4,476,689.64
<b>Total Fixed Income</b>	<b>100.00%</b>	<b>\$4,454,381.01</b>	<b>\$4,400,516.80</b>	<b>\$53,864.21</b>	<b>\$22,308.63</b>	<b>\$4,476,689.64</b>
<b>TOTAL ASSETS</b>	<b>100%</b>	<b>\$4,454,381.01</b>	<b>\$4,400,516.80</b>	<b>\$53,864.21</b>	<b>\$22,308.63</b>	<b>\$4,476,689.64</b>

## Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

January 01, 2021 - January 31, 2021

### 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	\$100.083	\$699,580.17	\$697,580.16	\$2,000.01	\$7,265.42	\$15,727.50	0.05	0.24%	15.71%
UNITED STATES TREASURY NOTES DTD 06/30/2019 1.625% 06/30/2021 CUSIP: 9128287A2 Moody's: AAA	699,000	100.625	703,368.75	698,645.04	4,723.71	1,004.09	11,358.75	0.42	0.14	15.79
UNITED STATES TREASURY NOTES DTD 09/30/2016 1.125% 09/30/2021 CUSIP: 912828T34 Moody's: AAA	1,020,000	100.680	1,026,936.00	1,010,796.09	16,139.91	3,909.07	11,475.00	0.67	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	101.160	1,011,600.00	997,812.50	13,787.50	2,596.15	15,000.00	0.83	0.10	22.71

## Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

January 01, 2021 - January 31, 2021

### 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	\$101.391	\$1,012,896.09	\$995,683.01	\$17,213.08	\$7,533.90	\$14,985.00	1.00	0.11%	22.74%
<b>Total U.S. Treasury Bonds</b>			<b>\$4,454,381.01</b>	<b>\$4,400,516.80</b>	<b>\$53,864.21</b>	<b>\$22,308.63</b>	<b>\$68,546.25</b>	<b>0.64</b>	<b>0.13%</b>	<b>100%</b>
<b>Total U.S. Taxable Fixed Income</b>			<b>\$4,454,381.01</b>	<b>\$4,400,516.80</b>	<b>\$53,864.21</b>	<b>\$22,308.63</b>	<b>\$68,546.25</b>	<b>0.64</b>	<b>0.13%</b>	<b>100%</b>
<b>TOTAL FIXED INCOME</b>			<b>\$4,454,381.01</b>	<b>\$4,400,516.80</b>	<b>\$53,864.21</b>	<b>\$22,308.63</b>	<b>\$68,546.25</b>	<b>0.64</b>	<b>0.13%</b>	<b>100%</b>
<b>Grand Total</b> Accrued Income			<b>\$4,454,381.01</b> \$22,308.63	<b>\$4,400,516.80</b>	<b>\$53,864.21</b>	<b>\$22,308.63</b>	<b>\$68,546.25</b>			<b>100%</b>
<b>Grand Total Market Value w/ Accrued Income</b>			<b>\$4,476,689.64</b>							

## Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

January 01, 2021 - January 31, 2021

### Transaction Activity Detail

Trade Date						
Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management	

No activity for this statement period.

**Realized Gain / Loss Detail**

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

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

## Statement Disclosures

### Statement Review; Limitations on Actions

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

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

### Fee Arrangements

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

### Affiliated Advisers

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Glossary** *(continued)*

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

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

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

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

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

Current Fund Year: 2021 Month Ending: January											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	65,734.07	857,209.90	407,820.28	3,366,568.12	1,802,650.85	163,779.67	27,231.41	305.30	450,294.27	11,170,943.59	18,312,537.46
RECEIPTS											
Assessments	52,472.85	86,288.65	21,396.27	336,032.43	87,563.16	0.00	139,393.13	42,615.83	354,880.71	290,998.99	1,411,642.00
Refunds	595.00	0.00	0.00	174.81	0.00	0.00	0.00	0.00	0.00	0.00	769.81
Invest Pymnts	7.28	49.94	18.48	152.55	81.68	7.42	1.23	0.02	20.41	506.20	845.21
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	7.28	49.94	18.48	152.55	81.68	7.42	1.23	0.02	20.41	506.20	845.21
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	53,075.13	86,338.59	21,414.75	336,359.79	87,644.84	7.42	139,394.36	42,615.85	354,901.12	291,505.19	1,413,257.02
EXPENSES											
Claims Transfers	1,766.69	20,134.04	280.00	104,314.59	0.00	0.00	0.00	0.00	0.00	0.00	126,495.32
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123,234.00	0.00	95,083.04	218,317.04
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,766.69	20,134.04	280.00	104,314.59	0.00	0.00	0.00	123,234.00	0.00	95,083.04	344,812.36
END BALANCE	117,042.51	923,414.45	428,955.03	3,598,613.32	1,890,295.69	163,787.09	166,625.77	(80,312.85)	805,195.39	11,367,365.74	19,380,982.12

\$0.01      \$0.01

**REPORT STATUS SECTION**

**Report Month: January**

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	126,495.32	
Allocation variance 2:	Variance between monthly total and allocation total exists	(126,495.32)	
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 2021											
Month Ending:	January										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RECEIPTS											
Assessments	52,472.85	86,288.65	21,396.27	336,032.43	87,563.16	0.00	139,393.13	42,615.83	354,880.71	290,998.99	1,411,642.00
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	0.00	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	52,472.85	86,288.65	21,396.27	336,032.43	87,563.16	0.00	139,393.13	42,615.83	354,880.71	290,998.99	1,411,642.00
EXPENSES											0.00
Claims Transfers	0.00	0.00	0.00	2,064.00	0.00	0.00	0.00	0.00	0.00	0.00	2,064.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123,234.00	0.00	85,275.84	208,509.84
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	2,064.00	0.00	0.00	0.00	123,234.00	0.00	85,275.84	210,573.84
END BALANCE	52,472.85	86,288.65	21,396.27	333,968.43	87,563.16	0.00	139,393.13	(80,618.17)	354,880.71	205,723.15	1,201,068.16

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2020											
Month Ending:	January										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	61,665.77	415,456.28	115,527.20	1,366,468.77	504,959.69	49,853.53	669.83	1.01	238,476.82	293,200.79	3,046,279.69
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	595.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	595.00
Invest Pymnts	2.79	18.83	5.23	61.92	22.88	2.26	0.03	0.00	10.81	13.29	138.04
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	2.79	18.83	5.23	61.92	22.88	2.26	0.03	0.00	10.81	13.29	138.04
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	597.79	18.83	5.23	61.92	22.88	2.26	0.03	0.00	10.81	13.29	733.04
EXPENSES											
Claims Transfers	1,766.69	2,285.25	280.00	49,178.69	0.00	0.00	0.00	0.00	0.00	0.00	53,510.63
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,673.02	9,673.02
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,766.69	2,285.25	280.00	49,178.69	0.00	0.00	0.00	0.00	0.00	9,673.02	63,183.65
END BALANCE	60,496.87	413,189.86	115,252.43	1,317,352.00	504,982.57	49,855.79	669.86	1.01	238,487.63	283,541.06	2,983,829.08

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2019											
Month Ending:	January										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(94,928.04)	415,760.16	108,919.16	890,751.64	304,343.19	0.00	189.00	121.03	14,989.77	123,333.78	1,763,479.69
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	0.00	18.84	4.94	40.36	13.79	0.00	0.01	0.01	0.68	5.59	84.22
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	0.00	18.84	4.94	40.36	13.79	0.00	0.01	0.01	0.68	5.59	84.22
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	18.84	4.94	40.36	13.79	0.00	0.01	0.01	0.68	5.59	84.22
EXPENSES											
Claims Transfers	0.00	6,672.33	0.00	29,640.00	0.00	0.00	0.00	0.00	0.00	0.00	36,312.33
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134.18	134.18
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	6,672.33	0.00	29,640.00	0.00	0.00	0.00	0.00	0.00	134.18	36,446.51
END BALANCE	(94,928.04)	409,106.67	108,924.10	861,152.00	304,356.98	0.00	189.01	121.04	14,990.45	123,205.19	1,727,117.40

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2018											
Month Ending:	January										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	34,373.96	(244,833.97)	72,725.25	31,107.95	431,688.39	0.00	26,047.49	171.32	15,030.96	146,977.71	513,289.06
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	1.56	0.00	3.30	1.41	19.56	0.00	1.18	0.01	0.68	6.66	34.36
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	1.56	0.00	3.30	1.41	19.56	0.00	1.18	0.01	0.68	6.66	34.36
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1.56	0.00	3.30	1.41	19.56	0.00	1.18	0.01	0.68	6.66	34.36
EXPENSES											
Claims Transfers	0.00	9,779.00	0.00	2,408.40	0.00	0.00	0.00	0.00	0.00	0.00	12,187.40
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	9,779.00	0.00	2,408.40	0.00	0.00	0.00	0.00	0.00	0.00	12,187.40
END BALANCE	34,375.52	(254,612.97)	72,728.55	28,700.96	431,707.95	0.00	26,048.67	171.33	15,031.64	146,984.37	501,136.02

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2017										
Month Ending:	January										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	64,622.38	270,827.43	110,648.67	1,078,239.76	561,659.58	113,926.14	325.09	11.94	181,796.72	211,619.37	2,593,677.08
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	174.81				0.00			174.81
Invest Pymnts	2.93	12.27	5.01	48.86	25.45	5.16	0.01	0.00	8.24	9.59	117.52
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	2.93	12.27	5.01	48.86	25.45	5.16	0.01	0.00	8.24	9.59	117.52
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	2.93	12.27	5.01	223.67	25.45	5.16	0.01	0.00	8.24	9.59	292.33
EXPENSES											
Claims Transfers	0.00	1,397.46	0.00	21,023.50	0.00	0.00	0.00	0.00	0.00	0.00	22,420.96
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	1,397.46	0.00	21,023.50	0.00	0.00	0.00	0.00	0.00	0.00	22,420.96
END BALANCE	64,625.31	269,442.24	110,653.68	1,057,439.93	561,685.03	113,931.30	325.10	11.94	181,804.96	211,628.96	2,571,548.45

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	January										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,766,680.71	9,766,680.71
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
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	442.56	442.56
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	442.56	442.56
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	442.56	442.56
EXPENSES											
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
END BALANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,767,123.27	9,767,123.27

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

**Month**                      **January**  
**Current Fund Year**    **2021**

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid January	Monthly Recoveries January	Calc. Net Paid Thru January	TPA Net Paid Thru January	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2021	Property	0.00	0.00	0.00	0.00	0.00	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 Com	0.00	2,064.00	0.00	2,064.00	2,064.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>2,064.00</b>	<b>0.00</b>	<b>2,064.00</b>	<b>2,064.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
2020	Property	265,433.95	1,766.69	595.00	266,605.64	266,605.64	0.00	0.00	0.00
	Liability	43,245.11	2,285.25	0.00	45,530.36	45,530.36	0.00	0.00	0.00
	Auto	12,293.28	280.00	0.00	12,573.28	12,573.28	0.00	0.00	0.00
	Workers Com	581,730.33	49,178.69	0.00	630,909.02	630,909.02	0.00	0.00	0.00
	<b>Total</b>	<b>902,702.67</b>	<b>53,510.63</b>	<b>595.00</b>	<b>955,618.30</b>	<b>955,618.30</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	42,994.25	6,672.33	0.00	49,666.58	49,666.58	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 Com	1,098,275.09	29,640.00	0.00	1,127,915.09	1,127,915.09	0.00	0.00	0.00
	<b>Total</b>	<b>1,724,308.77</b>	<b>36,312.33</b>	<b>0.00</b>	<b>1,760,621.10</b>	<b>1,760,621.10</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	703,723.13	9,779.00	0.00	713,502.13	713,502.13	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 Com	2,017,913.37	2,408.40	0.00	2,020,321.77	2,020,321.77	0.00	0.00	0.00
	<b>Total</b>	<b>3,116,640.63</b>	<b>12,187.40</b>	<b>0.00</b>	<b>3,128,828.03</b>	<b>3,128,828.03</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	220,843.26	1,397.46	0.00	222,240.72	222,240.72	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 Com	1,149,804.31	21,023.50	174.81	1,170,653.00	1,170,653.00	0.00	0.00	0.00
	<b>Total</b>	<b>1,584,776.54</b>	<b>22,420.96</b>	<b>174.81</b>	<b>1,607,022.69</b>	<b>1,607,022.69</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Closed F' Property			0.00	0.00	0.00	0.00	0.00	0.00	0.00

Liability		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
Workers Comp		0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</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>0.00</b>	<b>0.00</b>
<b>TOTAL</b>	<b>7,328,428.61</b>	<b>126,495.32</b>	<b>769.81</b>	<b>7,454,154.12</b>	<b>7,454,154.12</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



## BURLINGTON COUNTY J.I.F.

### Check Register Report

Bank Account : ALL

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Instance Type: All

Coverage : All , Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
15906	1/4/2021	BODILY INJURY [Expired]	GUARANTEED SUBPOENA SERVICE INC	-- /2019150650	6/14/2018	\$100.00	2018/2018	Expense
15907	1/4/2021	INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/ 2020179427	7/19/2019	\$500.00	2019/2019	Loss
15908	1/4/2021	MEDICAL ONLY	ACS CLAIM SERVICE, INC.	-- /2021222201	11/20/2020	\$68.00	2020/2020	Expense
15909	1/4/2021	3RD PARTY PD	LEO PETETTI LLC	-- /2021222188	11/3/2020	\$165.00	2020/2020	Expense
15910	1/4/2021		DAVID S DEWEESE			\$1,500.00		
		PUB OFF PI		-- /2021222893	11/16/2020	\$750.00	2020/2020	Legal
		PUB OFF PI		-- /2021222002	10/20/2020	\$750.00	2020/2020	Legal
15911	1/4/2021	MEDICAL ONLY	RECORD REPRODUCTION SERVICES LLC	-- /2021222201	11/20/2020	\$42.00	2020/2020	Expense
15912	1/4/2021	MEDICAL ONLY	THE DEWEESE LAW FIRM	-- /2020183229	9/8/2019	\$150.00	2019/2019	Expense
15913	1/4/2021	INDEMNITY	John Snook	-- /2020186961	10/12/2019	\$1,842.00	2019/2019	Loss
15914	1/4/2021	INDEMNITY	DAVID GUDONIS	-- /2018130588	4/7/2018	\$1,098.40	2018/2018	Loss
15915	1/4/2021	INDEMNITY	EMERGENCY MEDICAL ASSOCIATES CHS LLC	-- /2021214821	9/16/2020	\$566.00	2020/2020	Loss
15916	1/4/2021	INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2020182837	9/5/2019	\$160.00	2019/2019	Loss
15917	1/4/2021	INDEMNITY	PRINCETON BRAIN AND SPINE CARE, LLC	-- /2020186961	10/12/2019	\$97.31	2019/2019	Loss
15918	1/4/2021	INDEMNITY	RWJUHH OCCUPATIONAL HEALTH	-- /2020206195	5/27/2020	\$423.65	2020/2020	Loss
15919	1/4/2021	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2020208328	6/23/2020	\$95.00	2020/2020	Loss
15920	1/4/2021	INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2019176278	6/11/2019	\$75.00	2019/2019	Loss
15921	1/4/2021	INDEMNITY	PRINCETON OCCUPATIONAL HEALTH &	-- /2020186961	10/12/2019	\$219.85	2019/2019	Loss
15922	1/4/2021	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2020208328	6/23/2020	\$729.00	2020/2020	Loss
15923	1/4/2021		QUALCARE INC			\$2,580.00		
		MEDICAL ONLY		-- /2021224728	12/23/2020	\$516.00	2020/2020	Loss
		INDEMNITY		-- /2021224734	12/21/2020	\$516.00	2020/2020	Loss
		INDEMNITY		MLT-2021224730/ 2021224381	12/21/2020	\$516.00	2020/2020	Loss
		INDEMNITY		MLT-2021224730/ 2021224730	12/21/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		MLT-2021221630/ 2021221678	11/16/2020	\$516.00	2020/2020	Loss
15924	1/11/2021		ADMINISTRATIVE CLAIM SERVICES			\$75.00		
		INDEMNITY		MLT-2021224730/ 2021224381	12/21/2020	\$3.00	2020/2020	Expense



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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-2021222453/ 2021223566	12/2/2020	\$3.00	2020/2020	Expense
			INDEMNITY		MLT-2021222453/ 2021222453	12/2/2020	\$3.00	2020/2020	Expense
			INDEMNITY		- - /2021221502	11/24/2020	\$3.00	2020/2020	Expense
			INDEMNITY		MLT-2021222006/ 2021222008	11/23/2020	\$3.00	2020/2020	Expense
			INDEMNITY		MLT-2021222006/ 2021222016	11/23/2020	\$3.00	2020/2020	Expense
			INDEMNITY		MLT-2021222006/ 2021222018	11/23/2020	\$3.00	2020/2020	Expense
			INDEMNITY		MLT-2021221546/ 2021221546	11/21/2020	\$3.00	2020/2020	Expense
			MEDICAL ONLY		- - /2021222201	11/20/2020	\$3.00	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221639	11/16/2020	\$3.00	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221640	11/16/2020	\$3.00	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221638	11/16/2020	\$3.00	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221642	11/16/2020	\$3.00	2020/2020	Expense
			INDEMNITY		- - /2021221245	11/13/2020	\$3.00	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220628	11/9/2020	\$3.00	2020/2020	Expense
			MEDICAL ONLY		MLT-2021218582/ 2021218619	10/26/2020	\$3.00	2020/2020	Expense
			MEDICAL ONLY		MLT-2021217236/ 2021217310	10/5/2020	\$3.00	2020/2020	Expense
			MEDICAL ONLY		MLT-2021217236/ 2021217236	10/5/2020	\$3.00	2020/2020	Expense
			INDEMNITY		MLT-2021217236/	10/5/2020	\$3.00	2020/2020	Expense



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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
				2021217260				
		MEDICAL ONLY		MLT-2021217236/ 2021217249	10/5/2020	\$3.00	2020/2020	Expense
		MEDICAL ONLY		MLT-2021217236/ 2021217250	10/5/2020	\$3.00	2020/2020	Expense
		INDEMNITY		MLT-2021214894/ 2021214898	9/7/2020	\$3.00	2020/2020	Expense
		INDEMNITY		MLT-2021214894/ 2021214894	9/7/2020	\$3.00	2020/2020	Expense
		INDEMNITY		- - /2021211594	8/5/2020	\$3.00	2020/2020	Expense
		MEDICAL ONLY		- - /2021211551	7/21/2020	\$3.00	2020/2020	Expense
15925	1/11/2021	INDEMNITY	SMITH, MAGRAM, BERENATO & MICHAU	- - /2018123558	10/21/2017	\$3,745.00	2017/2017	Loss
15926	1/11/2021	INDEMNITY	STATE SHORTHAND REPORTING SERVICE	- - /2018123558	10/21/2017	\$75.00	2017/2017	Expense
15927	1/11/2021		RAYMOND & COLEMAN LLP			\$7,887.50		
		BODILY INJURY [Expired]		- - /2019163927	11/1/2018	\$2,852.50	2018/2018	Legal
		GL PROPERTY DAMAGE		- - /2019153823	9/24/2018	\$3,133.00	2018/2018	Legal
		BODILY INJURY [Expired]		- - /2019156504	8/22/2018	\$1,902.00	2018/2018	Legal
15928	1/11/2021	BODILY INJURY [Expired]	STREHLOW & ASSOCIATES INC	- - /2018118615	10/31/2017	\$829.75	2017/2017	Expense
15929	1/11/2021	BODILY INJURY [Expired]	BETH VITTOR	- - /2018118615	10/31/2017	\$544.21	2017/2017	Expense
15930	1/11/2021		PIETRAS SARACINO SMITH & MEEK			\$1,819.50		
		INDEMNITY		- - /2021209035	6/20/2020	\$136.50	2020/2020	Legal
		INDEMNITY		- - /2020189571	11/12/2019	\$408.50	2019/2019	Legal
		INDEMNITY		- - /2020196387	6/27/2019	\$347.50	2019/2019	Legal
		INDEMNITY		- - /2019165703	2/11/2019	\$927.00	2019/2019	Legal
15931	1/11/2021	INDEMNITY	Medford Township	MLT-2021224730/ 2021224730	12/21/2020	\$2,025.00	2020/2020	Loss
15932	1/11/2021	INDEMNITY	Bordentown Township	- - /2020185549	10/1/2019	\$791.36	2019/2019	Loss
15933	1/11/2021	INDEMNITY	Medford Township	- - /2021224734	12/21/2020	\$1,890.00	2020/2020	Loss
15934	1/11/2021	BODILY INJURY [Expired]	Veritext	- - /2019150650	6/14/2018	\$1,029.50	2018/2018	Expense
15935	1/11/2021	INDEMNITY	Mount Laurel Township	- - /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
15936	1/11/2021	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss



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15937	1/11/2021		INDEMNITY	John Snook	-- /2020186961	10/12/2019	\$1,842.00	2019/2019	Loss
15938	1/11/2021		INDEMNITY	CHESTERFIELD TOWNSHIP	-- /2021211846	8/4/2020	\$2,835.00	2020/2020	Loss
15939	1/11/2021		INDEMNITY	MEDFORD TOWNSHIP	-- /2021221166	11/3/2020	\$1,385.91	2020/2020	Loss
15940	1/11/2021		COMPREHENSIVE	PEMBERTON TOWNSHIP	-- /2021225047	12/30/2020	\$106.98	2020/2020	Loss
15941	1/11/2021		1ST PARTY COLL PD	MEDFORD TOWNSHIP	-- /2021219105	10/29/2020	\$161.54	2020/2020	Loss
15942	1/11/2021		1ST PARTY COLL PD	WRIGHTSTOWN BOROUGH	-- /2021224501	12/23/2020	\$1,498.17	2020/2020	Loss
15943	1/11/2021			STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$640.00		
			INDEMNITY		-- /2021215075	9/16/2020	\$400.00	2020/2020	Loss
			INDEMNITY		-- /2020182837	9/5/2019	\$240.00	2019/2019	Loss
15944	1/11/2021		INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2021215075	9/16/2020	\$95.00	2020/2020	Loss
15945	1/11/2021		INDEMNITY	VIRTUA MEDICAL GROUP PA	-- /2020202122	4/9/2020	\$467.66	2020/2020	Loss
15946	1/11/2021		MEDICAL ONLY	LUMBERTON EMERGENCY SQUAD INC	MLT-2021221625/ 2021221625	11/24/2020	\$774.20	2020/2020	Loss
15947	1/11/2021			NEUROSURGICAL AND SPINE SPECIALIST LLC			\$366.58		
			INDEMNITY		-- /2020187376	10/18/2019	\$222.23	2019/2019	Loss
			INDEMNITY		-- /2019176278	6/11/2019	\$144.35	2019/2019	Loss
15948	1/11/2021		INDEMNITY	myMATRIX	MLT-2020179427/ 2020179427	7/19/2019	\$17.06	2019/2019	Loss
15949	1/11/2021			QUALCARE INC			\$5,160.00		
			MEDICAL ONLY		MLT-2021225174/ 2021225182	12/28/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021225174/ 2021225174	12/28/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021225174/ 2021225242	12/28/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021225174/ 2021225234	12/28/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		-- /2021224975	12/26/2020	\$516.00	2020/2020	Loss
			INDEMNITY		MLT-2021224730/ 2021224746	12/21/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021224958/	12/15/2020	\$516.00	2020/2020	Loss



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				2021224961				
		INDEMNITY		- - /2021224068	12/14/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		MLT-2021224958/ 2021224958	12/14/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		MLT-2021220626/ 2021220628	11/9/2020	\$516.00	2020/2020	Loss
15950	1/19/2021	MEDICAL ONLY	ADMINISTRATIVE CLAIM SERVICES	MLT-2021222006/ 2021222006	11/23/2020	\$3.00	2020/2020	Expense
15951	1/19/2021	PERSONAL INJURY	PARKER MCCAY	- - /2019162546	1/4/2019	\$6,672.33	2019/2019	Legal
15952	1/19/2021		RAYMOND & COLEMAN LLP			\$762.00		
		BODILY INJURY [Expired]		- - /2020187550	7/14/2018	\$34.00	2018/2018	Legal
		BODILY INJURY [Expired]		- - /2020206552	4/26/2018	\$51.00	2018/2018	Legal
		BODILY INJURY [Expired]		- - /2019172256	3/31/2018	\$677.00	2018/2018	Legal
15953	1/19/2021	INDEMNITY	JENNIFER KELLY PHD LLC	MLT-2020179427/ 2020179427	7/19/2019	\$600.00	2019/2019	Loss
15954	1/19/2021	PUB OFF PI	DAVID S DEWEESE	- - /2021225226	12/21/2020	\$750.00	2020/2020	Legal
15955	1/19/2021	INDEMNITY	PIETRAS SARACINO SMITH & MEEK	- - /2018123558	10/21/2017	\$867.50	2017/2017	Legal
15956	1/19/2021	INDEMNITY	MOUNT LAUREL TOWNSHIP	- - /2020208328	6/23/2020	\$1,237.34	2020/2020	Loss
15957	1/19/2021	INDEMNITY	WESTAMPTON TOWNSHIP	MLT-2021222453/ 2021222453	12/2/2020	\$1,215.00	2020/2020	Loss
15958	1/19/2021	INDEMNITY	Christopher Lindsey	- - /2021214072	9/6/2020	\$1,890.00	2020/2020	Loss
15959	1/19/2021	INDEMNITY	WILLIAM KERR	- - /2018123558	10/21/2017	\$14,184.00	2017/2017	Loss
15960	1/19/2021	MEDICAL ONLY	COOPER UNIVERSITY EMERGENCY PHYSICIANS P C	- - /2021215912	9/28/2020	\$408.85	2020/2020	Loss
15961	1/19/2021		STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$720.00		
		INDEMNITY		- - /2021215075	9/16/2020	\$240.00	2020/2020	Loss
		INDEMNITY		- - /2020182837	9/5/2019	\$480.00	2019/2019	Loss
15962	1/19/2021	INDEMNITY	REGIONAL DIAGNOSTIC IMAGING, PA	- - /2021221166	11/3/2020	\$15.83	2020/2020	Loss
15963	1/19/2021	INDEMNITY	ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL AT HAMILTON	- - /2020185549	10/1/2019	\$1,249.33	2019/2019	Loss
15964	1/19/2021	INDEMNITY	PRINCETON SURGICAL ASSOCIATES, P.A.	- - /2020186961	10/12/2019	\$180.20	2019/2019	Loss
15965	1/19/2021	INDEMNITY	NEW JERSEY HEALTHCARE SPECIALISTS PC	- - /2020185549	10/1/2019	\$1,870.97	2019/2019	Loss
15966	1/19/2021		BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST			\$306.20		



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P A								
		INDEMNITY		-- /2021215075	9/16/2020	\$95.00	2020/2020	Loss
		INDEMNITY		-- /2020208328	6/23/2020	\$211.20	2020/2020	Loss
15967	1/19/2021	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2020208328	6/23/2020	\$984.00	2020/2020	Loss
15968	1/19/2021	INDEMNITY	VIRTUA MEDICAL GROUP PA	-- /2020202122	4/9/2020	\$177.78	2020/2020	Loss
15969	1/19/2021	INDEMNITY	NEW JERSEY SURGERY CENTER	-- /2020185549	10/1/2019	\$7,532.00	2019/2019	Loss
15970	1/19/2021	MEDICAL ONLY	LUMBERTON EMERGENCY SQUAD INC	MLT-2021221625/ 2021221626	11/24/2020	\$774.20	2020/2020	Loss
15971	1/19/2021		QUALCARE INC			\$3,096.00		
		MEDICAL ONLY		-- /2021225788	1/4/2021	\$516.00	2021/2021	Loss
		INDEMNITY		-- /2021225658	12/31/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		MLT-2021222453/ 2021223566	12/2/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		MLT-2021222453/ 2021223565	12/2/2020	\$516.00	2020/2020	Loss
		INDEMNITY		MLT-2021222453/ 2021222453	12/2/2020	\$516.00	2020/2020	Loss
		MEDICAL ONLY		MLT-2021222006/ 2021222006	11/23/2020	\$516.00	2020/2020	Loss
15972	1/25/2021	INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	-- /2021214072	9/6/2020	\$3.00	2020/2020	Expense
15973	1/25/2021	INDEMNITY	CAPEHART & SCATCHARD PA	-- /2021211869	8/10/2020	\$706.00	2020/2020	Legal
15974	1/25/2021	INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2021209035	6/20/2020	\$0.59	2020/2020	Expense
15975	1/25/2021	INDEMNITY	ATLANTIC SECURITY INT'L	-- /2020190226	11/18/2019	\$126.50	2019/2019	Expense
15976	1/25/2021	3RD PARTY PD	CLIFF GRAY APPRAISAL SERVICE	-- /2021222119	11/30/2020	\$115.00	2020/2020	Expense
15977	1/25/2021		THE DEWEESE LAW FIRM			\$150.00		
		MEDICAL ONLY		MLT-2019174744/ 2019174774	5/26/2019	\$37.50	2019/2019	Expense
		MEDICAL ONLY		MLT-2019174744/ 2019174744	5/26/2019	\$37.50	2019/2019	Expense
		MEDICAL ONLY		MLT-2019174744/ 2019174763	5/26/2019	\$37.50	2019/2019	Expense
		MEDICAL ONLY		MLT-2019174744/ 2019174729	5/26/2019	\$37.50	2019/2019	Expense



# BURLINGTON COUNTY J.I.F.

## Check Register Report

Bank Account : ALL

Processed Date: Jan 1, 2021 - Jan 31, 2021

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
15978	1/25/2021	INDEMNITY	AFFANATO MARUT LLC	-- /2018127449	3/2/2018	\$130.00	2018/2018	Legal
15979	1/25/2021	POLICE PROF BI	ISO SERVICES INC	-- /2019165721	2/11/2017	\$11.75	2017/2017	Expense
15980	1/25/2021	INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020185549	10/1/2019	\$791.36	2019/2019	Loss
15981	1/25/2021	INDEMNITY	Delanco Township	-- /2021225658	12/31/2020	\$667.67	2020/2020	Loss
15982	1/25/2021	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
15983	1/25/2021	INDEMNITY	John Snook	-- /2020186961	10/12/2019	\$1,842.00	2019/2019	Loss
15984	1/25/2021	INDEMNITY	Christopher Lindsey	-- /2021214072	9/6/2020	\$1,890.00	2020/2020	Loss
15985	1/25/2021	INDEMNITY	MARK HERKOPEREC	-- /2018128624	3/15/2018	\$1,180.00	2018/2018	Loss
15986	1/25/2021	INDEMNITY	CHRISTOPHER COSTELLO	-- /2018108894	7/27/2017	\$2,152.00	2017/2017	Loss
15987	1/25/2021	INDEMNITY	CHESTERFIELD TOWNSHIP	-- /2021211846	8/4/2020	\$1,890.00	2020/2020	Loss
15988	1/25/2021	INDEMNITY	IVY REHAB NETWORK, INC	-- /2021214072	9/6/2020	\$574.00	2020/2020	Loss
15989	1/25/2021	INDEMNITY	PRINCETON BRAIN AND SPINE CARE, LLC	-- /2020186961	10/12/2019	\$802.89	2019/2019	Loss
15990	1/25/2021	MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	MLT-2021221625/ 2021221625	11/24/2020	\$1,727.00	2020/2020	Loss
15991	1/25/2021	INDEMNITY	ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL AT HAMILTON	-- /2021211846	8/4/2020	\$1,040.00	2020/2020	Loss
15992	1/25/2021	INDEMNITY	NEW JERSEY HEALTHCARE SPECIALISTS PC	-- /2021211846	8/4/2020	\$1,870.97	2020/2020	Loss
15993	1/25/2021	MEDICAL ONLY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2021211406	8/4/2020	\$95.00	2020/2020	Loss
15994	1/25/2021	INDEMNITY	COOPER SURGICAL ASSOCIATES PA	-- /2021209841	7/9/2020	\$1,166.10	2020/2020	Loss
15995	1/25/2021	INDEMNITY	COOPER PATHOLOGY PC	-- /2021209841	7/9/2020	\$55.25	2020/2020	Loss
15996	1/25/2021		ROTHMAN ORTHOPAEDICS			\$803.74		
		MEDICAL ONLY		-- /2021216956	10/6/2020	\$310.90	2020/2020	Loss
		INDEMNITY		-- /2020182837	9/5/2019	\$418.94	2019/2019	Loss
		INDEMNITY		-- /2020178113	7/7/2019	\$73.90	2019/2019	Loss
15997	1/25/2021	MEDICAL ONLY	REHAB EXCELLENCE CENTER, LLC	-- /2021211406	8/4/2020	\$162.00	2020/2020	Loss
15998	1/25/2021		NovaCare Rehabilitation			\$855.00		
		MEDICAL ONLY		-- /2021219823	11/9/2020	\$475.00	2020/2020	Loss
		INDEMNITY		-- /2021221166	11/3/2020	\$380.00	2020/2020	Loss
15999	1/25/2021		VIRTUA MEDICAL GROUP			\$769.67		
		MEDICAL ONLY		-- /2021219823	11/9/2020	\$463.85	2020/2020	Loss
		MEDICAL ONLY		-- /2021219099	10/31/2020	\$86.82	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		-- /2021216069	9/30/2020	\$219.00	2020/2020	Loss
16000	1/25/2021		MEDICAL ONLY	WORKNET OCCUPATIONAL MEDICINE	-- /2021224084	12/16/2020	\$281.05	2020/2020	Loss
16001	1/25/2021			CENTRAL JERSEY URGENT CARE LLC			\$471.67		
			MEDICAL ONLY		MLT-2021221534/ 2021221534	11/21/2020	\$151.67	2020/2020	Loss
			MEDICAL ONLY		-- /2021217934	10/14/2020	\$320.00	2020/2020	Loss
16002	1/25/2021		MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	MLT-2021221625/ 2021221626	11/24/2020	\$198.15	2020/2020	Loss
16003	1/25/2021			LUMBERTON EMERGENCY SQUAD INC			\$1,488.90		
			MEDICAL ONLY		-- /2021223042	12/9/2020	\$710.50	2020/2020	Loss
			MEDICAL ONLY		MLT-2020194299/ 2020194304	1/12/2020	\$778.40	2020/2020	Loss
16004	1/25/2021		MEDICAL ONLY	NEUROSURGICAL AND SPINE SPECIALIST LLC	-- /2020208362	6/24/2020	\$470.46	2020/2020	Loss
16005	1/25/2021			myMATRIX			\$78.44		
			INDEMNITY		-- /2021214072	9/6/2020	\$11.80	2020/2020	Loss
			INDEMNITY		-- /2021211846	8/4/2020	\$66.64	2020/2020	Loss
16006	1/25/2021			ISO SERVICES INC			\$305.50		
			MEDICAL ONLY		-- /2021218665	10/26/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2021218582/ 2021218582	10/26/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2021218582/ 2021218619	10/26/2020	\$11.75	2020/2020	Expense
			INDEMNITY		MLT-2021218403/ 2021218517	10/21/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2021218403/ 2021218403	10/21/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		-- /2021217570	10/16/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		-- /2021217934	10/14/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		-- /2021217415	10/14/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		-- /2021217043	10/12/2020	\$11.75	2020/2020	Expense



# BURLINGTON COUNTY J.I.F.

## Check Register Report

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			MEDICAL ONLY		-- /2021216956	10/6/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2021217236/ 2021217310	10/5/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2021217236/ 2021217241	10/5/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2021217236/ 2021217377	10/5/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2021217236/ 2021217236	10/5/2020	\$11.75	2020/2020	Expense
			INDEMNITY		MLT-2021217236/ 2021217260	10/5/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2021217236/ 2021217249	10/5/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2021217236/ 2021217378	10/5/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2021217236/ 2021217250	10/5/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		-- /2021216383	10/2/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		-- /2021216245	10/1/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		-- /2021216069	9/30/2020	\$11.75	2020/2020	Expense
			BODILY INJURY [Expired]		-- /2021218160	9/19/2020	\$11.75	2020/2020	Expense
			BODILY INJURY [Expired]		-- /2021216606	9/16/2020	\$11.75	2020/2020	Expense
			BODILY INJURY [Expired]		-- /2021217227	7/30/2020	\$11.75	2020/2020	Expense
			INDEMNITY		-- /2020187021	10/16/2019	\$11.75	2019/2019	Expense
			BODILY INJURY [Expired]		-- /2018118615	10/31/2017	\$11.75	2017/2017	Expense
16007	1/25/2021		QUALCARE INC				\$4,128.00		
			MEDICAL ONLY		-- /2021226598	1/19/2021	\$516.00	2021/2021	Loss
			INDEMNITY		-- /2021225936	1/12/2021	\$516.00	2021/2021	Loss
			MEDICAL ONLY		-- /2021225959	1/12/2021	\$516.00	2021/2021	Loss



## BURLINGTON COUNTY J.I.F.

### Check Register Report

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			MEDICAL ONLY		- - /2021224948	12/30/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021224741/ 2021224741	12/26/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		- - /2021224084	12/16/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021221534/ 2021221537	11/23/2020	\$516.00	2020/2020	Loss
			MEDICAL ONLY		MLT-2021221534/ 2021221534	11/21/2020	\$516.00	2020/2020	Loss
Total for BURLINGTON COUNTY J.I.F.			\$126,495.32	Total for BURLINGTON COUNTY J.I.F.				\$126,495.32	

Number of Checks:	102	First Check Number:	15906
Number of Payments:	257	Last Check Number:	16007
Expense Payments:	\$3,793.80		
Legal Payments:	\$21,094.83		
Loss Payments:	\$101,606.69		

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**BILL LIST - February 2021**

	<b>Payee</b>	<b>FY2021</b>	<b>FY 2020</b>	<b>FY 2019</b>	<b>JIF Appropriation</b>	<b>Description</b>
1	The Actuarial Advantage	<b>4,828.00</b>			Prof Services/Actuary	Jan 2021 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	<b>31,255.00</b>			Prof Services/Administration	Feb 2021 Fee
3	Arthur J. Gallagher Risk Management Services, Inc.	<b>42.02</b>			Misc/Postage/Copies/Faxes	Jan fees postage/copies expenses
4	Arthur J. Gallagher Risk Management Services, Inc.	<b>93.00</b>			Misc/Other	Yrly renewal of Survey Monkey (split)
5	The DeWeese Law Firm, P.C.	<b>6,164.00</b>			Prof Services/Attorney	Feb 2021 Fees
6	Qual-Lynx	<b>17,957.00</b>			Prof Services/Claims Admin.	Feb 2021 Fees
7	Joyce Media	<b>375.00</b>			Misc/JIF Website	Feb 2021 Fees + jif domain renewal
8	Kris Kristie	<b>375.00</b>			Misc/Recording Secretary	Feb 2021 Fees
9	J. A. Montgomery Risk Control Services	<b>11,486.00</b>			Prof Services/Safety Director	Feb 2021 Fees
10	Pivot Point Security		<b>732.00</b>		EPL/CYBER/Technology Risk Management Serv	Contract Fees 9/1-8/31/2021; Feb fee
11	Secure Data Consulting Services, LLC	<b>5,544.00</b>			Prof Services/Technology Risk Serv Dir	Feb 2021 Fees
12	Tom Tontarski	<b>968.00</b>			Prof Services/Treasurer	Feb 2021 Fees
13	Tom Tontarski	<b>13.17</b>			Misc/Postage/Copies/Faxes	Priority mail fees-Jan split with Trico
14	Conner Strong & Buckelew	<b>697.00</b>			Prof Services/Underwriting Mgr	Feb 2021 Fees
15	Debby Schiffer	<b>2,533.00</b>			Wellness Program	Feb 2021 Fees
16	MEL JIF	<b>332,610.00</b>			MEL	MEL 2021 WC & Excess Liability - 1st installment
17	MEL JIF	<b>1,750.25</b>			Faithful Performance/Fidelity Bond	MEL 2021 Fidelity Bond - 1st installment
18	MEL JIF	<b>132,038.75</b>			Property Claims and Premium	MEL 2021 Property claims & prem. -1st installment
19	Apex Insurance Services c/o QBE Insurance	<b>5,678.50</b>			EPL/POL Policy - Excess Insurance	VDO Coverage; P#QVC01005-05; 1/1/21-1/1/22; Inv#6208407; 1st installment
20	Apex Insurance Services c/o QBE Insurance	<b>355,626.00</b>			EPL/POL Policy - Excess Insurance	EPL/POL Coverage; P#QJC01005-05; 1/1/21-1/1/22; inv#6235941; 1st installment
21	Courier Post	<b>340.44</b>			Misc/Legal Notices	Ad#4539568 Jan mtg; #4569412 Mig dates; #4569421 contract awards
22	Courier Times		<b>327.96</b>		Misc/Legal Notices	Ad#7377475 2021 dates; #7377477 contract awards
23	Iron Mountain	<b>75.75</b>			Misc/Record Retention Service	Inv#DJGK760 Storage 2/1-28/2021; Service 12/22/20-1/26/21
24	City of Bordentown		<b>258.12</b>		Wellness Program	Thermometers, quizlet prizes, wellness items
25	City of Bordentown		<b>1,595.00</b>		Optional Safety Budget	PPE, masks, PW gear
26	City of Bordentown			<b>3,400.00</b>	Safety Incentive Program	tshirts, caps, raingear
27	Bordentown Twp		<b>422.24</b>		Wellness Program	challenge prizes
28	City of Beverly		<b>500.00</b>		EPL/CYBER/EPL/Cyber Incentive Program	offsite storage, antivirus
29	City of Beverly			<b>2,673.70</b>	Safety Incentive Program	offsite storage, antivirus, water
30	City of Beverly		<b>750.00</b>		Wellness Program	water
31	City of Beverly		<b>1,595.00</b>		Optional Safety Budget	safety supplies
32	Chesterfield Township		<b>500.00</b>		Wellness Program	duffel bags and cooling towels

33	Delanco Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	review of covid policy
34	Delanco Township		152.91		Wellness Program	prizes for challenge
35	Delanco Township		332.15		Optional Safety Budget	safety vests and sledge
36	Edgewater Park Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	employee handbook review
37	Edgewater Park Township		1,035.00		Optional Safety Budget	bullet proof vest
38	Fieldsboro		500.00		Wellness Program	water, standing desks
39	Fieldsboro		750.00		Optional Safety Budget	safety supplies
40	Fieldsboro		461.97		EPL/CYBER/EPL/Cyber Incentive Program	security update; battery backup
41	Florence Township		1,000.00		Wellness Program	PPE items; challenge prizes
42	Florence Township		2,660.00		Optional Safety Budget	PPE, hard hats
43	New Hanover Township		500.00		Wellness Program	stress mgmt and back/neck massager
44	New Hanover Township		749.37		Optional Safety Budget	safety items
45	New Hanover Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	Security rider
46	North Hanover Township		692.12		Wellness Program	wrist blood pressure cuffs
47	Borough of Palmyra		208.70		Optional Safety Budget	safety items
48	Borough of Palmyra		750.00		Wellness Program	guides, pedometers, awareness
49	Pemberton Borough		497.00		Wellness Program	mats and air purifier
50	Pemberton Borough		956.89		Optional Safety Budget	safety equipment
51	Riverside Township		967.55		Wellness Program	wellness items
52	Riverside Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	IT security
53	Riverside Township		2,660.00		Optional Safety Budget	safety items
54	Riverside Township			2,900.00	Safety Incentive Program	gear
55	Tabernacle Township		500.00		Wellness Program	gym bags
56	Westampton Township		695.06		Wellness Program	water coolers
57	Westampton Township		1,175.00		Optional Safety Budget	hi vis shirts and jackets
58	Woodland Township		390.57		Wellness Program	sneaks and challenges
59	Woodland Township		249.83		Optional Safety Budget	safety gear
60	Wrightstown Borough		903.36		Optional Safety Budget	safety gear
	<b>TOTAL</b>	<b>\$910,449.88</b>	<b>\$27,467.80</b>	<b>\$8,973.70</b>		

<b>JIF Bill List Total</b>	<b>\$946,891.38</b>
<b>RMC Bill List Total</b>	<b>\$126,441.00</b>
<b>Grand Total</b>	<b>\$1,073,332.38</b>

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RMC BILL LIST (1st installments) - Feb 2021**

	<b>Payable to:</b>	<b>FY 2021</b>	<b>Appropriation</b>	<b>Description</b>
1	CBIZ Benefits and Insurance	<b>12,330.00</b>	Risk Management Consultants	1st installment payment -Bordentown Twp
2	Connor Strong & Buckelew	<b>20,051.00</b>	Risk Management Consultants	1st installment payment -Bass River Township and Mt Laurel
3	EJA/Capacity Insurance	<b>38,596.00</b>	Risk Management Consultants	1st installment payment - Bordentown City, Chesterfield, Delanco, Fieldsboro, Florence, North Hanover, Springfield, Woodland, Wrightstown
4	Hardenbergh Insurance Group	<b>32,018.00</b>	Risk Management Consultants	1st installment payment -Beverly, Medford(Jan), New Hanover, Pemberton Twp, Westampton
5	Insurance Agency Management	<b>23,446.00</b>	Risk Management Consultants	1st installment payment - Edgewater Pk, Hainesport, Lumberton, Mansfield Twp, Shamong, Tabenacle
	<b>RMC BILL LIST TOTAL</b>	<b>\$ 126,441.00</b>		