



AGENDA PACKET



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

<https://zoom.us/j/95664705435>

Telephone Access: 646 876 9923 US (New York)

Meeting ID: 956 6470 5435

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, March 16, 2021 – 3:30 PM

Via Zoom

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AGENDA

- I. Meeting called to order by Chairman
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the ***Burlington County Times***, Mount Holly, and ***Courier Post***, Cherry Hill NJ;
 - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the BURLCO JIF.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
 - D. Move up Alternates (*if necessary*)
- V. Approval of Minutes
 - A. Adoption of the **February 16, 2021** Meeting Minutes.....Pages 1-13
 - B. Adoption of the **February 16, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 14-51
 - A. Lost Time Accident Frequency.....Pages 18-19
 - B. Certificates of Insurance.....Pages 20-21
 - C. Financial Fast Track Report.....Page 22
 - D. Regulatory Filing Checklists.....Pages 23-24
 - E. 2020 Safety Incentive Program Awards.....Page 25
 - F. 2021 Optional Safety Budget.....Page 26
 - G. 2021 Wellness Incentive.....Page 27
 - H. 2021 EPL/Cyber Risk Management Budget.....Page 28
 - I. EPL Compliance StatusPage 29
 - J. Statutory Bond Status.....Pages 30-31
 - K. Skateboard Park Approval Status.....Page 32
 - L. Capehart Scatchard Updates.....Pages 33-36
 - M. 2022-2023 MEL EPL Risk Management Plan Update
 - N. Police Command Staff Training
 - O. Managerial & Supervisory Training Invitation.....Page 37
 - P. Non-Supervisory EPL Employee Training.....Pages 38-43
 - Q. 2020-2021 Elected Officials Training.....Pages 44-49
 - R. Protection & Safe Treatment of Minors Training – Additional Dates Announcement....Page 50

S.	Land Use Training Certification.....	Page 51
T.	Payroll Audits	
U.	Property Appraisals	
V.	Annual Planning Retreat	
W.	New Fund Commissioner Orientation	
X.	AGRiP/PRIMA Conferences 2021	
Y.	Website	
Z.	New Member Activity	
VIII.	Solicitor's Report	
A.	Closed Cases.....	Page 52
B.	MEL Helpline and Contact List.....	Pages 53-54
IX.	Safety Director's Report	
A.	Activity Report	Pages 55-57
B.	Police One Training.....	Update
X.	Claims Administrator's Report	
A.	Lessons Learned from Losses	Page 58
XI.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 59-60
B.	Targeting Wellness Newsletter	Pages 61-68
C.	Stretching for Flexibility.....	Pages 69-70
D.	JIF Approved Wellness Items & Activities.....	Pages 71-72
XII.	Managed Health Care Report	
A.	Summary Report	Page 73
B.	Average Number of Days to Report a Claim.....	Page 74
C.	COVID – 19 Claims Report.....	Page 75
D.	Transitional Duty Report.....	Page 76
E.	PPO Savings & Penetration Reports.....	Pages 77-78
F.	Top 10 Provider/Paid Provider by Specialty.....	Page 79
G.	Nurse Case Management Report.....	Page 80
XIII.	Technology Risk Services	
A.	Report.....	Pages 81-90
B.	MEL Cyber Risk Management Plan Compliance Status.....	Page 91
C.	Pivot Point Newsletters.....	Page 92
XIV.	Treasurer's Report as of February 28, 2021	Pages 93-132
A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	March Bill List.....	Page 133
	Motion to approve the Payment Register & Bill Lists– Motion – Roll Call	

XV. Committee Report

- A. Strategic Planning Committee Meeting Minutes – February 16, 2021.....Pages 134-148
 - 1. Motion to authorize the Adoption of the JIF Preferred Auto Repair Facility Guidelines – **Motion – All in Favor**
- B. Safety Committee Meeting – March 16, 2021.....Verbal

XVI. MEL/RCF/E-JIF Reports

- A. MEL Educational Seminar.....Page 149
- B. MEL Bulletin – FAQ Model Personnel Policies Procedure Manual and Employee Handbook.....Pages 150-152

XVII. Miscellaneous Business

- A. Motion to Authorize the Executive Directors Office to Re-Advertise the *April, May, June and July 2021* Executive Committee Meeting to a Zoom Meeting Format – **Motion – All in Favor**

<p style="text-align: center;">The next meeting will be held on Tuesday, April 20, 2021 at 3:30 PM via Zoom Conferencing</p>

XVIII. Meeting Open to Public Comment

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

XIX. Closed Session – Resolution 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

**February 16, 2021
Via Zoom Conferencing**

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held via Zoom Conferencing on Tuesday, February 16, 2021 at 3:30PM, prevailing time. Chair McMahon, **Chesterfield**, presiding. The meeting was called to order at 3:30PM.

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

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**
Donna Mull, **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

Absent Risk Management Consultant agencies:

Insurance Agency Mgmt.

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

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair McMahon presented the Open & Closed session meeting minutes of the January 19, 2021 meeting of the Fund, as found in the agenda packet and as provided to the Executive Committee prior to the Executive Committee meeting, for approval.

Chair McMahon 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 January 19, 2021 meeting. All in Favor. Motion carried by majority vote.

The Closed Session minutes of the January 19, 2021 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza reviewed the Executive Director's Report found in the agenda packet with the membership. He then highlighted the following items from his report:

Mr. Forlenza referenced the Lost Time Accident Frequency report included in the agenda and noted the BULROC JIF was the 2nd lowest frequency of the 15 MEL affiliated JIFs for 2020 with their Lost Time at 1.02. Mr. Forlenza said this is a great result.

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. There are two months' worth of reports included in the agenda as last month's report was not ready for

distribution. Mr. Forlenza referenced the most recent Certificates of Insurance reports which included November and December 2020 and January 2021 and asked the members to please review for accuracy and be sure they were issued to the correct organizations with the correct limits and types of coverage.

Mr. Forlenza asked for members to review their OSB, Wellness, and EPL/Cyber Risk Management Budget balances. He noted in regards to the 2020 Safety Award Money, a letter from his office will be emailed out to all members in the next few weeks.

Mr. Forlenza referenced the Statutory Bond Status report and asked members to please review the report for accuracy. He noted that December 31st 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 stated the June 1, 2021 deadline has been extended to November 1, 2021, however please do not wait until the last minute to complete your trainings and other requirements. Use the extra allotted time wisely.

In regards to the Police Command Staff Training, a hybrid training process is being planned. Chief Hummel will be hosting the training in person with the Police Chiefs, and then doing a virtual session for the remaining Command Staff. We are looking to start up these training in late Spring/early Summer 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. These sessions will now be held via Webinar. The trainings will be presented by Armando Riccio and include AM and PM sessions with a limit of 100 participants per session. He noted numerous dates have been establish for April and May and a notification of the dates was emailed to all members earlier today.

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, though not required to take it. 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. Again, the deadline to comply with all aspects of the EPL Risk Management Plan has been extended to November 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 noted that since the release of the training in November, only 15 Elected Officials have taken the trainings. He emphasized not to lose that \$250 credit per attendee and reiterated the May 1, 2021 deadline.

In regards to Payroll Audits, Mr. Forlenza stated on or about February 4, 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 and 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.

Mr. Forlenza noted that on or about February 14, 2021, each member and their RMC's received a notification from his 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, ASSEWORKS. 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**.

Mr. Forlenza stated that 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 in his office.

Lastly, Mr. Forlenza stated with the ongoing social distancing restrictions by the pandemic the format of the Annual Planning Retreat will be different this year and a proposed format for the Retreat was discussed with the Strategic Planning Committee prior to today's meeting. Additional information regarding the Retreat will be forthcoming.

Mr. Fitzpatrick voiced concern that there were quite a few training requirements, and so as not to miss any information or deadlines, asked if there was a simplified list to follow with training dates and compliance dates? Mr. Forlenza stated he had emailed such a memo out a few months ago, and all training dates are listed on the calendar of the JIF website; however, he will look at updating the memo and resending it to the membership.

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

SOLICITOR'S REPORT

Closed Claims Report

Mr. DeWeese stated that there were no (0) closed cases since the last meeting:

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.

Lastly, Mr. DeWeese noted on February 4, 2021, the State of New Jersey Department of Labor & Workforce Development put out a memorandum regarding Accidental Disability Pensions & Medical Monitoring. Mr. DeWeese explained that the memorandum supersedes previous memorandums issued by the Department regarding Accidental Disability Pension offsets for medical monitoring. He explained that for many years, Workers Compensation insurers have been able to settle workers compensation claims for employees who suffered a significant injury, were unable to return to work, and filed for and received a disability pension for medical monitoring. This practice relieved the insurer from having to pay a permanent partial disability claim petition because the claimant would be receiving a pension from the State. In these cases, the claim petition would be settled for ongoing medical monitoring of the claimant's injuries. With this new directive from the Department, insurers will now have to settle the claim petition regardless of the claimant being approved for a pension. This new directive will likely result in increased costs to the JIF as they will now have to settle the claim petition, will still be responsible for medical monitoring, and subject to claim reopeners.

Mr. DeWeese noted that one of the JIF's Workers Compensation Respondent attorneys has pointed out the memo does not address a very common situation where the petitioner applies for an accidental disability pension but is ultimately granted an ordinary disability retirement pension. He noted in this scenario, the respondent (insurer) has the right to an offset which was decided in an appellate division case. In addition, the memo does not address the practicality of adjourning cases until a determination has been made as to which type of pension the injured employee is going to receive. In cases where there is a question as to the type of pension to be granted, the JIF's Workers Compensation attorneys may be seeking adjournments of pending cases waiting on that determination. Not only will this slow things down, but this will be costly to the insurer in additional Temporary Total Disability benefits and noted that the Fund Actuary has already started evaluating the potential monetary impact this change might have on the JIF and NJ MEL. As more information becomes available, he will update the members.

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

SAFETY DIRECTOR'S REPORT

Mr. Saville stated that the Safety Director's Report is included in the agenda and is self-explanatory. He then highlighted *the* following:

Mr. Saville noted his report included a list of the Safety Director Bulletins and Safety Announcements issued during the month.

Mr. Saville noted the MSI in-classroom training continues to be suspended due to the requirements for social distancing, but you may want to take advantage of one of the upcoming webinars currently being offered, or try the video streaming service through MSI as training requirements must still be met while dealing with the pandemic. The Applicable CEUs and TCH credits are available for those who attend the webinars. 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. Activity has remained unchanged from last month's report with the exception of two additional course being completed last month. As of 2/15/21 members have participated in 1,205 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

Mr. Roselli presented the *Lessons Learned from Losses* for February which reviewed *Everybody's Job: Safety*. He then highlighted the following in order to keep claims at a minimum:

- 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, the process should not have ended 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.

Mr. Roselli then discussed an example of how a costly claim could have been prevented if everyone involved had taken the initiative to be a part of the safety culture.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer stated with 2020 now behind us and all encumbered funds now claimed, she is ready to begin planning for the New Year ahead with a new balance of wellness money.

The purpose of these funds is to offer 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.
- 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, she will send all Wellness Coordinators an email invitation to set up a phone or zoom meeting to start planning for the year.

Ms. Schiffer stated other ways you can continue to incorporate wellness throughout the year is to highlight the connection of safety and wellness by including 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.

She noted 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

In regard to Ms. Schiffer's Mindful Workshop, she reported this consisted of an initial zoom call to review mindfulness and allow participants to experience a short practice together. Participants were offered a 10-day Mindfulness Experience sent via email every morning with a different mindfulness practice to consider. A total of 17 people signed up including both the TRICO and BURLCO JIFs.

Ms. Schiffer stated she has received many responses to her survey asking employees a few questions pertaining to their nutritional practice. Incorporating some of their responses, she is now working on formulating a program that will provide guidance on transitioning to a plant-powered lifestyle. Her initial presentation will be to explain the program and ask those interested to sign up for Phase II which will answer the question of how to transition. This will be a virtual event this first round.

Lastly Ms. Schiffer noted the February Targeting Wellness Newsletter is all about self-compassion and includes discussion on:

- 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

Also included was a Daily Mantra Calendar and a Fitness Bingo Challenge.

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

MANAGED HEALTH CARE REPORT

Lost Time v. Medical Only Cases

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

	<i>January</i>	<i>YTD</i>
<i>Lost Time</i>	2	2
<i>Medical Only</i>	9	9
<i>Report Only</i>	35	35
<i># of New Claims Reported</i>	46	46
<i>Report Only % of Total</i>	76%	76%
<i>Medical Only/Lost Time Ratio</i>	82:18	82:14
<i>Average Days to Report</i>	3.4	3.1

Transitional Duty Report

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

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	143
<i>Transitional Duty Days Worked</i>	122
<i>% of Transitional Duty Days Worked</i>	85%
<i>Transitional Duty Days Not Accommodated</i>	42
<i>% of Transitional Duty Days Not Accommodated</i>	15%
<i>\$ Saved by Accommodating</i>	\$10,426
<i>\$ Lost by Not Accommodating</i>	\$1,856

Ms. Beatty presented a report that depicts the number of cases related to COVID-19 from January 2020 to January 2021 by town and month. The highlights of this report are as follows:

Total Cases in the BURLCOJIF: 763
 Indemnity: 38
 Medical Only: 78
 Report Only: 647

She stated there has been an uptick in the number of reported COVID claims and she is expecting the same in the coming months.

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>January</i>
<i>Bill Count</i>	<i>120</i>
<i>Original Provider Charges</i>	<i>\$86,817</i>
<i>Re-priced Bill Amount</i>	<i>\$34,188</i>
<i>Savings</i>	<i>\$52,629</i>
<i>% of Savings</i>	<i>61%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>96%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>95%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>99%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>100%</i>

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

TECHNOLOGY RISK SERVICES REPORT

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 January there were 653 phishing emails issued with 14 clicked, or 2.1%, which is very good. Mr. Romero noted again, there are some firewalls that are blocking the phishing email exercises, and asked the members to please ask your IT service provider to whitelist the IP address that Pivot Point uses to launch their simulated phishing emails. He also noted he will continue to send reports to the Fund Commissioners so they can see which employees are clicking on the phishing emails.

In regards to the MEL Cyber Risk Management Compliance, 22 of our 28 members are certified in Tier 1, and 20 of the 28 are completely certified. 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 process which will include new findings, recommendations and guidance as he explained some controls have moved between Tiers and some have become more stringent. More information will be forthcoming.

Mr. Romero noted that Pivot Point Security was unable to continue with their Vulnerability Scanning of member firewalls and gateways this month due to the failure of a server. He noted that the issue has been corrected; however, there is no vulnerability scanning report this month.

Mr. Romero expressed it was his hope to be able to start up personal visits with the municipalities in January, but due to social distancing guidelines, he is looking forward to starting that up again as soon as he is able.

Lastly, 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.

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 **January 2021**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski reports are valued as of January 31, 2021 for Closed Fund Years 1991 through 2016, and Fund Years 2017, 2018, 2019, 2020, and 2021.

Investment Interest

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 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	\$769.81	\$769.81
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$0.00	
FY 2021 Premium Receipts	\$1,411,642.00	

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

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

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.

Loss Run Payment Register – January 2021

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

Bill List and RMC Bill List –February, 2021

For the Executive Committee’s consideration, Mr. Tontarski presented the February 2021 Bill List in the amount of \$946,891.38, and the RMC Bill List in the amount of \$126,441.00.

Chair McMahon entertained a motion to approve the January 2021 Loss Run Payment Register, February 2021 Bill List, and the February 2021 RMC 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. Wolbert to approve the *January 2021 Loss Run Payment Register, February 2021 Bill List, and the February 2021 RMC 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, <i>Secretary</i> , Palmyra Boro. Glenn McMahon, <i>Chair</i> , Chesterfield Twp.
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Nays:	None
Abstain:	None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Nothing to report

MEL/RCF/E-JIF REPORT

Nothing to report

MISCELLANEOUS BUSINESS

Next Meeting

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

PUBLIC COMMENT

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

EXECUTIVE SESSION MEETING – Resolution #2021-18

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 Mr. Wolbert, seconded by Mr. Ingling to Adopt ***Resolution #2021-18***

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

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. Wolbert, seconded by Mr. Cramer, 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.

<i>Workers' Compensation</i>	<i>General Liability</i>
2021225936	2019163927
2020186961	
2018143403	

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

Motion by Ms. Kosko seconded by Mr. Ingling, 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 two (2) claim(s) presented for abandon subrogation:

MLT-2019174744

MLT-2019157598

Chair McMahon asked for a motion to abandon subrogation on the following claims as presented in Closed Session.

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

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

MOTION TO ADJOURN

Chair McMahon entertained a motion to adjourn the February 16, 2021 meeting of the BURLCO JIF.

Motion by Mr. Ingling, seconded by Ms. Kosko to adjourn the February 16, 2021 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:45 PM.

Kris Kristie,
Recording Secretary for

John Gural, SECRETARY



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

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A. Lost Time Accident Frequency Report – (pgs. 18-19)

The January 2021 Lost Time Accident Frequency Summary and the Statewide Recap for January 2021 are attached for your review.

B. Certificates of Insurance (pgs. 20-21)

A summary of the Certificates of Insurance issued during February 2021 is attached for your review.

C. Financial Fast Track Report (pg. 22)

The Financial Fast Track Report as of January 31, 2021 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 January 31, 2021 was **\$9,906,975**

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

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

E. 2020 Safety Incentive Program Awards (pg. 25)

A report detailing available balances for each member is included in the agenda. A letter from our office describing on how to collect your 2020 Safety Award Money will be sent to all members shortly. 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. 26)

A consolidated announcement letter including instructions on how to collect your 2021 Optional Safety Budget allowance was emailed to all members the week of February 22, 2021. 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. 27)

A consolidated announcement letter including instructions on how to collect your 2021 Wellness Incentive funds was emailed to all members the week of February 22, 2021. 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. 28)

A consolidated announcement letter including instructions on how to collect your 2021 EPL/Cyber Risk Management funds was emailed to all members the week of February 22, 2021. A report detailing available balances for each member is included in the agenda. If you have any questions on how to collect your 2021 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.29)

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

J. Statutory Bond Status (pgs. 30-31)

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

K. Skateboard Park Approval Status (pg. 32)

The MEL has established a process, outlined in MEL Coverage Bulletin **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. 33-36)

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

M. 2022-2023 MEL EPL Risk Management Plan Update

In July 2020, 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 November 1, 2021.

N. Police Command Staff Training

Due to the COVID-19 pandemic, and the required social distancing guidelines, the Police Command Staff training will be completed this coming summer using a hybrid model. All Chiefs will be asked to attend in person training while other command staff will be asked to attend the same training via webinar. Additional information will be forthcoming.

O. Managerial & Supervisory Training Invitation (pg. 37)

During the week of March 8, 2021, an invitation was emailed to all members for the Managers & Supervisor's Employment Liability Training. This training is being held via webinar and will be presented by Armando Riccio, Esq. Participation in this training is required for compliance with the 2022-2023 MEL EPL Plan of Risk Management. Please note that participation in each session is

limited to 100 participants. Please contact the Executive Director's office if you have any questions.

P. Non-Supervisory EPL Employee Training (pgs. 38-43)

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 November 1, 2021.

Q. 2020-2021 Elected Officials Training (pgs. 44-49)

Again, this year, the Fund will be sponsoring Elected Officials training. The 2020-2021 training program is only available online this year through the MEL Safety Institute (MSI) due to social distancing requirements. The MEL will reduce each member's 2021 MEL Assessment by \$250 for each municipal elected official who completes the training session by May 1, 2021. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2021 MEL Assessment. On November 23, 2020 a memorandum including detailed directions on how to access this training through the MSI was emailed to Municipal Clerks, Fund Commissioners, and Risk Management Consultants. Please contact the Executive Director's office if you have any questions regarding this Program.

R. Protection & Safe Treatment of Minors – Additional Dates (pg. 50)

On or about March 1, 2021, a notice was sent to all Fund Commissioners and Municipal Clerks announcing the availability of additional training dates for the *Protection & Safe Treatment of Minors* webinars. It is strongly recommended that all Managers & Supervisors complete this training as soon as possible if not already completed. Completion of this training will assist in defending the municipality and their employees should they be named in a SAM claim. Please remember that this training is separate and distinct from the Managers & Supervisors employment training that must be completed for compliance with the MEL EPL Risk Management Plan.

S. Land Use Training Certification (pg. 51)

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.

T. Payroll Audits

On or about February 4, 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. Annual Planning Retreat

The Annual Planning Retreat has been tentatively scheduled for Tuesday May 4th & Thursday, May 6th. The Retreat will be held via webinar and will include approximately two (2) hours of presentations each day beginning at 10:00 AM. Each day's presentations will be different. Additional information regarding the Retreat Agenda and registration will be forthcoming.

W. New Fund Commissioner Orientation

An email inquiring about interest in attending the New Fund Commissioner Orientation was emailed to all Fund Commissioners, Alternate Fund Commissioners and Risk Management Consultants on or about February 12, 2021. We received quite a few responses from all three JIF's. We will be conducting New Fund Commissioner Orientation training in April. An email notification with further details will be sent out to all Fund Commissioners, Alternate Fund Commissioners, and RMC's in late March.

X. AGRiP/PRIMA Conferences 2021

This year's Spring AGRIP Conference will be held as a *AGRIP Virtual Assembly* due to the pandemic. The Virtual Assembly will be held over three partial days, May 18- 20, 2021, and will provide forums for educational content and conversation with pooling peers. Attendees will have the opportunity to engage in a mix of issue-specific learning sessions and "think tank" sessions that provide frameworks for pool-to-pool problem-solving and peer sharing. Additional details regarding the *AGRIP Virtual Assembly* will be provided to the members once it is available.

Y. Website (WWW.BURLCOJIF.ORG)

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

Z. New Member Activity

Nothing to Report

Burlington County Municipal JIF JOINT INSURANCE FUND									
2021 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS									
DATA VALUED AS OF January 31, 2021									
		# CLAIMS	Y.T.D.	2021	2020	2019			TOTAL
		** FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	* 1/31/2021	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2021 - 2019
1	75 Beverly City	0	0	0.00	4.17	0.00	1 Beverly City		2.06
2	76 Delanco Township	0	0	0.00	0.00	0.00	2 Delanco Township		0.00
3	77 Delran Township	0	0	0.00	1.53	0.94	3 Delran Township		1.20
4	78 Edgewater Park Township	0	0	0.00	3.48	0.00	4 Edgewater Park Township		1.84
5	79 Florence Township	0	0	0.00	0.00	1.91	5 Florence Township		0.92
6	80 Hainesport Township	0	0	0.00	0.00	0.00	6 Hainesport Township		0.00
7	81 Lumberton Township	0	0	0.00	0.00	0.00	7 Lumberton Township		0.00
8	82 Mansfield Township	0	0	0.00	0.00	0.00	8 Mansfield Township		0.00
9	83 Medford Township	0	0	0.00	0.61	0.72	9 Medford Township		0.63
10	84 Riverside Township	0	0	0.00	0.00	0.00	10 Riverside Township		0.00
11	85 Shamong Township	0	0	0.00	0.00	0.00	11 Shamong Township		0.00
12	86 Tabernacle Township	0	0	0.00	1.01	0.00	12 Tabernacle Township		0.43
13	208 Pemberton Township	0	0	0.00	1.49	2.56	13 Pemberton Township		1.94
14	373 Southampton Township	0	0	0.00	2.50	1.18	14 Southampton Township		1.76
15	456 Springfield Township	0	0	0.00	0.00	0.00	15 Springfield Township		0.00
16	531 Chesterfield Township	0	0	0.00	2.11	0.00	16 Chesterfield Township		1.02
17	532 Westampton Township	0	0	0.00	1.50	3.03	17 Westampton Township		2.18
18	576 Mount Laurel Township	0	0	0.00	1.05	2.02	18 Mount Laurel Township		1.43
19	577 Bass River Township	0	0	0.00	0.00	0.00	19 Bass River Township		0.00
20	589 Bordentown City	0	0	0.00	2.15	2.07	20 Bordentown City		2.02
21	600 Bordentown Township	0	0	0.00	2.42	4.73	21 Bordentown Township		3.45
22	601 North Hanover Township	0	0	0.00	1.17	0.00	22 North Hanover Township		0.62
23	636 Wrightstown Borough	0	0	0.00	0.00	0.00	23 Wrightstown Borough		0.00
24	642 Pemberton Borough	0	0	0.00	0.00	2.33	24 Pemberton Borough		1.13
25	650 Palmyra Borough	0	0	0.00	0.00	1.20	25 Palmyra Borough		0.59
26	651 Woodland Township	0	0	0.00	0.00	0.00	26 Woodland Township		0.00
27	679 Fieldsboro Borough	0	0	0.00	0.00	0.00	27 Fieldsboro Borough		0.00
28	697 New Hanover Township	0	0	0.00	0.00	***	28 New Hanover Township		0.00
Totals:		0	0	0.00	1.02	1.25			1.08
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									
2020 Loss Time Accident Frequency as of January 31, 2020 0.50									

2021 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
		January 31, 2021		
	2021	2020	2019	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2021 - 2019
Ocean County	0.00	1.30	1.80	1.49
Professional Municipal Man	0.00	1.14	2.29	1.65
Suburban Metro	0.00	1.58	1.80	1.64
NJ Utility Authorities	0.00	1.87	2.62	2.15
NJ Public Housing Authority	0.00	1.53	1.80	1.60
Burlington County Municipa	0.00	1.02	1.25	1.08
Morris County	0.17	1.11	1.59	1.30
Atlantic County Municipal J	0.19	1.56	2.55	1.97
Bergen County	0.21	1.20	1.47	1.29
Monmouth County	0.23	0.73	1.28	0.97
Central New Jersey	0.27	1.39	1.56	1.43
South Bergen County	0.30	1.66	1.64	1.60
Gloucester, Salem, Cumbe	0.33	1.32	1.74	1.48
Camden County	0.35	1.43	1.39	1.37
Suburban Municipal	0.67	1.52	1.81	1.62
AVERAGE	0.18	1.36	1.77	1.51
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2021 To 2/22/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of NJ I - Township of Mount Laurel	Department of Environmental Protection LE21-017 Division of Parks and Forestry Mail Code 501-04, PO Box 420 Trenton, NJ 08625	RE: Lease Agreement #LE21 017 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 agreement for property at Block 101.25, part of Lot 40, in Mount Laurel, NJ. Lease Agreement #LE21 017	1/27/2021 #2775068	GL AU EX WC OTH
H - Township of North Hanover I - Township North Hanover	41 Schoolhouse Road Jacobstown, NJ 08562	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Joseph Greene - Treasurer, Effective: 4/29/2013, and Mary Alice Picariello - Tax Collector, Effective: 06/27/2009.	1/28/2021 #2780529	OTH
H - State of New Jersey I - City of Bordentown	Dept. of Environmental Protection Div of Fish & Wildlife PO box 420 Trenton, NJ 08625	RE: Range Use Permit Evidence of Insurance as respects range use permit for Colliers Mills WMA for the Bordentown Township Police Department for various dates during current policy year.	1/28/2021 #2780530	GL AU EX WC
H - Jesco Inc. I - Township of Mansfield	1790 Route 38 Mount Holly, NJ 08060	RE: contract 064067 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 064067 the rental of 310SL Backhoe value \$167,000 S/N 336475	2/1/2021 #2782085	GL AU EX WC OTH
H - State of New Jersey I - Township of Bordentown	Dept. of Environmental Protection Div of Fish & Wildlife PO box 420 Trenton, NJ 08625	RE: Range Use Permit Evidence of Insurance as respects range use permit for Colliers Mills WMA for the Bordentown Township Police Department for various dates during current policy year.	2/1/2021 #2783328	GL AU EX WC
H - A. Duie Pyle I - Township of Westampton	45 E. Park Drive Westampton, NJ 08060	RE: storage of fire truck at 45 E. Park Drive Westampton NJ. 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 storage of fire truck at 45 E. Park	2/10/2021 #2797218	GL AU EX WC OTH

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2021 To 2/22/2021

		Drive Westampton NJ.		
H - CIT Technology Financing I - Township of Southampton	Services, Inc. 10201 Centurian Parkway North, Suite 100 Jacksonville, FL 32256	RE: Xerox 970E74860, Kyocera NWZ2600986, Kyocera NWZ26009802 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 Xerox 970E74860, Kyocera NWZ2600986, Kyocera NWZ26009802 (\$1,000 Deductible).	2/10/2021 #2797219	GL AU EX WC OTH
H - Eastampton Township I - Township of Southampton	12 ManorHouse Court Eastampton, NJ 08060	RE: borrowing of certain equipment Evidence of insurance with respect to borrowing of certain equipment	2/10/2021 #2797220	GL AU EX WC OTH
H - Burlington County Health I - Township of Mount Laurel	Department 15 Pioneer Blvd Eastampton, NJ 08060	RE: COVID vaccination Mega-Site at the Moorestown Mall - Logistics Evidence of insurance with respects to the Mount Laurel CERT members deployed to assist with logistics at the state-operated COVID vaccination Mega-Site at the Moorestown Mall.	2/16/2021 #2799253	GL AU EX WC OTH
H - Howard Black, Director I - Township of Pemberton	Emergency Services Training Center County of Burlington Dept. of Public Safety Services	RE: use of facilities & training grounds Evidence of insurance with respect to use of facilities and training grounds for emergency services training.	2/21/2021 #2800484	GL AU EX WC OTH
Total # of Holders: 10				

BURLINGTON COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF January 31, 2021

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	680,285	680,285	128,691,648	129,371,933
2. CLAIM EXPENSES				
Paid Claims	125,726	125,726	48,641,102	48,766,828
Case Reserves	10,535	10,535	4,469,559	4,480,094
IBNR	102,878	102,878	2,465,014	2,567,892
Recoveries	-	-	-	-
TOTAL CLAIMS	239,138	239,138	55,575,675	55,814,814
3. EXPENSES				
Excess Premiums	249,727	249,727	36,314,788	36,564,515
Administrative	110,569	110,569	21,822,710	21,933,279
TOTAL EXPENSES	360,296	360,296	58,137,498	58,497,794
4. UNDERWRITING PROFIT (1-2-3)	80,851	80,851	14,978,475	15,059,326
5. INVESTMENT INCOME	6,661	6,661	4,713,686	4,720,346
6. DIVIDEND INCOME	0	0	688,486	688,486
7. STATUTORY PROFIT (4+5+6)	87,511	87,511	20,380,647	20,468,158
8. DIVIDEND	0	0	10,473,464	10,473,464
9. RCF Surplus Trigger Assessment	0	0	87,719	87,719
10. STATUTORY SURPLUS (7-8-9)	87,511	87,511	9,819,464	9,906,975

SURPLUS (DEFICITS) BY FUND YEAR

Closed	3,488	3,488	7,988,085	7,991,573
MEL JIF Retro	225	225	416,253	416,477
2017	926	926	1,942,389	1,943,316
2018	271	271	(934,287)	(934,016)
2019	663	663	(108,450)	(107,787)
2020	1,088	1,088	515,474	516,562
2021	80,851	80,851		80,851
TOTAL SURPLUS (DEFICITS)	87,511	87,511	9,819,464	9,906,975
TOTAL CASH				19,380,982

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	0	42,030,381	42,030,381
FUND YEAR 2017				
Paid Claims	22,246	22,246	1,584,777	1,607,023
Case Reserves	(29,959)	(29,959)	531,581	501,622
IBNR	7,713	7,713	121,920	129,633
Aggregate Excess	-	0	0	0
Recoveries	-	0	0	0
TOTAL FY 2017 CLAIMS	(0)	(0)	2,238,278	2,238,278
FUND YEAR 2018				
Paid Claims	12,187	12,187	3,116,641	3,128,828
Case Reserves	(47,332)	(47,332)	901,020	853,688
IBNR	35,145	35,145	547,274	582,419
Aggregate Excess	0	0	0	0
Recoveries	0	0	0	0
TOTAL FY 2018 CLAIMS	(0)	(0)	4,564,935	4,564,935
FUND YEAR 2019				
Paid Claims	36,312	36,312	1,724,312	1,760,624
Case Reserves	(63,702)	(63,702)	1,373,367	1,309,665
IBNR	27,390	27,390	472,371	499,761
Recoveries	0	0	0	0
TOTAL FY 2019 CLAIMS	0	0	3,570,050	3,570,050
FUND YEAR 2020				
Paid Claims	52,916	52,916	901,285	954,200
Case Reserves	140,892	140,892	1,050,228	1,191,120
IBNR	(193,808)	(193,808)	1,220,519	1,026,711
Recoveries	0	0	0	0
TOTAL FY 2020 CLAIMS	0	0	3,172,032	3,172,032
FUND YEAR 2021				
Paid Claims	2,064	2,064		2,064
Case Reserves	10,636	10,636		10,636
IBNR	226,439	226,439		226,439
Recoveries	0	0		0
TOTAL FY 2021 CLAIMS	239,139	239,139		239,139
COMBINED TOTAL CLAIMS	239,138	239,138	55,575,675	55,814,814

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

Burlington County Municipal Joint Insurance Fund

Monthly Regulatory Filing Checklist

Fund Year 2021 for the Month of February

ITEM	FILING STATUS
Meeting Minutes	3/17/21
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

ITEM	FILING STATUS
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

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

**Burlington County Municipal Joint Insurance Fund
2020 Safety Incentive Program**

Member Municipality	Size	Opening Balance	Jan 2021	Feb 2021	March 2021	April 2021	May 2021	June 2021	July 2021	Aug 2021	Sept 2021	Oct 2021	Nov 2021	Dec 2021	Paid in 2022	Total Paid	Remaining Balance	Date Encumber	Lunch \$10PP
Bass River	S	2,100.00															2,100.00		NA
Beverly	M	2,900.00															2,900.00		NA
Bordentown City	M	3,150.00															3,150.00		NA
Bordentown Twp	L	3,200.00															3,200.00		NA
Chesterfield	S	2,600.00															2,600.00		NA
Delanco	S	2,850.00															2,850.00		NA
Delran	L	3,450.00															3,450.00		NA
Edgewater	M	2,400.00															2,400.00		NA
Fieldsboro Boro	S	2,850.00															2,850.00		NA
Florence	L	3,450.00															3,450.00		NA
Hainesport	S	2,850.00															2,850.00		NA
Lumberton	M	3,450.00															3,450.00		NA
Mansfield	M	3,150.00															3,150.00		NA
Medford	XL	3,750.00															3,750.00		NA
Mount Laurel	XL	3,750.00															3,750.00		NA
New Hanover	S	2,350.00															2,350.00		NA
North Hanover	M	2,900.00															2,900.00		NA
Palmyra	M	2,400.00															2,400.00		NA
Pemberton Boro.	S	2,850.00															2,850.00		NA
Pemberton Twp.	XL	3,750.00															3,750.00		NA
Riverside	M	3,150.00															3,150.00		NA
Shamong	S	2,850.00															2,850.00		NA
Southampton	M	2,900.00															2,900.00		NA
Springfield	S	2,600.00															2,600.00		NA
Tabernacle	S	2,850.00															2,850.00		NA
Westampton	M	3,150.00															3,150.00		NA
Woodland	S	2,100.00															2,100.00		NA
Wrightstown	S	2,850.00															2,850.00		NA
Total By Line		\$82,600.00	\$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	\$82,600.00		NA

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 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	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	
Total By Line	14,000.00	\$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	\$14,000.00	

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 :		March 5, 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	\$ 20,000		\$ 20,000	20% of 1st 250K
BORDENTOWN CITY	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
BORDENTOWN TOWNSHIP	Yes	Yes	\$ 5,000		\$ 5,000	0%
CHESTERFIELD	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
DELANCO	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 100K
DELRAN	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
EDGEWATER PARK	Yes	Yes	\$ 2,500		\$ 2,500	0%
FIELDSBORO	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
FLORENCE	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
HAINESPORT	Yes	Yes	\$ 2,500		\$ 2,500	0%
LUMBERTON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 100K
MANSFIELD TOWNSHIP B	Yes	Yes	\$ 2,500		\$ 2,500	0%
MEDFORD TOWNSHIP	Yes	Yes	\$ 20,000	\$75,000 Police EPL Deductible	\$ 20,000	20% of 1st 250K
MOUNT LAUREL	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
NEW HANOVER	No	No	\$ 20,000		\$ 20,000	20% of 1st 250K
NORTH HANOVER	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
PALMYRA	Yes	Yes	\$ 20,000		\$ 20,000	0%
PEMBERTON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
PEMBERTON BOROUGH	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
RIVERSIDE	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
SHAMONG	Yes	Yes	\$ 10,000		\$ 10,000	0%
SOUTHAMPTON	Yes	Yes	\$ 2,500		\$ 2,500	0%
SPRINGFIELD	Yes	Yes	\$ 7,500		\$ 7,500	20% of 1st 100K
TABERNACLE	Yes	Yes	\$ 10,000		\$ 10,000	0%
WESTAMPTON	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
WOODLAND	Yes	Yes	\$ 20,000		\$ 20,000	20% of 1st 250K
WRIGHTSTOWN	No	No	\$ 100,000		\$ 20,000	20% of 1st 2Mil/20% of 1st 250K POL
* Member does NOT participate in EPL coverage						

MEL STATUTORY BONDS as of 3/5/21

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

MEL STATUTORY BONDS as of 3/5/21

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
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
Springfield Township	Yolaika Madina	CFO - Treasurer	01/01/2021		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

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

Last Update: 3/7/2021

New Jersey Supreme Court Rules That Employee Volunteer at Family Fun Day Event Was Performing Work Duties And Was Not Engaged In A Social Or Recreational Activity

John H. Geaney February 16, 2021

In 1979 the New Jersey legislature adopted a change to N.J.S.A. 34:15-7 to add that recreational and social activities are not compensable unless the injured worker could prove that the activity promoted a benefit to the employer beyond improvement of health and morale. Prior Supreme Court cases have already made clear that if an employer compels attendance at a social or recreational event, then an injury during a social or recreational activity will be found to be compensable. But it has taken over 40 years for a case to get to the Supreme Court which defines what constitutes a social and recreational activity in the first place, and what sort of activities satisfy the standard of proof of a benefit beyond improvement of health and morale. Last week's Supreme Court decision in *Goulding v. NJ Friendship House, Inc.*, (A-48-19) provides very helpful answers.

The key facts are simple. Goulding was an employee of North Jersey Friendship House, Inc., which is a non-profit that assists individuals with developmental disabilities. She worked Monday to Friday as a chef/cook, and she cooked meals for Friendship House's clients, as well as teaching vocational classes.

Goulding was injured on Saturday, September 23, 2017 when Friendship House hosted its first "Family Fun Day." It planned to host this event annually going forward. The stated purpose of the event was to offer a fun and safe environment for the clients of Friendship House and their families. As such, Friendship House asked for volunteers to work the event. Employees were under no obligation to attend the event. Goulding volunteered.

Goulding arrived between 8:30 and 9:00 a.m. and started setting up for breakfast. After breakfast was concluded, she began preparing for lunch. She injured her ankle when she stepped in a small pothole in the parking lot and fell. Several people assisted her in getting up and helping her ice her foot. She continued working, helping the other cooks prepare lunch. She never participated in any of the games or activities at the event, and she left around 2:30 p.m.

A claim petition was filed as well as a motion for medical and temporary disability benefits. Goulding sought surgery to repair her injured ankle as well as temporary disability benefits from the date of her injury. Both the Judge of Compensation and the Appellate Division found against petitioner. The Judge of Compensation ruled that Family Fun Day was a social and recreational event. The Judge found that

there was no proof that this event “was a regular incident of employment.” The Judge observed that petitioner volunteered to participate and was not pressured to do so. Finally, the Judge found that there was no proof of a benefit to Friendship House beyond improvement of health and morale. For much the same reasons, the Appellate Division affirmed.

The New Jersey Supreme Court granted certification. Goulding argued before the Supreme Court that she was there to work and was never engaged in any recreational or social activities. She also argued that even a first annual event can be considered to be a regular incident of employment. She added that there was a benefit beyond improvement of health and morale for Friendship House because the event furthered the mission of the non-profit in providing services to clients and their families.

For its part Friendship House argued that the law does not apply to those who truly volunteer and have no expectation of financial consideration. Friendship House also argued that this situation was unlike those cases where the Supreme Court found coverage because an employee was compelled to perform some task. There was no compulsion in this case. Finally, Friendship House argued that this was not a fundraiser and there was no benefit to Friendship House beyond improvement of health and morale.

The Supreme Court first observed that just because an activity is non-compulsory does not mean that it must be considered a social or recreational activity. The Court found that Goulding was working at the event and as to her, the event was **not** a social or recreational activity. The Court said, *“In contrast to prior cases where the employees were participating in the social or recreational activity – playing softball, golfing, or attending a picnic – Goulding was facilitating Family Fun Day by cooking and preparing meals for clients of Friendship House, just as she does in her regular employment. Accordingly, Family Fun Day, as to Goulding, was not a social or recreational activity. And, because Friendship House has advanced no other applicable exception under the Act, Goulding’s injuries are compensable.”*

Next, the Court tackled the language of the statute itself. The Court concluded that even if Goulding’s activities were considered social or recreational, she met the statutory exception. The Court viewed the event as a regular incident of employment because it was sponsored by Friendship House and because it was planned to be an annual event. The more difficult question was whether there was a benefit to Friendship House beyond improvement of health and morale. The Court highlighted the following points:

- § There was nothing in the trial record suggesting employees and their own families were invited to attend as guests;
- § The event’s purpose was “celebrating clients or members, their families, and the community.”

- § Friendship House received the “intangible benefits” of promoting itself and fostering goodwill in the community
- § The experience enjoyed by the clients and their families constituted “a separate benefit in and of itself.”

There is a fundamental problem with the Court’s primary holding that Ms. Goulding was working during this event and not engaging in a social or recreational activity. The logical conclusion of the decision that Goulding was working at the Fun Day event brings into play the Fair Labor Standards Act. The Court observed that Goulding did not participate in any fun activities but it failed to address the elephant in the room — whether Friendship House was required to pay Goulding and other non-exempt cooks like her who were doing their regular jobs. If they were truly working, of course they would have to be paid.

More than likely Ms. Goulding volunteered to cook and probably had no expectation of being paid. She probably felt her contribution to the event would be better served by cooking and interacting with clients in that manner, as opposed to playing games with clients. She could have changed her mind at any point or she could have done both. The case will have the negative effect of deterring employers from hosting positive events like this Family Fun Day event because the employer will have to figure out ahead of time who will be working and who will not be and then pay those volunteers who were considered to be working. Employers will also have to keep accurate time records in order to make correct payments.

The Court’s alternative analysis was the right one. Petitioner was able to meet the statutory exception to the law in N.J.S.A. 34:15-7. In this practitioner’s view, petitioner was involved in a social and recreational activity and was not working. She proved to the Supreme Court that there was a benefit to Friendship House greater than improvement in health and morale. The Court therefore concluded that she should therefore be covered for workers’ compensation purposes. This analysis avoids the FLSA issue for future employers who host events like this.

For employers, practitioners and judges, the focus should be now on whether the goal of the employer-sponsored activity is targeted to serving clients and promoting business opportunities as opposed to promoting health and morale of the employees through an employee softball game or an employee picnic, for example. If the objective is to reach out to the community at large and promote goodwill or company advertisement of its services, this case suggests that an injury to a volunteer during such an event will be considered compensable for workers’ compensation purposes. If the purpose is just to promote health and morale of employees, the activity is not compensable.

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.

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.

Managers and Supervisors Training Notification

2022-2023 MEL Employment Practices Liability Risk Management Program Managerial & Supervisory Training Webinar

The Courts have determined that training of Managers & Supervisors is an essential part of an affirmative defense in an employment related claim.

Training Dates:

Thursday, April 15, 2021	Thursday, April 22, 2021
Tuesday, April 27, 2021	Thursday, April 29, 2021
Wednesday, May 5, 2021	Wednesday, May 12, 2021
Thursday, May 20, 2021	Thursday, May 27, 2021

- These webinars are being held via the MEL Safety Institute (MSI)
- Two (2) Identical Sessions are being offered on each date via webinar
- Armando Riccio, Esq. will be the instructor
- Advanced registration is required
- Each webinar is limited to 100 participants
- Formal invitations including instructions on how to register will be sent to all members in early March

Purpose:

This training is required to be completed by all Managers and Supervisors working for members of the Atlantic, Burlington, & Gloucester, Salem Cumberland Counties Municipal Joint Insurance Funds. The training focuses on your responsibilities as a manager & supervisor of other employees in following and enforcing municipal policies and procedures regarding anti-harassment, discrimination, and other employee policies and will be used as a defense against claims should you be named in litigation.

Instructor:

This training is being moderated by Armando Riccio, Esq. and will also include updates on recent court decisions and legislative changes that might impact your role as a manager/supervisor. **Completion of this training by the managers and supervisors of a member town is mandatory for the town to be in compliance with the MEL's Employment Practices Liability Risk Management Plan.**





To: Municipal Clerks
Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: November 23, 2020

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

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

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

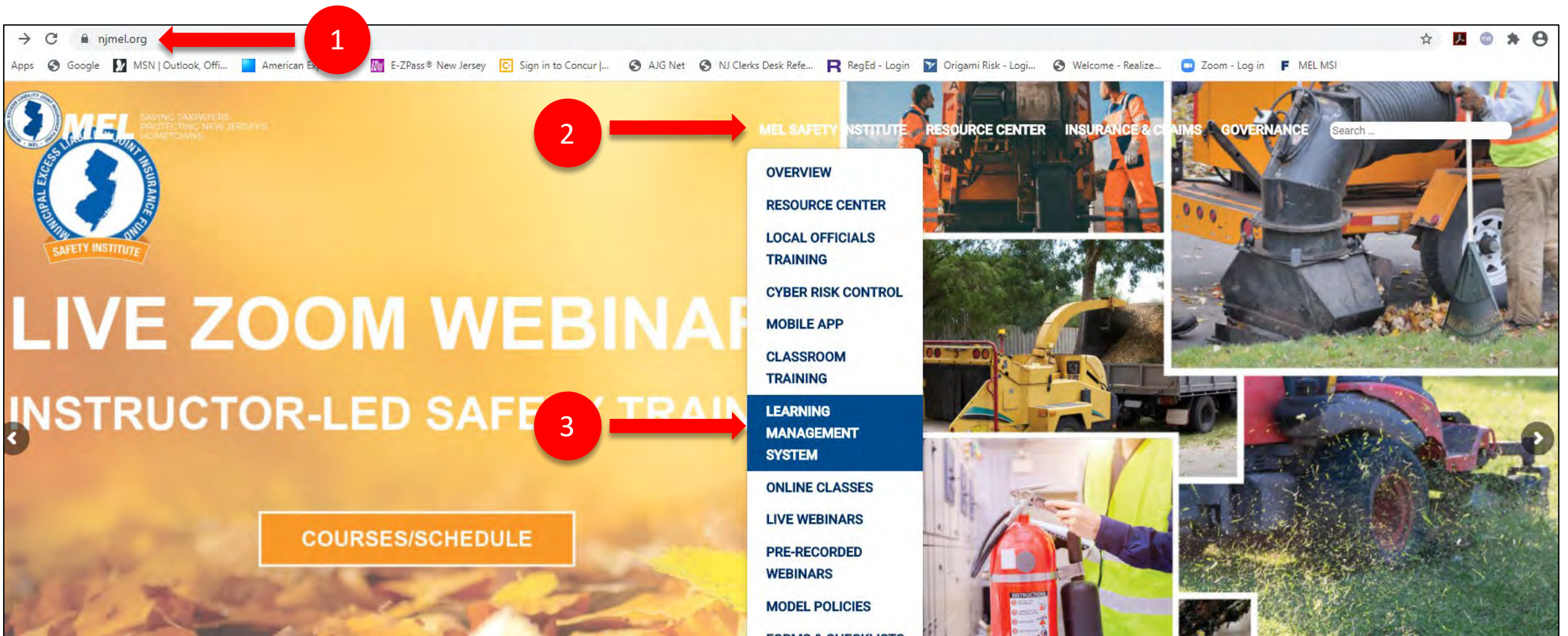
Again, this year's program is being offered exclusively online through the NJ MEL's Safety Institute (MSI). Instructions on how to access the MSI and complete the course are attached to this memorandum. The course runs approximately fifteen (15) minutes in length and completion of the course will be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

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

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

Thank you for your attention to this matter.

cc: Risk Management Consultants




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

MEL Safety Institute Learning Management System

Overview – Municipal Excess Liability

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


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

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

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

MEL SAFETY INSTITUTE

Learning Management System

 **LMS Login**

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

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

Bulletins & Briefings

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

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

Cyber Risk Control

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

Video Library

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

- Click on the “LMS Login”



New Jersey

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

I am a
returning user

Please enter your user name:

Please enter your password:

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

Sign in ...

☐ 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

New user registration


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

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

MEL Safety Institute Learning Management System

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


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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.


PUBLIC WORKS

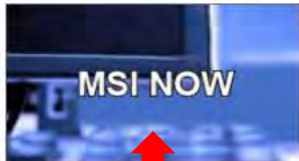
PARKS & RECREATION

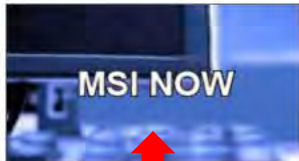
SCHOOLS & HOUSING AUTHORITIES

UTILITY AUTHORITIES

ADMINISTRATION & OFFICE

POLICE, FIRE & EMS

SAFETY LEADERSHIP

MSI NOW

Click on the “MSI Now” button

42

4

Click on titles for descriptions or to enroll.

RECOMMENDED TRAINING

• Title

ONLINE COURSES

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

CLASSROOM COURSES/WORKSHOPS

No course assignments.

Search Training

MSI NOW



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



Click on titles for descriptions or to enroll.

TRAINING SUPPORT

• Title

RESOURCES

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



To: Municipal Clerks
Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: November 23, 2020

Re: 2020-2021 Elected Officials Seminar

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

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

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

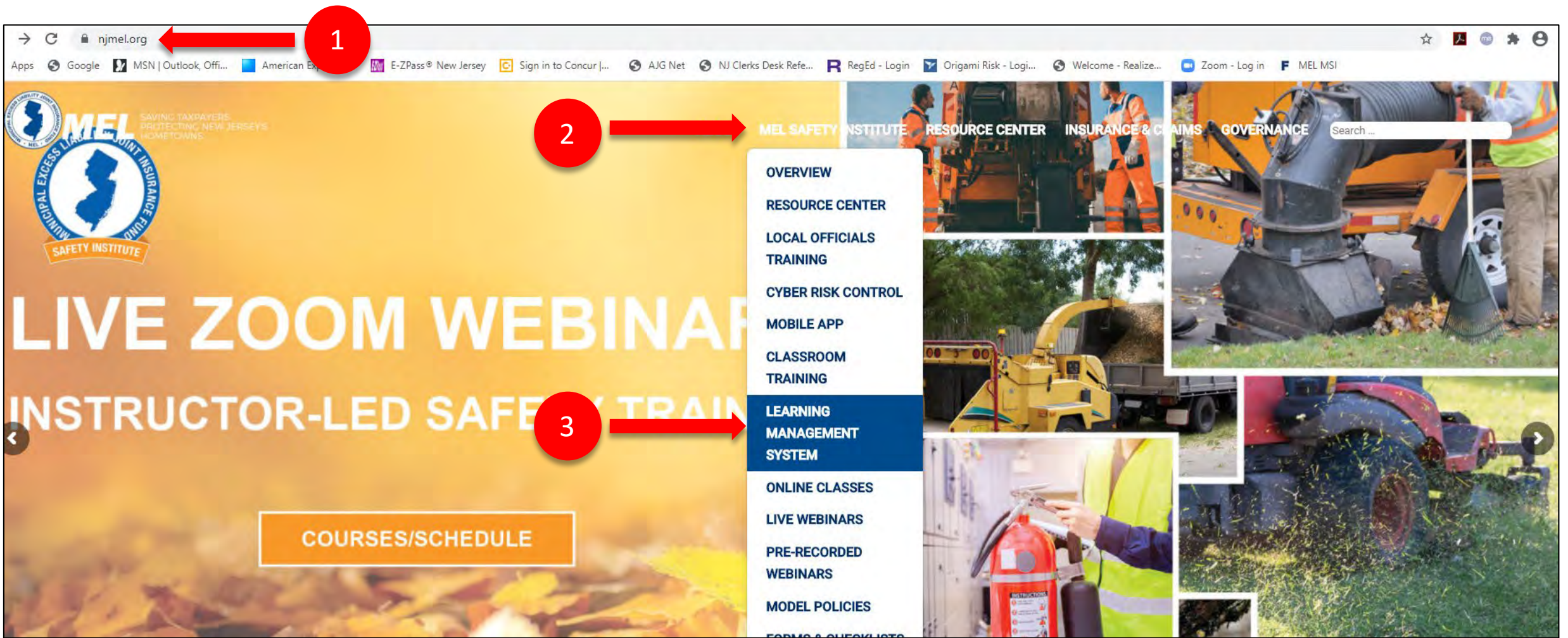
This year's program is being offered exclusively online through the NJ MEL's Safety Institute (MSI). Instructions on how to access the MSI and complete the course are attached to this memorandum. The course runs approximately one hour in length and completion of the course will be tracked by the MSI.

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

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

Thank you for your attention to this matter.

cc: Risk Management Consultants



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3. Click on “Learning Management System”

MEL Safety Institute Learning Management System

Overview – Municipal Excess Liability

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


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MEL SAVING TAXPAYERS PROTECTING NEW JERSEY'S HOMETOWNS.

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(Please leave this box unchecked if this computer is shared with others.)

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featured courses on the
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Crossing Guard Training

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Click the “**New User
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MEL Safety Institute Learning Management System

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

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PAUL FORLENZA

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SCHOOLS & HOUSING AUTHORITIES

UTILITY AUTHORITIES

ADMINISTRATION & OFFICE

POLICE, FIRE & EMS

SAFETY LEADERSHIP

MSI NOW

Click on the “MSI Now” button

48

4

Click on titles for descriptions or to enroll.

RECOMMENDED TRAINING

• Title

ONLINE COURSES

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

CLASSROOM COURSES/WORKSHOPS

No course assignments.

Search Training

MSI NOW



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



Click on titles for descriptions or to enroll.

TRAINING SUPPORT

• Title

RESOURCES

- Streaming Videos - Employee Conduct
- Streaming Videos - Fire Safety/Extinguishers
- Streaming Videos - General Safety
- Streaming Videos - HazCom & Chemical Safety
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- Streaming Videos - 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: Fund Commissioners, Municipal Clerks, & Risk Management Consultants

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

Date: March 1, 2021

Subject: Protection & Safe Treatment of Minors Webinar – Additional Training Opportunities

As you may recall, in the Fall and Winter of 2020, the JIF and MEL held more than a dozen webinars pertaining to the recently amended child sexual abuse and molestation statute and corresponding *Protection and Safe Treatment of Minors Program*. Participation in this training by Municipal Managers & Supervisors was **strongly recommended** as it could assist member municipalities and their employees from potential liability resulting from a future claim of sexual abuse or molestation. Over the past several weeks, it has been brought to our attention that some Managers & Supervisors might not have had an opportunity to participate in these webinars. As a result, nine (9) additional webinars have been scheduled as follows:

Date	Webinar Topic	Time
3/23/2021	Register Here	9:00 - 11:00 am
4/12/2021	Register Here	9:00 - 11:00 am
4/19/2021	Register Here	9:00 - 11:00 am
4/27/2021	Register Here	6:00 – 8:00 pm
5/11/2021	Register Here	9:00 - 11:00 am
6/8/2021	Register Here	1:00 - 3:00 pm
7/13/2021	Register Here	9:00 - 11:00 am
8/12/2021	Register Here	1:00 - 3:00 pm
9/21/2021	Register Here	9:00 - 11:00 am

About Zoom Training:

- A Zoom account is not needed to attend a class. Attendees can log-in and view the presentations from a laptop, smartphone, or tablet.
- Registration is required. Once registered you will receive the webinar link for your class, be sure to save the link on your calendar to access the day of training.
- Should you have any problems enrolling in this training, please contact Andrea Felip at 866-661-5120 or via email at AFelip@jamontgomery.com.

Please note that this training is in addition to Employment Practices Liability training that the JIF & MEL sponsor every two years for Managers & Supervisors, which is a component of the MEL's Employment Practices Liability Risk Management Program. An invitation for this training webinar will be released in mid-March, 2021.

Thank you for your attention to this important matter.

File: ACM/BURLCO/TRICO/GEN/EPL Plan of Risk Management Tab: 2021-2022
 ACM/BURLCO/TRICO/GEN/SAM Plan of Risk Management Tab: 2021-2022

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Land Use Certification Report

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

BURLINGTON COUNTY MUNICIPAL
JOINT INSURANCE FUND

MARCH 2021
CLOSED CASES

THERE HAVE BEEN NO CASES CLOSED
SINCE THE FEBRUARY 16, 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	Adel Gianaris	Kyle Tuliano
North Hanover Township	Mary Picariello	N/A
Palmyra Borough	John Gural, Administrator	Megan Campbell
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	Donna Fascenda
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

SAFETY DIRECTOR REPORT

Burlington County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Robert Garish, JIF Safety Director

DATE: March 1, 2021

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

Keith Hummel Associate Director Public Sector Risk Control khummel@jamontgomery.com Office: 856-552-6862 Fax: 856-552-6863	Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 th Floor Camden, NJ 08102 P.O. Box 99106 Camden NJ 08101	John Saville Senior Consultant jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092
Lauren Gershman Administrative Assistant lgershman@jamontgomery.com Office: 856-446-9279		Robert Garish Senior Consultant rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719
Jonathan Czarnecki Risk Control Consultant jczarnecki@jamontgomery.com Office: 856-446-9205		

LOSS CONTROL SURVEYS

- § Township of Chesterfield on February 2, 2021
- § Township of Edgewater Park on February 4, 2021
- § Township of Medford on February 5, 2021
- § Township of Delanco on February 9, 2021
- § Borough of Wrightstown on February 10, 2021
- § Township of Westampton on February 22, 2021
- § Township of Delran on February 25, 2021

LAW ENFORCEMENT LOSS CONTROL SURVEYS

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

MEETING ATTENDED

- § Executive Fund Commissioner Meeting (Telephonic) – February 16, 2021
- § Claims Meeting (Telephonic) – February 16, 2021

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
March 2, 2021	Safety/Wellness Coordinator Roundtable	Virtual - Zoom
March 16, 2021	Executive Fund Commissioner Meeting	Telephonic
March 16, 2021	Claims Meeting	Telephonic
March 16, 2021	Executive Safety Committee 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.

- February 9- Updated Bulletin: Snow Removal Best Practices
- February 16- Managing Slip & Fall Injuries During Winter Months
- February 19- OSHA and NIEHS publish new COVID Resources
- February 22- Annual Reminder to post Injury and Illness 300A Summary Logs
- February 22- Toro Recalls Power Max Snow Throwers due to Amputation Hazard

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
-0-	-0-

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 or email the video library at 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 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.

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER - MARCH 2021

TREE OPS SAFETY



- ENSURE ONLY QUALIFIED PERSONNEL DIRECT TREE RELATED OPERATIONS AND THAT THEY IMMEDIATELY CORRECT ANY IDENTIFIED HAZARD OR IMPROPER WORK PRACTICES.
- WORKERS INVOLVED IN TREE RELATED OPERATIONS MUST BE GIVEN INSTRUCTION AS TO ALL HAZARDS RELATED TO THE WORK INCLUDING FALL PREVENTION, METHODS OF COMMUNICATION, FIRST AID AND CPR, ROADWAY SAFETY, ELECTROCUTION PREVENTION AND OTHER RESCUE PROCEDURES.
- BE AWARE OF SURROUNDINGS SUCH AS DEBRIS, TRIPPING HAZARDS, FALLING LIMBS AND POWER LINES IN WHICH THE ASSUMPTION SHOULD BE MADE THAT IT IS A LIVE WIRE.
- **WEAR ALL APPLICABLE PERSONAL PROTECTIVE EQUIPMENT.**

EXAMPLE: The claimant was picking up tree branches after Tropical Storm Isaias in early August of 2020 and was hit on the head by a falling limb that fell from 25-35 feet. He was not wearing a hard hat. He was knocked unconscious and fell forward onto face knocking out three teeth. He suffered a deep laceration on his head, a concussion, a fractured cervical vertebrae, fractured shoulder blade and a fractured wrist. He is still suffering from short term memory loss, impairment and dizziness. The total incurred on the loss is approaching \$400,000.

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: March 16, 2021 Virtual Meeting on Zoom
Contact Info: debby_schiffer@targetingwellness.com 856-322-1220

MARCH ACTIVITY & PLANNED EVENTS

All municipalities should have received the updated Wellness Incentive Flyer, giving you a list of the ideas of what is approved or not as it relates to spending your wellness funds.

As mentioned at our 2020 Safety Breakfast, reimbursement for food (i.e. luncheons) is a difficult request to support.

- We will be enforcing again this year **no food will be covered under the Wellness Budget** but will be reimbursed under your SIP funds. We have listed a few items (including snack bars) that **will** be covered to help take away the guesswork on your part.
- Note that **gift cards are not looked upon favorably**. However, gift certifications or vouchers from **Farmer Markets are acceptable!** Please keep in mind that when we are giving out these cards, they should always be connected to a wellness initiative such as participation in a challenge, a teachable moment with an educational handout, door prizes, etc.

I am always open to consider onsite visits based on each individual situation. In addition, I am always willing to attend a safety meeting via teleconference and/or video conference.

If we have not yet planned a meeting to discuss wellness ideas for this year, I encourage you to reach out to me with some available dates.

Municipality Activity Thus Far:

Bordentown Township – bingo challenge and Baseball Homerun challenge

Florence Township – bingo challenge

Mt. Laurel – Weight Loss Fundraiser challenge: The buy-in for participating in the challenge will be donated to the Unity Ride fundraising event in May. This challenge runs March 15 – June 15 with weekly weigh ins and prizes awarded for the person with the highest *percentage* of weight loss and the Department with the highest *percentage* of weight loss as a combined group.

If you are planning or have held a wellness initiative that is not listed, please let me know. I like to share all ideas so other towns can benefit should they be looking for something different to do.

Wellness Director March Offerings:

Mindfulness Practice – Another mindful practice is scheduled for March 11th.

Launching a new program, which I am calling *Powered through Plants*, which falls in line with this month's theme "National Nutrition Month".

- I am hosting several virtual introductions in March to let folks know what to expect should they want to sign up for the workshops.
- Six (6) weekly workshops with specific topic to address
- Program also highlights benefits of going plant-strong and will bust some of the myths about nutrition and food. The goal is to bring awareness, education and help to set folks up for success.
- Attending one of four introductions will allow your employees to make the decision for themselves as to whether this is right for them.

Targeting Wellness Newsletter

In honor of National Nutrition Month, I wanted to share some knowledge on how food and sleep play a huge role not only in weight management but also in preventing the risk of chronic disease. In this month's edition of Targeting Wellness, I touch on the following:

- The challenges of weight loss and where to start
- How sleep affects weight and the time you eat is just as important as what you eat
- Understanding food labels
- Some tips for meal planning in a busy life
- Is organic healthier and safer?
- Nutritional Bites: Calorie density vs. portion control
- Recipe of the Month: 30-minute Quinoa "fried rice"

Exercise of the Month:

Stretching is so beneficial for the health and maintenance of our muscles, joints and overall well-being. Check out the easy to follow chart showing you a few stretches you can do throughout your day and especially after your normal workout.



Targeting Wellness Newsletter

Good News for Good Health!

March 2021

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

March is National Nutrition Month. And with the anticipation of warmer weather, after being cooped up inside all winter, not to mention the social distancing that is still in place, the thought of getting outside for some fun in the sun, is invigorating!

That thought may also create a bit of uneasiness with the realization of possibly having to shed a few pounds before getting back into those summer clothes.

Nutrition plays a huge role in our ability to participate not only in those outdoor activities with family and friends, but life! In this issue of *Targeting Wellness Newsletter*, I want to touch on ways you can take back control plus one other important facade that contributes to overall health, sleep!

In this issue:

1. The Challenge of Weight Loss
2. Sleep Can Affect Weight
3. Label Language—Fact or Fabrication
4. Meal Planning For Your Health
5. Is Organic Healthier & Safer?
6. Nutritional Bites: Calorie Density vs. Portion Control
7. Recipe Corner—30 minute Quinoa “Fried Rice”



The Challenge Of Weight Loss

As the days continue to get longer, the temperature starts to get warmer and we begin to anticipate a lifting of some of the social distancing restrictions caused by this pandemic, many of you might be starting to think about ramping up your efforts to lose the extra winter pounds you might have gained (on top of the “quarantine 15”). What have you done in the past to lose weight? Perhaps you tried one of the many diet options. Perhaps you increased your exercise routine or started counting calories, cut portion sizes and reduced calorie intake. All good ideas but did they work on their own for the long-haul? Probably not, especially if we have to consider trying one of them again.

May I suggest a slightly different approach? What about starting by first looking at your current habits and lifestyle. Really take a look at what changes you need to make in order to succeed. Look at how your current lifestyle as it pertains to the following four areas: habits, comfort, fear and reinforcement.



1 Habits—they can be a way of saving time and energy. You don’t have to think about how to brush your teeth, you just do it. But as we know, some habits have a negative health consequence. They can become so ingrained, that even when we decide to change them, the process is not easy.

2 Comfort—many times we make choices simply because it gives us comfort. That richly marbled steak, a cold beer, a Lazy Boy lounge and the remote control. There is nothing wrong with comfort, many people really should seek more of it in their self-denying lives—balance is key. But sometimes our habitual need for comfort gets us stuck in a very unhealthy lifestyle.

3 Fear—making a change can be fear inducing for sure. It creates a sense of loss. Even if it’s a positive change, like quitting smoking or eliminating excess sugar from your diet, we have to let go of something...taking us right out of our comfort zone. Studies show that people will reduce their options and choices in order to remain feeling “safe”. Perhaps you tried before and the process was painful. Why try again? Totally understandable. This discouragement feeds the fear and many times our environment does not support us. We can fear failure but we can also fear success, especially if those around you are not on the same page as you. Which leads me to...

4 Reinforcement—It’s tough being the only one who brings a bagged lunch on your shift when everyone else takes a break together at the local fast food restaurant. Or coming home after a tiring day to be faced with a hungry family. It would make it much easier to pick up that pizza on your drive home instead of being faced with trying to prepare a healthy meal. Check out “Meal Planning for Your Health” on page 5 of this issue.



Sleep Can Affect Weight

Sleep Deprivation Can Lead To Weight Gain

This should not come as a surprise. Think about when you are short on sleep, you may grab for that sugary food to “give you energy”. You may skip your workout because you’re “too tired” and you may opt for takeout at dinner because you “just don’t feel like cooking”. Some consequences of being short on sleep include:

- ★ Interference with your ability to make clear rationale decisions, leading to more impulse responses
- ★ Revving up of the brain’s reward center reducing ones ability to ignore cravings
- ★ Prompting you to eat bigger portions (of those higher calorie dense foods!)
- ★ Disrupts the appetite hormones (i.e. ghrelin, our hunger hormone, is increased and leptin, our indicator of fullness, is decreased)
- ★ Stress hormone, cortisol, stays elevated throughout the day. Typically it is highest in the morning to wake us up but decreases in the afternoon allowing serotonin to crank up melatonin production. Sleep deprivation can impair this natural cycle.

When you eat can affect circadian rhythm

We have been hearing a lot more about intermittent fasting. Fasting for health and religious reason has been practiced for centuries. More and more studies have been coming out which shows that intermittent fasting or time-restricted eating may actually have beneficial affects on our overall well-being and life span.

Turns out the times we eat may be as important as what we choose to eat. It can actually affect our circadian rhythm in many ways. One study done on mice showed where those on an unrestricted eating time gained weight rapidly compared to the mice placed on an intermittent fasting diet even though both groups ate the same amount of calories and fats.

Sleep is a time of restoration, a period of time when our body and brain can rejuvenate, It’s during sleep when toxins, built up during the day, are removed from our brain. It affects every part of our body, our heart, lungs, our immune function, our mood, and disease resistance. Research shows that a chronic lack of sleep or getting poor quality sleep, increases the risk of developing certain disorders such as high blood pressure, diabetes and obesity. Eating late at night can disrupt this necessary recovery time.

I’m sure you have heard recommendations to abstain from eating food, especially a heavy meal, at LEAST 3 hours before going to sleep. That is so our brain and body can focus on the restorative activities rather than the digestion of food.

Intermittent fasting has shown to activate the genes that govern circadian rhythm; in other words, we are primed to sleep better during the night and be more alert during the day. Having a healthy circadian rhythm is vital for overall health. An eating window of between 8-10 hours is considered optimal in humans, which means 14-16 hours of not eating—giving our body time to focus on other things. But in today’s modern world and the demands of shift work, this can be a huge challenge. PLUS keep in mind that during the “feeding time”, it’s important that we make the best food selections as possible. Please refer to the calorie density principle mentioned in this issue.

Intermittent Fasting Defined

- 8-10 hour eating window (16-14 hour of fasting) is doable for most people
- Try not to eat 2-3 hrs before bedtime
 - ★ During this time, melatonin begins to rise which can slow down the function of the pancreas so the pancreas does not produce enough insulin
 - ★ Eating dinner too late stresses our stomach, intestines etc.
 - ★ Better to have an early dinner
- Having a larger meal in the first half of the day is a good thing

Benefits of Intermittent Fasting (IF)

- IF has a number of benefits in the treatment of chronic health conditions like diabetes, obesity, digestive issues, heart disease, mental health, etc.
- People tend to inadvertently reduce their alcohol and sugar intake
- Optimizes digestion

Interested in finding out more, read an interview with Dr. Ruscio on “The Science Behind Intermittent Fasting and Circadian Rhythm”, April 17, 2019

Label Language—Fact or Fabrication

Food labels are confusing and can be even misleading! What's worse, there are no global standard for labeling packaged foods (as noted by UC Davis Integrative Medicine). How often have we been lead to believe a produce is healthy just by what the manufacturer has advertised on the package? They are given free range to claim whatever they want on the cover. For instance, "Good source of protein", "Lower your risk of heart disease" or "Gluten-free". The product may be a "good" source of protein, but it may also be very high in salt and/or saturated fats. It may be "gluten-free" but tons of sugar has been added to enhance the flavor.

Packaged and processed foods are a big business. Food manufacturers actually hire experts to create a formula that will be LITERALLY irresistible to the human palate. Food marketers know just how to manipulate the system so those not-so-healthy options look much more appealing. Reading the entire package, front and **especially back**, is a must. Ideally, we want to try to minimize the amount of food we consume that comes in a package since it may have been highly processed. There are some higher quality, healthy options that come in packages, and in the day-to-day challenges of balancing life and work, many of us may not have the time to cook from scratch. The ingredients are pretty straight forward when you pick up a bag of carrots verses a bag of carrot shaped chips. Even if you do read the label, it can still be very daunting and confusing. They design it so it's hard to differentiate the important information from the less important. Here are some things to keep in mind:

1. Start here —

2. Check calories —

3. Limit these nutrients —

4. Get enough of these nutrients —

5. Footnote —

Nutrition Facts			
Serving Size 1 cup (228g)			
Servings Per Container 2			
Amount Per Serving			
Calories 250		Calories from Fat 110	
		% Daily Value*	
Total Fat	12 g	18%	
Saturated Fat	3g	15%	
Trans Fat	3g		
Cholesterol	30mg	10%	
Sodium	470mg	20%	
Total Carbohydrate	31g	10%	
Dietary Fiber	0g	0%	
Sugars	5g		
Protein	5g		
Vitamin A		4%	
Vitamin C		2%	
Calcium		20%	
Iron		4%	

*Percent Daily Values are based on a 2,000 calorie diet. Your Daily Values may be higher or lower depending on your calorie needs.

	Calories:	2,000	2,500
Total Fat	Less than	65g	60
Sat Fat	Less than	20g	25
Cholesterol	Less than	300mg	300mg
Sodium	Less than	2,400mg	2,400mg
Total Carbohydrate		300g	375g
Dietary Fiber		25g	30g

6. Quick guide to % DV

- 5% or less is low
- 20% or more is high

Good rule of thumb when it comes to sodium: the content in milligrams (mg) should be at a 1 to 1 ratio or LESS—with the calories per serving. In this example its nearly double (1.9 to 1). A concern if you have high blood pressure.

KEY TAKE-AWAYS:

- ⇒ Less than 20% of calories from fat
- ⇒ No trans fat (look for partially hydrogenated vegetable oils usually soybean, cottonseed or canola oils; also found in some *diet* foods)
- ⇒ No cholesterol
- ⇒ No added sugar (new labels should now show this)
- ⇒ 2-3 grams of fiber per serving
- ⇒ Less sodium than the number of calories per serving
- ⇒ When it comes to the **list of ingredients**, less is best. The more ingredients, the more likely there are additives like color, flavoring, preservatives, and other unidentifiable chemicals. If you can't pronounce it, chances are you want to avoid it. The list is in descending order of it's content in the product. Therefore the first ingredient has the most presence in that item.

1. Pay attention to the **serving size**. And especially the number of servings in the package. All nutrients listed will pertain only to ONE serving. In this example, there are 2 servings, therefore, if you eat the entire package, all the numbers will need to be doubled.

2. **Calories** represent how much energy you will get from a serving. Again keep in mind the number of servings you actually consume. You will also see on this example that "calories from fat" are represented. This is good information to have, as you will see next.

3. Nutrients in yellow should be consumed in limited amount. **Key point:** because these nutrients may increase ones risk for certain chronic diseases, you will want to **keep their intake at less than 20% of calories per serving**. Take 110 calories from fat/250 calories per serving=.44 or 44%). **Trans fats** raise your LDL's and should be avoided whenever possible. Even if it reads "0" there could be 0.5 grams which do not have to be listed. If you ate the entire package you would get 1g. This example, I would recommend putting back on the shelf.

4. For the nutrients in green, you will want to see higher percentages. When it comes to fiber, you want to choose foods with **at least 2-3 grams** per serving. This item has no fiber.

5. All packages use the same Percent Daily Value of 2,000 calories.

Meal Planning For Your Health

With the juggling of work, school and activities that make up family life as we know it today, cooking a healthy meal can be merely a wish rather than a reality. With a little planning, time and commitment, it is possible to set yourself and your family up for a healthy, low stress meal most if not every night of the week.

Now you know your situation best. You know what you are willing and capable of committing to. So see what might fit for YOU. Whenever possible, get other family members involved in the planning and in the preparation.

Look for ways you can save time during the week by:

Stock your pantry and freezer—Having these things on hand can save you trips to the store and temptation to order out:

- ★ canned beans (black, pinto, chickpeas/garbanzo, cannellini, the list goes on and on) Note: when using canned beans, drain and rinse under running water to wash off some of the sodium.
- ★ Canned tomatoes
- ★ Whole-grain pastas and quick cooking grains like quinoa
- ★ Frozen vegetables are a great option to fresh produce, especially those items not yet in season
- ★ Frozen fruit can add a nice sweetness to some easy meals, be daring!

Batch cook—

- ★ making a whole grain such as rice or quinoa for multiple uses throughout the week. This may mean tripling the recipe on the package.
- ★ Throwing several sweet potatoes in the oven on Sunday so during the week, all you have to do is heat them up to add to your meal. Why not have a loaded sweet potato as your meal? Check out <https://www.loveandlemons.com/healthy-loaded-sweet-potatoes/>
- ★ Wash and dry heads of romaine lettuce and store in your refrigerator for easy access.
- ★ Cut up those carrots, celery, peppers, cucumbers, etc ahead of time so throwing together a salad will be a snap throughout the week for lunches or dinner starters. Only thing you'll need to add is your favorite dressing. Be careful not to defeat the low calorie density of the salad by drowning it in a high calorie dressing.
- ★ Doubling up recipes whenever possible will provide options for the next day in terms of lunch or dinner.
- ★ Fill your oven—while baking those sweet potatoes, add a sheet pan of vegetables to roast at the same time (carrots, onions, eggplant, zucchini, peppers, the options will be endless)
- ★ Steaming vegetables, especially frozen, takes minutes. It's the healthiest option for cooking them since all the nutrients remain.
- ★ Soups, stews, chili—making ahead and freezing leftovers can make an easy meal on busy nights. Store in however many serving sizes you need. Make sure before freezing, the food is cooled thoroughly in the refrigerator.

Spices—

Having a few of your favorite spices always on hand can make any meal come to life. Fresh or dried, they can add that extra layer of flavor that brings out the delicious taste of food without adding salt or oils.

Recipes—

- ★ There are loads of recipes on the internet which can make it overwhelming to decide. This is where planning ahead comes in. Pick a few recipes that you know you will have time to prepare.
- ★ Plan your batch cooking around what time consuming ingredient you can have ready so minimal has to be done when you get home from work.

Download a meal plan app on your phone—

- ★ MealBoard
- ★ Allrecipes Dinner Spinner
- ★ Mealime
- ★ Paprika Recipe Manager

To get more information on available apps and what they offer, check out <https://www.techpout.com/best-meal-planning-apps/>



Is Organic Healthier and Safer?

This is a question I hear a lot. And through the research and study comparison done by Dr. Greger, author of "How Not To Die" and founder of NutritionFacts.org, surprisingly "organic foods do not seem to have significantly more vitamins and minerals". (<https://nutritionfacts.org/topics/organic-foods/>)

Here are a few take aways from an article he wrote. In addition, if you go to his website and search for "organic foods" you will find many informative videos on this topic.

- They do seem to have higher levels of antioxidants since they typically get lower levels of a synthetic nitrogen fertilizer that conventionally grown plants get.
- Conventional produce appears to have twice the level of cadmium, one of three toxic heavy metals, along with mercury and lead.
- Organic may reduce your exposure to pesticides, but not eliminate them entirely.



What is the best way to wash produce?

Washing off your produce with water may be enough. The special products claiming to work better, when tested, were no better than simple water.

Straight white vinegar is effective but not recommended.

The **best solution** for washing your produce is salt water: 1 part salt to 9 parts water

Bottom line:

Regardless of whether your produce is organic or not, it's MUCH better to eat it in whatever way you can get it rather than not at all!

Check out the article and this video for more information on organic meat, eggs, and dairy and **find out the Top Food Safety Mistake many people make.**

<https://nutritionfacts.org/video/how-to-make-your-own-fruit-and-vegetable-wash/>

<https://nutritionfacts.org/topics/organic-foods/>





Calorie Density vs. Portion Control

Consider this idea: Approach weight loss with a whole new mindset! Typically, diets will have you count, restrict, measure and weigh everything you eat or drink. What may “measure up” to be high in calories and within the “recommended” portion size, leaves most of us feeling hungry, unsatisfied and deprived. Generally it’s easier to

loss weight but keeping it off is the real challenge because living with all those restrictions isn’t fun nor sustainable health-wise. No wonder diets are short lived. And no surprise that upwards of 90% of the weight lost will creep back within the year.

Calorie density (CD) is simply the number of calories per gram/weight of food. Foods high in fats and/or sugar tend to be packed with more calories. If you are trying to lose weight, chances are you are watching your total calories. Eating foods with a high calorie density will quickly have you reaching your calorie goal in a much smaller portion of food. Take the example to the right. If you cut the 800 calorie plate in half, you can see the plate is half empty. But if you fill it with more LOW CALORIE DENSE foods like vegetables or fruit, you can eat a larger volume of food but with no added calories.



Category 1



Category 2



Category 3



Category 4



Portion sizes come into play the HIGHER the calorie density is for a particular food. Generally when consuming foods from Category 1—vegetables and whole fruits—low calorie dense foods— you can eat almost unlimited quantities. As calorie density starts to go up, you need to start watching portions more. This includes foods like meats, rice, beans, potatoes but they can still make up a good portion of a healthy diet. And then as you get into Category 3 with the dry foods (pretzels), cheese’s, eggs, some cheesy pasta dishes, that’s when you need to start exerting more portion size and control. Finally, in Category 4, the higher calorie density range, we know what these foods are, you want to pay close attention. Not to say you can never have these food items; just that it will require more control in terms of how much you eat. These foods also tend to be the foods we crave the most, and for very good reason. They are designed in such a way that their salt, fat, and sugar combination make them irresistible to the palate!

Creating New Habits: Focusing on creating new habits rather than stressing over old ones can yield some surprising changes, naturally. Here are a few things to consider:

- ★ **Drink water** especially right before a meal. Good for overall health. Minimize calorie laden beverages. Even diet beverages tend to increase your appetite.
- ★ Consider starting your meal with a **small salad** (watch the dressings and toppings) or **bowl of vegetable broth based soup**. Tends to reduce the amount of calories consumed in the next course.
- ★ **Increase your fiber** by eating more leafy green vegetables and fresh fruit. Fiber requirements for men = 35grams per day and women = 25 grams.
- ★ **Chew your food slowly**. Most of us eat very fast; in less than 7 minutes you may be done a whole meal. Extend that eating time to 20 minutes whenever you can by chewing much slower. Our digestion of food actually begins in the mouth. When you eat food high in fiber, you will naturally slow down your chewing. Bet you can’t eat a big kale salad in 7 minutes! :-)

30-MINUTE QUINOA “FRIED RICE”



This could make the perfect weeknight meal, or one that you make ahead of time and then just reheat for dinner! For a little more crunch and staying power, they added some cashews. If you don't like cashews, perhaps try peanuts. Both good sources of protein and fat. Make it your own. But keep it simple. And most of all, enjoy!



INGREDIENTS

QUINOA

- 3 cups cooked and cooled white quinoa*

SAUCE

- 4 Tbsp coconut aminos or low-sodium soy sauce
- 1 Tbsp maple syrup
- 1 Tbsp almond butter (or sub peanut butter)
- 2 Tbsp lime juice
- 2 tsp chili garlic sauce of your choice (plus more to taste)
- 1/4 cup diced green onion
- 1/2 cup roasted cashews (optional // or sub raw cashews)

THE REST

- 1 Tbsp sesame oil (or sub water)
- 1 cup finely chopped carrots
- 3 Tbsp coconut aminos/low-sodium soy sauce (DIVIDED)
- 1 cup chopped green onion (save green tops for garnish)
- 1 1/2 cups chopped broccoli

Recipe from Minimalist Baker

Servings: 4

Course: Entree, Side

Cuisine: Chinese-Inspired, Gluten-Free, Vegan

Freezer Friendly: 1 month

Does it keep? 4 Days in frig

DIRECTIONS:

1. If you haven't prepared quinoa yet (*prep/cook time does not include making quinoa), do so first by adding rinsed quinoa to a large saucepan and toasting over medium heat for 2 minutes. Add water and bring to a boil. Once boiling, reduce heat to a simmer, cover, and cook for 18 minutes or until water is absorbed and the quinoa is fluffy. Transfer cooked quinoa to a glass bowl or storage container and refrigerate (uncovered) to cool. Once completely cooled, cover. Will keep in the refrigerator up to 1 week or in the freezer up to 1 month.
2. In the meantime, prepare sauce by adding all ingredients to a mixing bowl and whisking to combine. Taste and adjust flavor as needed, adding more chili garlic sauce for heat, lime for acidity, maple syrup for sweetness, almond butter for nuttiness, or coconut aminos for saltiness and depth of flavor. Set aside.
3. Heat a large skillet (or wok) over medium-high heat. Once hot, add sesame oil (or water), carrots, and one third of the coconut aminos. Cover and cook for 3-4 minutes, stirring occasionally. Carrots take the longest to cook through, so they need a little time on their own.
4. Next, add chopped green onion, broccoli, and cashews (optional), along with another one third of the coconut aminos. Stir, cover, and cook for 2 minutes or until broccoli appears slightly browned.
5. Add cooked quinoa and the remaining one third of the coconut aminos. Stir to coat and cook for 1 minute. Then add sauce and stir.
6. Cook for another 4-5 minutes, stirring occasionally. You want the quinoa to have a chance to sit at the bottom of your pan and get crispy.
7. Serve as is, or garnish with additional cashews, lime wedges, and chopped green onion. Best when fresh. Leftovers keep covered in the refrigerator up to 4 days or in the freezer up to 1 month. Reheat on the stovetop until hot.

NOTES:

*Prep time does not include cooking quinoa.

*3 cups cooked quinoa is equivalent to approximately 1 1/2 cups (276 g) dry quinoa

*In place of the chili garlic sauce, you can also sub 1/2 tsp red pepper flakes or 1-2 hot chilies (per 2 tsp chili garlic sauce).

* You can use a frozen vegetable mix to same you time chopping AND cooking.

*Nutrition information is a rough estimate calculated without optional ingredients.

Debby Schiffer, Wellness Director for BURLCO & TRICO JIF

E-mail: debby_schiffer@targetingwellness.com Office: 856-322-1220 Cell: 856-520-9908



As a Certified Health and Wellness Coach (NBC-HWC), I can help you tackle these nutritional challenges by being your advocate in accountability/. Reach out to me via email or phone to discuss if this might be a fit for you. We all have the inner wisdom, sometimes us just need someone to help keep us on track towards our goals.

Stretching for Flexibility



Debby Schiffer, Targeting Wellness, LLC Wellness Director, Health & Wellness Coach
Email: debby_schiffer@targetingwellness.com

Benefits of Stretching: Besides increasing your flexibility, stretching has many other benefits to overall well-being. Here are a few things you can look forward to by doing 5 to 10 minutes a day or pre and post exercising.

- Increase range of motion
- Improves posture
- Helps heal and prevent back pain
- Can calm your mind and reduce stress

Check out: www.healthline.com/health/benefits-of-stretching from *Healthline* to find out more.

A Few Standard Safety Tips:

- If you have any acute or existing injury, only perform stretches recommended by your doctor.
- Avoid any bouncing.
- Do not stretch beyond the point of comfort; you should never feel pain!
- Be careful not to overdo it by stretching the same muscle groups multiple times a day. You could risk overstretching.
- **Best time to stretch is after a work out when your muscles are warm.** * If you are not exercising first, do a short 5-10 minute warm up like some light cardio or just march in place or go for a short walk.

Common Types of Stretches:

Static: holding in a comfortable position for 10-30 seconds. Best done after exercise.

Dynamic: active movements that help your muscles stretch. Not holding a posture. Done before exercise.



***Options using the stretches shown here:**

1. Stand up every hour. Do one or two stretches holding gently for 10-30 seconds, rest, and repeat 2 more times.
2. Pick two different stretches each day and do them twice in the day.
3. Complete as many of the stretches as you can after your regular exercise workout (walking, running, biking, lifting)

Workplace Wellness Initiatives



February 2021

Activities

CHALLENGES

- Sports Themed Challenges
- Healthy Lifestyle for Sustainable Weight Loss
- Hydration Challenge
- Step/Walking Challenges
- One Mile a Day Challenge
- Plank Challenge
- T-shirt Wellness Slogan Contest
- Healthy Cook Offs (Only prize reimbursements)
- Wellness/Fitness Bingo Challenges

JUST FOR FUN

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

PRESENTATIONS

- Smoking/Vaping/Chewing Cessation
- Local Chiropractic or Acupuncture Education
- Chair Massages or Reflexology for Stress Management
- Nutritionist and Personal Trainers
- Cooking, Yoga, Meditation Demonstrations
- Smoothie Demo with Sampling & Recipes (*must be approved by Wellness Director*)
- Health Fairs
- Examples of Other Various Wellness Topics:
 - ⇒ *Decoding the Nutrition Label*
 - ⇒ *Beginner Meditation & Mindfulness*
 - ⇒ *Sleep Hygiene*
 - ⇒ *Workplace Ergonomics*
 - ⇒ *Basic Office Exercises*
 - ⇒ *Gut Health*

PREVENTION

- Annual Biometric Screenings
- Annual Mammogram Van Visit
- Quarterly Blood Pressure Screenings Through Your County or Municipality EMT or Fire Department
- Flu Clinics
- EAP Promotion
- NJ WELL Program
- Health & Lifestyle Coaching

FOR MORE INFO VISIT THE WELLNESS SECTION ON YOUR MUNICIPAL JIF WEBSITE:
www.acmjif.org | Jordan Simone | jsimonewellness@gmail.com
www.burlcojif.org & www.tricojif.org:
Debby Schiffer | debby_schiffer@targetingwellness.com

Workplace Wellness Initiatives

Municipal
Joint
Insurance
Fund



February 2021

JIF Approved Wellness Items

HEALTHY FOODS

- Monthly Fresh Fruit or Vegetable Trays:
⇒ *To Serve During Presentations*
- Healthy Produce for “Farmers Market Day”
- Farm Market/Co-op Gift Certificates
- Healthy Fresh Produce Subscription Box
- Water and Healthy Snacks:
⇒ *Almonds/Walnuts/Trail Mix/Seeds/Fruits and Vegetables/Pre-approved Bars**
- Try a New Recipe from the Monthly Wellness Newsletter!
- Download Healthy Meal Planner Guide
- **NOTE:** Office luncheons are not covered

DE-STRESS

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

INCENTIVES/DOOR PRIZES

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

ERGONOMICS

- Standing Desk (Anti-fatigue mats)
- Ergonomically Correct Office Chairs
- Active Sitting Discs
- Screen Glare Protector
- Ergonomic Chairs/Keyboards/Mouse

PROTECT YOURSELF

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

*Pre-approved Bars: Primal Kitchen Protein/RX Bars/Bulletproof/GoMacro/Health Warrior Pumpkin Seed Superfood/KIND Protein -Real Food (No other brands accepted)

NOTE: Only the food items listed above will be covered. No sandwiches, salads, or beverages other than water.

FOR MORE INFO VISIT THE WELLNESS SECTION ON YOUR MUNICIPAL JIF WEBSITE:

www.acmjif.org | Jordan Simone | jsimonewellness@gmail.com

www.burlcojif.org & www.tricojif.org:

Debby Schiffer | debby_schiffer@targetingwellness.com



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

Intake	February-21	February-20	2021 February YTD	2020 February YTD
# of New Claims Reported	50	21	100	41
# of Report Only	28	5	65	13
% Report Only	56%	24%	65%	32%
# of Medical Only	13	13	23	23
# of Lost Time	9	2	12	4
Medical Only to Lost Time Ratio	59:41	87:13	66:34	85:15
Occupational, Claim Petition, Cancer Presumption	0	1	0	1
COVID-19	17		70	
Average # of Days to Report a Claim	6.4	10.7	4.8	5.5

Nurse Case Management	February-21	February-20
# of Cases Assigned to Case Management	21	21
# of Cases >90 days	20	15

Savings	February-21	February-20	2021 February YTD	2020 February YTD
Bill Count	136	135		263
Provider Charges	\$503,929	\$219,917		\$567,427
Repriced Amount	\$134,298	\$88,250		\$138,590
Savings \$	\$369,632	\$131,667		\$428,837
% Savings	73%	60%		76%

Participating Provider Penetration Rate	February-21	February-20	2021 February YTD	2020 February YTD
Bill Count	94%	94%		96%
Provider Charges	93%	97%		99%

Exclusive Provider Panel Penetration Rate	February-21	February-20	2021 February YTD	2020 February YTD
Bill Count	91%	93%		95%
Provider Charges	80%	96%		97%

Transitional Duty Summary		2021 February YTD	2020 February YTD
% of Transitional Duty Days Worked		84%	61%
\$ Saved By Accommodating		\$28,222	\$35,097
% of Transitional Duty Days Not Accommodated		16%	39%
Cost Of Days Not Accommodated		\$5,489	\$17,304



**Burlington County Municipal JIF
Average Days To Report By JIF Member
(Indemnity, Medical Only, Report Only)
1/1/2021 - 2/28/2021**

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
BEVERLY CITY	1	0.0	0.0
BORDENTOWN TOWNSHIP	12	20.8	1.5
DELANCO TOWNSHIP	1	8.0	0.0
DELRAN TOWNSHIP	3	1.7	0.3
LUMBERTON TOWNSHIP	2	9.5	9.0
MANSFIELD TOWNSHIP	2	7.0	1.5
MEDFORD TOWNSHIP	5	1.2	0.4
MOUNT LAUREL TOWNSHIP	55	2.1	0.1
PALMYRA BOROUGH	1	0.0	0.0
PEMBERTON TOWNSHIP	14	4.4	0.6
TABERNACLE TOWNSHIP	2	1.0	0.0
WESTAMPTON TOWNSHIP	2	0.0	0.0
Grand Total	100	4.8	0.6



**Burlington County Municipal JIF
COVID-19 Claims Report
1/1/2021 - 2/28/2021**

	INDEMNITY	MEDICAL ONLY	REPORT ONLY	Grand Total
January, 2021	10	6	37	53
February, 2021		3	14	17
Grand Total	10	9	51	70

	INDEMNITY	MEDICAL ONLY	REPORT ONLY	Grand Total
BORDENTOWN TOWNSHIP	9			9
LUMBERTON TOWNSHIP			1	1
MANSFIELD TOWNSHIP		2		2
MEDFORD TOWNSHIP			1	1
MOUNT LAUREL TOWNSHIP	1		49	50
PEMBERTON TOWNSHIP		7		7
Grand Total	10	9	51	70



**Burlington County Municipal JIF
Transitional Duty Summary
1/1/2021 - 2/28/2021**

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	\$ Saved By Accommodating	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated	Cost Of Days Not Accommodated
WESTAMPTON TOWNSHIP	9	9	100%	\$328	0	0%	\$0
PEMBERTON TOWNSHIP	59	59	100%	\$7,277	0	0%	\$0
DELANCO TOWNSHIP	59	59	100%	\$7,965	0	0%	\$0
MEDFORD TOWNSHIP	49	49	100%	\$5,968	0	0%	\$0
BORDENTOWN TOWNSHIP	108	101	94%	\$6,684	7	6%	\$258
MOUNT LAUREL TOWNSHIP	21	0	0%	\$0	21	100%	\$1,856
CHESTERFIELD TOWNSHIP	25	0	0%	\$0	25	100%	\$3,375
Grand Total	330	277	84%	\$28,222	53	16%	\$5,489



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Qualcare	128	\$470,166	\$111,859	\$358,307	76%
Anesthesiology	3	\$170,415	\$38,709	\$131,706	77%
Neurology	1	\$131,144	\$34,263	\$96,881	74%
Ambulatory Surgical Center	4	\$57,569	\$9,002	\$48,567	84%
Physicians Fees	2	\$41,989	\$3,094	\$38,895	93%
Physical Therapy	63	\$27,306	\$6,411	\$20,895	77%
Hospital	6	\$13,163	\$6,114	\$7,048	54%
Orthopedics	12	\$12,629	\$8,487	\$4,142	33%
MRI/Radiology	8	\$5,157	\$1,552	\$3,605	70%
Occ Med/Primary Care	11	\$3,621	\$963	\$2,658	73%
Neurosurgery	3	\$2,700	\$716	\$1,984	73%
Urgent Care Center	10	\$2,234	\$1,352	\$882	39%
Durable Medical Equipment	2	\$1,210	\$884	\$326	27%
Emergency Medicine	2	\$779	\$213	\$566	73%
Physical Medicine & Rehab	1	\$250	\$98	\$152	61%
Out Of Network	8	\$33,763	\$22,439	\$11,324	34%
Other	2	\$28,248	\$18,075	\$10,173	36%
Durable Medical Equipment	3	\$3,565	\$2,714	\$851	24%
Anesthesiology	1	\$1,200	\$1,026	\$175	15%
Behavioral Health	1	\$500	\$475	\$25	5%
Orthopedics	1	\$250	\$150	\$100	40%
Grand Total	136	\$503,929	\$134,298	\$369,632	73%

Participating Provider Penetration Rate

Bill Count 94%

Provider Charges 93%

Exclusive Provider Penetration Rate

Bill Count 91%

Provider Charges 80%



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Qualcare	243	\$552,869	\$142,443	\$410,426	74%
Anesthesiology	5	\$179,279	\$42,451	\$136,828	76%
Neurology	3	\$135,764	\$35,163	\$100,601	74%
Ambulatory Surgical Center	5	\$80,382	\$16,534	\$63,848	79%
Physical Therapy	128	\$48,669	\$12,195	\$36,474	75%
Physicians Fees	10	\$45,372	\$5,260	\$40,112	88%
Hospital	11	\$19,550	\$10,373	\$9,176	47%
Orthopedics	20	\$15,186	\$9,882	\$5,304	35%
Neurosurgery	4	\$7,450	\$1,042	\$6,408	86%
MRI/Radiology	10	\$5,411	\$1,643	\$3,768	70%
Occ Med/Primary Care	16	\$5,047	\$1,887	\$3,159	63%
Urgent Care Center	19	\$4,453	\$2,593	\$1,859	42%
Emergency Medicine	4	\$2,162	\$820	\$1,342	62%
Physical Medicine & Rehab	4	\$1,650	\$609	\$1,041	63%
Durable Medical Equipment	2	\$1,210	\$884	\$326	27%
Behavioral Health	1	\$1,200	\$1,050	\$150	13%
Other	1	\$85	\$55	\$30	35%
Out Of Network	13	\$37,877	\$26,042	\$11,834	31%
Other	6	\$31,302	\$21,112	\$10,189	33%
Durable Medical Equipment	3	\$3,565	\$2,714	\$851	24%
Anesthesiology	1	\$1,200	\$1,026	\$175	15%
Emergency Medicine	1	\$1,060	\$566	\$494	47%
Behavioral Health	1	\$500	\$475	\$25	5%
Orthopedics	1	\$250	\$150	\$100	40%
Grand Total	256	\$590,746	\$168,485	\$422,261	71%

Participating Provider Penetration Rate

Bill Count	95%
Provider Charges	94%

Exclusive Provider Penetration Rate

Bill Count	95%
Provider Charges	83%

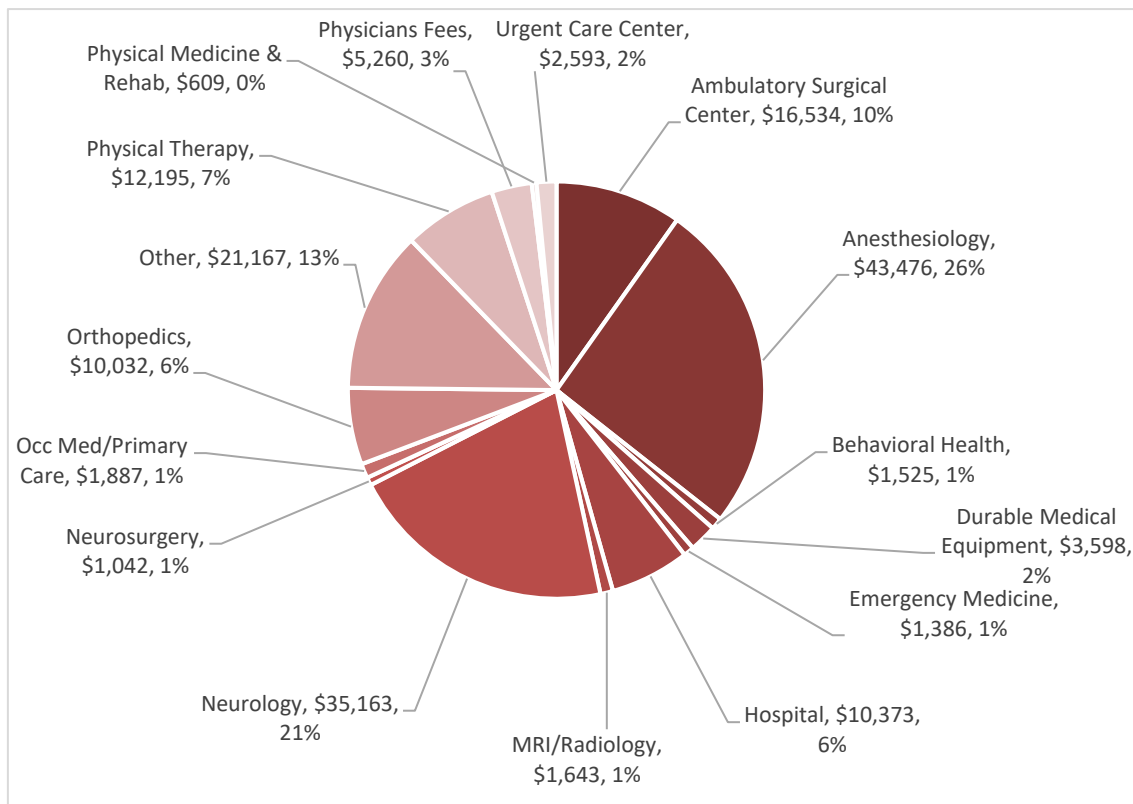


**Burlington County Municipal JIF
Top 10 And Paid Providers By Specialty
1/1/2021 - 2/28/2021**

Top 10 Providers

	Bill Count	Repriced Amount
PRINCETON HEALTHCARE SYSTEM	1	\$37,396
PRINCETON BRAIN AND SPINE CARE, LLC	3	\$35,163
FLEMINGTON IONM SERVICES LLC	2	\$18,075
NEW JERSEY SURGERY CENTER	2	\$13,846
ROTHMAN ORTHOPAEDICS	10	\$8,707
STRIVE PHYSICAL THERAPY	50	\$4,000
NEW JERSEY HEALTHCARE SPECIALISTS PC	2	\$3,742
PRINCETON SURGICAL ASSOCIATES, P.A.	2	\$3,170
LUMBERTON EMERGENCY SQUAD INC	4	\$3,037
IVY REHAB NETWORK, INC	27	\$2,747
Grand Total	103	\$129,883

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
ACM, BURLCO, TRICO, ACCASBO, BCIP, GCSSD, VINELAND												
Sharon Maurer	89	83										
Maureen Steelman	89	82										
Kelly Roth	32	41										
Bettie Leavitt	18	16										
Patricia Henchy	2	2										
Stephanie Dionisio	0	0										
Total	230	224	0	0	0	0	0	0	0	0	0	0

Cyber Risk Management

Monthly Executive Report

March 4, 2021

Training – New material and content is being evaluated stay tune.

Beware of QR Codes !!!



What is a QR Code?

QR Code is a way to store and provide information, and can store up to 4,000 characters of text, numbers, and website URLs.

They can be used to:

- Link directly to download an app.
- Authenticate online accounts and verify log-in details.
- Access Wi-Fi by storing encryption details such as SSID, Passwords, and encryption type.
- Send and receive payment information.
- Provide product information and store discounts.
- Used for promotional campaigns.

Cyber criminals are now attacking QR Codes

- QR codes can direct a user to fake websites. It can also capture personal data or install malicious software on a smartphone.
- Beware of free offerings - Scan this code to get free Wi-Fi or other products and services.
- Beware of the URL - Is the QR Code really pointing to the real restaurant or App.?
- QR Codes can lure victims to a phishing scam.
- Set your QR Code setting to "preview" rather than launching the app.
- Only download apps from a trusted source, Apple, Google, etc.

Malicious software on a smartphone can:

- **Add a contact listing:** Hackers can add a new contact listing on the user's phone and use it to launch a spear phishing or other personalized attack.
- **Initiate a phone call:** By triggering a call to the scammer, this type of exploit can expose the phone number to a bad actor.
- **Text someone:** In addition to sending a text message to a malicious recipient, a user's contacts could also receive a malicious text from a scammer.
- **Write an email:** Similar to a malicious text, a hacker can draft an email and populate the recipient and subject lines. Hackers could target the user's work email if the device lacks mobile threat protection.
- **Make a payment:** If the QR code is malicious, it could allow hackers to automatically send a payment and capture the user's personal financial data.
- **Reveal the user's location:** Malicious software can silently track the user's geolocation and send this data to an app or website.
- **Follow social-media accounts:** The user's social media accounts can be directed to follow a malicious account, which can then expose the user's personal information and contacts.
- **Add a preferred Wi-Fi network:** A compromised network can be added to the device's preferred network list and include a credential that automatically connects the device to that network.

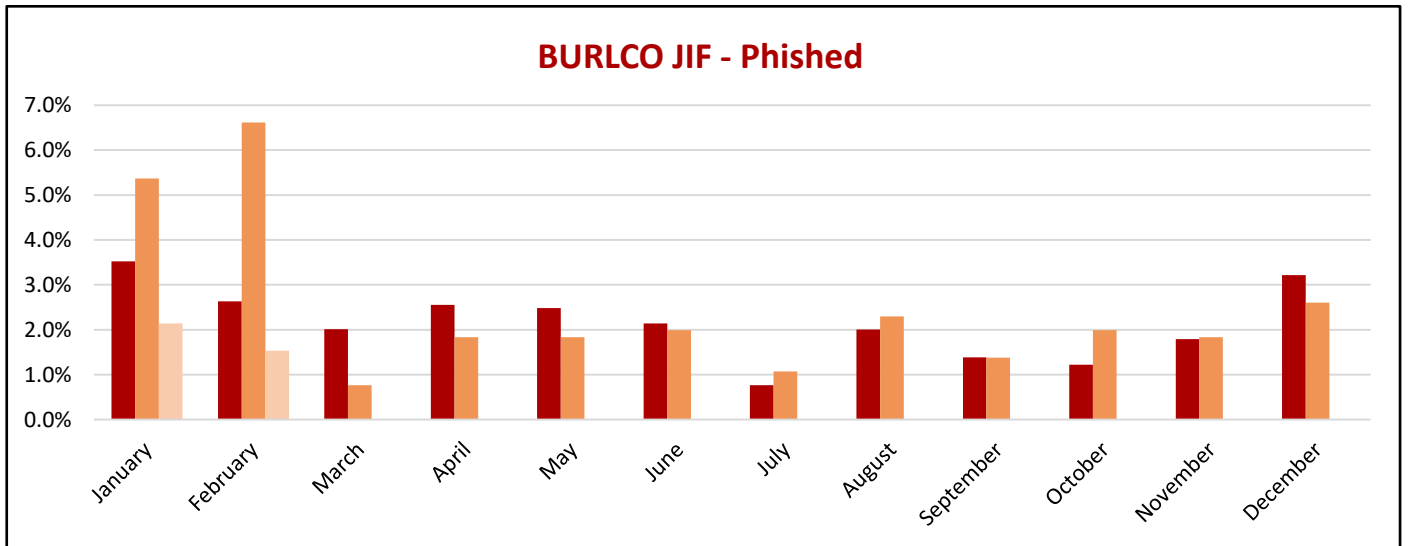
Phishing Report & Trend

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%	652	10	1.5%
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 1.8%



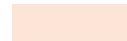
2019



2020



2021



Phishing by Municipality

Municipality	Total Emails	# Clicks	% of Clicks
Bass River Twp	3	1	33%
Beverly City	13	0	0%
Bordentown City	4	0	0%
Bordentown Twp	13	0	0%
Chesterfield Twp	8	0	0%
Delanco Twp	17	1	6%
Delran Twp	46	0	0%
Edgewater Park Twp.	17	2	12%
Egg Harbor City	1	0	0%
Fieldsboro Borough	4	0	0%
Florence Twp	33	0	0%
Hainesport Twp	8	0	0%
Lumberton Twp	17	1	6%
Mansfield Twp	51	1	2%
Medford Twp	140	3	2%
Mount Laurel Twp	70	0	0%
North Hanover Twp	7	0	0%
Palmyra Borough	44	1	2%
Pemberton Twp	43	0	0%
Pumberton Borough	4	0	0%
Riverside Twp	2	0	0%
Shamong Twp	6	0	0%
Southampton Twp	16	0	0%
Springfield Twp	7	0	0%
Tabernacle Twp	12	0	0%
Westampton Twp	55	0	0%
Woodland Twp	7	0	0%
Wrightstown Borough	4	0	0%

Grand Total 652 10 1.5%

Phishing Template Utilization

Phishing Templates	Count of Phishing Template	% of Templates Used	Count of Date Clicked	% of Click
Amex_Income_Verification	35	5%	0	0%
BackgroundReport_Text	32	5%	1	3%
Continual_Municipal_Training	50	8%	0	0%
Facebook Reactivation	53	8%	0	0%
facebook_page_insights	86	13%	0	0%
Microsoft_Office365_Password_Change	29	4%	0	0%
Municipal_Course_Catalog	63	10%	2	3%
Netflix_Account	29	4%	0	0%
Office_File_Deletion_Alert	92	14%	1	1%
UPS Package Redirect	52	8%	4	8%
workstation_updates	55	8%	0	0%
Zendesk_Password_Change	31	5%	2	6%
Zendesk_Ticket_Update	45	7%	0	0%

Grand Total

652

10



MEL's Cyber Risk Management 3/4/2021

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:

1st The program will have 3 Tiers

2nd Some controls have moved between the Tiers

3rd 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
AND DON'T PANIC !!!



I'm working on a training presentation for the upcoming BURLCO JIF virtual retreat. Not to worry, I'll be there to work with you every step of the way.







Vulnerability Scanning

Understanding the vulnerability report

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

Below is a table for reference.

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

Vulnerability Score by Municipality

AJG-Burlington - Monthly Summary Report

JIF	Municipality	Severity	Contact Name	Contact Email	Last Scan/Email
Burlington	Bass River Township	0.0	Amanda Somes	bassriverclerk@comcast.net	2021-02-23 18:21:46
Burlington	Bordentown City	2.6	Grace Archer	btownch@cityofbordentown.com	2021-02-22 01:26:13
Burlington	Bordentown Township	2.6	Michael Theokas	m.theokas@bordentowntwp.org	2021-02-22 18:25:22
Burlington	Chesterfield Township	5.0	Glenn McMahon	glenn@chesterfieldtwp.com	2021-02-22 01:26:13
Burlington	Delanco Township	2.6	Mike Templeton	42mtempy55@gmail.com	2021-02-22 18:25:22
Burlington	Delran Township	2.6	Jeffrey Hatcher	jhatcher@delrantownship.org	2021-02-23 08:16:58
Burlington	Edgewater Park Township	2.6	Tom Pullion	tpullion@edgewaterpark-nj.com	2021-02-22 10:18:18
Burlington	Florence Township	4.0	Richard Brook	rbrook@florence-nj.gov	2021-02-21 18:00:12
Burlington	Hainesport Township	0.0	Paula Kosko	pkosko@hainesporttownship.com	2021-02-23 02:06:32
Burlington	Lumberton Township	0.0	Brandon Umba	bumba@lumbertontwp.com	2021-02-22 18:25:21
Burlington	Mansfield Township	0.0	Michael Fitzpatrick	administrator@mansfieldtwp-nj.com	2021-02-21 23:58:54
Burlington	Medford Township	5.0	Kathy Burger	kburger@medfordtownship.com	2021-02-22 01:26:13
Burlington	Mount Laurel Township	10.0	Jerry Mascia	jmascia@mountlaurel.com	2021-02-23 13:24:00
Burlington	North Hanover Township	0.0	Mary Picariello	clerk@northhanovertwp.com	2021-02-22 18:25:22
Burlington	Palmyra Borough	4.3	John Gural	jgural@boroughofpalmyra.com	2021-02-22 18:25:22
Burlington	Pemberton Borough	0.0	Donna Mull	dmull@pemberton.comcastbiz.net	2021-02-21 23:58:54
Burlington	Pemberton Township	0.0	Daniel Hornickel	DHornickel@pemberton-twp.com	2021-02-22 18:25:22
Burlington	Riverside Township	0.0	Meghan Jack	mjack@riversidetwp.org	2021-02-23 18:21:46
Burlington	Shamong Township	5.0	David Matchett	dmatchettd@aol.com	2021-02-22 10:18:18
Burlington	Southampton Township	4.8	Kathleen Hoffman	khoffman@southamptonnj.org	2021-02-23 08:16:58
Burlington	Springfield Township	0.0	Paul Keller	mgr@springfieldtownshipnj.org	2021-02-21 18:00:12
Burlington	Tabernacle Township	0.0	Douglas Cramer	dcramer@townshipoftabernacle-nj.gov	2021-02-23 02:06:32
Burlington	Westampton Township	6.8	Steve Ent	ent@wtpd.us	2021-02-23 13:24:00
Burlington	Wrightstown Borough	0.0	James Ingling	wrightstownfirebureau@comcast.net	2021-02-22 10:18:18

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 February 2021

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	

	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: Prevent Bad Actors From Crashing Your Meeting

It's a normal Monday morning. As you're sipping your coffee, making idle post-weekend chit-chat in your weekly meeting, it happens—a strange user joins the meeting and starts sharing their screen.

Is that what you think it is on-screen? Yes, it is.

Scenarios like this have become all too common as many companies have shifted to remote work. These hacks result when bad actors (think internet criminals, not Arnold Schwarzenegger) exploit security vulnerabilities in the video conferencing app.

Security is essential and needs to be an integral part of your video conferencing platform.

Fortunately, there are a few steps you can take to protect yourself from being a victim—on Zoom and any other video conference platform:

- Check with your IT department to make sure that your meeting software meets appropriate encryption and certification standards – encryption secures the content of communications by scrambling them in transit using a digital code.
- Make sure you are using the newest, most secure version of the app.
- Avoid sharing meeting links publicly and create separate passwords for each virtual meeting.
- Disable screen sharing before the meeting begins or enable only certain users to share their screens.
- Set up a waiting room for meeting participants and lock the meeting once it begins.

Also, try looking for a video conferencing platform with additional security accreditations that are relevant to your industry. For example, in the healthcare industry patient records are governed by HIPAA regulations, which ensure patient confidentiality and are a mandatory requirement. Some video platforms will interpret these requirements in their own way, so you may want to verify that your provider is in fact certified by your regulatory body.

With these security measures in place, you and your attendees can focus on the meeting ahead.

Now if only there were a security measure that screened out shirtless or pantless attendees.

Want to avoid doing real work for another 5 minutes?

[Blog: Even The Greatest Jeopardy Contestants of All Time Struggle with Cybersecurity](#)

March 8, 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 February 28, 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 \$ 12,249.84. This generated an average annual yield of .75%. However, after including an unrealized net loss of \$ 5,354.49 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 \$48,509.72 as it relates to current market value of \$ 3,751,446.36 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$4,763,071.25.

Our asset portfolio with Wilmington/Trust consists of 4 obligations with maturities less than one year.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 0.00 w/YTD Total \$ 769.81 (detailed in my report)
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00
FY 2021 Premium Receipts \$ 1,630,109.00

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 \$ 246,445.87. The claims detail shows 339 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$101. Interest Allocated)

Delran Township	\$ 16,195.00
Chesterfield Township	\$ 1,114.00
Bordentown City	\$ 70,419.00
Bordentown Township	\$ 63,824.00
Westampton Township	\$ 10,426.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 19,380,982.12 to a closing balance of \$ 19,709,007.04 showing an increase in the fund of \$ 328,024.92. 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
TOTAL-FEB.						0.00	
TOTAL-YTD							769.81

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

	<u>January</u>	<u>February</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	18,312,537.46	19,380,982.12	
RECEIPTS:			
Interest Income (Cash)	845.21	17,579.09	18,424.30
Premium Assessment Receipts	1,411,642.00	1,630,109.00	3,041,751.00
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:			
Fund Year 2021	0.00	0.00	0.00
Fund Year 2020	595.00	0.00	595.00
Fund Year 2019	0.00	0.00	0.00
Fund Year 2018	0.00	0.00	0.00
Fund Year 2017	174.81	0.00	174.81
Closed Fund Year	0.00	0.00	0.00
Total Subrogation, Salvage & Reimb.Receipts	769.81	0.00	769.81
FY 2021 Appropriation Refunds	0.00	0.00	0.00
FY 2020 Appropriation Refunds	0.00	0.00	0.00
Late Payment Penalties	0.00	0.00	0.00
E-JIF Closed Year Dividend	0.00	0.00	0.00
RCF Claims Reimbursement	0.00	0.00	0.00
Other	0.00	0.00	0.00
TOTAL RECEIPTS:	1,413,257.02	1,647,688.09	3,060,945.11

DISBURSEMENTS:

Net Claim Payments:

Fund Year 2021	2,064.00	21,615.32	23,679.32
Fund Year 2020	53,510.63	71,163.17	124,673.80
Fund Year 2019	36,312.22	116,192.69	152,504.91
Fund Year 2018	12,187.40	26,966.61	39,154.01
Fund Year 2017	22,420.96	10,393.00	32,813.96
Closed Fund Year	0.00	0.00	0.00
Total Net Claim Payments	126,495.21	246,330.79	372,826.00

Exp.& Admin Bill List Payments:

Exp. & Cont. Charges FY 2022	0.00	0.00	0.00
Exp. & Cont. Charges FY 2021	85,275.84	209,187.38	294,463.22
Property Fund Charges FY 2021	0.00	0.00	0.00
E-JIF Premium FY 2021	123,234.00	0.00	123,234.00
M.E.L. Premium FY 2021	0.00	466,399.00	466,399.00
POL/EPL Policy Premium FY 2021	0.00	361,304.50	361,304.50
M.E.L. Premium FY 2020	0.00	0.00	0.00
Exp. & Cont. Charges FY 2020	9,673.02	27,467.80	37,140.82
Exp. & Cont. Charges FY 2019	134.18	8,973.70	9,107.88
Exp. & Cont. Charges FY 2018	0.00	0.00	0.00
Exp. & Cont. Charges FY 2017	0.00	0.00	0.00
Other	0.00	0.00	0.00
Closed Fund Year	0.00	0.00	0.00
Total Bill List Payments	218,317.04	1,073,332.38	1,291,649.42
Net Bank Services Fees	0.00	0.00	0.00
Other	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	344,812.25	1,319,663.17	1,664,475.42

Closing Balance for the Period:

19,380,982.23	19,709,007.04
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Account Net Cash Change During the Period:

Operating Account	1,073,545.00	1,036,603.32	2,110,148.32
NJ Cash Management Account	0.00	0.00	0.00
Investment Account	-601.23	-5,643.75	-6,244.98
Asset Management Account	-4,499.00	-702,934.65	-707,433.65
Claims Imprest Account	0.00	0.00	0.00
Expense & Contingency Account	0.00	0.00	0.00
Total Change in Account Net Cash:	1,068,444.77	328,024.92	1,396,469.69

Proof: 0.00 0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
ALL FUND YEARS COMBINED
CURRENT MONTH February
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 Bal	\$19,380,981.25	6,085.27	4,454,381.01	14,819,514.97	100,000.00	1,000.00
Opening Interest Accrual Bal	\$22,308.63	-	22,308.63	-	-	-
1 Interest Accrued and/or Int	\$4,672.51	\$0.00	\$4,672.51	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 zation and/or Interest Cost)	\$1,419.84	\$0.00	\$1,419.84	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$6,157.49	\$0.00	\$0.00	\$6,157.49	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$15,356.25	\$0.00	\$15,356.25	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$5,354.49	\$0.00	-\$5,354.49	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$6,895.35	\$0.00	\$737.86	\$6,157.49	\$0.00	\$0.00
9 Deposits - Purchases	\$4,384,128.42	\$714,356.25	\$0.00	\$2,350,109.00	\$246,330.79	\$1,073,332.38
10 (Withdrawals - Sales)	-\$4,073,682.59	-\$720,000.00	-\$714,356.25	-\$1,319,663.17	-\$246,330.79	-\$1,073,332.38
Ending Cash & Investment Bal	\$19,709,006.17	\$441.52	\$3,751,446.36	\$15,856,118.29	\$100,000.00	\$1,000.00
Ending Interest Accrual Balance	\$11,624.89	\$0.00	\$11,624.89	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$518,449.91	\$0.00	\$0.00	\$0.00	\$89,699.52	\$428,750.39
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$20,227,456.08	\$441.52	\$3,751,446.36	\$15,856,118.29	\$189,699.52	\$429,750.39

Investment Income Allocation												
ETE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2021	Opening Cash & Investment	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
	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
	1 Interest Accrued and/or Interest	\$12.38	\$20.35	\$5.05	\$78.77	\$20.65	\$0.00	\$32.88	\$0.00	\$83.70	\$48.52	\$302.29
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$3.76	\$6.18	\$1.53	\$23.94	\$6.28	\$0.00	\$9.99	\$0.00	\$25.43	\$14.74	\$91.86
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$16.31	\$26.82	\$6.65	\$103.80	\$27.22	\$0.00	\$43.32	\$0.00	\$110.30	\$63.94	\$398.36
	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)	-\$14.18	-\$23.32	-\$5.78	-\$90.26	-\$23.67	\$0.00	-\$37.67	\$0.00	-\$95.92	-\$55.60	-\$346.41
	8 Net Investment Income	\$18.26	\$30.03	\$7.45	\$116.24	\$30.48	\$0.00	\$48.52	\$0.00	\$123.52	\$71.60	\$446.10
	9 Interest Accrued - Net Change	\$12.38	\$20.35	\$5.05	\$78.77	\$20.65	\$0.00	\$32.88	\$0.00	\$83.70	\$48.52	\$302.29
	Ending Cash & Investment	\$112,559.83	\$185,941.08	\$45,996.25	\$701,050.20	\$188,687.50	\$0.00	-\$60,930.00	-\$31,407.08	\$298,323.89	\$332,593.11	\$1,772,814.77
	Ending Interest Accrual Balance	\$12.38	\$20.35	\$5.05	\$78.77	\$20.65	\$0.00	\$32.88	\$0.00	\$83.70	\$48.52	\$302.29

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2020	Opening Cash & Investment	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
	Opening 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
	1 Interest Accrued and/or Interest	\$14.27	\$97.45	\$27.18	\$310.70	\$119.10	\$11.76	\$0.16	\$0.00	\$56.25	\$66.87	\$703.74
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$4.34	\$29.61	\$8.26	\$94.41	\$36.19	\$3.57	\$0.05	\$0.00	\$17.09	\$20.32	\$213.85
	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	\$18.80	\$128.42	\$35.82	\$409.45	\$156.95	\$15.50	\$0.21	\$0.00	\$74.12	\$88.13	\$927.40
	6 Interest Paid - Term Instr.s	\$89.65	\$288.83	\$79.38	\$993.92	\$340.54	\$33.94	\$0.69	\$0.00	\$280.21	\$680.03	\$2,787.18
	7 Realized Gain (Loss)	-\$16.35	-\$111.68	-\$31.15	-\$356.05	-\$136.49	-\$13.47	-\$0.18	-\$0.00	-\$64.46	-\$76.63	-\$806.46
	8 Net Investment Income	\$21.06	\$143.81	\$40.11	\$458.51	\$175.76	\$17.35	\$0.23	\$0.00	\$83.01	\$98.69	\$1,038.53
	9 Interest Accrued - Net Change	-\$75.38	-\$191.37	-\$52.20	-\$683.22	-\$221.44	-\$22.19	-\$0.53	\$0.00	-\$223.96	-\$613.15	-\$2,083.44
	Ending Cash & Investment	\$50,521.99	\$413,489.79	\$105,732.74	\$1,267,049.13	\$505,379.77	\$49,895.33	\$670.62	\$1.01	\$238,794.60	\$256,785.10	\$2,888,320.08
	Ending Interest Accrual Balance	\$54.86	\$228.22	\$63.12	\$760.69	\$273.28	\$27.13	\$0.47	\$0.00	\$183.11	\$374.75	\$1,965.62

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2019	Opening Cash & Investment	(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
	Opening 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
	1 Interest Accrued and/or Interest	\$0.00	\$96.49	\$25.69	\$203.10	\$71.78	\$0.00	\$0.04	\$0.03	\$3.54	\$29.06	\$429.73
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$29.32	\$7.81	\$61.72	\$21.81	\$0.00	\$0.01	\$0.01	\$1.07	\$8.83	\$130.58
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.00	\$127.15	\$33.85	\$267.65	\$94.60	\$0.00	\$0.06	\$0.04	\$4.66	\$38.29	\$566.31
	6 Interest Paid - Term Instr.s	\$0.01	\$330.85	\$86.20	\$759.50	\$241.88	\$0.00	\$0.04	\$0.09	\$19.73	\$107.32	\$1,545.62
	7 Realized Gain (Loss)	\$0.00	-\$110.57	-\$29.44	-\$232.75	-\$82.26	\$0.00	-\$0.05	-\$0.03	-\$4.05	-\$33.30	-\$492.46
	8 Net Investment Income	\$0.00	\$142.39	\$37.91	\$299.73	\$105.93	\$0.00	\$0.07	\$0.04	\$5.22	\$42.88	\$634.17
	9 Interest Accrued - Net Change	-\$0.01	-\$234.36	-\$60.51	-\$556.39	-\$170.10	\$0.00	\$0.00	-\$0.07	-\$16.20	-\$78.26	-\$1,115.88
	Ending Cash & Investment	-\$95,128.03	\$409,459.92	\$109,022.53	\$746,038.93	\$304,633.01	\$0.00	\$189.07	\$121.15	\$15,011.86	\$114,352.63	\$1,603,701.07
	Ending Interest Accrual Balance	\$0.00	\$246.28	\$64.72	\$546.96	\$181.30	\$0.00	\$0.06	\$0.07	\$12.47	\$77.64	\$1,129.50

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2018	Opening Cash & Investment	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
	Opening 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
	1 Interest Accrued and/or Interest	\$8.11	\$0.00	\$17.15	\$6.77	\$101.82	\$0.00	\$6.14	\$0.04	\$3.55	\$34.67	\$178.25
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$2.46	\$0.00	\$5.21	\$2.06	\$30.94	\$0.00	\$1.87	\$0.01	\$1.08	\$10.53	\$54.16
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$10.68	\$0.00	\$22.60	\$8.92	\$134.18	\$0.00	\$8.10	\$0.05	\$4.67	\$45.68	\$234.89
	6 Interest Paid - Term Instr.s	\$29.57	\$44.89	\$57.56	\$48.95	\$341.86	\$0.00	\$5.59	\$0.13	\$11.90	\$116.53	\$656.97
	7 Realized Gain (Loss)	-\$9.29	\$0.00	-\$19.66	-\$7.76	-\$116.68	\$0.00	-\$7.04	-\$0.05	-\$4.06	-\$39.73	-\$204.26
	8 Net Investment Income	\$11.96	\$0.00	\$25.31	\$9.99	\$150.26	\$0.00	\$9.07	\$0.06	\$5.23	\$51.16	\$263.04
	9 Interest Accrued - Net Change	-\$21.46	-\$44.89	-\$40.41	-\$42.18	-\$240.04	\$0.00	\$0.55	-\$0.09	-\$8.35	-\$81.86	-\$478.73
	Ending Cash & Investment	\$34,408.94	-\$270,581.17	\$70,790.52	\$19,803.36	\$432,098.24	\$0.00	\$26,057.19	\$171.47	\$15,045.23	\$147,117.38	\$474,911.16
	Ending Interest Accrual Balance	\$21.49	\$20.33	\$43.21	\$28.93	\$256.59	\$0.00	\$8.67	\$0.10	\$8.93	\$87.42	\$475.69

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2017	Opening Cash & Investment	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
	Opening 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
	1 Interest Accrued and/or Interest	\$15.24	\$63.55	\$26.10	\$249.40	\$132.47	\$26.87	\$0.08	\$0.00	\$42.88	\$49.91	\$606.51
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$4.63	\$19.31	\$7.93	\$75.79	\$40.26	\$8.17	\$0.02	\$0.00	\$13.03	\$15.17	\$184.30
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$20.09	\$83.75	\$34.39	\$328.66	\$174.58	\$35.41	\$0.10	\$0.00	\$56.51	\$65.78	\$799.26
	6 Interest Paid - Term Instr.s	\$51.10	\$226.09	\$87.58	\$869.28	\$444.64	\$90.19	\$0.07	\$0.00	\$143.92	\$167.53	\$2,080.40
	7 Realized Gain (Loss)	-\$17.47	-\$72.82	-\$29.91	-\$285.80	-\$151.81	-\$30.79	-\$0.09	-\$0.00	-\$49.14	-\$57.20	-\$695.03
	8 Net Investment Income	\$22.49	\$93.78	\$38.51	\$368.05	\$195.50	\$39.65	\$0.11	\$0.00	\$63.28	\$73.66	\$895.03
	9 Interest Accrued - Net Change	-\$35.86	-\$162.54	-\$61.48	-\$619.88	-\$312.17	-\$63.32	\$0.01	\$0.00	-\$101.04	-\$117.62	-\$1,473.89
	Ending Cash & Investment	\$64,683.66	\$262,197.56	\$110,753.67	\$1,055,535.87	\$562,192.70	\$114,034.28	\$325.20	\$11.94	\$181,969.28	\$211,820.24	\$2,563,524.40
	Ending Interest Accrual Balance	\$38.38	\$165.91	\$65.75	\$642.96	\$333.78	\$67.70	\$0.11	-\$0.06	\$108.04	\$125.76	\$1,548.33

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
Closed FY	Opening Cash & Investment	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
	Opening 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
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,303.60	\$2,303.60
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$700.00	\$700.00
	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	\$3,035.71	\$3,035.71
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,794.77	\$7,794.77
	7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$2,639.83	-\$2,639.83
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,399.49	\$3,399.49
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$5,491.16	-\$5,491.16
	Ending Cash & Investment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$9,776,013.92	\$9,776,013.92
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,832.63	\$5,832.63

Accounts Included

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

Accounting Statement

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

February 01, 2021 - February 28, 2021

Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$4,476,689.64
Net of Contributions & Withdrawals	-\$714,356.25
Net Investment Change	\$737.86
Closing Market Value w/Accrued Income	\$3,763,071.25

Your Relationship Team

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Table of Contents

Relationship Summary

Asset Allocation	3
Accrued Income by Asset Class Summary	3
Portfolio Valuations & Activity Summary	4
Income Received Summary	4
Realized Gain/Loss Summary	4
Cash Activity Summary	5

Asset Allocation

Asset & Sub Asset Allocation	6
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Holdings Detail

Fixed Income	7
--------------------	---

Activity Detail

Transaction Activity Detail	8
Realized Gain / Loss Detail	9

Disclosures

Statement Disclosures	10
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Glossary

Glossary	12
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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	\$3,751,446.36	100%
TOTAL	\$3,751,446.36	100%

Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$3,751,446.36	\$11,624.89	\$3,763,071.25	\$52,818.75	1.41%
TOTAL	\$3,751,446.36	\$11,624.89	\$3,763,071.25	\$52,818.75	1.41%

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

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

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

Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
Opening Market Value	\$4,454,381.01	\$4,458,880.14
Accrued Income	22,308.63	16,493.31
Opening Market Value w/Accrued Income	\$4,476,689.64	\$4,475,373.45
Contributions		
Cash Receipts	720,000.00	720,000.00
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	\$720,000.00	\$720,000.00
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-1,434,356.25	-1,434,356.25
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Withdrawals	-\$1,434,356.25	-\$1,434,356.25
Net Contributions & Withdrawals	-\$714,356.25	-\$714,356.25
Closing Market Value	3,751,446.36	3,751,446.36
Accrued Income	11,624.89	11,624.89
Closing Market Value w/Accrued Income	\$3,763,071.25	\$3,763,071.25
Net Investment Change	\$737.86	\$2,054.05
Net Investment Change Detail	Current Period	Year-to-Date
Net Investment Change	\$737.86	\$2,054.05
Income Earned		
Dividends	-	-
Net Interest	15,356.25	15,356.25
Other Income	-	-
Change in Accrual	-10,683.74	-4,868.42
Total Income Earned	\$4,672.51	\$10,487.83
Market Appreciation	-\$3,934.65	-\$8,433.78

Relationship Summary *(continued)*

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

February 01, 2021 - February 28, 2021

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	-	-
Interest	15,356.25	15,356.25
Other Income	-	-
Total Taxable	\$15,356.25	\$15,356.25
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	\$15,356.25	\$15,356.25

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

Realized Gain/Loss Summary

Category	Current Period	Year-to-Date
Short Term		
Gain	-	-
Loss	-	-
Total Short Term	-	-
Long Term		
Gain	1,419.84	1,419.84
Loss	-	-
Total Long Term	\$1,419.84	\$1,419.84
TOTAL GAIN/LOSS	\$1,419.84	\$1,419.84

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

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

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

Cash Activity Summary

Category	Current Period Cash	Year-to-Date Cash
Opening Balance	-	-
Receipts		
Cash Receipts	720,000.00	720,000.00
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	699,000.00	699,000.00
Net Interest	15,356.25	15,356.25
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	\$1,434,356.25	\$1,434,356.25
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-1,434,356.25	-1,434,356.25
Other Fees	-	-
Purchases	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Disbursements	-\$1,434,356.25	-\$1,434,356.25
TOTAL CLOSING BALANCE	-	-
Net Total Payables and Receivables	-	-
NET OF CASH BALANCE	-	-

Opening and Total Closing Balances include holdings of cash and money market funds in USD currency.
Pending purchases, pending sales and foreign currency holdings are not included.

Asset Allocation

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

February 01, 2021 - February 28, 2021

Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
■ Fixed Income						
U.S. Taxable Fixed Income	100.00%	\$3,751,446.36	\$3,702,936.64	\$48,509.72	\$11,624.89	\$3,763,071.25
Total Fixed Income	100.00%	\$3,751,446.36	\$3,702,936.64	\$48,509.72	\$11,624.89	\$3,763,071.25
TOTAL ASSETS	100%	\$3,751,446.36	\$3,702,936.64	\$48,509.72	\$11,624.89	\$3,763,071.25

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

February 01, 2021 - February 28, 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 (%)
U.S. Taxable Fixed Income										
U.S. Treasury Bonds										
UNITED STATES TREASURY NOTES DTD 06/30/2019 1.625% 06/30/2021 CUSIP: 9128287A2 Moody's: AAA	699,000	\$100.523	\$702,655.77	\$698,645.04	\$4,010.73	\$1,882.67	\$11,358.75	0.34	0.12%	18.73%
UNITED STATES TREASURY NOTES DTD 09/30/2016 1.125% 09/30/2021 CUSIP: 912828T34 Moody's: AAA	1,020,000	100.617	1,026,293.40	1,010,796.09	15,497.31	4,791.76	11,475.00	0.59	0.10	27.36
UNITED STATES TREASURY NOTES DTD 11/30/2019 1.500% 11/30/2021 CUSIP: 912828YT1 Moody's: AAA	1,000,000	101.070	1,010,700.00	997,812.50	12,887.50	3,750.00	15,000.00	0.76	0.11	26.94
UNITED STATES TREASURY NOTES DTD 01/31/2015 1.500% 01/31/2022 CUSIP: 912828H86 Moody's: AAA	999,000	101.281	1,011,797.19	995,683.01	16,114.18	1,200.46	14,985.00	0.93	0.12	26.97
Total U.S. Treasury Bonds			\$3,751,446.36	\$3,702,936.64	\$48,509.72	\$11,624.89	\$52,818.75	0.68	0.11%	100%
Total U.S. Taxable Fixed Income			\$3,751,446.36	\$3,702,936.64	\$48,509.72	\$11,624.89	\$52,818.75	0.68	0.11%	100%
TOTAL FIXED INCOME			\$3,751,446.36	\$3,702,936.64	\$48,509.72	\$11,624.89	\$52,818.75	0.68	0.11%	100%
Grand Total Accrued Income			\$3,751,446.36 \$11,624.89	\$3,702,936.64	\$48,509.72	\$11,624.89	\$52,818.75			100%
Grand Total Market Value w/ Accrued Income			\$3,763,071.25							

Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
OPENING BALANCE				-	-
02/01/2021	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.500% 1/31/22 AT \$0.007500 /SHARE ON 999000 PAR VALUE DUE 2021-01-31	-	\$7,492.50	-
02/01/2021	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-7,492.50	-
02/15/2021 02/15/2021	Maturities	MATURED 699000 PAR VALUE OF U.S. TREASURY NOTES 2.250% 2/15/21 AT 100 TRADE DATE 2021-02-15 SETTLEMENT DATE 2021-02-15 \$699,000.00 RECEIVABLE SATISFIED	699,000	699,000.00	-
02/16/2021	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 2.250% 2/15/21 AT \$0.011250 /SHARE ON 699000 PAR VALUE DUE 2021-02-15	-	7,863.75	-
02/16/2021	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-706,863.75	-
02/19/2021	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	720,000.00	-
02/19/2021	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF Transfer to Investors Bank Burlington County Muni JIF INVESTORS BANK 1000398255	-	-720,000.00	-
CLOSING BALANCE				-	-

Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

February 01, 2021 - February 28, 2021

Realized Gain / Loss Detail

Transaction Description	Disposition Date	Quantity	Cost	Proceeds	Short Term Gain/Loss	Long Term Gain/Loss	Realized Gain/Loss
MATURED 699000 PAR VALUE OF U.S. TREASURY NOTES 2.250% 2/15/21 AT 100 TRADE DATE 2021-02-15 SETTLEMENT DATE 2021-02-15 \$699,000.00 RECEIVABLE SATISFIED	02/15/2021	699,000	\$697,580.16	\$699,000.00	-	\$1,419.84	\$1,419.84
NET REALIZED GAIN/LOSS			\$697,580.16	\$699,000.00	-	\$1,419.84	\$1,419.84

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

Statement Disclosures

Statement Review; Limitations on Actions

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

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

Fee Arrangements

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

Affiliated Advisers

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Glossary *(continued)*

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

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

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

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

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

Current Fund Year: 2021 Month Ending: February											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS											
Assessments	60,593.59	99,642.76	24,707.58	388,037.11	101,114.51	0.00	160,965.74	49,211.09	409,802.37	336,034.26	1,630,109.00
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	178.92	938.40	328.11	2,817.52	1,445.54	130.78	13.14	0.23	488.40	9,818.22	16,159.26
Invest Adj	15.19	84.42	30.74	257.92	135.48	11.74	11.94	0.02	57.70	814.68	1,419.83
Subtotal Invest	194.11	1,022.82	358.85	3,075.44	1,581.02	142.52	25.08	0.25	546.10	10,632.90	17,579.09
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	60,787.70	100,665.58	25,066.43	391,112.55	102,695.53	142.52	160,990.82	49,211.34	410,348.47	346,667.16	1,647,688.09
EXPENSES											
Claims Transfers	10,783.82	23,572.84	11,725.75	200,248.38	0.00	0.00	0.00	0.00	0.00	0.00	246,330.79
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	361,304.50	0.00	466,399.00	245,628.88	1,073,332.38
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	10,783.82	23,572.84	11,725.75	200,248.38	0.00	0.00	361,304.50	0.00	466,399.00	245,628.88	1,319,663.17
END BALANCE	167,046.39	1,000,507.18	442,295.71	3,789,477.49	1,992,991.22	163,929.61	(33,687.92)	(31,101.51)	749,144.86	11,468,404.02	19,709,007.04
									0.00	(0.00)	

REPORT STATUS SECTION

<u>Report Month: February</u>		Balance Differences	
Opening Balances:	Opening Balances are equal	\$0.00	
Imprest Transfers:	Imprest Totals are equal	\$0.00	
Investment Balances:	Investment Payment Balances are equal	\$0.00	
	Investment Adjustment Balances are equal	\$0.00	
Ending Balances:	Ending Balances are equal	\$0.00	
Accrual Balances:	Accrual Balances are equal	\$0.00	
Claims Transaction Status:			
Allocation variance 1:	Daily xactions do not add to monthly totals	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: February											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
RECEIPTS											
Assessments	60,593.59	99,642.76	24,707.58	388,037.11	101,114.51	0.00	160,965.74	49,211.09	409,802.37	336,034.26	1,630,109.00
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	2.13	3.50	0.87	13.54	3.55	0.00	5.65	0.00	14.38	8.34	51.96
Invest Adj	3.76	6.18	1.53	23.94	6.28	0.00	9.99	0.00	25.43	14.74	91.85
Subtotal Invest	5.89	9.68	2.40	37.48	9.83	0.00	15.64	0.00	39.81	23.08	143.81
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	60,599.48	99,652.44	24,709.98	388,074.59	101,124.34	0.00	160,981.38	49,211.09	409,842.18	336,057.34	1,630,252.81
EXPENSES											0.00
Claims Transfers	512.50	0.00	110.00	20,992.82	0.00	0.00	0.00	0.00	0.00	0.00	21,615.32
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	361,304.50	0.00	466,399.00	209,187.38	1,036,890.88
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	512.50	0.00	110.00	20,992.82	0.00	0.00	361,304.50	0.00	466,399.00	209,187.38	1,058,506.20
END BALANCE	112,559.83	185,941.08	45,996.25	701,050.20	188,687.50	0.00	(60,930.00)	(31,407.08)	298,323.89	332,593.11	1,772,814.77

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2020											
Month Ending: February											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	92.10	305.57	84.05	1,047.32	361.01	35.97	0.71	0.00	289.88	691.52	2,908.13
Invest Adj	4.34	29.61	8.26	94.41	36.19	3.57	0.05	0.00	17.09	20.32	213.84
Subtotal Invest	96.44	335.18	92.31	1,141.73	397.20	39.54	0.76	0.00	306.97	711.84	3,121.97
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	96.44	335.18	92.31	1,141.73	397.20	39.54	0.76	0.00	306.97	711.84	3,121.97
EXPENSES											
Claims Transfers	10,071.32	35.25	9,612.00	51,444.60	0.00	0.00	0.00	0.00	0.00	0.00	71,163.17
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27,467.80	27,467.80
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	10,071.32	35.25	9,612.00	51,444.60	0.00	0.00	0.00	0.00	0.00	27,467.80	98,630.97
END BALANCE	50,521.99	413,489.79	105,732.74	1,267,049.13	505,379.77	49,895.33	670.62	1.01	238,794.60	256,785.10	2,888,320.08

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2019											
Month Ending: February											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	0.01	347.43	90.62	794.40	254.22	0.00	0.05	0.10	20.34	112.31	1,619.48
Invest Adj	0.00	29.32	7.81	61.72	21.81	0.00	0.01	0.01	1.07	8.83	130.58
Subtotal Invest	0.01	376.75	98.43	856.12	276.03	0.00	0.06	0.11	21.41	121.14	1,750.06
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.01	376.75	98.43	856.12	276.03	0.00	0.06	0.11	21.41	121.14	1,750.06
EXPENSES											
Claims Transfers	200.00	23.50	0.00	115,969.19	0.00	0.00	0.00	0.00	0.00	0.00	116,192.69
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,973.70	8,973.70
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	200.00	23.50	0.00	115,969.19	0.00	0.00	0.00	0.00	0.00	8,973.70	125,166.39
END BALANCE	(95,128.03)	409,459.92	109,022.53	746,038.93	304,633.01	0.00	189.07	121.15	15,011.86	114,352.63	1,603,701.07

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2018											
Month Ending: February											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	30.96	44.89	60.51	50.11	359.35	0.00	6.65	0.13	12.51	122.48	687.59
Invest Adj	2.46	0.00	5.21	2.06	30.94	0.00	1.87	0.01	1.08	10.53	54.16
Subtotal Invest	33.42	44.89	65.72	52.17	390.29	0.00	8.52	0.14	13.59	133.01	741.75
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	33.42	44.89	65.72	52.17	390.29	0.00	8.52	0.14	13.59	133.01	741.75
EXPENSES											
Claims Transfers	0.00	16,013.09	2,003.75	8,949.77	0.00	0.00	0.00	0.00	0.00	0.00	26,966.61
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	16,013.09	2,003.75	8,949.77	0.00	0.00	0.00	0.00	0.00	0.00	26,966.61
END BALANCE	34,408.94	(270,581.17)	70,790.52	19,803.36	432,098.24	0.00	26,057.19	171.47	15,045.23	147,117.38	474,911.16

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2017										
Month Ending:	February										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN 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
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	53.72	237.01	92.06	912.15	467.41	94.81	0.08	0.00	151.29	176.11	2,184.64
Invest Adj	4.63	19.31	7.93	75.79	40.26	8.17	0.02	0.00	13.03	15.17	184.31
Subtotal Invest	58.35	256.32	99.99	987.94	507.67	102.98	0.10	0.00	164.32	191.28	2,368.95
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	58.35	256.32	99.99	987.94	507.67	102.98	0.10	0.00	164.32	191.28	2,368.95
EXPENSES											
Claims Transfers	0.00	7,501.00	0.00	2,892.00	0.00	0.00	0.00	0.00	0.00	0.00	10,393.00
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	7,501.00	0.00	2,892.00	0.00	0.00	0.00	0.00	0.00	0.00	10,393.00
END BALANCE	64,683.66	262,197.56	110,753.67	1,055,535.87	562,192.70	114,034.28	325.20	11.94	181,969.28	211,820.24	2,563,524.40

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	February										
	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	9,767,123.27	9,767,123.27
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,190.65	8,190.65
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	700.00	700.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,890.65	8,890.65
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,890.65	8,890.65
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	9,776,013.92	9,776,013.92

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

Month February
Current Fund Year 2021

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid February	Monthly Recoveries February	Calc. Net Paid Thru February	TPA Net Paid Thru February	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2021	Property	0.00	512.50	0.00	512.50	512.50	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	110.00	0.00	110.00	110.00	0.00	0.00	0.00
	Workers Comp	2,064.00	20,992.82	0.00	23,056.82	23,056.82	0.00	0.00	0.00
	Total	2,064.00	21,615.32	0.00	23,679.32	23,679.32	0.00	0.00	0.00
2020	Property	266,605.64	10,071.32	0.00	276,676.96	276,676.96	0.00	0.00	0.00
	Liability	45,530.36	35.25	0.00	45,565.61	45,565.61	0.00	0.00	0.00
	Auto	12,573.28	9,612.00	0.00	22,185.28	22,185.28	0.00	0.00	0.00
	Workers Comp	630,909.02	51,444.60	0.00	682,353.62	682,353.62	0.00	0.00	0.00
	Total	955,618.30	71,163.17	0.00	1,026,781.47	1,026,781.47	0.00	0.00	0.00
2019	Property	563,294.83	200.00	0.00	563,494.83	563,494.83	0.00	0.00	0.00
	Liability	49,666.58	23.50	0.00	49,690.08	49,690.08	0.00	0.00	0.00
	Auto	19,744.60	0.00	0.00	19,744.60	19,744.60	0.00	0.00	0.00
	Workers Comp	1,127,915.09	115,969.19	0.00	1,243,884.28	1,243,884.28	0.00	0.00	0.00
	Total	1,760,621.10	116,192.69	0.00	1,876,813.79	1,876,813.79	0.00	0.00	0.00
2018	Property	338,023.38	0.00	0.00	338,023.38	338,023.38	0.00	0.00	0.00
	Liability	713,502.13	16,013.09	0.00	729,515.22	729,515.22	0.00	0.00	0.00
	Auto	56,980.75	2,003.75	0.00	58,984.50	58,984.50	0.00	0.00	0.00
	Workers Comp	2,020,321.77	8,949.77	0.00	2,029,271.54	2,029,271.54	0.00	0.00	0.00
	Total	3,128,828.03	26,966.61	0.00	3,155,794.64	3,155,794.64	0.00	0.00	0.00
2017	Property	195,466.69	0.00	0.00	195,466.69	195,466.69	0.00	0.00	0.00
	Liability	222,240.72	7,501.00	0.00	229,741.72	229,741.72	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 Comp	1,170,653.00	2,892.00	0.00	1,173,545.00	1,173,545.00	0.00	0.00	0.00
	Total	1,607,022.69	10,393.00	0.00	1,617,415.69	1,617,415.69	0.00	0.00	0.00
Closed FY	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 Comp	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
TOTAL		7,454,154.12	246,330.79	0.00	7,700,484.91	7,700,484.91	0.00	0.00	0.00



BURLINGTON COUNTY J.I.F.

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16008	2/1/2021		BODILY INJURY [Expired]	RAYMOND & COLEMAN LLP	-- /2019164472	10/29/2018	\$1,992.00	2018/2018	Legal
16009	2/1/2021		POLICE PROF PI	RX PRO SERVICES LLC	-- /2018142478	2/10/2018	\$1,400.00	2018/2018	Expense
16010	2/1/2021		INDEMNITY	Mount Laurel Township	-- /2020208328	6/23/2020	\$2,121.15	2020/2020	Loss
16011	2/1/2021		3RD PARTY PD	Public Service Electric and Gas Company	-- /2021212226	8/12/2020	\$5,743.93	2020/2020	Loss
16012	2/1/2021		3RD PARTY PD	Joseph Johnson	-- /2021222188	11/3/2020	\$1,758.50	2020/2020	Loss
16013	2/1/2021		INDEMNITY	DAVID GUDONIS	-- /2018130588	4/7/2018	\$1,098.40	2018/2018	Loss
16014	2/1/2021		INDEMNITY	MEDFORD TOWNSHIP	-- /2021224068	12/14/2020	\$2,277.21	2020/2020	Loss
16015	2/1/2021		INLAND MARINE	NEW HANOVER TOWNSHIP	-- /2021224560	4/24/2020	\$4,833.32	2020/2020	Loss
16016	2/1/2021			QUAL-LYNX			\$97.75		
			MEDICAL ONLY		-- /2021217415	10/14/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		-- /2021217043	10/12/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021217236/ 2021217377	10/5/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021217236/ 2021217236	10/5/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021217236/ 2021217249	10/5/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021217236/ 2021217250	10/5/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		-- /2021216383	10/2/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		-- /2021216245	10/1/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		-- /2021216069	9/30/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		-- /2021215912	9/28/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		-- /2021215493	9/22/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		-- /2021215003	9/17/2020	\$4.25	2020/2020	Expense
			INDEMNITY		-- /2021215075	9/16/2020	\$4.25	2020/2020	Expense
			INDEMNITY		-- /2021214821	9/16/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		-- /2021214802	9/8/2020	\$4.25	2020/2020	Expense
			INDEMNITY		MLT-2021214894/ 2021214898	9/7/2020	\$4.25	2020/2020	Expense



BURLINGTON COUNTY J.I.F.

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			INDEMNITY		MLT-2021214894/ 2021214894	9/7/2020	\$4.25	2020/2020	Expense
			INDEMNITY		- - /2021214072	9/6/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2021213470	8/25/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2021211787	8/10/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2021208744	7/1/2020	\$4.25	2020/2020	Expense
			INDEMNITY		- - /2021211491	6/28/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2020208007	6/18/2020	\$4.25	2020/2020	Expense
16017	2/1/2021		INDEMNITY	IVY REHAB NETWORK, INC	- - /2021211846	8/4/2020	\$515.00	2020/2020	Loss
16018	2/1/2021		INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	- - /2020182837	9/5/2019	\$160.00	2019/2019	Loss
16019	2/1/2021		MEDICAL ONLY	VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC	MLT-2021221625/ 2021221626	11/24/2020	\$1,727.00	2020/2020	Loss
16020	2/1/2021		INDEMNITY	RWJUHH OCCUPATIONAL HEALTH	- - /2021211869	8/10/2020	\$256.43	2020/2020	Loss
16021	2/1/2021		INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	- - /2020208328	6/23/2020	\$95.00	2020/2020	Loss
16022	2/1/2021			ROTHMAN ORTHOPAEDICS			\$4,255.64		
			MEDICAL ONLY		- - /2021216956	10/6/2020	\$73.90	2020/2020	Loss
			INDEMNITY		- - /2021211846	8/4/2020	\$4,107.84	2020/2020	Loss
			INDEMNITY		- - /2020185549	10/1/2019	\$73.90	2019/2019	Loss
16023	2/1/2021			VIRTUA MEDICAL GROUP			\$348.64		
			MEDICAL ONLY		- - /2021223863	12/18/2020	\$130.91	2020/2020	Loss
			MEDICAL ONLY		- - /2021224019	12/17/2020	\$130.91	2020/2020	Loss
			MEDICAL ONLY		- - /2021219823	11/9/2020	\$86.82	2020/2020	Loss
16024	2/1/2021		MEDICAL ONLY	VIRTUA MEDICAL GROUP PA	- - /2021223042	12/9/2020	\$14.86	2020/2020	Loss
16025	2/1/2021			CENTRAL JERSEY URGENT CARE LLC			\$320.00		
			MEDICAL ONLY		MLT-2021221534/ 2021221537	11/23/2020	\$160.00	2020/2020	Loss
			INDEMNITY		MLT-2021221546/ 2021221564	11/18/2020	\$160.00	2020/2020	Loss
16026	2/1/2021		INDEMNITY	NEW JERSEY SURGERY CENTER	- - /2021211846	8/4/2020	\$6,314.00	2020/2020	Loss



BURLINGTON COUNTY J.I.F.

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16027	2/1/2021	MEDICAL ONLY	ATLANTICARE URGENT CARE PHYSICIANS LLC	-- /2021217415	10/14/2020	\$263.00	2020/2020	Loss
16028	2/1/2021	INDEMNITY	FLEMINGTON IONM SERVICES LLC	-- /2020186961	10/12/2019	\$18,074.89	2019/2019	Loss
16029	2/1/2021		myMATRIXX			\$1,620.71		
		INDEMNITY		MLT-2020179427/ 2020179427	7/19/2019	\$803.10	2019/2019	Loss
		INDEMNITY		-- /2019169455	3/25/2019	\$817.61	2019/2019	Loss
16030	2/1/2021		QUALCARE INC			\$1,032.00		
		INDEMNITY		-- /2021227324	1/22/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		-- /2021227559	1/13/2021	\$516.00	2021/2021	Loss
16031	2/8/2021		ADMINISTRATIVE CLAIM SERVICES			\$12.00		
		INDEMNITY		-- /2021225658	12/31/2020	\$3.00	2020/2020	Expense
		INDEMNITY		-- /2021224975	12/26/2020	\$3.00	2020/2020	Expense
		INDEMNITY		MLT-2021224958/ 2021224961	12/15/2020	\$3.00	2020/2020	Expense
		INDEMNITY		MLT-2021224958/ 2021224958	12/14/2020	\$3.00	2020/2020	Expense
16032	2/8/2021	INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2020208328	6/23/2020	\$0.64	2020/2020	Expense
16033	2/8/2021		AFFANATO MARUT LLC			\$1,085.50		
		INDEMNITY		-- /2021211846	8/4/2020	\$331.50	2020/2020	Legal
		INDEMNITY		-- /2020208328	6/23/2020	\$448.50	2020/2020	Legal
		INDEMNITY		-- /2020194285	1/12/2020	\$305.50	2020/2020	Legal
16034	2/8/2021	INDEMNITY	Chesterfield Township	-- /2021211846	8/4/2020	\$1,890.00	2020/2020	Loss
16035	2/8/2021	INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020185549	10/1/2019	\$791.36	2019/2019	Loss
16036	2/8/2021	INDEMNITY	Mount Laurel Township	-- /2021227324	1/22/2021	\$1,938.00	2021/2021	Loss
16037	2/8/2021	INDEMNITY	Delran Township	-- /2021225936	1/12/2021	\$1,814.14	2021/2021	Loss
16038	2/8/2021	INDEMNITY	Delran Township	-- /2021225936	1/12/2021	\$1,814.14	2021/2021	Loss
16039	2/8/2021	INDEMNITY	Westampton Township	MLT-2021222453/ 2021223565	12/2/2020	\$1,485.00	2020/2020	Loss
16040	2/8/2021	INDEMNITY	Westampton Township	MLT-2021222453/ 2021223566	12/2/2020	\$1,485.00	2020/2020	Loss
16041	2/8/2021	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
16042	2/8/2021	INDEMNITY	Christopher Lindsey	-- /2021214072	9/6/2020	\$1,890.00	2020/2020	Loss



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16043	2/8/2021		MEDICAL ONLY	Jeffrey Smith	-- /2021228240	1/31/2021	\$75.00	2021/2021	Loss
16044	2/8/2021		3RD PARTY PD	Jesse Braddock	-- /2021222119	11/30/2020	\$2,109.57	2020/2020	Loss
16045	2/8/2021		INDEMNITY	Michael Carroll Jr	-- /2021225936	1/12/2021	\$30.41	2021/2021	Loss
16046	2/8/2021		INDEMNITY	Michael Carroll Jr	-- /2021225936	1/12/2021	\$87.99	2021/2021	Loss
16047	2/8/2021		1ST PARTY COLL PD	MEDFORD TOWNSHIP	-- /2020207416	6/10/2020	\$1,000.00	2020/2020	Loss
16048	2/8/2021		INLAND MARINE	MEDFORD TOWNSHIP	-- /2021228060	12/26/2020	\$2,034.00	2020/2020	Loss
16049	2/8/2021			IVY REHAB NETWORK, INC			\$808.00		
			INDEMNITY		-- /2021214072	9/6/2020	\$468.00	2020/2020	Loss
			INDEMNITY		-- /2021211846	8/4/2020	\$340.00	2020/2020	Loss
16050	2/8/2021		INDEMNITY	ADVANCED ENT	-- /2020202122	4/9/2020	\$103.55	2020/2020	Loss
16051	2/8/2021		INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2020182837	9/5/2019	\$400.00	2019/2019	Loss
16052	2/8/2021			ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL AT HAMILTON			\$335.26		
			INDEMNITY		-- /2021211846	8/4/2020	\$209.33	2020/2020	Loss
			INDEMNITY		-- /2020185549	10/1/2019	\$125.93	2019/2019	Loss
16053	2/8/2021		MEDICAL ONLY	RADIOLOGY ASSOCIATES OF BURLINGTON COUNTY P A	-- /2021213520	8/28/2020	\$17.01	2020/2020	Loss
16054	2/8/2021			BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$190.00		
			MEDICAL ONLY		-- /2021211406	8/4/2020	\$95.00	2020/2020	Loss
			INDEMNITY		-- /2020208328	6/23/2020	\$95.00	2020/2020	Loss
16055	2/8/2021		INDEMNITY	ARMAC INC	-- /2021211846	8/4/2020	\$134.38	2020/2020	Loss
16056	2/8/2021		INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2021221166	11/3/2020	\$300.00	2020/2020	Loss
16057	2/8/2021		INDEMNITY	CAPITAL HEALTH SYSTEM, INC	-- /2021214072	9/6/2020	\$2,159.50	2020/2020	Loss
16058	2/8/2021			ROTHMAN ORTHOPAEDICS			\$3,548.51		
			INDEMNITY		-- /2021214072	9/6/2020	\$73.90	2020/2020	Loss
			INDEMNITY		-- /2020185549	10/1/2019	\$3,400.71	2019/2019	Loss
			INDEMNITY		-- /2020182837	9/5/2019	\$73.90	2019/2019	Loss
16059	2/8/2021		INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2020208328	6/23/2020	\$330.00	2020/2020	Loss
16060	2/8/2021			NovaCare Rehabilitation			\$855.00		
			MEDICAL ONLY		-- /2021219823	11/9/2020	\$380.00	2020/2020	Loss



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			INDEMNITY		-- /2021221166	11/3/2020	\$475.00	2020/2020	Loss
16061	2/8/2021		MEDICAL ONLY	SYNERGY ORTHOPEDICS LLC	-- /2021216956	10/6/2020	\$159.35	2020/2020	Loss
16062	2/8/2021		MEDICAL ONLY	VIRTUA MEDICAL GROUP	-- /2021223863	12/18/2020	\$173.64	2020/2020	Loss
16063	2/8/2021			PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC			\$299.50		
			MEDICAL ONLY		-- /2021224444	12/23/2020	\$132.13	2020/2020	Loss
			INDEMNITY		-- /2019156186	9/26/2018	\$167.37	2018/2018	Loss
16064	2/8/2021		MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	MLT-2021221625/ 2021221625	11/24/2020	\$198.15	2020/2020	Loss
16065	2/8/2021		INDEMNITY	ZYNEX MEDICAL INC.,	-- /2020208328	6/23/2020	\$1,702.92	2020/2020	Loss
16066	2/8/2021			NEUROSURGICAL AND SPINE SPECIALIST LLC			\$398.42		
			INDEMNITY		-- /2021222201	11/1/2020	\$300.00	2020/2020	Loss
			MEDICAL ONLY		-- /2020208362	6/24/2020	\$98.42	2020/2020	Loss
16067	2/8/2021		INDEMNITY	myMATRIX	MLT-2020179427/ 2020179427	7/19/2019	\$14.14	2019/2019	Loss
16068	2/8/2021			QUALCARE INC			\$2,580.00		
			MEDICAL ONLY		-- /2021228252	2/1/2021	\$516.00	2021/2021	Loss
			MEDICAL ONLY		MLT-2021228140/ 2021228242	1/31/2021	\$516.00	2021/2021	Loss
			MEDICAL ONLY		-- /2021228240	1/31/2021	\$516.00	2021/2021	Loss
			MEDICAL ONLY		-- /2021228241	1/28/2021	\$516.00	2021/2021	Loss
			MEDICAL ONLY		MLT-2021228140/ 2021228140	1/27/2021	\$516.00	2021/2021	Loss
16069	2/15/2021			ADMINISTRATIVE CLAIM SERVICES			\$6.00		
			MEDICAL ONLY		-- /2021225788	1/4/2021	\$3.00	2021/2021	Expense
			MEDICAL ONLY		MLT-2021219738/ 2021219738	11/7/2020	\$3.00	2020/2020	Expense
16070	2/15/2021			PARKER MCCAY			\$7,003.04		
			POLICE PROF PI		-- /2018145140	4/18/2018	\$2,715.04	2018/2018	Legal
			POLICE PROF BI		-- /2019165721	2/11/2017	\$4,288.00	2017/2017	Legal
16071	2/15/2021		BODILY INJURY [Expired]	RAYMOND & COLEMAN LLP	-- /2019164610	11/9/2018	\$3,574.50	2018/2018	Legal



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Feb 1, 2021 - Feb 28, 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
16072	2/15/2021	BODILY INJURY [Expired]	MARSHALL DENNEHEY WARNER	-- /2018118615	10/31/2017	\$3,213.00	2017/2017	Legal
16073	2/15/2021	3RD PARTY PD	LEO PETETTI LLC	-- /2021228312	2/3/2021	\$110.00	2021/2021	Expense
16074	2/15/2021	INDEMNITY	THE DEWEESE LAW FIRM	-- /2020194285	1/12/2020	\$150.00	2020/2020	Expense
16075	2/15/2021		AFFANATO MARUT LLC			\$390.00		
		INDEMNITY		-- /2019152686	9/14/2018	\$273.00	2018/2018	Legal
		INDEMNITY		-- /2018127449	3/2/2018	\$117.00	2018/2018	Legal
16076	2/15/2021	BLDG/CONTENT	TAYLOR DARIN CLAIM SERVICE	-- /2021217305	10/8/2020	\$1,544.00	2020/2020	Expense
16077	2/15/2021		PIETRAS SARACINO SMITH & MEEK			\$1,533.05		
		INDEMNITY		-- /2019166742	2/25/2019	\$1,296.55	2019/2019	Legal
		INDEMNITY		-- /2018107338	7/10/2017	\$236.50	2017/2017	Legal
16078	2/15/2021	INDEMNITY	John Snook	-- /2020186961	10/12/2019	\$1,842.00	2019/2019	Loss
16079	2/15/2021	INLAND MARINE	MEDFORD TOWNSHIP	-- /2021229495	1/30/2021	\$512.50	2021/2021	Loss
16080	2/15/2021	INDEMNITY	IVY REHAB NETWORK, INC	-- /2021211846	8/4/2020	\$170.00	2020/2020	Loss
16081	2/15/2021	INDEMNITY	INSPIRA MEDICAL CENTER VINELAND	-- /2021221166	11/3/2020	\$165.73	2020/2020	Loss
16082	2/15/2021	MEDICAL ONLY	REHAB EXCELLENCE CENTER, LLC	-- /2021211406	8/4/2020	\$81.00	2020/2020	Loss
16083	2/15/2021	MEDICAL ONLY	NovaCare Rehabilitation	-- /2020208040	6/12/2020	\$190.00	2020/2020	Loss
16084	2/15/2021	MEDICAL ONLY	FELLOWSHIP SURGICAL CENTER, LLC	-- /2020208362	6/24/2020	\$896.00	2020/2020	Loss
16085	2/15/2021	MEDICAL ONLY	VIRTUA MEDICAL GROUP	-- /2021219823	11/9/2020	\$86.82	2020/2020	Loss
16086	2/15/2021	MEDICAL ONLY	CENTRAL JERSEY URGENT CARE LLC	-- /2021223008	12/8/2020	\$160.00	2020/2020	Loss
16087	2/15/2021	INDEMNITY	myMATRIXX	-- /2021211846	8/4/2020	\$26.02	2020/2020	Loss
16088	2/15/2021		QUALCARE INC			\$2,064.00		
		MEDICAL ONLY		-- /2021229233	2/7/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		-- /2021228675	2/5/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		-- /2021228525	2/4/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		-- /2021223008	12/8/2020	\$516.00	2020/2020	Loss
16089	2/22/2021	GL PROPERTY DAMAGE	RICHARD A. ALAIMO ASSOCIATES	-- /2019153823	9/24/2018	\$8,311.80	2018/2018	Expense
16090	2/22/2021		CAPEHART & SCATCHARD PA			\$752.50		
		INDEMNITY		-- /2020185549	10/1/2019	\$316.50	2019/2019	Legal
		INDEMNITY		-- /2020182837	9/5/2019	\$332.00	2019/2019	Legal
		INDEMNITY		-- /2018122274	1/4/2018	\$104.00	2018/2018	Legal
16091	2/22/2021	INLAND MARINE	I C U INVESTIGATIONS INC	-- /2019163048	1/12/2019	\$200.00	2019/2019	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Feb 1, 2021 - Feb 28, 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
16092	2/22/2021	INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2021214072	9/6/2020	\$0.59	2020/2020	Expense
16093	2/22/2021	1ST PARTY COLL PD	LEO PETETTI LLC	-- /2020207625	6/15/2020	\$110.00	2020/2020	Expense
16094	2/22/2021	INDEMNITY	AFFANATO MARUT LLC	-- /2019176278	6/11/2019	\$266.50	2019/2019	Legal
16095	2/22/2021	INLAND MARINE	TAYLOR DARIN CLAIM SERVICE	-- /2021217442	9/11/2020	\$550.00	2020/2020	Expense
16096	2/22/2021		ISO SERVICES INC			\$23.50		
		MEDICAL ONLY		-- /2021211406	8/4/2020	\$11.75	2020/2020	Expense
		BODILY INJURY [Expired]		-- /2019164472	10/29/2018	\$11.75	2018/2018	Expense
16097	2/22/2021		PIETRAS SARACINO SMITH & MEEK			\$1,779.50		
		INDEMNITY		-- /2019169455	3/25/2019	\$289.50	2019/2019	Legal
		INDEMNITY		-- /2019154157	9/29/2018	\$725.00	2018/2018	Legal
		INDEMNITY		-- /2018128624	3/15/2018	\$261.50	2018/2018	Legal
		INDEMNITY		-- /2017106585	6/28/2017	\$503.50	2017/2017	Legal
16098	2/22/2021	INDEMNITY	Medford Township	-- /2021224975	12/26/2020	\$1,763.14	2020/2020	Loss
16099	2/22/2021	INDEMNITY	Medford Township	-- /2021224975	12/26/2020	\$125.94	2020/2020	Loss
16100	2/22/2021	INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020185549	10/1/2019	\$791.36	2019/2019	Loss
16101	2/22/2021	INDEMNITY	Delran Township	-- /2021225936	1/12/2021	\$1,814.14	2021/2021	Loss
16102	2/22/2021	INDEMNITY	Mount Laurel Township,	-- /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
16103	2/22/2021	INDEMNITY	Mount Laurel Township,	-- /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
16104	2/22/2021	INDEMNITY	Mount Laurel Township,	-- /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
16105	2/22/2021	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
16106	2/22/2021	MEDICAL ONLY	Lumberton Township	MLT-2021218582/ 2021218619	10/26/2020	\$686.77	2020/2020	Loss
16107	2/22/2021	INDEMNITY	Christopher Lindsey	-- /2021214072	9/6/2020	\$1,890.00	2020/2020	Loss
16108	2/22/2021	INDEMNITY	Richard Kostrub	-- /2019153387	9/21/2018	\$5,000.00	2018/2018	Loss
16109	2/22/2021	INDEMNITY	CHRISTOPHER COSTELLO	-- /2018108894	7/27/2017	\$2,152.00	2017/2017	Loss
16110	2/22/2021	INDEMNITY	MARK HERKOPEREC	-- /2018128624	3/15/2018	\$1,180.00	2018/2018	Loss
16111	2/22/2021		QUAL-LYNX			\$165.75		
		MEDICAL ONLY		MLT-2021221630/ 2021221658	11/16/2020	\$4.25	2020/2020	Expense
		MEDICAL ONLY		MLT-2021221630/ 2021221642	11/16/2020	\$4.25	2020/2020	Expense
		MEDICAL ONLY		MLT-2021221630/ 2021221642	11/16/2020	\$4.25	2020/2020	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Feb 1, 2021 - Feb 28, 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
					2021221679				
			MEDICAL ONLY		MLT-2021220626/ 2021220722	11/9/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220789	11/9/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220696	11/9/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220626	11/9/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220725	11/9/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220778	11/9/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2021219823	11/9/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220723	11/9/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220644	11/9/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220701	11/9/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220756	11/9/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220628	11/9/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220759	11/9/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220771	11/9/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220741	11/9/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220739	11/9/2020	\$4.25	2020/2020	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Feb 1, 2021 - Feb 28, 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
			MEDICAL ONLY		MLT-2021220626/ 2021220700	11/9/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220704	11/9/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220728	11/9/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021219738/ 2021219738	11/7/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021219738/ 2021219774	11/7/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2021219666	11/7/2020	\$4.25	2020/2020	Expense
			INDEMNITY		- - /2021221166	11/3/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2021219169	11/2/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2021219473	11/2/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2021219099	10/31/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2021218834	10/27/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021218582/ 2021218627	10/26/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2021218665	10/26/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021218582/ 2021218582	10/26/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021218582/ 2021218619	10/26/2020	\$4.25	2020/2020	Expense
			INDEMNITY		MLT-2021218403/ 2021218517	10/21/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021218403/ 2021218403	10/21/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2021217934	10/14/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2021213520	8/28/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2021211406	8/4/2020	\$4.25	2020/2020	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Feb 1, 2021 - Feb 28, 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
16112	2/22/2021		IVY REHAB NETWORK, INC			\$680.00		
		INDEMNITY		-- /2021214072	9/6/2020	\$85.00	2020/2020	Loss
		INDEMNITY		-- /2021211846	8/4/2020	\$340.00	2020/2020	Loss
		INDEMNITY		-- /2020185549	10/1/2019	\$255.00	2019/2019	Loss
16113	2/22/2021	INDEMNITY	RA PAIN SERVICES, PA	-- /2020187376	10/18/2019	\$220.88	2019/2019	Loss
16114	2/22/2021	INDEMNITY	PRINCETON BRAIN AND SPINE CARE, LLC	-- /2020186961	10/12/2019	\$34,262.93	2019/2019	Loss
16115	2/22/2021	INDEMNITY	PRINCETON HEALTHCARE SYSTEM	-- /2020186961	10/12/2019	\$37,395.80	2019/2019	Loss
16116	2/22/2021	INDEMNITY	PRINCETON SURGICAL ASSOCIATES, P.A.	-- /2020186961	10/12/2019	\$2,990.14	2019/2019	Loss
16117	2/22/2021	INDEMNITY	PRINCETON RADIOLOGY ASSOCIATES, PA	-- /2020186961	10/12/2019	\$189.77	2019/2019	Loss
16118	2/22/2021	MEDICAL ONLY	MID-ATLANTIC ANESTHESIA ASSOCIATES PA	-- /2020208362	6/24/2020	\$1,025.50	2020/2020	Loss
16119	2/22/2021	INDEMNITY	KINEMATIC CONSULTANTS, INC.	-- /2020208328	6/23/2020	\$720.00	2020/2020	Loss
16120	2/22/2021		ONE CALL CARE DIAGNOSTICS			\$1,045.00		
		INDEMNITY		-- /2021222201	11/1/2020	\$75.00	2020/2020	Loss
		MEDICAL ONLY		-- /2021211406	8/4/2020	\$485.00	2020/2020	Loss
		INDEMNITY		-- /2019176278	6/11/2019	\$485.00	2019/2019	Loss
16121	2/22/2021	INDEMNITY	COOPER ANESTHESIA ASSOCIATES, PC	-- /2021209841	7/9/2020	\$1,092.00	2020/2020	Loss
16122	2/22/2021	MEDICAL ONLY	VIRTUA WILLINGBORO HOSPITAL, INC.	-- /2021224005	12/18/2020	\$1,727.00	2020/2020	Loss
16123	2/22/2021	INDEMNITY	ROTHMAN ORTHOPAEDICS	-- /2021214072	9/6/2020	\$98.75	2020/2020	Loss
16124	2/22/2021	MEDICAL ONLY	REHAB EXCELLENCE CENTER, LLC	-- /2021211406	8/4/2020	\$162.00	2020/2020	Loss
16125	2/22/2021	MEDICAL ONLY	NovaCare Rehabilitation	-- /2020208040	6/12/2020	\$380.00	2020/2020	Loss
16126	2/22/2021		FELLOWSHIP SURGICAL CENTER, LLC			\$1,792.00		
		MEDICAL ONLY		-- /2020208362	6/24/2020	\$896.00	2020/2020	Loss
		INDEMNITY		-- /2020186961	10/12/2019	\$896.00	2019/2019	Loss
16127	2/22/2021		PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC			\$706.38		
		INDEMNITY		-- /2021224734	12/21/2020	\$88.09	2020/2020	Loss
		MEDICAL ONLY		-- /2021223417	12/11/2020	\$105.71	2020/2020	Loss
		INDEMNITY		-- /2021219746	11/4/2020	\$123.32	2020/2020	Loss
		INDEMNITY		-- /2021221166	11/3/2020	\$88.09	2020/2020	Loss
		INDEMNITY		MLT-2021218403/ 2021218517	10/21/2020	\$301.17	2020/2020	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Feb 1, 2021 - Feb 28, 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
16128	2/22/2021	INDEMNITY	ZYNEX MEDICAL INC.,	-- /2020208328	6/23/2020	\$851.46	2020/2020	Loss
16129	2/22/2021	INDEMNITY	HOME CARE CONNECT LLC	-- /2021214072	9/6/2020	\$749.99	2020/2020	Loss
16130	2/22/2021		NEUROSURGICAL AND SPINE SPECIALIST LLC			\$415.95		
		INDEMNITY		-- /2021222201	11/1/2020	\$222.23	2020/2020	Loss
		INDEMNITY		-- /2019176278	6/11/2019	\$193.72	2019/2019	Loss
16131	2/22/2021		myMATRIX			\$59.66		
		INDEMNITY		-- /2021222201	11/1/2020	\$55.97	2020/2020	Loss
		INDEMNITY		-- /2021214072	9/6/2020	\$3.69	2020/2020	Loss
16132	2/22/2021		ISO SERVICES INC			\$564.00		
		INDEMNITY		-- /2021221502	11/24/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		MLT-2021221233/ 2021221233	11/20/2020	\$11.75	2020/2020	Expense
		INDEMNITY		MLT-2021221546/ 2021221549	11/18/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2021220797	11/17/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		MLT-2021221072/ 2021221072	11/16/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		MLT-2021221072/ 2021221221	11/16/2020	\$11.75	2020/2020	Expense
		INDEMNITY		-- /2021221245	11/13/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		-- /2021220708	11/13/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		MLT-2021220626/ 2021220722	11/9/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		MLT-2021220626/ 2021220758	11/9/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		MLT-2021220626/ 2021220789	11/9/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		MLT-2021220626/ 2021220727	11/9/2020	\$11.75	2020/2020	Expense
		MEDICAL ONLY		MLT-2021220626/ 2021220696	11/9/2020	\$11.75	2020/2020	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Feb 1, 2021 - Feb 28, 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
			MEDICAL ONLY		MLT-2021220626/ 2021220626	11/9/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220725	11/9/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220778	11/9/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		- - /2021219823	11/9/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220723	11/9/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220644	11/9/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220701	11/9/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220756	11/9/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220628	11/9/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220759	11/9/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220771	11/9/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220741	11/9/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220739	11/9/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220700	11/9/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220704	11/9/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220626/ 2021220728	11/9/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2021219738/ 2021219738	11/7/2020	\$11.75	2020/2020	Expense



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Feb 1, 2021 - Feb 28, 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
			MEDICAL ONLY		MLT-2021219738/ 2021219774	11/7/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		- - /2021219666	11/7/2020	\$11.75	2020/2020	Expense
			INDEMNITY		- - /2021219746	11/4/2020	\$11.75	2020/2020	Expense
			INDEMNITY		- - /2021221166	11/3/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		- - /2021219303	11/3/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		- - /2021219169	11/2/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		- - /2021219473	11/2/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		- - /2021219099	10/31/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		- - /2021218834	10/27/2020	\$11.75	2020/2020	Expense
			MEDICAL ONLY		MLT-2021218582/ 2021218627	10/26/2020	\$11.75	2020/2020	Expense
			BODILY INJURY [Expired]		- - /2021219001	10/17/2020	\$11.75	2020/2020	Expense
			BODILY INJURY [Expired]		- - /2021218974	10/11/2020	\$11.75	2020/2020	Expense
			BODILY INJURY [Expired]		- - /2021218988	8/24/2020	\$11.75	2020/2020	Expense
			BODILY INJURY [Expired]		- - /2020180405	5/17/2019	\$11.75	2019/2019	Expense
			BODILY INJURY [Expired]		- - /2020218812	5/17/2019	\$11.75	2019/2019	Expense
			INDEMNITY		- - /2019156186	9/26/2018	\$11.75	2018/2018	Expense
			POLICE PROF PI		- - /2018142478	2/10/2018	\$11.75	2018/2018	Expense
			INDEMNITY		- - /2018122274	1/4/2018	\$11.75	2018/2018	Expense
16133	2/22/2021		QUALCARE INC				\$8,256.00		
			MEDICAL ONLY		- - /2021230110	2/17/2021	\$516.00	2021/2021	Loss
			MEDICAL ONLY		- - /2021229770	2/15/2021	\$516.00	2021/2021	Loss
			MEDICAL ONLY		- - /2021229851	2/10/2021	\$516.00	2021/2021	Loss
			MEDICAL ONLY		MLT-2021228140/ 2021228510	2/3/2021	\$516.00	2021/2021	Loss
			MEDICAL ONLY		MLT-2021228140/ 2021228575	1/29/2021	\$516.00	2021/2021	Loss



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

Processed Date: Feb 1, 2021 - Feb 28, 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
			MEDICAL ONLY		MLT-2021228140/ 2021228509	1/29/2021	\$516.00	2021/2021	Loss
			MEDICAL ONLY		- - /2021228548	1/23/2021	\$516.00	2021/2021	Loss
			INDEMNITY		MLT-2021229556/ 2021229587	1/19/2021	\$516.00	2021/2021	Loss
			INDEMNITY		MLT-2021229556/ 2021229571	1/16/2021	\$516.00	2021/2021	Loss
			INDEMNITY		MLT-2021229556/ 2021229584	1/16/2021	\$516.00	2021/2021	Loss
			INDEMNITY		MLT-2021229556/ 2021229578	1/16/2021	\$516.00	2021/2021	Loss
			INDEMNITY		MLT-2021229556/ 2021229583	1/15/2021	\$516.00	2021/2021	Loss
			INDEMNITY		MLT-2021229556/ 2021229574	1/15/2021	\$516.00	2021/2021	Loss
			INDEMNITY		MLT-2021229556/ 2021229579	1/15/2021	\$516.00	2021/2021	Loss
			INDEMNITY		MLT-2021229556/ 2021229564	1/15/2021	\$516.00	2021/2021	Loss
			INDEMNITY		MLT-2021229556/ 2021229556	1/15/2021	\$516.00	2021/2021	Loss
Total for BURLINGTON COUNTY J.I.F.			\$246,445.87	Total for BURLINGTON COUNTY J.I.F.				\$246,445.87	

Number of Checks:	126	First Check Number:	16008
Number of Payments:	339	Last Check Number:	16133
Expense Payments:	\$13,246.03		
Legal Payments:	\$21,589.59		
Loss Payments:	\$211,610.25		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - March 2021

	Payee	FY2021	FY 2020	FY 2019	JIF Appropriation	Description
1	The Actuarial Advantage	647.00			Prof Services/Actuary	Feb 2021 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.	31,255.00			Prof Services/Administration	March 2021 Fee
3	Arthur J. Gallagher Risk Management Services, Inc.	67.05			Misc/Postage/Copies/Faxes	Feb fees postage/copies expenses
4	Arthur J. Gallagher Risk Management Services, Inc.	50.00			Misc/JIF Website	Yrly renewal of Wpforms-website forms (split)
5	The DeWeese Law Firm, P.C.	6,164.00			Prof Services/Attorney	March 2021 Fees
6	Qual-Lynx	17,957.00			Prof Services/Claims Admin.	March 2021 Fees
7	Qual-Lynx		2,000.00		Prof Services/Claims Admin.	2020 EPL/POL Claims Advocacy Fees
8	Joyce Media	375.00			Misc/JIF Website	March 2021 Fees
9	Kris Kristie	375.00			Misc/Recording Secretary	March 2021 Fees
10	J. A. Montgomery Risk Control Services	11,486.00			Prof Services/Safety Director	March 2021 Fees
11	Pivot Point Security		732.00		EPL/CYBER/Technology Risk Management Serv	Contract Fees 9/1-8/31/2021; March fee
12	Secure Data Consulting Services, LLC	5,544.00			Prof Services/Technology Risk Serv Dir	March 2021 Fees
13	Tom Tontarski	968.00			Prof Services/Treasurer	March 2021 Fees
14	Tom Tontarski	26.35			Misc/Postage/Copies/Faxes	Priority mail fees-Feb fee (not split)
15	Conner Strong & Buckelew	697.00			Prof Services/Underwriting Mgr	Feb 2021 Fees
16	Debby Schiffer	2,533.00			Wellness Program	Feb 2021 Fees
17	Iron Mountain	75.75			Misc/Record Retention Service	"Inv#DKLJ506 Storage 3/1-31/2021; Service 1/27/21-2/23/21
18	Office Depot	146.37			Misc/Office Supplies	Order#155862561; Files for 2021
19	Paul's Custom Awards and Trophies	85.00			Misc/Meeting Expense/Dinner Mtg	Meghan Jack plaque; Inv#46191
20	Township of Medford			824.77	Safety Incentive Program	Special Recognition Award
21	EJA/Capacity Insurance	3,418.00			Risk Management Consultants	1st installment payment -Pemberton Boro
22	Hardenbergh Insurance	14,185.00			Risk Management Consultants	1st installment payment -Palmyra and Southampton
	TOTAL	\$96,054.52	\$2,732.00	\$824.77		

JIF Bill List Total	\$99,611.29
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***Strategic Planning Committee
Tuesday, February 16, 2021 at 1:30pm
Via Zoom***

A meeting of the Burlington County Municipal Joint Insurance Fund's Strategic Planning Committee was held on Tuesday, February 16, 2021 at 1:30pm via Zoom. The meeting began at 1:32pm.

Those in attendance were:

John Gural, *Chair*, **Palmyra Borough**
Glenn McMahon, **Chesterfield Township**
Paula Kosko, **Hainesport Township**
Daniel Hornickel, **Pemberton Township**
Dave Matchett, **Shamong Township**
Doug Cramer, **Tabernacle Township**
James Ingling, **Wrightstown Borough**
Paul Forlenza, Executive Director, **Arthur J. Gallagher Risk Management**
Paul J. Miola, Deputy Executive Director, **Arthur J. Gallagher Risk Management**
Sheila Ortiz, Account Representative, **Arthur J. Gallagher Risk Management**
Lou Romero, **Secure Data Consulting Services**

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

I. Committee Charters – e-mailed – February 2, 2021

Mr. Miola referred the Committee members to a copy of the Strategic Planning Committee Charter included in the agenda packet. He noted that his office places the Committee Charter on the first agenda of the year for review to ensure that the roles and responsibilities of the Committee as outlined are accurate.

He then asked the members if they had any suggested changes to the Charter. The Committee had no suggested changes.

II. 2021 Membership Renewals

Mr. Miola informed the Committee that eight (8) members are up for renewal effective January 1, 2022. He indicated that notifications will be emailed to the renewing members in early June asking that they renew by August 15, 2021. This allows us to begin the budget process. He reminded the Committee that over the past few years his office works on the realignment of renewal dates for some members. Mr. Miola indicated this practice is to balance out the amount of assessments that renew every three (3) years.

Membership Visitation Program

Mr. Miola noted that the *Membership Visitation Program* has been in place for several years. He stated that between Mr. Forlenza and himself they attempt to meet with the governing body of each of the renewing members.

Mr. Miola asked the Committee if they would like him to continue to offer visits to all renewing members and target those towns that have issues with loss ratio and/or poor commitments. The

Committee asked Mr. Miola to offer a visit to all member towns and visit those towns that have issues. Mr. Miola commented that he is unsure if the visits would be conducted in person or via Zoom due to Covid.

III. Membership Growth

Mr. Miola noted that Eastampton's membership with Statewide may be expiring at the end of this year. They will confirm this and also review other prospective members in Burlington County to ensure no one has been missed. Mr. McMahon commented that he lives in Eastampton and is willing to speak to the Mayor for an introduction. Mr. Miola thanked Mr. McMahon for offering to speak to the Mayor on the JIF's behalf.

Mr. Gural asked what the outcome was in regards to Mount Holly's membership. Mr. Forlenza replied that the JIF made a strong proposal to Mount Holly with a \$44,000 savings vs. what they paid last year with Statewide. He noted that Statewide then lowered their premium by \$70,000 (17% reduction). During the process, Brian Monaghan their RMC was very much involved with the process with hopes that Mount Holly would join the JIF. However, Mount Holly chose to stay with Statewide with a 3-2 council vote. Mr. Miola believes that our inability to meet in person with the entire governing body due to the pandemic played a role in their decision as we had no opportunity to differentiate the BURLCO JIF from their current JIF.

Mr. Gural noted that prior to Palmyra joining the JIF they were with Statewide. When Palmyra went through the process to switch carriers, Statewide came back with a lower premium. At that point, Palmyra decided to switch to the JIF, as Statewide should have lowered their premium years prior.

IV. 2021 Conferences

Mr. Miola stated that PRIMA has not cancelled the conference scheduled for June in Milwaukee, WI. He noted that they could be waiting to see the effects of the Covid vaccine on gatherings. Mr. Miola stated that he will keep the members informed when more information is released.

Mr. Miola stated that AGRIP has announced that all their conferences will be held virtually for 2021. He noted that once AGRIP releases the dates his office will notify the members as to when and how they will be conducting the conference.

V. Membership – Professional Organizations

Mr. Miola stated that membership in PRIMA in March and AGRIP in April are up for renewal. He noted that membership in these organizations provides a great deal of information, such as having access to their websites. The Committee agreed with renewing these memberships.

VI. Fund Commissioner Orientation

Mr. Miola noted that Ms. Kristie from our office sent an email to the members asking if there is an interest in having a Fund Commissioner Orientation. He stated that the format would be the same as last year. Mr. Miola stated that there will be an overview of the JIF via a PowerPoint Presentation and then review an Agenda Packet so the Fund Commissioner will become familiar with the discussions/decisions that take place during the Executive Committee Meetings.

Mr. Cramer mentioned that Tabernacle will be sending their new Alternate Fund Commissioner so they can become familiar with the JIF.

VII. Fund Commissioner Attendance

Mr. Miola referred the Committee to the 2020 Executive Committee Meeting attendance report. He noted there remain a few members that continue to have attendance issues. A discussion took place during the BURLCO Safety Committee Meeting last November in this regard. During the meeting, members of the Committee addressed their concern. Mr. Miola then referred the Committee to the excerpt from the meeting beginning on page five (5) of the agenda packet. He

noted that the Committee agreed to ask RMC's to get involved as they have a stronger relationship with their governing body. The Committee agreed that RMC's should be involved rather than sending another letter to those members that continue to have attendance issues.

Mr. Miola indicated that our office is waiting for an updated RMC list. Once we receive the list, we will reach out to those RMC's who represent those members with attendance issues. The Committee agreed with this approach.

Mr. Forlenza stated that the Strategic Planning Committee encourages as much participation as possible and have entertained various methods to incentivize attendance. The *Safety Incentive Program* includes a \$250 incentive for members to attend meetings by rewarding attendance at a certain percentage of meetings. Mr. Forlenza stated this incentive that was put into place to encourage more members to attend meetings on a regular basis but does not appear to have worked. Continuing discussions have centered on whether we should penalize a member for poor meeting attendance by taking away their safety funds.

Mr. Cramer expressed his concern that penalizing a member because the Fund Commissioner has poor attendance is not fair to the Safety Coordinator, especially if they have a good safety record and a good loss ratio. He went on to say that Governing Body members may not be aware of the issue and might not understand what the JIF is trying to accomplish. Mr. Miola agreed with Mr. Cramer and suggested that having the RMC get involved may help the situation.

VIII. Elected Officials Training

Mr. Miola stated that the 2020-2021 Elected Officials Training Program will be held on-line via the MSI. Notification was sent to all members on November 23, 2020 with instructions on how to register for training sessions. He noted that a \$250.00 discount is applied to their MEL Assessment for each Elected Official and Administrator that takes the training. Mr. Miola stated that he requested an attendance report from the MEL and learned that only 15 Elected Officials from the BURLCO JIF have participated in the training so far. Mr. Miola noted that he will send a reminder via email and follow up during the Executive Committee Meetings.

IX. Elected Officials Orientation

Mr. Hornickel has suggested that Elected Officials get a better understanding of what the JIF is and how it operates. Mr. Hornickel explained that he is looking for a webinar type presentation for Elected Officials to give them a better understanding of the JIF coverage, programs, and services. Mr. Miola stated that he and Mr. Forlenza have discussed this and indicated that they could develop a presentation to be posted to the website. Mr. Hornickel suggested including testimonials from Elected Officials who have been supportive of the JIF and describe how it has benefited their municipality. Mr. Miola indicated that he and Mr. Forlenza will look into creating an Elected Officials Orientation Webinar. Mr. Forlenza stated that he will send Mr. Hornickel a presentation that is on the MEL website for him to review to ensure it captures what he envisions.

X. Cyber Liability Renewal

Mr. Miola stated that the insurance market for Cyber insurance has dramatically hardened. Cyber-attacks are increasing and driving up the loss ratios for the insurance companies. Recently, there was a cyber-attack on a water utility in Florida where the water supply was going to be poisoned remotely. However, the water utility was able to catch the attack in time. This incident highlights the scope of the problem.

Mr. Miola stated that significant premium and deductible increases are being seen in the traditional insurance market. He noted that the JIF is fortunate that we are group purchasing the Cyber Coverage through the MEL. Although our Cyber premium doubled we still pay only \$3,865 per member for coverage. Mr. Miola noted that Mr. Forlenza was very involved in these discussions and asked him to comment further.

Mr. Forlenza stated that when the 2021 budget was developed we anticipated a premium increase of 100%. In some cases the premium came in higher but the MEL will absorb that for 2021. In

addition to the premium increase, the insurance company increased the per claim deductible to \$200,000 from \$25,000; however, the JIF member deductible will remain at \$25,000 and the MEL will absorb the next \$175,000. In addition, all members will now have the same coverage limits. Mr. Forlenza stated that cyber claims are becoming more prevalent and the only way for members to protect themselves is to become compliant with the MEL Cyber Risk Management Program. Mr. Romero emphasized that Cyber Risk is an ongoing issue across the country and the costs of a breach are climbing.

XI. Technology Risk Management

Mr. Romero reported that he has been working on the new course for Cyber Awareness, which are comprised of four (4) topics running approximately 18 minutes as follows:

- Advanced Phishing
- Ransomware
- Protecting your Passwords and Accounts
- Recording Security Incidents

Mr. Romero stated that existing courses have been closed for 2020 and now we will begin on 2021. Overall, he feels the BURLCO members did a terrific job of completing the training.

Phishing Results to Date

Mr. Romero briefly reviewed the phishing report for the month of December and noted that there were 653 phishing emails issued with 14 clicked, or 2.1%, which is very good. Mr. Romero noted again, there are some firewalls that are blocking the phishing email exercises, and asked the members to please ask your IT service provider to whitelist the IP address that Pivot Point uses to launch their simulated phishing emails. He also noted he will continue to send reports to the Fund Commissioners so they can see which employees are clicking on the phishing emails.

Intrusion Testing Results

Mr. Romero stated that Pivot Point Security continues to conduct Vulnerability Scanning for member firewalls and gateways. He noted that Pivot Point had issues with their server and were unable to provide us with the Vulnerability Reports last month, however, they are in the process of repairing their server and they will get the reports to us shortly.

MEL Cyber Risk Management Plan

Mr. Romero addressed the MEL Cyber Risk Management Compliance in which 22 of our 28 members are certified in Tier 1 and 20 of the 28 are certified in both tiers. 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 to help members. More information will be forthcoming.

Mr. Romero briefly reviewed the revised MEL Cyber Risk Management Plan included in the agenda packet. He stated that new password requirements are included to better secure member data. Under the new program passwords will be 10 characters in length and will need to be changed every three (3) months.

Mr. Romero also reviewed elements of the IT Support Certification Guidelines he recently developed. This document was created to help members evaluate the expertise of their IT vendor in handling their IT needs.

Mr. Miola gave kudos to Mr. Romero for developing these guidelines and noted that he spent a great deal of time and effort in preparing this document for the members' benefit. He noted that only two (2) JIFs in the State have Mr. Romero to help members deal with IT situations and walk you through the process of certification or assist when there is a breach.

Contract Extensions

Mr. Forlenza referred to Mr. Romero's earlier comments about Pivot Point's server being down and noted that the server is now up and producing reports. In recognition that this was a lack of service under their contract, Pivot Point contacted Mr. Forlenza to ask if the contract could be

extended by two (2) months. Mr. Forlenza stated that their server was down for approximately a month and half.

Mr. Forlenza went on to inform the Committee that the current contracts with Pivot Point, Media Pro, and Police One are up for renewal September 1, 2021. He recommended that instead of going through a RFP process this summer to award a contract effective September 1st, he would like to extend the contract to December 31st. This would allow the JIF to conduct an RFP process this fall and award a contract effective January 1, 2022 bringing all JIF contracts to a common anniversary date.

Mr. Forlenza asked the Committee if they are comfortable extending the contracts for an additional four (4) months for Pivot Point, Media Pro and Police One thus allowing for an RFP process to award contracts effective January 1, 2022. The Committee agreed to the contract extensions for these vendors and to move the RFP process to the fall.

Mr. Forlenza stated that a resolution will be prepared to extend the contracts for an additional four (4) months with the same terms, conditions and services. Mr. Forlenza further stated that Mr. Romero is working on revisions to the *Technology Risk Management Services* RFP to ensure the services being provided are well defined.

On a final note, Mr. Romero advised members to be careful of emails indicating they are from the IRS or related to taxes as cyber criminals are trying to get you into 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 including COVID-19 Vaccination emails. If you are unsure of an email, contact him and he will assist you with any questions or concerns.

Mr. Romero asked if there were any questions. Mr. Miola mentioned that during their monthly meeting he suggested that Mr. Romero conduct a webinar for members' IT personnel or outside vendors. He asked the Committee if they would be comfortable with Mr. Romero conducting a webinar specifically for members' IT personnel and vendors. The Committee agreed that it would be a great idea to hold this type of webinar.

Mr. Gural asked if there was a list of all the IT vendors currently used by members. Mr. Romero stated that he developed a spreadsheet last year and just has to ensure the data is still accurate. Once he updates the list he will share it with the Committee.

Mr. Hornickel asked how other municipalities are procuring their IT services. He stated that Mr. Romero was helpful in developing an RFP that included technical specifications and other items that were important in hiring an IT vendor such as after hours availability.

XII. Executive Committee Meeting Times & Locations

Mr. Miola referred the Committee to a copy of the 2021 Executive Committee Meeting Schedule that was adopted at the reorganization meeting. He noted that the meetings will be held the third Tuesday of each month beginning at 3:30pm via Zoom through March. Thereafter, the April through December meetings will be determined based on the state of the pandemic. Mr. Miola noted that there is a conflict with the June Executive Committee Date. The June 15th meeting conflicts with the PRIMA Conference if it will be held. Therefore, we changed the date for the June meeting in recognition of the PRIMA Conference. In addition, you will note that the November Executive Committee Meeting was moved due to the League of Municipalities conference.

XIII. December Dinner Meeting

Mr. Miola mentioned that the 2020 December Dinner Meeting was cancelled due to COVID-19. He noted that he looks forward to these events as members can socialize with one another. As far as the 2021 December Dinner Meeting, he is unsure as to what this December will look like in regards to the pandemic. Therefore, we will keep this on agenda for the next meeting.

XIV. Annual Planning Retreat

Mr. Miola indicated that the 2020 Annual Planning Retreat was cancelled due to the pandemic. He noted that his office is looking into holding a retreat for 2021 in late April or in early May. Mr. Miola stated that he and Mr. Forlenza have had many discussions in this regard. Mr. Forlenza then shared his screen with the Committee that outlined a retreat schedule. The virtual event would be held over two (2) days with a two hour session each day:

- Day One:
 - State of the Fund
 - Wellness with Debby Schiffer
 - Fund Solicitor
- Day Two:
 - Safety Director
 - Fund Underwriter
 - MEL Cyber Risk Management Program with Lou Romero

Mr. Forlenza explained that the Zoom platform allows us to record who is in attendance in order for members to receive SIP credit by attending one day or both days. He asked the Committee for feedback.

Mr. McMahon commented that in the past the Executive JIF Meetings are scheduled following the retreat on the first (1) day and asked if the JIF meeting would be held separately from the Retreat. Mr. Forlenza responded that it would not be fair to ask members to sit on a Zoom meeting for more than three (3) hours so the JIF meeting would be held at its usual date and time.

Mr. Forlenza stated that if the Committee is comfortable with the Annual Planning Retreat being held virtually this year split into two (2) days, they can send out registration links and copies of the PowerPoints to the registrants. Following a brief discussion, the Committee agreed to the Executive Director's proposed two (2) day retreat schedule.

XV. EPL Training

Police Command Staff

Mr. Miola explained to the Committee that the courts have stipulated that individuals with supervisory responsibilities need to attend specific EPL training every other year. The Police Command Staff training contains required topics such as Hostile Work Environment, Whistle Blower Statutes and various employment issues that Managers and Supervisors face on a day-to-day basis.

Mr. Miola stated that he and Mr. Forlenza have had discussions with Mr. Hummel from J. A. Montgomery to plan the training. He has proposed in-person training for the chiefs in a socially distanced setting and virtual training for command staff. Members will be notified when plans are completed.

Managers and Supervisors

As stated above, individuals with supervisory responsibilities need to attend specific EPL training every other year. Mr. Miola noted that Sexual Abuse and Molestation webinars were held in the fall and will be conducted again this spring giving members an opportunity to attend sessions if they were unable to attend this past fall.

Employment practices webinars for managers and supervisors will be held virtually and hosted by Armando Riccio. Mr. Forlenza stated that a notice was sent to members advising them of the webinar dates. He noted that there will be two (2) identical half-day sessions per day with no more than 2.5 hours in total. Discussions took place last week between Mr. DeWeese and Mr. Riccio to cover the topics that should be covered. Mr. Forlenza reminded the Committee that this training has not taken place in three (3) years.

Mr. Forlenza reminded the Committee that last year they authorized our office to compensate Mr. Riccio at \$750 per session (\$1,500 per day) and asked the Committee to approve the fee for this year. The Committee approved with Mr. Hornickel abstaining.

Mr. Forlenza noted that Mr. Hummel has been handling the in person police training and asked the Committee for authorization to pay for the cost associated with the facilities should they become available. The Committee authorized payment.

Mr. Forlenza indicated that formal invitations for the Managers and Supervisors Training will be sent in March with registration conducted through the MSI. The MSI plans to offer CEU credits for attendees. He informed the Committee that the MSI is holding registrants to 100 or less.

XVI. OSB/SIP & Wellness Funds

Mr. Miola referred the Committee to copies of the reports that display the balances for the various reimbursement programs. Whereas members are claiming their Safety Incentive Funds early in the year, Wellness Incentive, EPL/Cyber, and OSB Funds are not claimed until the end of the year creating a major problem with approving and paying these monies. In many instances members are requesting reimbursement for ineligible expenses putting a further strain on the system. For example, an end of the year pizza & hoagie party is not an acceptable use of wellness funds. Mr. Forlenza pointed out the fact that our office along with Ms. Schiffer sends memos with ideas on how to utilize wellness funds but we continue to receive reimbursement requests that are not associated with wellness.

Mr. Miola explained that we will begin asking members to utilize the funds during the course of the year vs. at the end of the year. Mr. Forlenza stated that he reminds the members of their balances at every JIF meeting. When members wait until the end of the year it puts the Wellness Director, Safety Director and Technology Risk Consultant in a last minute position to suggest how to spend their funds. He informed the Committee that members will not receive another reminder if they have encumbered their balances.

Consequently, Mr. Forlenza is bringing this up for discussion with this Committee. He noted that if members do not adhere to the program deadlines they will simply lose their discretionary funds.

Mr. Romero suggested he could remind members of their balances during his monthly report and provide a list of allowable purchases.

Mr. Hornickel suggested changing the deadline to encumber balances to June 30th. By changing the date members will not wait until the end of the year.

Mr. McMahon commented that most towns do not know until about March following the release of the consolidated letters how much money is available for reimbursement.

Mr. Forlenza stated that the consolidated letter for the OSB/Wellness and EPL & Cyber Funds will be released to the members via email next week. The memo discusses several ways to spend funds by listing allowable expenses for each program.

Mr. Cramer commented that in the past prior to COVID, most towns used their funds to engage speakers, provide chair massages, etc. He noted that with the assistance of Ms. Schiffer, Tabernack was able to use all of their funds. Mr. Cramer noted they do not spend their funds until their budget is finalized, which has been later every year. Consequently their window to spend has been limited. Mr. Forlenza stated that he did not realize that most towns wait until their budgets are finalized to spend their funds. He noted that he will continue to remind members each month during the Executive Committee meeting.

XVII. Executive Committee Meetings

Monthly Agenda Packet

Mr. Hornickel brought our attention to the size of our monthly agenda packets. Mr. Miola referenced this month's agenda packet and noted that we provide two (2) agendas for the members. The abridged version contained 47 pages vs 155 pages for the full agenda. The abridged version

includes the agenda, Executive Director's report, Fund Professional reports and certain attachments. Mr. Miola asked Mr. Hornickel if the abridged version addressed his concern. Mr. Hornickel responded yes, and thanked Mr. Miola for addressing his concern.

Voting at the Executive Committee Meetings

Mr. Miola explained that when the JIF was formed there were only ten (10) members and they decided to vote as a whole rather than having only the Executive Committee vote on resolutions, etc. He noted that we have continued that practice; however, now we have triple the number of members and roll call votes take up a lot of time. Mr. Miola wanted to bring this up to the Committee to see if there is an interest in limiting voting to Executive Committee Members in order to expedite roll calls. He indicated that the By-Laws authorize the Executive Committee to act on behalf of the entire membership. Mr. Forlenza indicated that only Executive Committee Members are voting during the virtual monthly meetings. He noted that it could be difficult to conduct a roll call of the entire membership virtually. Discussion ensued.

Mr. Cramer indicated that if we limit voting to the Executive Committee, we will see a decline in attendance by non-voting members. Mr. Gural agreed with Mr. Cramer.

Ms. Kosko asked if a roll call is mandatory. Mr. Miola explained that a roll call is required for the adoption of resolutions and approval of bill lists, PARS, check registers, etc. She then asked if certain matters could be an "all in favor" (voice vote) to expedite the meeting. Mr. Forlenza stated that some items can be an "all in favor", whereas other items require a roll call. Ms. Kosko stated that it is important for the members to stay engaged during the meeting. However, if there is a way that some of the motions can be reviewed as to what can be an "all in favor" vote vs. a full roll call she is all for it.

Mr. Forlenza asked the Committee if they comfortable with only the Executive Committee members voting during the virtual meetings. Then once meetings return back to face-to-face meeting we will continue to a full roll call with some items being changed to an "all in favor" vote. The Committee agreed with this process.

XVIII. Auto Repair Shop Program

Mr. Miola explained that over the past 18 months there has been quite a deterioration in our property claims experience. As a result, he began to research further into our property loss ratios as they are climbing. He noted that they are exceeding the property loss funding and the Fund Actuary has begun to increase our loss projections because of these claims which has adverse impact on our budget. A few years back the JIF had to increase our self-insured retention to pay to first \$50,000 on any property loss to \$100,000. Mr. Miola stated that he looked into this further to see if there was a trend. As a result, Mr. Miola requested data from Qual-Lynx and developed PowerPoint slides that he shared with the Committee on the call. He then briefly reviewed the numbers with the Committee.

Mr. Miola shared the following auto physical damage statistics with the Committee covering the 5 year period from 2015 to 2019:

- ACM - \$484,943 to \$742,333 at a 53% increase
- BURLCO - \$206,557 to \$353,250 at a 71% increase
- TRICO - \$353,272 to over \$905,724 for an increase of 256%

Mr. Miola explained that he researched the issue by meeting with Qual-Lynx and with the Auto Damage Appraiser to review current practices. He noted that there were no guidelines in place for auto repair facilities like all major insurers have. During their meeting, they were able to identify the following issues:

- Delays in completing estimates
- Supplemental repairs w/o pre-authorization
- Storage costs incurred on totaled vehicles

- Unnecessary “cosmetic repairs” performed
 - Perfection necessary?
- 25% retail markup on up-fit parts
 - Less costly under State Contract
- OEM vs LKQ on non-safety parts/older vehicles
- Billing for transport to equipment install or graphics shops
- “Favored” repair facilities pushing back on JIF
 - Town defending “questionable” practices
 - Siding with repair facility

Mr. Miola indicated that the program goal is to establish standards for vehicle repairs and ensure repairs are completely promptly, according to manufacturer recommendations, and to the pre-accident safety level at the agreed price.

Mr. Miola explained the program benefits with the Committee as follows:

- Choice of shop remains with member
- Greater stewardship of taxpayer dollars
- Reduction in property damage costs
- Enhanced service to members
- Repairs completed to manufacturer specifications
- Shops paid promptly by Q/L vs. member
 - Member only responsible for deductible

Mr. Miola indicated that Facilities that do not comply with the program will subject the member to a \$2,500 deductible.

Mr. Miola stated that his plan is to present the program to Committee members this month and, if the Committee approves, to distribute a copy of the program to all JIF members. The program will then be placed on the March Executive Committee agenda for adoption. Once the program is adopted the Claims Administrator will distribute the program to current repair facilities.

He explained that the *JIF Preferred Repair Facility Guidelines* were thoroughly reviewed by Qual-Lynx, the Appraisal Company, and with Mr. DeWeese. Mr. Miola then asked the Committee for their feedback.

Mr. Gural asked if there was a list of approved auto repair facilities. Mr. Miola responded that he does have a list of repair shops that members currently use. He stated that the plan is to send the Guidelines to these auto repairs shops for their review and acceptance. Members will still have their choice of repair shop.

Mr. Cramer asked if there a new repair facility they would like to utilize would we email the Executive Director’s office. Mr. Miola responded, yes.

Mr. Hornickel asked if Mr. Miola’s research included the types of vehicles, including where the claims were generated. Mr. Miola responded yes, 70% of vehicle claims were generated from the Police Departments. He noted that the Police Department is a 24/7 operation subjecting vehicles to more exposure.

Mr. Forlenza stated that an appraiser provides an estimate to the auto repair shop and the member for repairs. Sometimes, following the tear down of the vehicle, the repair shop finds additional damages, repairs them and then sends us a revised bill without documentation of replacement of parts or damages. The need to address this situation is one of the reasons that we developed this document.

Mr. Miola asked that the Committee review the document and provide him with any feedback. He stated that he will send the document to the members with a cover memo advising them that the program will be placed on the March agenda for adoption. The Committee agreed with this process.

XIX. Next Meeting

Mr. Miola indicated that the next meeting is scheduled for May 18, 2021 at 1:30pm via Zoom or an in-person meeting. The Committee agreed.

The meeting concluded at 2:59 pm.

File: BURLCO/2021/Strategic Planning Committee
BURLCO/Gen/Strategic Planning Committee

Tab: 02/16/2021
Tab: 02/16/2021



JIF Preferred Repair Facility Guidelines

INTRODUCTION

The Joint Insurance Fund (Fund) provides vehicle physical damage coverage for municipal vehicles damaged by a covered loss and has contracted with Qual-Lynx (Claims Administrator) to provide claims adjustment services to member municipalities. Because these claims are paid with taxpayer dollars, the Fund has a financial responsibility to the taxpayers of member municipalities to ensure consistent application of best practices for vehicle repair facilities. Due to differences in methods of repair and labor rates seen between member-chosen repair facilities, it has become necessary to establish Vehicle Repair Facility Guidelines in an effort to ensure uniformity and fiscal responsibility. These Guidelines are intended to assure that the vehicles are repaired in accordance with industry standards and the Fund is paying exactly what is owed for the repairs of an insured vehicle damaged from a covered loss; not a dollar more and not a dollar less.

If the member chooses a repair facility that meets the Guidelines herein, the standard \$1,000 deductible will apply. If a repair facility chosen by the member does not meet these Guidelines, the deductible will be increased to \$2,500. The determination as to whether the repair facility has met program Guidelines is made by the Claims Administrator with assistance, if necessary, from their approved Independent Damage Appraiser, the Fund Administrator, and Fund Solicitor.

GOALS

To establish guidelines and procedures for a vehicle repair facility chosen by the member:

- To ensure that all repairs are completed promptly;
- According to manufacturer recommendations;
- To its pre-accident safety level condition;
- In accordance with the “agreed price” for preliminary repairs completed by the approved Independent Damage Appraiser

BENEFITS

- Continued stewardship of taxpayer dollars.
- Enhanced service to members by the repair facility.
- Choice of shop remains with the member municipality.
- Completion of all repairs so that manufacturer warranties will not be voided.
- Shop is promptly paid directly by Claims Administrator less deductible when Guidelines are met.



PROGRAM OVERSIGHT

The Fund's Claims Administrator and/or their representative will be responsible to ensure adherence to the Guidelines set forth in this document by the member's shop of choice. The Claims Administrator will enlist the help of their approved Independent Damage Appraiser as well as the Fund Administrator and Fund Solicitor if necessary.

IMPLEMENTATION

For the member to receive the standard deductible, the repair facility they choose must agree to adhere to the Guidelines set forth herein. A copy of the Guidelines will be provided to each repair facility chosen by a member municipality asking them to indicate intent to adhere to the Guidelines. Any new versions of these Guidelines will be provided to the repair facilities upon adoption.

QUALIFICATIONS

In order to be considered compliant with the program, repair facilities must:

- Provide free vehicle pick-up and delivery.
- Agree to fair and reasonable labor rates based on region.
- Provide proof of I-CAR or Assured Performance certification. In the alternative, the repair facility must provide proof of *Direct Repair Shop* status for 3 or more major insurance companies.
- Provide New Jersey State Auto Body Repair License.
- Provide evidence that the repair facility is capable of performing repairs per manufacturer repair procedures, i.e. aluminum body repair certification, etc.
- Maintain Heavy Duty Vehicle Endorsement when repairing vehicles above 14,000 lbs. GVWR.
- Provide a current Certificate of Insurance for Commercial/Garage Liability at \$1,000,000 limits and Garage Keeper's Legal Liability in an amount equal to the value of vehicles being repaired but in no case less than \$100,000, naming the municipal vehicle owner as *Additional Insured*.

REQUIREMENTS

Repair facilities must agree to the following:

- Allow the Independent Damage Appraiser into repair facility to inspect damages.
- Prepare estimate within 3 business days after the arrival of vehicle and promptly forward copies to the municipality or directly to the Claims Administrator.
- Complete all estimates utilizing an approved vehicle damage estimating program such as CCC, Audatex or Mitchell.
- Not charge for storage fees on vehicles being held for repairs.
- Not charge storage fees on totaled vehicles held by the repair facility for more than 10 business days after arrival of vehicle at repair facility.



REQUIREMENTS (continued)

- Notify the Claims Administrator as soon as a vehicle is determined to be a total loss in order for the vehicle to be moved to a salvage yard. The Claims Administrator will direct the Independent Damage Appraiser to complete an itemized appraisal to verify that the vehicle is a total loss.
- Guarantee all completed repair work per Limited Repair Shop Warranty.
- Complete supplemental estimates as soon as additional damage or part price increases are known and the Independent Damage Appraiser should be notified the same day. No supplements will be honored without prior notification to the Independent Damage Appraiser with invoices and parts available through photo or inspection.

NOTE: The Fund reserves the right to re-inspect at any time to ensure compliance with the program and repair quality.

Best Practices for Shops

Not all municipal vehicles require cosmetic repairs to the point of perfection. Repair facilities are instructed to limit cosmetic repairs wherever possible allowing for minor dents, scratches, scuffs. Paint blending of adjacent panels will only be considered on metallic colors. Billing for repairs that are strictly cosmetic in nature will be denied subject to the Independent Damage Appraiser decision as approved by the member municipality. In addition, repair facilities will be guided by the following:

- Photographs must be clear with optimum angles to properly portray the damages. They must be labeled LF, RF, RR, LR, POI and prior damage. Pictures of the 4 vehicle corners, license plate and odometer must be provided. Along with those identifiers, pictures of all damages, any malfunction indicator lamps, and any sublet repair invoice including towing and storage must be provided.
- All Repair/replace decisions must be made following the OEM's policies and procedures. Items may appear to be repairable but are not for various reasons. Repairing a part that is not intended to be repaired can have serious consequences. Consideration should also be given to plastic repair for bumpers, fascia, and other plastic parts.
- Utilize Original Equipment Manufacturer (OEM) replacement parts on current model year vehicles that have less than 15,000 miles. Like, Kind & Quality (LKQ) parts are to be utilized, when available, for non-safety related parts on vehicles with more than 15,000 miles or older than the current model year.
- Attempts to locate LKQ parts must be documented or it will be assumed no search for LKQ parts took place. Documenting the search for LKQ parts must include who called for the parts and the yard's name and contact information. Sources for locating LKQ parts and prices can include calls to salvage parts yards, applications in data bases and internet websites.
- LKQ parts are **not to be used** for the following: suspension components, brake components, safety restraint system components, airbag components, modules or sensors, or safety belts.



Best Practices for Shops (continued)

- In order to be paid for diagnostic scanning, it must be recommended by the OEM. It will require an invoice if it was a sublet and a picture of the invoice documenting what the Diagnostic Trouble Code (DTC) was on the vehicle. If a shop does the scan themselves, a photo is required of the scanner attached to the data link and the picture should show the DTC and the odometer at the same time.
- Many LKQ parts are purchased as assemblies, which include other items such as moldings on sheet metal, glass and interior trim, moldings, hinges, locks, etc. along with condensers, radiators and coolant recovery tanks with front unibody structures.
- The following list includes, but is not limited to examples of LKQ parts that are acceptable: sheet metal, glass, bumpers, doors, deck lids and tailgates, wheels and wheel covers, lamps, seats, instruments panels and other interior components and trim, radios, and moldings.
- When these types of attached components are normally included, they should not be added to the estimate unless it is certain that they are not included with the LKQ part. Aftermarket parts are considered on all except current model year vehicles. Any deviation from utilizing these parts must be documented accordingly. Examples of these parts include but are not limited to bumper covers (CAPA), AC condensers, head lamps (CAPA), radiators, glass, grills, tail lamp, wheel, wheel covers, side lamps.
- FUND will direct municipality to purchase parts, vinyl, lettering, and up-fit equipment at State Contract pricing.
- Member Municipalities have been instructed to bring their vehicles directly to their equipment installation and/or graphics shop. Repair Facilities are not authorized to bill for this work.
- Uni-structure and frame repair times are to be based upon the number of estimated hours and at the applicable frame rate with set up and realignment identified separately. Do not estimate as a lump sum amount. The frame condition must be identified. (sag, sway, diamond, mash, etc.)
- The shop must consider the re-use of emblems and badges that are not damaged. Some are expensive and can be re-used.
- Labor rates will be adjusted as necessary to reflect current industry standards or specialized repair procedures i.e. aluminum.

DETERMINATION OF COMPLIANCE

Should a repair not be completed in accordance with these Guidelines or the repair estimate, without the Independent Damage Appraiser's or Claims Administrator's prior authorization, the repair facility shall be deemed Non-Compliant with the Guidelines for that repair and a \$2,500 deductible will be applied to that claim. The member will be informed of this decision.

The determination as to whether the repair facility has met Program Guidelines is made by the Claims Administrator with assistance, if necessary, from their approved Independent Damage Appraiser, the Fund Administrator, and Fund Solicitor. A member municipality shall have the opportunity to appeal this decision to the Fund's Claims Review Committee or in the absence of a Claims Review Committee the Coverage Committee of the Fund.



REPAIR FACILITY AGREEMENT

The undersigned Repair Facility hereby acknowledges that it has reviewed and fully understands the Guidelines attached hereto. The Repair Facility hereby agrees that it shall comply, in all respects, with the attached Guidelines. It is understood by the Repair Facility that any deviation from the attached Guidelines shall result in an increased deductible for the Member Municipality and may result in the Repair Facility not being considered a "Preferred Facility" by the JIF. If any questions arise with regard to the repair of a particular vehicle, the Repair Facility is encouraged to immediately direct those questions, prior to performing the repairs, to the Claims Adjuster or the Independent Damage Appraiser assigned by Qual-Lynx.

Repair Facility Name:

Repair Facility Owner:

Signature/Name and Title:

Date: _____

CONTACTS:

Claims Administrator

Qual-Lynx

100 Decadon Drive

Egg Harbor Township, NJ 08234

Attn: Chris Roselli, Account Manager, Tel: (609) 833-2176

Joseph Lisciani, Property Claims Supervisor, Tel: (609) 601-3191

E-Mail: crocelli@qual-lynx.com

jlisciani@qual-lynx.com

2021 MEL, MRHIF & NJCE Educational Seminar

Virtual

Friday, May 14, 9:00 to Noon

Friday, May 21, 9:00 to Noon

The MEL (Municipal Excess Liability Joint Insurance Fund), MRHIF (Municipal Reinsurance Health Fund) and the NJCE (NJ Counties Excess Joint Insurance Fund) are sponsoring the 10th annual educational seminar for elected officials, commissioners, municipal, county and authority personnel, risk managers and other professionals. There is no cost to attend.

This seminar is eligible for the following continuing educational credits:

- CFO/CMFO, Public Works and Clerks:
- Insurance Producers and Purchasing Agents:
- Accountants (CPA's) and Lawyers (CLE):
- TCH Water Supply & Wastewater Licensed Operator Training:
- RPPO and QPA

Friday May 14th:

- Keynote: Combating Implicit Bias in Local Government
- Ethics Issue 1: NJ Local Officials Ethics Act
- Coverage Issues: Insurance Market Conditions and Cyber Risk Control

Friday, May 21st:

- Ethics Issue 2: Ethical Considerations in Drafting Personnel Policies and Procedures
- Legislative Issues: Proposals to Change the WC & Liability Statutes
- Benefits Issues: The Affordable Care Act under the New Administration.

REGISTRATION: Contact Jaine Testa @ jainet@permainc.com





Municipal Excess Liability Joint Insurance Fund

Office of the Fund Attorney
714 Main Street
P.O. Box 228
Boonton, New Jersey 07005
Tel (973) 334-1900
fsemrau@dorseysemrau.com

BULLETIN

TO: All Members

FROM: Fred Semrau, Fund Attorney

DATED: February 9, 2021

RE: Model Personnel Policies Procedure Manual and Employee Handbook Frequently Asked Questions

The following are some MEL FAQs regarding the Model Personnel Policies Procedure Manual and the Employee Handbook:

1. What are the two documents and who developed them?

Answer: The MEL, with the assistance of the Model Personnel Manual Committee and through consultation with expert labor legal counsel, developed the Model Personnel Policies Procedure Manual and the Employee Handbook. Both are for non-civil service and civil service communities.

2. What is the difference between the Model Personnel Policies Procedure Manual and the Employee Handbook?

Answer: The Employee Handbook contains the essential policy, presented in a user-friendly manner, to be provided to all employees. The Model Personnel Policies Procedure Manual is a more comprehensive document that is geared toward administration and management.

3. Is each participating member of the MEL required to adopt the Model Personnel Policies Procedure Manual and the Employee Handbook in the same format as provided by the MEL?

Answer: No. These are model documents that reflect suggestions and incorporate applicable statutory changes and court decisions. They should be used as a guide by each member.

4. Can I combine the Model Personnel Policies Procedure Manual and the Employee Handbook into one document for our public entity?

Answer: Yes. You are permitted to combine them into one document as long as your legal counsel signs off and approves same. Alternatively, you may issue them as separate documents.

5. What is the best way to work on and implement the documents for our entity?

Answer: You should be guided by the Employment Best Practices Checklist, which requires that either the municipal attorney or labor attorney signs off on the proposed Model Personnel Policies Procedure Manual and Employee Handbook. It is strongly encouraged that you first review this policy and the Checklist with your legal counsel.

6. Are there certain policies that should be included in the Manual?

Answer: Yes. The Checklist sets forth twenty categories of policies that must be included in your Manual. However, they may be modified at the discretion of your legal counsel. The categories are:

- (a) Equal Opportunity policy
- (b) Americans with Disabilities policy
- (c) Contagious or life-threatening illnesses policy
- (d) Safety policy
- (e) Alcohol and drug-free workplace
- (f) Workplace violence policy
- (g) Policy against harassment
- (h) Whistleblower policy
- (i) Overtime
- (j) Confidentiality of personnel files
- (k) Political activity
- (l) Performance evaluation policy
- (m) Discipline and termination policy
- (n) Use of employer vehicles policy
- (o) Computer use, electronic mail and Internet policy
- (p) Family and Medical Leave Act policy
- (q) New Jersey Family Leave
- (r) Military leave policy
- (s) Domestic violence abuse leave policy
- (t) Employee reference

7. Will the MEL review each proposed Model Personnel Policies Procedure Manual and Employee Handbook?

Answer: No. MEL review is at the discretion of each participating member. However, in order to satisfy the Checklist, you must submit a certification from your legal counsel that they have reviewed and signed off on the Model Personnel Policies Procedure Manual and the Employee Handbook.

For more information, please review the MEL website and contact your risk manager and labor counsel/municipal attorney. If your labor counsel or municipal attorney has questions, they can contact the MEL's legal counsel with any follow-up questions.