

AGENDA PACKET



Tuesday, June 15, 2021 at 3:30 PM
Via Zoom Conferencing

<https://zoom.us/j/99809692560>

Telephone Access: 646 876 9923 US (New York)

Meeting ID: 998 0969 2560

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Tuesday, June 15, 2021 – 3:30 PM

Via Zoom Conferencing

<https://zoom.us/j/99809692560>

Meeting ID: 998 0969 2560

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

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 **May 18, 2021** Meeting Minutes.....Pages 1-13
 - B. Adoption of the **May 18, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.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 14-48
 - A. Lost Time Accident Frequency.....Pages 17-18
 - B. Certificates of Insurance.....Pages 19-23
 - C. Financial Fast Track Report.....Page 24
 - D. Regulatory Filing Checklists.....Pages 25-26
 - E. 2020 Safety Incentive Program Awards.....Page 27
 - F. 2021 Optional Safety Budget.....Page 28
 - G. 2021 Wellness Incentive.....Page 29
 - H. 2021 EPL/Cyber Risk Management Budget.....Page 30
 - I. EPL Compliance StatusPage 31
 - J. Statutory Bond Status.....Pages 32-33
 - K. Skateboard Park Approval Status.....Page 34
 - L. Capehart Scatchard Updates.....Pages 35-38
 - M. 2022-2023 MEL EPL Risk Management Plan Update
 - N. Police Command Staff Training Invitation.....Pages 39-40
 - O. Managerial & Supervisory Training
 - P. Non-Supervisory EPL Employee Training.....Pages 41-46
 - Q. Protection & Safe Treatment of Minors Training – Additional Dates Announcement....Page 47
 - R. Land Use Training Certification.....Page 48
 - S. Website

T.	New Member Activity	
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B.	MEL Helpline and Contact List.....	Pages 53-54
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A.	Activity Report	Pages 55-57
B.	Police One Training.....	Update
X.	Claims Administrator's Report	
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XI.	Wellness Director Report	
A.	Monthly Activity Report.....	Pages 59-60
B.	Targeting Wellness Newsletter	Pages 61-67
C.	Brain Teaser.....	Pages 68-69
D.	Exercise of the Month.....	Pages 70-71
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G.	Nurse Case Management Report.....	Page 80
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B.	Investment JCMi	
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D.	Fund Status	
E.	Disbursements	
F.	June Bill List.....	Page 139
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XV.	Committee Report	
A.	Finance Committee Meeting Minutes – May 26, 2021.....	Pages 140-160
1.	Resolution 2021 - ____ Accepting the Annual Audit Report for the Period Ending December 31, 2020 – Motion – Roll Call	Pages 161-162
2.	Resolution 2021 - ____ Authorizing an Intra-Fund Transfer for the 2018 Fund Year of \$300,000 from the 2018 Deductible Line to the 2018 General Liability Line, and \$30,000 from the 2018 Deductible Line to the 2018 Workers Compensation Line – Motion –Roll Call	Page 163

3. Resolution 2021-_____ Authorizing Payment of \$106,510 from the BURLCOJIF MEL Retrospective Account in Accordance with the Requirements of the New Jersey Municipal Excess Liability Joint Insurance Fund Surplus Trigger – **Motion – Roll Call**..... Pages 164-165
 4. Resolution 2021-_____Memorializing a Payment of \$87,719 from the 2015 Fund Year and Authorizing a Payment of \$124,040 from the 2016 Fund Year in Accordance with the Requirements of the New Jersey Municipal Residual Claims Fund Joint Insurance Fund Surplus Trigger – **Motion – Roll Call**.....Pages 166-167
 - B. Strategic Planning Committee Meeting – June 15, 2021.....Verbal
- XVI. MEL/RCF/E-JIF Reports
- A. MEL Report – June 1, 2021.....Pages 168-172
 - B. RCF Report – June 1, 2021.....Pages 173-175
 - C. EJIF Report 0 June 1, 2021.....Page 176
- XVII. Miscellaneous Business

<p style="text-align: center;">The next meeting will be held on Tuesday, July 20, 2021 at 3:30 PM via Zoom Conferencing</p>
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- XVIII. Meeting Open to Public Comment
- A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
 - B. Motion to Close Meeting to Public Comment – **Motion - All in Favor**
- XIX. Closed Session – Resolution 2021-_____Authorizing a Closed Session of the Burlington County Municipal Joint Insurance Fund to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations – **Motion -Roll Call**
- A. Professionals’ Reports
 1. Claims Administrator’s Report
 - a. Review of PARs over \$10,000
 2. Executive Director’s Report
 3. Safety Director’s Report
 4. Solicitor’s Report
 - B. Reopen Public Portion of Meeting – **Motion – All in Favor**
- XX Approval of Claims Payments – **Motion – Roll Call**
- XXI Authorization to Abandon Subrogation (if necessary) – **Motion – Roll Call**
- XXII. Motion to Adjourn Meeting – **Motion – All in Favor**

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

May 18, 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, May 18, 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

James Renwick, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Mike Theokas, **Bordentown Twp.**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield**
Erin Provensano, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Steve Fazekas, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Ed Dellorco, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Laurel Twp.**
John Gural, **Palmyra Boro.**
Donna Mull, **Pemberton Boro.**
Dan Hornickel, **Pemberton Twp.**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**

Absent Fund Commissioners were:

Tom Pullion, **Edgewater Park**
Patrice Hansell, **Fieldsboro Boro.**
Kyle Tuliano, **New Hanover Twp.**
Mary Picariello, **North Hanover Twp**
Kathy Hoffman, **Southampton Twp.**
J. Paul Keller, **Springfield Twp.**
Maryalice Brown, **Woodland Twp.**
James Ingling, **Wrightstown Boro.**

Those also in attendance were:

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

Also present were the following Risk Management Consultant agencies:

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

Absent Risk Management Consultant agencies:

N/A

Motion to move up Grace Archer, Bordentown City in the absence of James Ingling, Wrightstown Boro to the Executive Committee for voting purposes.

Motion by Mr. Gural, seconded by Mr. Wolbert to move up the member as presented. All in Favor. Motion carried by majority vote.

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 April 20, 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. Gural seconded by Mr. Cramer to approve the Open & Closed session meeting minutes of the April 20, 2021 meeting. All in Favor. Motion carried by majority vote.

The Closed Session minutes of the April 20, 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 most recent Certificates of Insurance reports which included April 2021 certificates 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 included in the agenda. A consolidated announcement letter including instructions on how to collect your 2021 Optional Safety Budget allowance; Wellness allowance, and EPL/Cyber Risk allowance was emailed to all members the week of February 22, 2021, and a separate communication was sent to all members in regards to your Safety Incentive Program on March 3, 2021. He noted all funds needed to be claimed by November 30, 2021. If you encumber your funds, they must be claimed by February 1, 2022. Mr. Forlenza emphasized not to wait until the last moment to utilize your funds and if you needed any ideas in regards to spending your funds, Ms. Schiffer would be happy to speak with you.

Mr. Forlenza referenced the Statutory Bond Status report and asked members to please review the report for accuracy and be sure to check the list and make sure any new employees are listed. 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 July 2020 the Model Employment Practice Policies and Employee Handbook were placed on the NJ MEL's website (NJMEL.org). Adopting the revised policies and handbook are one of steps required by all members to become/remain in compliance with the MEL EPL Risk Management Plan. He reminded the membership that 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 Police Command Staff training, on or about April 29, 2021 an invitation was emailed to all Fund Commissioners and Risk Management Consultants for the upcoming Police Command Staff Training, asking them to please forward to their Police Department for review and action. Mr. Forlenza reminded everyone completion of this training by the members of your Police Department's Command Staff is a required element for compliance with the MEL's 2022-2023 Employment Practices Liability Plan of Risk Management. He noted this training is being held in person and each of the three (3) training dates will include AM & PM sessions with each session identical in the materials to be covered. Social distancing and the wearing of masks will be enforced and due to the social distancing guidelines, there will be a cap on the number of participants per session. If you go to register and are unable to do so, it is because that particular class is full, and you will be directed to another date/time that still has availability. The training dates are as follows:

Thursday, June 3, 2021 @ Indian Springs Country Club, Marlton
Tuesday, June 8, 2021 @ Merighi's Savoy Inn, Vineland
Wednesday, June 23 @ Auletto's Catering, Deptford

Mr. Forlenza noted during the week of March 8, 2021, an invitation was emailed to all members regarding the Managers & Supervisor's Employment Liability Training. These trainings are being held via webinar and are 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. Mr. Forlenza noted that due to unforeseen circumstances, the May 12th sessions were postponed and rescheduled to June 9, 2021. All registrants for these sessions were notified of this change and sent a new link for the June 9th training. Please contact the Executive Director's office if you have any questions.

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, however a new memorandum has recently been emailed to all members as the MEL has changed the directions. 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 stated 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. He emphasized 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. Mr. Forlenza noted 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.

In regards to filing your Financial Disclosure Statement, on or about April 29, 2021, an email, including instruction and a copy of Local Finance Notice 2021-8, was sent to all Fund Commissioners and Fund Professionals, required to complete the FDS process, notifying them of their responsibility to include their role with the JIF on their FDS. All FDS must be submitted by June 30, 2021. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office should contact Kris Kristie at 856-446-9136.

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.

Next, Mr. DeWeese presented Resolution 2021-22 included in the agenda packet for the Executive Committee's consideration which, if approved, authorizes the release of 2020 Closed Session Minutes with certain redactions due to ongoing litigation. Mr. DeWeese stated his letter is attached to the Resolution indicating what should be redacted from the 2020 Closed Session

Minutes should the minutes be requested by a member of the public. He also indicated that his recommendations included in his letter were incorporated into the Resolution.

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

Chair McMahon entertained a Motion to Approve *Resolution 2021-22 Authorizing the Release of the 2020 Closed Session Minutes with Certain Redactions Due to Ongoing Litigation.*

Motion by Ms. Kosko, seconded by Mr. Cramer to approve Resolution 2021-22 as presented.

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

Nays: None

Abstain: None

Motion carried by unanimous vote.

Lastly, Mr. DeWeese noted he has emailed out several notices referencing the most updated COVID-19 Guidance from the NJ Department of Health including: Indoor/Outdoor Dining; Pool and Aquatic Activities; Sports Activities, Health Club/Gyms/Fitness Centers; and High Touch Amusement and Recreations Activities. Also, included in another email, was a summary of Executive Order 241 which eliminates the mask requirement in outdoor public spaces, along with the lifting of the Travel Advisory summary.

Mr. DeWeese noted he has already received calls in regards to questions on these orders, so please do not hesitate to reach out with any questions or concerns.

Mr. DeWeese asked in there were any questions. 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.

MSI training continues to be provided through the Zoom Webinar Format due to the restrictions brought about from the pandemic. Training requirements must still be met while dealing with the pandemic and that PEOSHA is actively conducting compliance visits. It is recommended that you review the hierarchy reports for your town in the learning management system to be sure your trainings are up to date. Mr. Saville noted to take advantage of the MSI Live Virtual classes or the videos offered through MSI Now. Group registrations are available for those with limited internet capabilities, and remember that PEOSH considers any training more than three years old to be outdated.

Mr. Saville reminded everyone that if you have not done so recently, look at the newly updated MSI website, it promises to make it easier to navigate, and to please make sure the appropriate personnel review the safety bulletins as they are distributed, especially those for law enforcement.

Mr. Saville also reminded the members to please remember to fill out the Supervisor's Incident Reports whenever an incident occurs. It will help J.A. Montgomery understand what happened and help get to the root cause of the incident, even in cases of COVID Exposures.

Lastly, 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. There have been 1,208 courses taken by those members as of 5/14/21, three members provided their rosters but have taken no courses, and we still have one member with no activity at all. 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 May which reviewed *Beat the Heat!* He then highlighted the following in order to ensure that employees know the basics:

- Drink water every 15 minutes, even if you are not thirsty.
- Rest in the shade to cool down
- Wear a hat and lightweight, light-colored, loose-fitting clothing
- Learn the signs of heat illness and what to do in an emergency
- Keep an eye on fellow workers

Mr. Roselli then reviewed signs of Heat Exhaustion and Heat Stroke and what you should do if you or a fellow worker shows any of these signs. He also highlighted two claims where heat exhaustion was the cause of employee claims including the death of an employee

Lastly, Mr. Roselli stated Mr. Miola sent an email to all members last week announcing that QualCare Alliance Networks, Inc. (QANI) would be acquired, upon closing in the second half of 2021, by Mitchell | Genex | Coventry, or M|G|C, a leader in cost containment technology, provider networks, clinical services, pharmacy benefit management (PBM) and disability management. Mr. Roselli noted there should be no changes to your Account Representatives, Managers, Adjusters, etc. Mr. Roselli noted he feels this is actually a much better fit and Qual-Lynx will receive better support from M|C|G.

Mr. Roselli stated if anyone would like a copy of the press release to please let him know and he will get it out to you.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer stated her report is included in the agenda packet and highlighted the following:

She noted Wellness fund supported or free activities among the BURLCO JIF municipalities include:

- ♦ Prizes for Baseball Homerun challenge
- ♦ Standing desks
- ♦ Fresh fruit

- ♦ Presentation - Eating Well and Diabetes through Food Bank of SJ
- ♦ Weight loss challenge

Ms. Schiffer noted some other ideas can include:

Various fun challenges, Educational presentations, Chair Massage/Meditation Practices, Office stretching demos, Cooking Demos, Recipe swap, Fitness/Walking club, Wellness Wednesdays, Potlucks, Game day, Gratitude boards, Team Walks/Races, Smoothie bar, office exercise equipment, and gym reimbursements.

Ms. Schiffer reported on some new resources she is hoping to engage with include:

- ♦ Misfit Markets – She is waiting on details to have them possible deliver produce packages to the municipal building for the employees to enjoy.
- ♦ Robert Wood Johnson – She is waiting on confirmation of screenings they can offer on-site.

Ms. Schiffer noted the Elias Institute of Professional Coaching – Launching Pilot Program – May Cohort Leadership Group Coaching is planning to test this pilot program with a small sampling of towns who agreed to participate out of the 3 JIFs. Based on the results and feedback of this first cohort group, the JIF may decide to offer this program to additional towns and groups of first responders.

Ms. Schiffer reviewed the Monthly Newsletter noting:

May has a lot of opportunity to share education and create themes to offer employees in the workplace. A few to consider are:

- Osteoporosis Month
- Better Sleep Month
- Employee Health and Fitness Month (The actual day is May 15)
- Healthy Vision Month
- High Blood Pressure and Stroke Awareness Month
- Lupus Awareness Month
- to name a few!

Also in her Newsletter, she highlighted the following:

1. Improve sleep hygiene and improve quality of life
2. Unplug from the dangers of technology
3. Prevent and Detect Skin Cancer
4. What is Mental Health and some ways to boost yours
5. Nutritional Bites: The "Magic" of Mushrooms
6. Recipe Corner: Mushroom Lentil "Meatloaf"

Also included in the agenda is a *30-day Mental Health Challenge plus the Exercises of the Month* which focus on Leg strengthening which will also strengthen your knees. She noted to always consult with your doctor if you are coming off of any injury. Stop if you feel any pain or discomfort while doing any of these moves, and always listen to your body.

Please share this with your employees; print them out and post them for all to see.

Also included this month was a list of Health and Wellness classes offered by the Food Bank of South Jersey, which included classes on cooking for both adults and teens, Eating Well and Diabetes, Healthy Baking, Youth Nutrition and Grow it, Try it, Like it!

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>April</i>	<i>YTD</i>
<i>Lost Time</i>	6	32
<i>Medical Only</i>	12	41
<i>Report Only</i>	19	104
<i># of New Claims Reported</i>	37	177
<i>Report Only % of Total</i>	51%	59%
<i>Medical Only/Lost Time Ratio</i>	67:33	57:43
<i>Average Days to Report</i>	3.6	4.7

Ms. Beatty noted the Average Days to Report is running high due to the COVID claims and how long it takes to contact trace to confirm who may have been exposed and potential additional claims. Per Mr. Miola's request last month, Ms. Beatty presented another report which broke out and depicted the number of Indemnity, Medical Only and Report only Claims for both COVID related and Non COVID related claims for the month of April 2021 and Year to Date 2021.

April 2021 COVID Related Average Days to Report: 4.6

April 2021 Non COVID Related Average Days to Report: 0.8

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>	767
<i>Transitional Duty Days Worked</i>	510
<i>% of Transitional Duty Days Worked</i>	66%
<i>Transitional Duty Days Not Accommodated</i>	257
<i>% of Transitional Duty Days Not Accommodated</i>	34%
<i>\$ Saved by Accommodating</i>	\$51,585
<i>\$ Lost by Not Accommodating</i>	\$29,463

Ms. Beatty also included a report this month in the agenda that depicted examples, categorized by profession, of different duties that could be performed by employees who are on temporary job assignment due to injury, so they can come back and utilize Transitional Duty Days. These included such duties as, answering phones, inventory, desk duty, Dispatch, light office clean up, etc. Ms. Beatty noted she will be including this report monthly.

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>April</i>
<i>Bill Count</i>	<i>123</i>
<i>Original Provider Charges</i>	<i>\$130,665</i>
<i>Re-priced Bill Amount</i>	<i>\$50,969</i>
<i>Savings</i>	<i>\$79,696</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>97%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>96%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>95%</i>

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero noted in regards to the phishing emails for the month of April there were 648 phishing emails issued with 11 clicked, or 1.7%, which is very good, and the same as last month. Mr. Romero noted again, there are some firewalls that are blocking the phishing email exercises, and asked the members to please ask your IT service provider to whitelist the IP address that Pivot Point uses to launch their simulated phishing emails. He also noted he will continue to send reports to the Fund Commissioners so they can see which employees are clicking on the phishing emails.

In regards to the MEL Cyber Risk Management Compliance there are 22 members who are grandfathered for both Tiers going into the new program until January 2022. There are no members yet in compliance with the new Cyber Program.

Mr. Romero noted that Pivot Point Security continues to perform their Vulnerability Scanning of member firewalls and gateways noting a report in the agenda packet. He noted everyone should have received their Vulnerability Report for this month.

Next, Mr. Romero discussed internet speed. With everyone using the internet now more than ever there are numerous tools on the internet that can be used to measure the speed of your internet connection; however, for more accurate measurements make sure you are not streaming, playing games, and that you are as close to the wireless router as possible. Try connecting directly to the router and avoid the wireless connection. Remember, distance affects speed and performance.

If your plan is 300 mbps and your test consistently shows 56 mbps, call your service provider and complain. He noted his personal experience has been that they reset the router or change the channel which may temporarily fix the problem but will eventually come backdown.

Mr. Romero then discussed text phishing, also known as **SMiShing**, which is a type of social engineering attack initiated through SMS text messages.

There has been a recent increase in SMiShing using the COVID-19 vaccine as a campaign claiming access to an appointment or information regarding the vaccine. Other SMiShing campaigns include package delivery notifications from Amazon, FedEx, US Postal, ect.

These campaigns are designed to get you to click on a link that leads you to fraudulent websites and try to obtain user credentials, steal funds, and or load malware by promoting a service or addressing a problem. SMiShing messages may come from random phone numbers or email addresses and often use a sense of urgency to convince the target to take a desired action quickly.

What to do:

- Go to any online account directly by manually typing the URL into your browser.
- Don't click on links delivered in SMS text messages from unverified sources.
- Don't provide sensitive information in response to an SMS text message from unknown senders.
- Don't call the sender's phone number or phone numbers included in SMS text.
- Block senders and delete SMS text phishing messages.
- Consider blocking SMS messages from non-contacts.
- You can forward the message to 7726 and they will research it.

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 April 2021, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski's reports are valued as of April 30, 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 \$15,984.63. This generated an average annual yield of 1.01%. However, after including an unrealized net gain of \$16,364.84 in the asset portfolio, the yield is adjusted to 2.05% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized gain of \$48,915.51 as it relates to current market value of \$5,751,852.15 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$15,766,610.88.

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

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$0	\$13,109.83
Salvage Receipts	\$2,360.00	
Overpayment Reimbursements	\$0.00	
FY 2021 Premium Receipts	\$828.00	

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

Delran Township	\$16,224.00
Chesterfield Township	\$1,116.00
Bordentown City	\$70,544.00
Bordentown Township	\$63,937.00
Westampton Township	\$10,444.00

Cash Activity for the Period

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$19,344,614.69 to a closing balance of \$18,617,422.98 showing a decrease in the fund of \$727,191.71.

Loss Run Payment Register – April 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 \$255,517.72. The claim detail shows 243 claim payments issued.

Bill List –May 2021

For the Executive Committee's consideration, Mr. Tontarski presented the May 2021 Bill List in the amount of \$573,516.88. He noted a corrected Bill List had been emailed to all members earlier today as the Bill List included in the agenda had a formula error. There were no figure changes to the corrected Bill List.

Chair McMahon entertained a motion to approve the April 2021 Loss Run Payment Register and the May 2021 Bill List, as presented.

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

Motion by Ms. Kosko seconded by Mr. Mascia to approve the *April 2021 Loss Run Payment Register and the May 2021 Bill List* as presented.

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

Nays: None
Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

No reports this month.

MEL/RCF/E-JIF REPORT

No reports this month.

MISCELLANEOUS BUSINESS

Next Meeting

Chair McMahon noted that the next meeting of the BURLCO JIF will take place on **Tuesday, June 15, 2021 at 3:30 PM** via Zoom Conferencing.

PUBLIC COMMENT

Motion by Mr. Gural, 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.

Hearing no comment from the public, Chair McMahon entertained a motion to close the public portion of the meeting.

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

EXECUTIVE SESSION MEETING – Resolution #2021-23

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

Motion by Ms. Kosko, seconded by Mr. Gural to Adopt ***Resolution #2021-23***

ROLL CALL	<i>Yeas</i>	Doug Cramer, Tabernacle Twp. 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 Grace Archer, Bordentown City
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<i>Nays:</i>	None
<i>Abstain:</i>	None

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 Ms. Kosko 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>	<i>Property</i>
<i>MLT-2021233414</i>	<i>2019162546</i>	<i>2021231450</i>
<i>2021222201</i>	<i>2018126936</i>	
<i>2020208328</i>		
<i>2021215075</i>		
<i>2021231781</i>		
<i>2021221628</i>		

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

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

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

Nays: None
Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were zero (0) claim(s) presented for abandon subrogation:

MOTION TO ADJOURN

Chair McMahon entertained a motion to adjourn the May 18, 2021 meeting of the BURLCO JIF.

Motion by Ms. Archer, seconded by Mr. Wolbert to adjourn the May 18, 2021 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:54 PM.

Kris Kristie,
Recording Secretary for

John Gural, SECRETARY



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: June 15, 2021
Re: Executive Director's Report

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A. Lost Time Accident Frequency Report – (pgs. 17-18)

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

B. Certificates of Insurance (pgs. 19-23)

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

C. Financial Fast Track Report (pg. 24)

The Financial Fast Track Report as of April 30, 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 April 30, 2021 was \$

D. Regulatory Filing Checklists (pgs. 25-26)

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. 27)

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 was sent to all members on or about March 3, 2021. 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. 28)

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. 29)

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. 30)

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. 31)

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. 32-33)

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. 34)

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. 35-38)

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 Invite (pgs. 39-40)

On or about April 29, 2021 an invitation was emailed to all Fund Commissioners and Risk Management Consultants for the upcoming Police Command Staff Training, asking them to please forward to their Police Department for review and action. Completion of this training by the members of your Police Department's Command Staff is a required element for compliance with the MEL's 2022-2023 Employment Practices Liability Plan of Risk Management. Please note that this training is being held in person. Each of the three (3) training dates will include AM & PM sessions. Each session is identical in the materials to be covered. Social distancing and the wearing of masks will be enforced. The sign-in sheets from the June 3 and June 8th dates are posted to the websites. The remaining training date is:

O. Managerial & Supervisory Training

Since April 15, 2021, the ACM, BURLCO, & TRICO JIFs have sponsored 20 Managers & Supervisor's Employment Liability Training sessions. These trainings were held via webinar and were presented by Armando Riccio, Esq. Participation by your managers & supervisors in this training is required for compliance with the 2022-2023 MEL EPL Plan of Risk Management. A list of the attendees at each session is available on the JIF website; www.burlcojif.org. Please contact the Executive Director's office if you have any questions.

P. Non-Supervisory EPL Employee Training (pgs. 41-46)

On November 23, 2020 and April 14, 2021, 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. Protection & Safe Treatment of Minors – Additional Dates (pg. 47)

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.

R. Land Use Training Certification (pg. 48)

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.

S. 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.

T. 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 April 30, 2021									
		# CLAIMS	Y.T.D.	2021	2020	2019			TOTAL
		** FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER	MEMBER	* 4/30/2021	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER	MEMBER	2021 - 2019
1	75 Beverly City	0	0	0.00	4.17	0.00	1	Beverly City	1.83
2	76 Delanco Township	0	0	0.00	1.71	0.00	2	Delanco Township	0.71
3	79 Florence Township	0	0	0.00	0.00	1.91	3	Florence Township	0.81
4	80 Hainesport Township	0	0	0.00	0.00	0.00	4	Hainesport Township	0.00
5	81 Lumberton Township	0	0	0.00	0.00	0.00	5	Lumberton Township	0.00
6	82 Mansfield Township	0	0	0.00	0.00	0.00	6	Mansfield Township	0.00
7	83 Medford Township	0	0	0.00	1.22	0.72	7	Medford Township	0.84
8	84 Riverside Township	0	0	0.00	0.00	0.00	8	Riverside Township	0.00
9	85 Shamong Township	0	0	0.00	0.00	0.00	9	Shamong Township	0.00
10	86 Tabernacle Township	0	0	0.00	1.01	0.00	10	Tabernacle Township	0.39
11	373 Southampton Township	0	0	0.00	2.50	1.18	11	Southampton Township	1.61
12	456 Springfield Township	0	0	0.00	0.00	0.00	12	Springfield Township	0.00
13	531 Chesterfield Township	0	0	0.00	2.11	0.00	13	Chesterfield Township	0.91
14	532 Westampton Township	0	0	0.00	1.50	3.03	14	Westampton Township	1.97
15	576 Mount Laurel Township	0	0	0.00	1.05	2.02	15	Mount Laurel Township	1.27
16	577 Bass River Township	0	0	0.00	0.00	0.00	16	Bass River Township	0.00
17	589 Bordentown City	0	0	0.00	2.15	2.07	17	Bordentown City	1.78
18	600 Bordentown Township	0	0	0.00	3.64	4.73	18	Bordentown Township	3.60
19	601 North Hanover Township	0	0	0.00	1.17	0.00	19	North Hanover Township	0.56
20	636 Wrightstown Borough	0	0	0.00	0.00	0.00	20	Wrightstown Borough	0.00
21	642 Pemberton Borough	0	0	0.00	0.00	2.33	21	Pemberton Borough	1.00
22	650 Palmyra Borough	0	0	0.00	0.00	1.20	22	Palmyra Borough	0.53
23	651 Woodland Township	0	0	0.00	0.00	0.00	23	Woodland Township	0.00
24	679 Fieldsboro Borough	0	0	0.00	0.00	0.00	24	Fieldsboro Borough	0.00
25	697 New Hanover Township	0	0	0.00	0.00	***	25	New Hanover Township	0.00
26	208 Pemberton Township	1	1	1.52	1.49	2.56	26	Pemberton Township	1.95
27	77 Delran Township	0	1	2.16	1.53	0.94	27	Delran Township	1.41
28	78 Edgewater Park Township	1	1	5.61	3.48	0.00	28	Edgewater Park Township	2.45
Totals:		2	3	0.40	1.15	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 April 30, 2020 1.17									

2021 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS				
		April 30, 2021		
	2021	2020	2019	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2021 - 2019
Professional Municipal Management	0.31	1.04	2.29	1.47
Burlington County Municipal JIF	0.40	1.15	1.25	1.08
Monmouth County	0.46	0.84	1.30	0.98
Bergen County	0.58	1.25	1.50	1.26
Ocean County	0.70	1.40	1.82	1.48
Gloucester, Salem, Cumberland Cour	0.75	1.45	1.80	1.50
Suburban Metro	0.77	1.58	1.76	1.57
Atlantic County Municipal JIF	0.84	1.73	2.57	1.95
Morris County	0.89	1.20	1.59	1.32
Camden County	0.96	1.26	1.37	1.27
Central New Jersey	1.03	1.48	1.54	1.44
NJ Utility Authorities	1.12	2.01	2.62	2.14
NJ Public Housing Authority	1.27	1.59	1.80	1.63
South Bergen County	1.28	1.79	1.67	1.66
Suburban Municipal	1.51	1.58	1.81	1.66
AVERAGE	0.86	1.42	1.78	1.49
* 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 4/22/2021 To 5/22/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - New Jersey Historic Trust I - New Hanover Township		Evidence of Insurance	4/27/2021 #2905935	GL AU EX WC OTH
H - State of New Jersey, Dept. of I - City of Bordentown	Environmental Protection PO Box 420 Trenton, NJ 08625	RE: Grant AQ21-052 It Pay\$ to Plug In State of New Jersey, Department of Environmental Protection is an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect It Pay\$ to Plug In: NJs Electronic Vehicle Charging Grant Program. Grant Identifier: AQ21-052 Amount of Grant: \$8,000 30 days notice of cancellation (except 10 days for non-payment of premium) is provided to the First Named Insured.	4/30/2021 #2907027	GL AU EX WC
H - State of NJ, Dept. of Env. Protection I - City of Bordentown	Div. of Parks & Forestry State Park Service PO Box 402 Trenton, NJ 08625	RE: use of Point Breeze Park for Children's Art Mural dedication State of New Jersey, Department of Environmental Protection is an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of Point Breeze Park for Children's Art Mural dedication.	4/30/2021 #2907022	GL AU EX WC
H - Calvary Church I - Township of Delran	317 Conrow Road Delran, NJ 08075	RE: Use of Calvary Church for primary and general elections The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Use of Calvary Church for primary and general elections during the current calendar year.	5/3/2021 #2911582	GL AU EX WC
H - Jesco Inc I - Township of Tabernacle	1790 Rt. 38 Lumberton, NJ 08048	RE: John Deere 317G Compact track loader Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the weekly rental of John Deere 317G Compact track loader Vin # is 1T0317GJAKJ358475 with a value of \$72,000.00.	5/6/2021 #2915946	GL AU EX WC OTH
H - Enterprise FM Trust I - Township of Riverside	PO Box 16805 St Louis, MO 63105	RE: Rented/Leased Vehicles Enterprise FM Trust is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Rented/Leased Vehicles: 23LK7V 2020 Ford Explorer 1FMSK8DH8LGC23797 23LJWZ 2020 Ford Explorer 1FMSK8BHXLGC01755 23LJHB 2020 Jeep Grand Cherokee 1C4RJFAG4LC33963	5/6/2021 #2915960	GL AU EX WC OTH
H - Edgewater Park Twp School	District 25 Washington Avenue	RE: use of Magowan School Parking Lot for a Bicycle Safety Program The Certificate Holder is an Additional Insured on the	5/11/2021	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 4/22/2021 To 5/22/2021

I - Township of Edgewater Park	Edgewater Park, NJ 08010	above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of Magowan School Parking Lot for a Bicycle Safety Program during the current calendar year.	#2918384	
H - Hagerthey Repair Shop I - Township of Southampton	2063 US-206 Southampton, NJ 08088	RE: use of facilities for Memorial Day Celebrations Evidence of insurance with respect to use of facilities for a staging area to park vehicles and a portable bathroom for Memorial Day Celebrations.	5/12/2021 #2918437	GL AU EX WC OTH
H - Burlington County Bridge I - Township of Pemberton	Commission 1300 Route 73 North, PO Box 6 Palmyra, NJ 08065	RE: Governmental Lease Program series 2004 and 2005 Certificate Holder and the County of Burlington 49 Rancocas Rd., Mt. Holly, NJ and TD Wealth Management, Andrea West CCTS, 1006 Astoria Blvd. Cherry Hill, NJ 08034 are Additional Insureds on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract, and is included as a Loss Payees and trustee on the above referenced Property Policy if required by written contract as respects to Governmental Lease Program series 2004 and 2005.	5/14/2021 #2918955	GL AU EX WC OTH
H - Burlington County Bridge I - Township of Pemberton	Commission 1300 Route 73 North, PO Box 6 Palmyra, NJ 08065	RE: Governmental Lease Program series 2004 and 2005 Certificate holder as well as the County of Burlington and Commerce Bank, NA are Additional Insureds on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract, and is included as a Loss Payees and trustee on the above referenced Property Policy if required by written contract as respects to Governmental Lease Program series 2004 and 2005.	5/14/2021 #2919374	GL AU EX WC OTH
H - Holly Hills Elementary School I - Township of Westampton	500 Ogden Drive Eastampton, NJ 08060	RE: use of facilities at Holly Hills Elementary School Evidence of insurance as respects to use of facilities at Holly Hills Elementary School.	5/18/2021 #2919777	GL AU EX WC
H - Allen's Oil I - Township of Southampton	427 Main Street Vincentown, NJ 08088	RE: use of facilities during parade events Evidence of insurance as respects to use of facilities for parking and hosting speeched during parade events.	5/19/2021 #2920337	GL AU EX WC
H - Woodlawn Sports Complex I - Township of Burlington	309 Columbus Blvd Maple Shade, NJ 08052	NJMSIJIF and MELJIF limits are excess of the Township of Burlingtons \$100,000 SIR on GL and \$150,000 SIR on WC. Evidence of insurance as respects to baseball tournament.	5/19/2021 #2920343	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 4/22/2021 To 5/22/2021

H - Virtua I - Township of Mount Laurel	20 W. Stow Road Marlton , NJ 08053	RE: Police Officers working extra duty assignments at vaccine mega site Evidence of insurance with respects to the Mount Laurel Police Officers working extra duty assignments at the vaccine mega site clinic at the Moorestown Mall, located at 400 Route 38, Moorestown, NJ 08057.	5/19/2021 #2920344	GL AU EX WC
H - Sacred Heart CYO Westampton I - Township of Burlington	Complex 301 Bridge St Westampton, NJ 08060	NJMSIJIF and MELJIF limits are excess of the Township of Burlingtons \$100,000 SIR on GL and \$150,000 SIR on WC. Evidence of insurance as respects to baseball tournament.	5/19/2021 #2920345	GL AU EX WC
H - Rabinowitz Complex I - Township of Burlington	320 Kresson Road Voorhees, NJ 08043	NJMSIJIF and MELJIF limits are excess of the Township of Burlingtons \$100,000 SIR on GL and \$150,000 SIR on WC. Evidence of insurance as respects to baseball tournament.	5/19/2021 #2920347	GL AU EX WC
H - Mount Laurel Baseball I - Township of Burlington	1031 Union Mill Road Mt. Laurel, NJ 08054	NJMSIJIF and MELJIF limits are excess of the Township of Burlingtons \$100,000 SIR on GL and \$150,000 SIR on WC. Evidence of insurance as respects to baseball tournament.	5/19/2021 #2920348	GL AU EX WC
H - Rabinowitz Complex I - Township of Burlington	320 Kresson Road Voorhees, NJ 08043	Evidence of insurance as respects to baseball tournament.	5/19/2021 #2920339	GL AU EX WC
H - Moorestown Baseball Tournament I - Township of Burlington	Corner of Hartford and Salem Crossing Roads Moorestown, NJ 08057	NJMSIJIF and MELJIF limits are excess of the Township of Burlingtons \$100,000 SIR on GL and \$150,000 SIR on WC. Evidence of insurance as respects to baseball tournament.	5/19/2021 #2920349	GL AU EX WC
H - Medford Baseball I - Township of Burlington	120 Church Road Medford, NJ 08055	NJMSIJIF and MELJIF limits are excess of the Township of Burlingtons \$100,000 SIR on GL and \$150,000 SIR on WC. Evidence of insurance as respects to baseball tournament.	5/19/2021 #2920352	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 4/22/2021 To 5/22/2021

H - Medford Baseball I - Township of Burlington	201 Hartford Road Medford, NJ 08056	NJMSIJIF and MELJIF limits are excess of the Township of Burlingtons \$100,000 SIR on GL and \$150,000 SIR on WC. Evidence of insurance as respects to baseball tournament.	5/19/2021 #2920351	GL AU EX WC
H - Marlton Baseball I - Township of Burlington	984 Tuckerton Road Marlton , NJ 08053	NJMSIJIF and MELJIF limits are excess of the Township of Burlingtons \$100,000 SIR on GL and \$150,000 SIR on WC. Evidence of insurance as respects to baseball tournament.	5/19/2021 #2920353	GL AU EX WC
H - Sacred Heart CYO I - Township of Burlington	150 Route 541 Bypass Hainesport, NJ 08036	NJMSIJIF and MELJIF limits are excess of the Township of Burlingtons \$100,000 SIR on GL and \$150,000 SIR on WC. Evidence of insurance as respects to baseball tournament.	5/19/2021 #2920346	GL AU EX WC
H - Cherry Hill Atlantic Complex I - Township of Burlington	2300 East Evesham Road Cherry Hill, NJ 08034	NJMSIJIF and MELJIF limits are excess of the Township of Burlingtons \$100,000 SIR on GL and \$150,000 SIR on WC. Evidence of insurance as respects to baseball tournament.	5/19/2021 #2920356	GL AU EX WC
H - Cherry Hill National Little I - Township of Burlington	League 701 Cooper Landing Road Cherry Hill, NJ 08034	NJMSIJIF and MELJIF limits are excess of the Township of Burlingtons \$100,000 SIR on GL and \$150,000 SIR on WC. Evidence of insurance as respects to baseball tournament.	5/19/2021 #2920355	GL AU EX WC
H - Moorestown Baseball Tournament I - Township of Burlington	254 South Church St Moorestown, NJ 08057	NJMSIJIF and MELJIF limits are excess of the Township of Burlingtons \$100,000 SIR on GL and \$150,000 SIR on WC. Evidence of insurance as respects to baseball tournament.	5/19/2021 #2920350	GL AU EX WC
H - Legacy Sports Park I - Township of Burlington	8217 County Fair Lane Ruther Glen, VA 22546	NJMSIJIF and MELJIF limits are excess of the Township of Burlingtons \$100,000 SIR on GL and \$150,000 SIR on WC. Evidence of insurance as respects to baseball tournament.	5/19/2021 #2920354	GL AU EX WC

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 4/22/2021 To 5/22/2021

H - Virtua I - Township of Mount Laurel	20 W. Stow Road Marlton , NJ 08053	RE: Police Officers working extra duty assignments at vaccine mega site Evidence of insurance with respects to the Mount Laurel Police Officers working extra duty assignments at the vaccine mega site clinic at the Moorestown Mall, located at 400 Route 38, Moorestown, NJ 08057.	5/19/2021 #2919942	GL AU EX WC
H - Lumberton Twp School District I - Township of Lumberton	33 Municipal Dr. Lumberton, NJ 08048	RE: use of parking lots for Friday food truck events The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Township of Lumberton using their parking facilities located at 56 Chestnut St. at the Florence L Walther School for the Friday food truck events in the Summer and Fall of the current calendar year.	5/21/2021 #2920775	GL AU EX WC OTH
Total # of Holders: 29				

BURLINGTON COUNTY MUNICIPAL FUND

FINANCIAL FAST TRACK REPORT

AS OF April 30, 2021

	THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	680,340	2,721,359	128,691,648	131,413,007
2. CLAIM EXPENSES				
Paid Claims	203,090	1,077,927	48,641,102	49,719,030
Case Reserves	6,011	(3,098)	4,469,559	4,466,460
IBNR	123,657	160,536	2,465,014	2,625,550
Recoveries	(20,451)	63,893	(247,254)	(183,361)
TOTAL CLAIMS	312,308	1,299,257	55,328,421	56,627,679
3. EXPENSES				
Excess Premiums	249,782	999,127	36,314,788	37,313,915
Administrative	112,853	432,854	21,954,784	22,387,638
TOTAL EXPENSES	362,635	1,431,982	58,269,572	59,701,554
4. UNDERWRITING PROFIT (1-2-3)	5,398	(9,880)	15,093,655	15,083,775
5. INVESTMENT INCOME	32,349	25,517	4,713,686	4,739,202
6. DIVIDEND INCOME	0	0	688,486	688,486
7. STATUTORY PROFIT (4+5+6)	37,747	15,637	20,495,827	20,511,463
8. DIVIDEND	0	0	10,473,464	10,473,464
9. RCF & MEL Surplus Trigger Assessment	0	0	318,269	318,269
10. STATUTORY SURPLUS (7-8-9)	37,747	15,637	9,704,094	9,719,730

SURPLUS (DEFICITS) BY FUND YEAR

Closed	15,966	12,970	7,864,045	7,877,015
MEL JIF Retro	1,028	835	309,743	310,578
2017	3,937	(10,467)	1,942,389	1,931,923
2018	1,185	(13,218)	(934,287)	(947,506)
2019	2,541	(99,060)	(94,975)	(194,035)
2020	2,074	79,426	617,179	696,605
2021	11,016	45,151		45,151
TOTAL SURPLUS (DEFICITS)	37,747	15,637	9,704,094	9,719,730
TOTAL CASH				18,617,423

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	0	0	42,030,381	42,030,381
FUND YEAR 2017				
Paid Claims	18,785	204,099	1,584,777	1,788,876
Case Reserves	(18,785)	(189,175)	531,581	342,406
IBNR	0	(1,291)	121,920	120,629
Recoveries	-	0	0	0
TOTAL FY 2017 CLAIMS	0	13,633	2,238,278	2,251,911
FUND YEAR 2018				
Paid Claims	14,296	97,907	3,116,641	3,214,547
Case Reserves	(47,909)	(77,721)	901,020	823,299
IBNR	33,613	(6,002)	547,274	541,272
Recoveries	0	0	0	0
TOTAL FY 2018 CLAIMS	0	14,183	4,564,935	4,579,119
FUND YEAR 2019				
Paid Claims	29,232	211,774	1,724,312	1,936,086
Case Reserves	14,011	(46,144)	1,373,367	1,327,223
IBNR	(43,244)	(65,274)	472,371	407,097
Recoveries	0	0	0	0
TOTAL FY 2019 CLAIMS	0	100,356	3,570,050	3,670,406
FUND YEAR 2020				
Paid Claims	59,196	268,326	901,285	1,169,611
Case Reserves	27,269	(35,539)	1,050,228	1,014,689
IBNR	(84,015)	(410,403)	1,220,519	810,116
Recoveries	(2,449)	99,470	(247,254)	(147,784)
TOTAL FY 2020 CLAIMS	0	(78,146)	2,924,778	2,846,632
FUND YEAR 2021				
Paid Claims	81,580	295,821		295,821
Case Reserves	31,425	345,480		345,480
IBNR	217,303	643,506		643,506
Recoveries	(18,002)	(35,577)		(35,577)
TOTAL FY 2021 CLAIMS	312,308	1,249,230		1,249,230
COMBINED TOTAL CLAIMS	312,308	1,299,257	55,328,421	56,627,679

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.

Fund Year 2020 and Fund Year 2021 Claims reflect anticipated recoverable amounts from the MEL of \$241,158 and \$49,793 respectively for COVID 19 Workers Compensation claims.

Burlington County Municipal Joint Insurance Fund

Monthly Regulatory Filing Checklist

Fund Year 2021 for the Month of May

ITEM	FILING STATUS
Meeting Minutes	6/16/21
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A

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

Year: January 1, 2021 – December 31, 2021

ITEM	FILING STATUS
Ethics Filings (<i>Notification to FC's and Prof's</i>)	4/29/21
Renewal Resolutions and Indemnity & Trust Agreements	6/2/21
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	N/A
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										2,100.00	0.00		NA
Beverly	M	2,900.00														0.00	2,900.00		NA
Bordentown City	M	3,150.00														0.00	3,150.00		NA
Bordentown Twp	L	3,200.00														0.00	3,200.00		NA
Chesterfield	S	2,600.00														0.00	2,600.00		NA
Delanco	S	2,850.00														0.00	2,850.00		NA
Delran	L	3,450.00														0.00	3,450.00		NA
Edgewater	M	2,400.00														0.00	2,400.00		NA
Fieldsboro Boro	S	2,850.00					2,850.00									2,850.00	0.00		NA
Florence	L	3,450.00				3,450.00										3,450.00	0.00		NA
Hainesport	S	2,850.00				2,850.00										2,850.00	0.00		NA
Lumberton	M	3,450.00					3,450.00									3,450.00	0.00		NA
Mansfield	M	3,150.00				3,150.00										3,150.00	0.00		NA
Medford	XL	3,750.00														0.00	3,750.00		NA
Mount Laurel	XL	3,750.00				3,750.00										3,750.00	0.00		NA
New Hanover	S	2,350.00														0.00	2,350.00		NA
North Hanover	M	2,900.00					2,900.00									2,900.00	0.00		NA
Palmyra	M	2,400.00														0.00	2,400.00		NA
Pemberton Boro.	S	2,100.00				2,100.00										2,100.00	0.00		NA
Pemberton Twp.	XL	3,750.00														0.00	3,750.00		NA
Riverside	M	3,150.00														0.00	3,150.00		NA
Shamong	S	2,850.00				2,850.00										2,850.00	0.00		NA
Southampton	M	2,900.00				2,900.00										2,900.00	0.00		NA
Springfield	S	2,600.00														0.00	2,600.00		NA
Tabernacle	S	2,850.00				2,850.00										2,850.00	0.00		NA
Westampton	M	3,150.00														0.00	3,150.00		NA
Woodland	S	2,100.00														0.00	2,100.00		NA
Wrightstown	S	2,850.00														0.00	2,850.00		NA
Total By Line		\$81,850.00	\$0.00	\$0.00	\$0.00	\$26,000.00	\$9,200.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$35,200.00	\$46,650.00		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**

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 Encumbered
Bass River	995.00														0.00	995.00	
Beverly Ctiy	1,595.00														0.00	1,595.00	
Bordentown City	1,595.00														0.00	1,595.00	
Bordentown Twp.	2,660.00														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				559.38										559.38	435.62	
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						1,595.00								1,595.00	0.00	
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	\$559.38	\$0.00	\$1,595.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	2,154.38	49,890.62	

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				203.36	770.65									974.01	25.99	
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					407.29									407.29	342.71	
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				750.00										750.00	0.00	
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	\$953.36	\$1,177.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	2,131.30	19,618.70	

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					500.00									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	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$13,500.00	

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 :		June 3, 2021				
Total Participating Members		28				
Complaint		26				
Percent Compliant		92.86%				
				01/01/21	2021	
		Compliant	EPL		POL	Co-Insurance
Member Name	*	Checklist Submitted	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
DELTRAN		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% of 1st 250K
MOUNT LAUREL		Yes	Yes	\$ 20,000		20% of 1st 250K
NEW HANOVER		No	No	\$ 20,000		20% of 1st 250K
NORTH HANOVER		Yes	Yes	\$ 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 6/3/21

JIF	Name	Applicant	Position	Effective Date	Delete Date	IsActive	Status
BURLCO	Bass River Township	Eileen Brower	Treasurer	06/13/2016		Yes	Approved
BURLCO	Bass River Township	Albert Stanley	Tax Collector/CFO	06/05/2017		Yes	Approved
BURLCO	Bass River Township	Linda Eliason-Ash	Tax Collector	01/01/2007	05/31/2017	No	Approved
BURLCO	Beverly City	Yvonne Bullock	Treasurer / CFO Crime	05/01/2014		Yes	Approved
BURLCO	Beverly City	Shari Key	Tax Collector	05/01/2014		Yes	Approved
BURLCO	Beverly City	Error - delete	Error - delete	10/08/2020	10/08/2020	No	Approved
BURLCO	Bordentown City	Jennifer M. Smith	Tax Collector	02/13/2017		Yes	Approved
BURLCO	Bordentown City	Caryn Hoyer	Tax Collector	08/10/2015	02/13/2017	No	Approved
BURLCO	Bordentown City	Margaret Peak	Treasurer/CFO-crime	08/01/2013	06/14/2019	No	Approved
BURLCO	Bordentown City	Tanyika Johns	Tax Collector	03/11/2014	08/10/2015	No	Approved
BURLCO	Bordentown City	Richard Wright	Treasurer	06/20/2019	10/18/2020	No	Approved
BURLCO	Bordentown City	Margaret M. Peak	CFO - Treasurer	10/19/2020		Yes	Approved
BURLCO	Bordentown Township	Jeffrey Elasser	Tax Collector	08/01/2015		Yes	Approved
BURLCO	Bordentown Township	Donna Muldrow	Treasurer	03/05/2009	03/01/2020	No	Approved
BURLCO	Bordentown Township	MaryAlice Picariello	Tax Collector	03/05/2009	05/29/2015	No	Approved
BURLCO	Bordentown Township	Add in error	Add in error			No	Pending
BURLCO	Bordentown Township	Kittina Wallrath	Treasurer	03/01/2020		Yes	Pending
BURLCO	Chesterfield Township	Wendy Wulstein	Treasurer	01/31/2012		Yes	Approved
BURLCO	Chesterfield Township	Caryn M. Hoyer	Tax Collector	06/30/2008		Yes	Approved
BURLCO	Delanco Township	Jennifer Dellavalle	Tax Collector	11/01/2016		Yes	Approved
BURLCO	Delanco Township	Robert L. Hudnell	Treasurer (CFO crime)	01/01/2007		Yes	Approved
BURLCO	Delanco Township	Lynn A. Davis	Tax Collector	01/01/2007	11/01/2016	No	Approved
BURLCO	Delran Township	Victoria Boras	Tax Collector	06/27/2011	02/28/2019	No	Approved
BURLCO	Delran Township	Linda Lewis	Treasurer	12/21/2018	04/01/2019	No	Approved
BURLCO	Delran Township	Tanyika L Johns	Tax Collector	02/01/2019		Yes	Approved
BURLCO	Delran Township	Margaret M. Peak	CFO / Treasurer	04/08/2019	10/16/2020	No	Approved
BURLCO	Delran Township	Kareemah Press	CFO - Treasurer	10/19/2020		Yes	Approved
BURLCO	Edgewater Park Township	Mindie Weiner	Tax Collector	02/05/2019		Yes	Approved
BURLCO	Edgewater Park Township	Tanyika Johns	Tax Collector		02/05/2019	No	Approved
BURLCO	Fieldsboro Borough	Lan Chen Shen	Tax Collector	01/01/2016	03/31/2019	No	Approved
BURLCO	Fieldsboro Borough	Peter Federico	Treasurer	01/01/2016		Yes	Approved
BURLCO	Fieldsboro Borough	LEIGHA A BOGDANOWICZ	Tax Collector	04/01/2019		Yes	Approved
BURLCO	Florence Township	Christine Swiderski	Tax Collector	05/11/2020		Yes	Approved
BURLCO	Florence Township	Sandra Blacker	CFO/Treasurer	05/07/2020	11/30/2020	No	Approved
BURLCO	Florence Township	Michelle Chiemiego	Treasurer	11/01/2020		Yes	Approved
BURLCO	Hainesport Township	Sharon A. Deviney	Tax Collector	01/01/2007	01/01/2020	No	Approved
BURLCO	Hainesport Township	Joanna Mustafa	CFO	12/13/2016	02/17/2017	No	Approved
BURLCO	Hainesport Township	Dawn Emmons	CFO	02/01/2017	01/31/2019	No	Pending
BURLCO	Hainesport Township	Donna Condo	Treasurer/CFO	02/01/2019		Yes	Approved
BURLCO	Hainesport Township	Paula Tiver	Tax Collector	01/01/2020		Yes	Approved
BURLCO	Lumberton Township	Robin D. Sarlo	Tax Collector	01/01/2016		Yes	Approved
BURLCO	Lumberton Township	Sharon Deviney	Tax Collector	02/19/2011	12/31/2015	No	Approved
BURLCO	Mansfield Township	Elaine Fortin	Tax Collector	01/01/2007	07/01/2018	No	Approved
BURLCO	Mansfield Township	Joseph P Monzo	Treasurer (CFO)	01/01/2007	07/01/2019	No	Approved
BURLCO	Mansfield Township	Dana Elliott	Tax Collector	07/01/2018	07/06/2020	No	Approved
BURLCO	Mansfield Township	Bonnie Grouser	CFO/Treasurer	07/01/2019		Yes	Approved
BURLCO	Mansfield Township	Linda Hannawacker	Tax Collector	07/06/2020		Yes	Approved
BURLCO	Medford Township	Albert Stanley	Treasurer / CFO	08/03/2015	03/04/2019	No	Approved
BURLCO	Medford Township	Patricia Capasso	Tax Collector	01/01/2013	09/30/2020	No	Approved
BURLCO	Medford Township	Robin Sarlo	Treasurer/CFO	03/04/2019		Yes	Approved
BURLCO	Medford Township	Rachel Warrington	Tax Collector	10/01/2020		Yes	Approved
BURLCO	Mount Laurel Township	Kim Muchowski	Tax Collector	10/24/2016		Yes	Approved
BURLCO	Mount Laurel Township	Karen Cohen	Library Treasurer	01/15/2014		Yes	Approved
BURLCO	Mount Laurel Township	Tara Krueger	Treasurer	04/17/2017		Yes	Approved
BURLCO	Mount Laurel Township	Meredith Tomczyk	Treasurer / CFO Crime	01/09/2012		No	Approved
BURLCO	Mount Laurel Township	Maureen Mitchell	Tax Collector	01/30/2012	10/24/2016	No	Approved

MEL STATUTORY BONDS as of 6/3/21

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

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: 6/7/2021

NJ Assembly Votes Unanimously in Favor of Hiring Preferences in Workers' Compensation

For over 100 years it was accurate to say that the New Jersey Workers' Compensation Act is a benefits law, not an employment rights law – but not for long. On May 20, 2021, the New Jersey Assembly voted in favor of creating a hiring preference for certain employees who reach maximum medical improvement (MMI). Under [A2617](#) an employer with 50 or more employees must provide a hiring preference to an injured employee who has reached MMI, is unable to return to his or her own former position, but can perform the essential duties of an existing unfilled position.

When an employment law provision like this gets inserted into the New Jersey Workers' Compensation Act, one must wonder what is the problem that the legislature is trying to resolve?

Perhaps the rationale was to reinforce existing employment laws under the New Jersey Law Against Discrimination and the ADA? No, that cannot be the answer because the laws are different. The NJLAD and ADA require the worker to prove a disability for coverage and the employee has the obligation to make a request for reasonable accommodation. A2617 does not contain a requirement that covered employees must prove a disability or request a reasonable accommodation. It seems to cover any and all employees who reach MMI and who cannot perform their former job – but only if their injury arose from work.

Perhaps the rationale was to solve the problem of employees not being able to find new jobs? The sponsors wrote, *“Workers' compensation injuries can be traumatic and devastating. No injured employee should be left without options for work?”* This cannot be the answer either because the US Bureau of Labor Statistics announced on March 31, 2021, that the number of unfilled jobs in the United States is 8.1 million. New Jersey's population is 3% of the nation's total. Using three percent as a ballpark percentage for New Jersey, there would be 240,000 unfilled jobs in this state. It is easier today to find a job than it has been in half a century.

Maybe the rationale was to help a narrow category of workers who are financially disadvantaged by injuries? No, that does not make sense. Consider two employees with identical low back injuries who require fusion surgery at L4-5 and L5-S1. Employee A falls on January 1, 2021 on his deck at home and has fusion surgery. Employee B falls on January 1, 2021 at his work desk and has the same fusion surgery. Both reach MMI in May 2021. Employee A is not eligible for the \$969 per week for lost time benefits (temporary disability benefits) because the injury occurred at home. Employee A is also not eligible for full medical coverage and must pay expensive deductibles and co-pays. Finally, Employee A is not eligible for partial permanent disability benefits in workers' compensation.

By contrast, Employee B gets \$969 per week for temporary disability benefits, has no medical bills to pay under workers' compensation and eventually settles the workers' compensation case for 40% permanent partial disability or \$124,080 – all of which is tax free. So which worker did the legislature attempt to provide the job preference to? You guessed it: the one with the advantages of workers' compensation coverage.

When it comes to the concept of a hiring preference for workers with injuries, there is no logical rationale to distinguish between seriously injured workers who get hurt at home versus those who get hurt at work. The NJLAD doesn't make that distinction. The ADA doesn't make that distinction. These employment laws are already adequate, and there is no need for A2617.

What does this bill do for the welfare of the state? Assuming A2617 in fact creates rights that did not previously exist for employees who cannot perform their job duties due to work-related injuries, one must wonder why would the legislature subject employers to potential for more litigation over and above the cost of workers' compensation when so many employers in the northeast are already fleeing to more friendly business climates in the south?

What Information Employers Need To Know To Defend Reopener Cases

For employers, perhaps the most negative aspect about New Jersey Workers' Compensation Act is the proliferation of what are called "reopener" petitions. These do not exist in many states. The injured worker in New Jersey who receives a permanency award can file within two years of the last date of treatment or payment of indemnity benefits for an increase in disability. One reason employers get frustrated is that it is so easy to file a reopener claim petition in New Jersey even when the injured worker has never requested or received treatment from the date of the award right up to the date the reopener has been filed.

Modification petitions or "reopeners" comprise a large percentage of claim petitions in the Division. Either party can file for modification, but rarely do employers ever file to lower a percentage award. While most small percentage awards are not reopened, most large percentage awards do get reopened. This blog focuses on questions that employers should consider when faced with a reopener petition in determining whether the medical condition described in the prior award is deserving of additional treatment and ultimately an increase in the percentage of disability. Alternatively, is this a case that should be tried to a conclusion or should it be resolved on a Section 20?

We must start with what are known as form reopener interrogatories that are required to be completed by petitioners. The 18 questions on the form reopener interrogatories are helpful. They include questions about medical treatment and hospitalizations since the prior award, subsequent employment, new claim petitions against other employers and a question about new accidents/injuries: *"Have you suffered any other accident or injury or occupational condition since the date of your last compensation hearing?"*

These are all good questions but they are insufficient. In the opinion of this practitioner, the questions contained in reopener interrogatories are outdated and fail to address some of the most important issues. Let's consider the case of a 50-year-old man with preexisting osteoarthritis. He sees his co-employee struggling to lift a heavy box and hurries over to assist. In so doing he feels sudden pain in his left knee. A partial tear is diagnosed, surgery ensues, and an award gets entered for 25% of the leg. At the time of the settlement petitioner gives his complaints and testifies that he still enjoys jogging, going to the gym and playing basketball.

Eighteen months later a reopener is filed with no treatment having occurred during those 18 months. The petitioner answers "no" to the question about any new accident or injury since the award. However, the petitioner has had knee pain since the award while working out in LA Fitness where he regularly goes, but the form interrogatories contain no question along those lines. Here is the problem with the question about subsequent "accidents" or "injuries." If you ask 100 people for the definition of an accident or an injury, you will get 100 different answers. But if you ask whether the petitioner has had pain in his knee during the past 18 months, that is a yes or no question.

Petitioner's counsel sends a letter to the adjuster requesting a referral back to the former surgeon. Now what? Options include setting up an exam right away, waiting for answers to form interrogatories before doing anything, or declining the request completely, which may prompt a motion for medical and temporary disability benefits. But there is another option: before deciding to set up an exam, defense counsel or the adjuster can ask counsel for petitioner some simple questions:

1. "Has your client been jogging, going to the gym or playing basketball in the past 18 months?" — remember, he testified to doing this at the time of settlement.
2. "When did your client begin to experience pain over the past 18 months and what was he doing when he felt the pain?"

Assume that the employee's attorney responds that his client has in fact been going to the gym and has occasionally felt pain while working out. Counsel also states that after running sometimes petitioner felt more pain and swelling in his knee but he did not see a doctor. Is this information potentially important? The answer is emphatically yes and the examining doctor must consider it. Would you have gotten this information if you just used form reopener interrogatories. The answer is probably no. The point is that one must ask the right questions to get the right information.

A better interrogatory question than asking for a subjective characterization of whether there was a new accident or new injury would be to ask about the existence of pain in the knee since the award and the connection to any specific activity. *There is a difference between a case where the employee says: "every day since the award my pain has never left me" as opposed to "I had 17 good months and then I was in the gym and the old knee pain suddenly returned."*

Practitioners know that if someone has a preexisting knee condition but that condition is legally aggravated (objectively worsened) by a work event, the employer is liable. *But that rule works both ways.* If someone gets an award for the knee and then post-award the knee condition is aggravated by running or working out in the gym, the employer may no longer be liable. Medical experts must comment on the connection between the non-work activities and the worsening in the knee.

Times have changed in the past 40 or more years since reopener interrogatories were created. Back then there were no gyms in every shopping center and no treadmills and elliptical machines at home. The hot stocks were IBM and GE, not Nike and Peloton. It is a significant omission that the form reopener interrogatories have no questions about gym activities, use of home exercise machines, outdoor sports, etc., and no questions about the existence of new or episodic pain since the prior award. For purposes of both treatment and increased disability, treating and evaluating doctors need to get information on physical activities which the petitioner engaged in since the prior award.

What can employers do when faced with a request for treatment 18 months post-award? Defense counsel can ask petitioner's counsel for information on what physical activities petitioner has engaged in during the past 18 months. What sports activities has the injured worker engaged in? Could this be a case where the petitioner has been regularly hiking, jogging, riding a peloton or outdoor road bike? If so, that information may be highly important to the doctor. In addition, counsel and the adjuster can ask when the petitioner first felt pain since the award, or was the pain there all along since the time of the award?

Adjusters, employers and defense counsel should resist the temptation to view reopener interrogatories as the only questions that can ever be asked. Frankly, most petitioners' counsel want to move the case along and get their clients to treating physicians. If the questions are reasonable, they will address them. In the same way, when petitioner's counsel asks for the personnel file of the petitioner, most employers oblige even though there is no specific rule on this.

New Jersey is a state where the formal discovery is only moderately relevant; therefore informal discovery is critical to engage in. The doctor selected for the medical examination can also go into questions along these lines, but how many doctors understand what a reopener is? To put this in perspective, 18 months is a very long time: there could be several hundred visits to the gym during that period of time or a few hundred two mile runs. What role did these activities play, if any, in the worsening of the knee case discussed above?

The lesson in all this is that in reopener cases employers need to focus heavily on the time period between the award and the date of the reopener. Social media can assist in certain cases, and interviews with supervisors can help identify possible outside activities. A new ISO is often

pivotal. Unfortunately, the current diagnosis is that New Jersey's form interrogatories seem rather out of shape and in need of a good workout.

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.



Police Command Staff Risk Management Seminar

As part of their continuing commitment to Police Command Staff Training the Atlantic, Burlington, and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds are jointly sponsoring a seminar on Police Risk Management. **The seminar is intended for all Command Staff who manage or supervise other officers within your municipality. This includes, but is not limited to, Chiefs, Deputy Chiefs, Lieutenants, Captains, Sergeants, and Corporals. Attendance at bi-annual employment practices training is mandatory for Police Command Staff in order to comply with the MEL's 2022-2023 Employment Practices Liability (EPL) Plan of Risk Management.** Failure to attend training can lead to costly litigation and may result in higher co-pays and deductibles for EPL.

The field of employment law remains perhaps the most rapidly evolving area of law both in the State of New Jersey and nationally. As legislators and the courts afford greater protection to more groups of employees, the nature and frequency of claims against employers increase proportionately. Public employers are not immune from this trend. Your knowledge of basic legal and administrative employment principles will help keep you out of trouble. **In fact, the Courts have determined that training of Police Command Staff is an essential part of an affirmative defense in an employment related claim.**

Topics

Among a myriad of topics of importance to Police personnel, this year's training will touch upon legislation regarding Sexual Abuse & Molestation and Police personnel's responsibility in this regard. Also, common employee/employer issues including discipline and discharge, promotion procedures, hostile work environment, and discrimination and harassment including the Conscientious Employee Protection Act (CEPA). In addition, information will be provided on immunities available for police operations under Title 59, how to protect your agency against liability claims, and managing these claims when they occur. Time will also be spent discussing workers compensation and liability coverage afforded police officers as well as various safety and risk management programs implemented to manage the risk associated with police operations.

- **See next page for links to register. Two Identical Sessions offered on each date at 9:00am & 1:00pm**
- **Instructors: Chief Keith Hummel (Ret.) & Chief Harry Earle (ret.)**
- **Advanced registration is required for these in-person sessions**
- **Each session is limited to 80 participants to remain in compliance with CDC Guidelines, and wearing masks is required**



PLEASE RESPOND TWO WEEKS PRIOR TO ANY TRAINING DATE

Police Risk Management Training Registration Form

Sessions – There will be (2) identical sessions each day.

You need only attend one of the sessions.

Thursday, June 3, 2021 – Indian Springs CC, Marlton NJ
Tuesday, June 8, 2021 – Merighi’s Savoy Inn, Vineland, NJ
Wednesday, June 23, 2021 – Auletto’s Catering, Deptford, NJ

SESSION TIMES:

9:00 AM – 11:30 AM ...Sign in starts at 8:15 AM
1:00 PM – 3:30 PM.....Sign in starts at 12:00 Noon

**[CLICK HERE to Register for the Thursday, June 3rd AM or PM Session
at Indian Springs Country Club, Marlton NJ](#)**

**[CLICK HERE to Register for the Tuesday, June 8th AM or PM Session
at Merighi’s Savoy Inn, Vineland, NJ](#)**

**[CLICK HERE to Register for the Wednesday, June 23rd AM or PM Session
at Auletto’s Catering, Deptford, NJ](#)**



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.

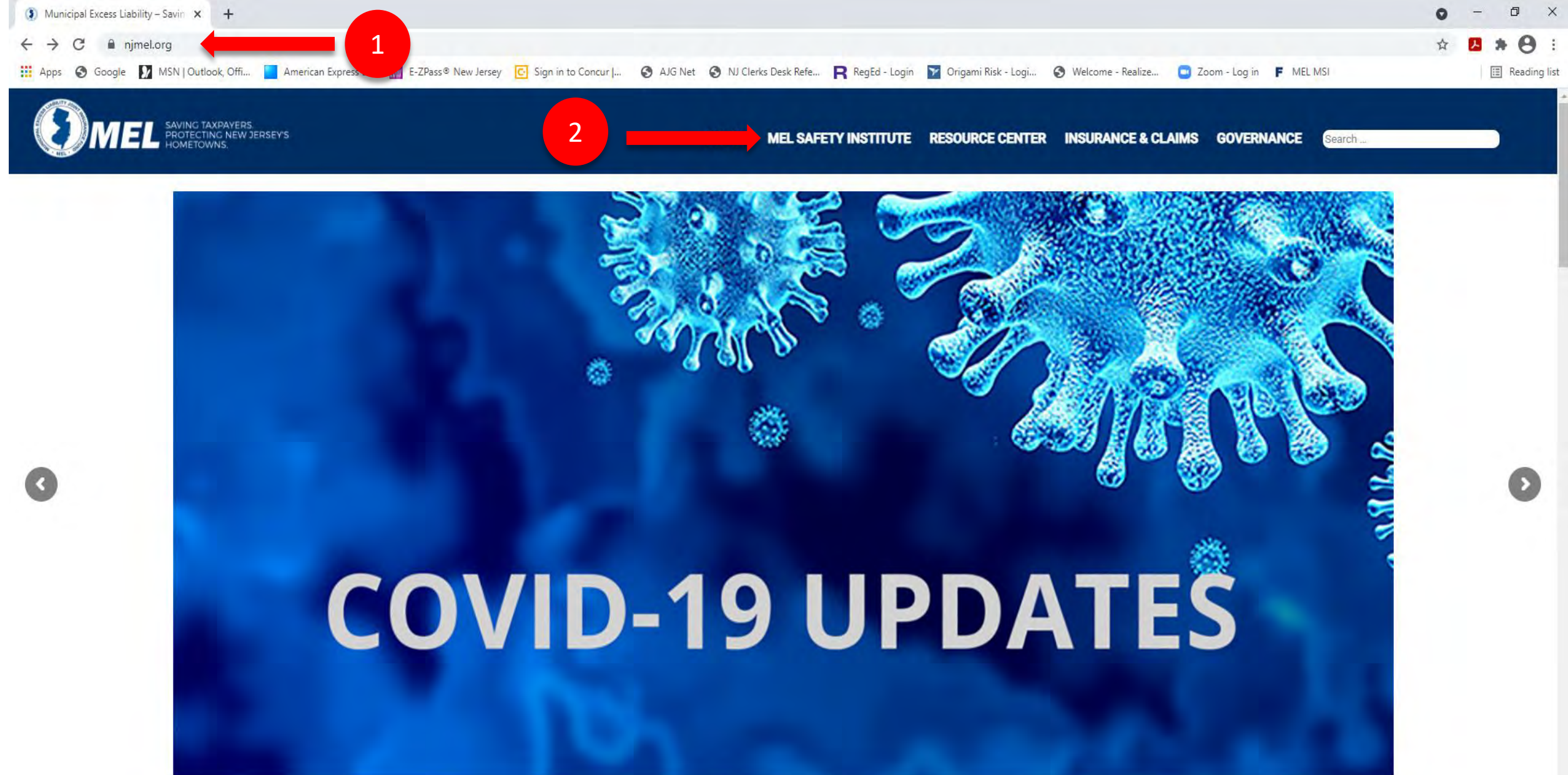
Again, this year's program is being offered exclusively online through the NJ MEL's Safety Institute (MSI). Instructions on how to access the MSI and complete the course are attached to this memorandum. The course runs approximately fifteen (15) minutes in length and completion of the course will be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


MEL Safety Institute – Saving Tax

MEL Safety Institute Learning Ma


melsafetyinstitute.org

AppsGoogleMSN | Outlook, Offi...American Express L...E-ZPass® New JerseySign in to Concur |...AJG NetNJ Clerks Desk Refe...RegEd - LoginOrigami Risk - Logi...Welcome - Realize...Zoom - Log inMEL MSI

Reading list





Education & TrainingMSI ToolkitMEL Resource CenterNJ MEL Website



MSI Local Officials Training

- Click on the “LMS Login”





MSI Search

MSI search uses artificial intelligence (AI) based on keyword matches to maximize your results



New Jersey

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

I am a
returning user

Please enter your user name:

Please enter your password:

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

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

I am a new
user

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



Crossing Guard Training

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

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

F MEL Safety Institute Learning Management System

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









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

PAUL FORLENZA

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

Welcome PAUL FORLENZA to MEL Safety Institute Learning Management System!

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

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

Click on the **“MSI Now”** button

Click on titles for descriptions or to enroll.

RECOMMENDED TRAINING

• Title

ONLINE COURSES

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

CLASSROOM COURSES/WORKSHOPS

No course assignments.

Search Training

MSI NOW



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



Click on titles for descriptions or to enroll.

TRAINING SUPPORT

• Title

RESOURCES

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

To: 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

Land Use Training Certification

Member
Beverly City
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**

JUNE 2021 **CLOSED CASES**

1.) **Miles v. City of Beverly**-This matter involved the pre-suit assignment of Defense Counsel arising from an incident which occurred on April 24, 2019. The Plaintiff, Kaleasha Miles, alleged that members of the City of Beverly Police Department wrongfully filed criminal charges against the Plaintiff in retaliation for Internal Affairs Complaints filed by the Plaintiff against members of the City of Beverly Police Department. The Plaintiff alleged that as a result of the incident, she has sustained monetary damages and a violation of her civil rights. The Plaintiff further alleged that the City of Beverly was negligent in its duty to properly train and supervise the members of the City of Beverly Police Department. The case was assigned to Matthew Behr, Esquire on January 2, 2020. Defense Counsel accepted the assignment and he was provided with a Notice of Claim which was served upon the City on December 18, 2019. Defense Counsel continued to investigate and monitor the matter on behalf of the City. The Statute of Limitations expired on April 24, 2021 without a formal Complaint being filed on behalf of the Claimant.

2.) **O'Keefe v. Township of Edgewater Park**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on December 18, 2017. The Plaintiff, Diane L. O'Keefe, alleged that she was a lawful pedestrian walking along South Garden Street directly adjacent to the sidewalk in front of the Co-Defendant's residence located at 101 South Garden Street, in the Township of Edgewater Park, when she was caused to trip and fall as a result of an alleged dangerous condition. The Plaintiff alleged that as a result of the fall, she has suffered a fractured right elbow and right wrist, broken teeth and knee and back injuries. The Plaintiff further alleged that the Township of Edgewater Park was negligent in allowing the dangerous condition and/or hazardous condition of the sidewalk to exist. The case was assigned to Douglas Heinold, Esquire on January 2, 2020. Defense Counsel accepted the Assignment and he filed an Answer to the Complaint on behalf of the insured. The parties were ordered to participate in Mediation; however, an initial Mediation session was not scheduled. Depositions were completed and the parties continued with the exchange of paper discovery. The extended Discovery End Date was April 14, 2021. The Plaintiff issued a demand for a global settlement of this matter for a payment to the Plaintiff in the amount of \$10,000.00. Defense Counsel requested authority to extend an offer for contribution to the settlement in the amount of \$2,500.00 which was approved by the JIF and was accepted by the Plaintiff. A Settlement Agreement and Release was drafted between the parties and a Notice of Settlement was filed with the Court on April 29, 2021.

3.) **Mazahreh v. Township of Medford**-This matter involved the Plaintiff's allegations in a United States District Court, District of New Jersey Complaint arising from an incident which occurred on February 11, 2020. The Plaintiffs, Al-Ameen Mazahreh, Billy Nunes De Almeida, Brian Swenson, National Rifle Association of America, Inc., Association of New Jersey Rifle & Pistol Clubs, Inc., and Coalition of New Jersey Firearm Owners, a New Jersey Nonprofit Corporation., alleged, among other things, that on February 11, 2020, the Plaintiff, Al-Ameen Mazahreh, applied for a permit to carry a firearm in public. The Plaintiffs further alleged that on August 31, 2020, Defendant, Chief of Police Richard J. Meder, denied the Plaintiff's application. The Plaintiffs asserted that the application was denied because it was determined that the Plaintiff (Mazahreh) did not have a justifiable reason for obtaining the permit. The Plaintiffs requested Declaratory and Injunctive Relief ordering the various Defendants and their employees and agents to issue the requested Handgun Carry Permits to the Plaintiffs and they alleged violations of their civil rights. The case was assigned to John C. Gillespie, Esquire on December 17, 2020. In addition, this matter was submitted to the EPL/POL carrier, Summit Risk; however, coverage was ultimately denied. An Amended Complaint was filed on March 8, 2021. Defense Counsel was preparing a Motion to Dismiss the Plaintiffs' Amended Complaint based upon Plaintiffs' failure to exhaust administrative remedies since Mazahreh never appealed Chief Meder's decision as called for under the statute; however, on May 13, 2021, this matter was Administratively Terminated by Judge Bumb, pending a decision in the NY State matter now pending before the US Supreme Court entitled New York State Rifle & Pistol Assn., Inc., et al. v. Keith M. Corlett. The parties are permitted to file a letter in this matter, within 30 days of that decision, to request this case be re-opened. It is believed the NY matter will be argued sometime this calendar year and a decision rendered sometime in 2022.

4.) **Jackson v. Township of Springfield**-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Mercer County, Notice of Motion for Leave to File a Late Notice of Tort Claim with supporting documents arising from an incident which occurred on May 7, 2019. The Plaintiff, Kayla Jackson, alleged that she was the owner and operator of a motor vehicle traveling on County Route 537 when she was directed to turn around by first responders as a result of a downed tree in the roadway that had taken out power lines. The Plaintiff further alleged that after turning around and traveling eastbound on County Route 537, her motor vehicle was struck by a police cruiser owned by the Township of Springfield and being operated by Springfield Township Police Officer Smith. The Plaintiff alleged that as a result of the carelessness driving and negligence of Springfield Township Police Officer Smith, she sustained serious and permanent injuries. In addition, the Plaintiff alleged that the Township of Springfield was negligent in allowing the dangerous condition of the roadway to exist. The case was assigned to George Morris, Esquire on August 16, 2019. Defense Counsel accepted the assignment and a Consent Order executed by the parties to Change Venue from Mercer County to Burlington County was submitted to the Court on August 26, 2019 and same was entered by Judge Hurd on September 4, 2019. Defense Counsel filed Opposition to Plaintiff's Motion on October 2, 2019 and Oral Argument on the Motion was adjourned to November 22, 2019. On November 21, 2019, Judge Harrington's tentative decision granting the Plaintiff's Motion was provided to the parties, and based upon same, Defense Counsel agreed that Oral Argument on the Motion would not be necessary. An Order Granting Plaintiff's Motion for Leave to File a Late Notice of Claim pursuant to N.J.S.A. 59:8-9 was entered by Judge Harrington on November 22, 2019. The Statute of Limitations expired on May 7, 2021 and the Plaintiff failed to file a formal Complaint.

5.) Fisher v. Township of Southampton-This matter involved the pro se Plaintiff's allegations in a United States District Court, District of New Jersey Complaint arising from a residential fire which occurred on December 16, 2016. The pro se Plaintiff, Daniel D. Fisher, stated in the Complaint that after unsuccessfully attempting to extinguish a fire which had started in a second floor bedroom of his home, he initiated an emergency call to the Township for assistance. The Plaintiff alleged that members of the Pemberton Borough Fire Department and the Township of Southampton Fire Department were dispatched to his residence located at 513 Ridge Road, in the Township of Southampton. The Plaintiff further alleged that the initial efforts of the firefighters on the scene misdirected the water to the east/northeast side of the house on the second floor, rather than the west side of the house on the second floor where the fire originated. The Plaintiff claimed that as a result of the actions and/or inactions of the members for the Southampton Township Fire Department, the fire was able to spread to a second bedroom of the residence and ultimately spread to the attic. In addition, the Plaintiff indicated in the Complaint that the Plaintiff was informed by the Southampton Fire Department Chief, Barry Pratt, that his home would need to be immediately demolished. The Plaintiff alleged that he informed Chief Pratt that he wanted to have a structural engineer inspect the residence prior to providing his approval for the demolition. The Plaintiff further alleged that his residence was ultimately demolished on December 16, 2016 without his consent. The case was assigned to Betsy G. Ramos, Esquire on January 15, 2018. Defense Counsel accepted the assignment and she immediately scheduled a meeting with representatives of the Township. Defense Counsel subsequently filed a Motion to Dismiss the Pro Se Amended Complaint, or in the alternative, order the Plaintiff to file a Second Amended Complaint reformatting the Complaint to a format to which Defense Counsel could respond. In response to Defense Counsel's Motion, the Plaintiff filed a Second Amended Complaint which did not rectify the pleading deficiencies. Defense Counsel submitted an Objection to the Court concerning the Plaintiff's Second Amended Complaint. The Plaintiff subsequently submitted a Motion for Leave to further Amend the Complaint which was ultimately granted. The Plaintiff's demand for the settlement of this matter was for a payment in the amount of \$7,000,000.00. On September 7, 2018, the pro se Plaintiff filed for a withdrawal of the Second Amended Complaint without prejudice. Defense Counsel continued to monitor the matter based upon the belief that the Complaint was withdrawn in order for the Plaintiff to retain Counsel, or in order to provide the Plaintiff with additional time to prepare and to file his Third Amended Complaint. On September 24, 2018, the Plaintiff filed a Motion for Reconsideration and "Brief in Support of Leave to Amend" which were denied without prejudice by Judge Hillman on October 10, 2018 based upon lack of jurisdiction. The Plaintiff's Complaint was previously dismissed as to the State claims, and with the Plaintiff's voluntary withdraw of his Second Amended Complaint, the Court no longer had jurisdiction to enter a decision on the Motions. The Plaintiff was required to re-file his Complaint to establish jurisdiction; and on December 12, 2018, the Plaintiff filed a document that the Clerk docketed as a "Motion to Amend Complaint" but that actually consisted of a "Motion" for a declaratory judgment, an "Amended Verified Complaint" with various exhibits, and an application to proceed in forma pauperis. Defense Counsel did not believe that this filing comported with the Order entered on October 10, 2018 and she awaited the Court's direction. Counsel for the State of New Jersey filed Opposition to the Plaintiff's filings and Defense Counsel prepared a Motion to Dismiss on merits based on failure to state a claim to be filed if the Court allowed the Plaintiff's latest submission to continue the case. On January 9, 2019, an Order was entered by Judge Hillman directing the Clerk to open a new case and file the Plaintiff's Motion to Amend the Complaint as Plaintiff's Complaint and initial pleading in the new

matter. On January 24, 2019, Judge Hillman subsequently filed an Order granting Plaintiff's application to proceed in forma pauperis. In addition, the Court determined that the Plaintiff's new Complaint failed to state a claim under Section 1985 (conspiracy to deprive equal protection) or Section 1986 (failure to prevent a conspiracy) leaving just the claim under Section 1983. The only named Defendant remaining was Steven Pratt (Captain of the Fire Department); however, the Plaintiff subsequently submitted correspondence to Judge Hillman asserting that Southampton Township remain as a Defendant. On April 4, 2019, Judge Hillman entered an Order confirming that the new lawsuit had claims asserted against both Mr. Pratt and the Fire Department; however, Judge Hillman dismissed all claims against Mr. Pratt in his official capacity. Judge Hillman also dismissed the Section 1985 and Section 1986 claims against the Fire Department without prejudice. The Section 1983 claims against Mr. Pratt individually and against the Fire Department remained. On May 15, 2019 an Amended Complaint was filed with the Court. Defense Counsel proceeded with the filing of our Motion for Summary Judgment on July 10, 2019, and on February 12, 2020, Judge Hillman entered an Order and Opinion granting Defense Counsel's Motion for Summary Judgment. The pro se Plaintiff filed a Motion for Reconsideration of Judge Hillman's decision on April 13, 2020 and Defense Counsel filed Opposition to the Motion on April 29, 2020. On October 7, 2020, Judge Hillman ultimately entered an Order and Opinion denying the Plaintiff's Motions for Recusal & Reconsideration finding that both Motion lacked any basis. The Plaintiff only had until November 6, 2020 to file an Appeal to the Third Circuit Court; however, the Plaintiff's Appeal was received by the Third Circuit Court on November 19, 2019. On May 20, 2021, the Third Circuit Court entered a Dismissal Order based upon lack of jurisdiction as a result of the Plaintiff's submission being filed out of time. The Plaintiff has failed to petition for a rehearing before the Third Circuit Court within the fourteen day deadline.



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	N/A	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	N/A	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	Stephen Ent
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: June 2, 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
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
Melissa Meccariello Administrative Assistant mmeccariello@jamontgomery.com Office: 856-479-2070		

LOSS CONTROL SURVEYS

- Township of Riverside on May 7, 2021
- Township of Shamong on May 11, 2021
- Township of Florence on May 18, 2021
- Township of Chesterfield on May 19, 2021
- Township of Mount Laurel on May 25, 2021

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- There were no Law Enforcement visits for the month of May

MEETING ATTENDED

- BURLCO Retreat on May 4, 2021
- BURLCO Retreat on May 6, 2021
- Executive Committee Meeting on May 18, 2021
- Claims Committee Meeting on May 18, 2021

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
June 15, 2021	Executive Committee Meeting	Zoom
June 15, 2021	Claims Meeting	Zoom

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.

- May 3 - MSI Safety Director Message - Day 1 - National Safety Stand-Down to Prevent Falls
- May 4 - MSI SD Message - Day 2 - National Safety Stand-Down to Prevent Falls
- May 5 - MSI SD Bulletin – Day 3 - National Safety Stand-Down to Prevent Falls
- May 5 - MSI Bulletin – Latest Reopening New Jersey Limits, Restrictions, & Guidance
- May 6 - SD Message - Day 4 - National Safety Stand-Down to Prevent Falls
- May 6 - Important - Supervisors Incident Report
- May 7 - SD Message – Day 5 - National Safety Stand-Down to Prevent Falls
- May 18 - MSI Bulletin – May 19 Reopening Indoor and Outdoor Guidelines
- May 20 - Did You Know? – BURLCO JIF
- May 26 - Updated MSI Bulletin – 2021 Hurricane Season Preparedness
- May 28 - MSI Bulletin – May 28 & June 4 Reopening Guidelines

MSI NOW & MSI DVD

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

MSI NOW	
Municipality	Number of Videos
Delanco	1
Medford Township	10
Pemberton	1
Shamong	1

MSI DVD includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for MEL members and held for up to 2 weeks so that you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD. Please visit www.njmel.org 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 classes 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.

To maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Chief among those rules is the attendee of the class must attend the whole session. Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.

For webinars, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls, quizzes, and question & answer activities during the live, instructor-led webinar. The MSI maintains these records to document our compliance with the State agency.

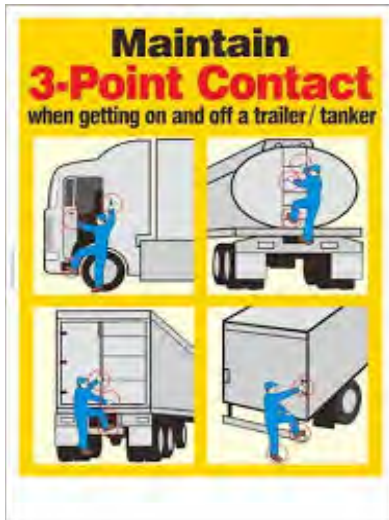
If you need assistance using the MSI Learning Management System, please call the MSI helpline at 866-661-5120.

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 at afelip@jamontgomery.com.

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER - JUNE 2021

ENTERING AND EXITING VEHICLES PROPERLY AND SAFELY



DO THIS

DON'T
DO
THIS



- **MAINTAIN 3 POINTS OF CONTACT AT ALL TIMES** UNTIL SEATED OR ON THE GROUND.
- WEAR PROPER FOOTWEAR WITH STURDY NON-SLIP SOLES
- ONLY STEP IN DEDICATED STEPPING AREAS
- FACE THE VEHICLE WHEN GETTING IN OR OUT
- DO NOT JUMP DOWN FROM THE VEHICLE, USE ALL OF THE STEPS
- EXAMINE THE GROUND FOR UNEVEN AREAS, ICE AND DEBRIS BEFORE STEPPING ONTO GROUND
- ONLY GRIP FIXED OBJECTS; DO NOT GRIP AN UNLOCKED STEERING WHEEL OR THE DOOR AS IT CAN SWING OPEN.
- WEAR GLOVES TO HELP FACILITATE A PROPER HANDHOLD.

❑ WE HAVE MANY EXAMPLES RECENTLY OF EMPLOYEES BEING INJURED GETTING IN AND OUT OF LARGER VEHICLES. HERE ARE 4 CLAIMS WHERE PARS WERE SUBMITTED TO THE MAY, 2021 MEETINGS ALONG WITH THE TOTAL INCURRED ON EACH CLAIM.

- *EMPLOYEE TWISTED BACK CLIMBING DOWN TO UNBLOCK SENSOR - \$168,500*
- *INJURED KNEE AS EMPLOYEE STEPPED ON BRANCH GETTING OUT OF TRUCK - \$64,000*
- *SHOULDER/BACK INJURED AS EMPLOYEE SLIPPED AND FELL CLIMBING UP TRUCK - \$85,000*
- *EMPLOYEE TWISTED KNEE WHEN HE SLIPPED GETTING ONTO TRUCK - \$68,000*

**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: June 15, 2021 Virtual Meeting on Zoom
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

JUNE ACTIVITY & PLANNED EVENTS

I made a point to reach out to each municipality whom I have not yet had the pleasure of working with to plan for 2021 wellness. The first part of the year has flown by. It's important that we try to implement use of wellness now so the employees can reap the benefits within the workplace.

Wellness Funds are being applied to some of the following activities across both JIFs. Some of these activities are planned while others are ideas I am sharing today:

- ♦ Walking, Step, Self-care, Water, Weight loss challenges (one week – bingo cards to month-long tracking of activity)
- ♦ Prizes for various challenge
- ♦ Standing desks
- ♦ Anti-fatigue mats for the standing desks
- ♦ Fresh fruit – Misfit Produce Deliveries
- ♦ Sunscreen and hats with a sun-safety awareness handout
- ♦ Presentations – Diabetes, Stress management, Nutrition (General, Women specific, etc.) and so much more!
- ♦ Chair massages
- ♦ Meditation/Mindfulness Practice
- ♦ Wellness Days
- ♦ Team building games (scavenger hunt riddles, co-worker scavenger hunt, Work Family Feud game)
- ♦ Break room word puzzles, coloring books, health magazines
- ♦ Wellness Display Racks
- ♦ Smoothie Taste Test
- ♦ Wellness Wednesday Trivia
- ♦ Walking Buddy Recruitment
- ♦ Gratitude Board Year round
- ♦ Recipe Swaps – featuring seasonal fruit or vegetable – Make a dish to share with co-workers for a Potluck lunch
- ♦ Cooking demos: may require locating new resources. If interested, let's discuss.
- ♦ Yoga/stretching/office exercise demonstrations and participation
- ♦ Theme Day

Wellness does not have to be a big, elaborate event. It's creating an atmosphere of gratitude for everyone's continued hard work; its allowing for some laughter and fun while working which will actually help productivity. It's creating a culture where self-care is encouraged and practiced!

New Resource Connections:

- ♦ Misfit Markets – Imperfect organic produce delivered to your municipality through an online ordering system. As much and as often as YOU decide (\$30 minimum order required). A test has been set up with Delanco Township for processing orders without a Corporate Credit Card and being able to receive the required PO for processing.

June Wellness Connection Newsletter:

This month's newsletter is on a topic that is affecting more and more adults in America: Alzheimer's disease. The following was touched on in the attached issue of **Targeting Wellness: Good News for Good Health!**

- Facts about Alzheimer's - June Awareness Month
- How Can We Prevent Alzheimer's Disease
- Creativity Can Improve Wellness
- Increasing Gratitude Towards Self - Keep these sayings handy for a daily practice
- Nutritional Bites: Turmeric and Alzheimer's
- Recipe Corner: Easy Turmeric Eggplant Curry

Please also find the **Exercises of the Month** along with a **Brain Teaser** for you and your employees' enjoyment.

Please share this with your employees; print them out and post them for all to see.



Targeting Wellness Newsletter

Good News for Good Health!

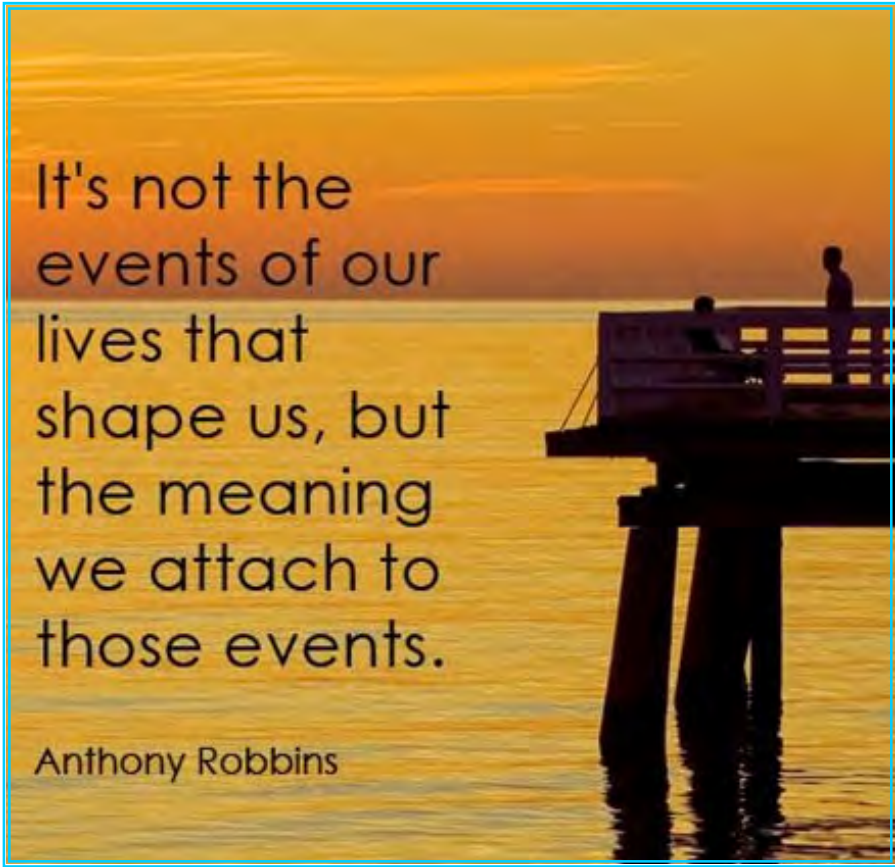
June 2021

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

QUOTES OF THE MONTH

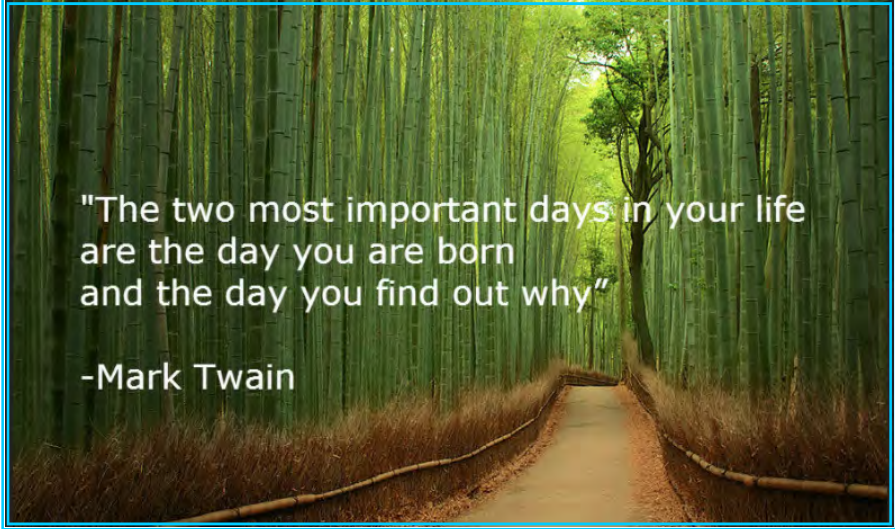
In this issue:

1. Alzheimer's and Brain Awareness Month
2. How Can We Prevent Alzheimer's Disease
3. Creativity Can Improve Wellness
4. Increasing Gratitude Towards Self
5. Nutritional Bites: Turmeric and Alzheimer's
6. Recipe Corner: Easy Turmeric Eggplant Curry



It's not the events of our lives that shape us, but the meaning we attach to those events.

Anthony Robbins



"The two most important days in your life are the day you are born and the day you find out why"

-Mark Twain



Alzheimer's and Brain Awareness Month

I recall as a child hearing that losing one's memory is just a part of "getting old". Today, Alzheimer's disease is becoming an epidemic, affecting over 5 million Americans of all ages. One in ten people in their 60's, one in five in their 70's and nearly one in three in their 80's will develop Alzheimer's disease. This progressive and irreversible brain "robber" destroys memories and thinking capabilities. According to the Alzheimer's Association, as the population continues to age, the number of seniors affected is expected to increase from 5.6 million to 7.1 million by 2025.

Here are a few facts about the disease:

- ◆ It is the most common cause of dementia
- ◆ It is ranked the sixth leading cause of death in the nation, however, recent estimates indicate it may be ranked third, just behind heart disease and cancer as a cause of death in our elderly.
- ◆ The complex brain changes involved in the onset and progression are still being studied but discovery shows these changes may begin a decade or more before memory and other cognitive problems appear. (NIH—National Institute of Aging)
- ◆ Changes involve the abnormal deposits of proteins which form amyloid plaques (clumps) and tau tangles (bundles of fibers) throughout the brain causing healthy neurons to lose connections with other healthy neurons, leading to brain cell death.
- ◆ Initial damage appears in the hippocampus and the entorhinal cortex where memories are formed.

What is the difference between Alzheimer's Disease and Dementia?

Alzheimer's causes dementia. Dementia is the loss of cognitive function such as thinking, remembering, and reasoning. Behavior function impairment can interfere with daily life and activities. There are different severity levels of dementia and various types.

Alzheimer's disease was named after Dr. Alois Alzheimer's in 1906 who discovered the abnormal changes in a woman's brain after she died from an unusual mental illness.

Early signs that could indicate Alzheimer's Disease:

- ◆ Memory loss that interrupts daily life
- ◆ Challenges in planning or solving problems
- ◆ Difficulty completing familiar tasks
- ◆ Confusion with time or place
- ◆ Trouble with spacial relationships
- ◆ Trouble using words in speaking or writing
- ◆ Misplacing things and not being able to retrace steps
- ◆ Decreased or poor judgment
- ◆ Withdrawal from work or social activities

Possible Causes of Alzheimer's Disease:

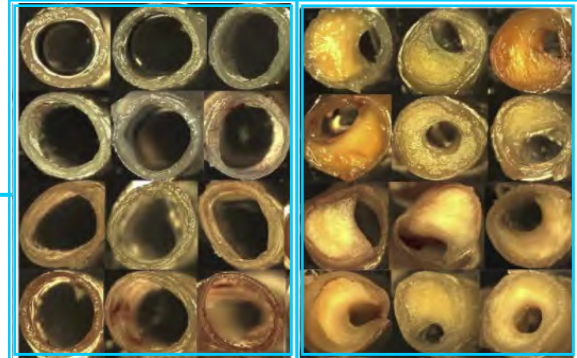
- ◆ Age
- ◆ Genetics to some degree but not as much as lifestyle
- ◆ Risk factors that cause vascular conditions such as heart disease and stroke (high blood pressure, high cholesterol, diabetes and obesity) may also increase AD risk
- ◆ Serious head injuries

Resource: www.newbridge.org; National Institute on Aging; Alzheimer's Disease Facts and Figures.

How Can We Prevent Developing Alzheimer's?

When you think of atherosclerosis, you may think of its common association with heart disease. But studies have proven that this clogging and narrowing of the arteries can impact virtually any human organism including the brain. Just as the walls of an artery in the heart can lead to heart disease, and in the brain can cause a stroke, research now shows those with Alzheimer's have significantly more atherosclerotic narrowing of the intracranial arteries, as stated by Dr. Michael Greger during one of his many presentations of Alzheimer's and Diet. Drs. Dean and Ayesha Sherzai have devoted their careers to exploring the prevention of Alzheimer's and other neurodegenerative diseases. Their NEURO plan is based on five pivotal factors affecting mind health along with the latest scientific research.

Some blame this epidemic on the aging population. But virtually 100 years ago, Alzheimer's was unknown no matter how old you were. The explosion in the last 50-60 years is only true in developed countries (those in India are spared the disease). There seems to be something in our environment that may be causing this increase. The Journal of the American College of Nutrition cited this increase is due to copper toxicity. Meat eating may contribute to copper toxicity. Over the last half century, developed countries have started using copper plumbing for our water, increased use of multi-vitamins with copper, and started eating a lot more meat. Reducing the amount of meat consumption and eating more whole foods such as fruits and vegetables can significantly help; the copper found in meat is easily absorbed by our body.



Normal arteries

Clogged arteries

**YOUR HEALTH IS AN
INVESTMENT, NOT
EXPENSE**

Healthy
isn't a goal.
it's a way of living.

Research shows that living a healthy lifestyle not only helps to reduce the risk of chronic diseases of the body but it can support the health of our brain! This in turn can have a profound impact on helping to prevent Alzheimer's disease!

Here are some recommendations from the NIH and the Alzheimer's Association.

- ◆ Exercise regularly, which increases blood and oxygen flow to the brain.
- ◆ Eat a heart-healthy diet which includes lots of fruits, vegetables, and whole grains, limiting sugar and saturated fats (primarily found in animal and processed products).
- ◆ Keep your mind active with puzzles, learning new things, positive stimulation
- ◆ Spending time with friends and family
- ◆ Control your blood pressure and cholesterol
- ◆ Prevent or manage Type 2 diabetes
- ◆ Maintain a healthy weight
- ◆ Get plenty of sleep
- ◆ "Fall-proof" your home and wear seatbelts to reduce the risk of head injuries
- ◆ Don't smoke

Sources: <https://newbridge.org/education/alzheimers-awareness-month/>
Dr. Greger YouTube: <https://www.youtube.com/watch?v=CJETBuICiCc>
Drs. Sherzai—theneuroplan.com

Creativity Can Improve Well-being

Over the last few decades, more and more evidence supports the fact that tapping into our creative side can be a tremendous wellness practice! In fact, the benefits can be as important as a balanced diet, regular exercise or even meditation.

Creative expression through music, visual arts, dance and writing can:

- ◆ Decrease depression
- ◆ Increase positive emotions
- ◆ Reduce our stress response (Fight-or-Flight-or-Freeze)
- ◆ And can even improve the function of our immune system

Even just engaging in the arts as a viewer can be impactful; however, studies show that being an active participant shows increased positive effects. More recent studies have even shown that creative self-expression and exposure to the arts can not only improve one's cognitive and psychological health, but also physical conditions such as Parkinson's disease, various forms of dementia and even cancer!

The Mayo Clinic conducted their own study on the effects engagement in such activities as painting, drawing and sculpting, woodworking, pottery, ceramics, quilting, and sewing have on us. Engaging in such creative activities in middle and old age may delay cognitive decline in very old age (as stated in Psychology Today). Seems that these creative activities help protect or even prevent neurons in the brain from dying. New neuron growth is stimulated and perhaps could even help recruit new neurons to maintain cognitive activities in old age (American Academy of Neurology, 2015).

Creativity is generally insightful, novel, simple, elegant, and generative meaning one idea can trigger a cascade of other creative ideas.

Creativity is different from Innovation:

- ◆ Creativity = **Producing** new ideas, approaches or actions.
- ◆ Innovation = **Applying** new ideas, approaches or actions.

Creativity is different from Discovery:

- ◆ Creativity = **To make** something new
- ◆ Discovery = **To find** something new

Everyone, at any age, can learn to be creative. There are some personality traits that seem to have a much easier time tapping into their creative side. They include being open to new ideas and novelty, being curious, persistent, energized by positivity and motivated by intrinsic "rewards". How can we generate more creativity?

1. When faced with a situation, write out as many ideas and possibilities as you can think of without rationalizing, judging, or trying to figure out "how"...not necessary at this point. Just brainstorm!
2. Take time to connect with yourself in solitude, focusing on your emotions and work on self-reflection.
3. Be open and playful! Not putting limits on yourself or your employees to only "color within the lines".

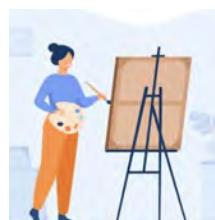


What are some fun things you can incorporate in the workplace for your employees?

I think it's safe to say that you have many employees with hidden talents. Why not explore them:

- ◆ Host a Talent "show"
- ◆ Have a painting/drawing class offered by an outside source—you could purchase the supplies for your employees through wellness funding
- ◆ Encourage employees to bring in something they have made which can be displayed in the break room
- ◆ Share a talent—maybe you have an employee who excels in an art that he/she would be willing to teach others who are interested
- ◆ Community Painting in the break room. Perhaps pick a picture. Set up a drawing board or paint and encourage employees to add onto the picture when they take their break.

Ask your employees for their ideas for an activity. Get creative, think outside the box and cultivate wellness!



Increasing Gratitude Towards Self

Question: The way you speak to yourself each day, would you ever say those things to your dearest friend or a hurt child?

We tend to say the meanest things to ourselves when we don't live up to our expectations. Starting now, pick one of the quotes below and repeat it to yourself every day this month. Keep one that you resonate with the most or try out a few different ones throughout the month. Pay attention to what you think and say about yourself. Practice being kind to yourself!

1. If you listen to your body when it whispers, you won't have to hear it scream.
2. Create healthy habits, not restrictions.
3. Self love is the greatest medicine.
4. Your life only gets better when you do. Work on yourself and the rest will follow.
5. The food you eat can either be the safest and most powerful form of medicine or the slowest form of poison.
6. Stop hating yourself for everything you aren't and start loving yourself for everything you already are.
7. Embrace and love your body. It is the most amazing thing you'll ever own.
8. Be patient with yourself. Nothing in nature blooms all year.
9. A year from now, you'll wish you had started today.
10. You are your only limit.
11. Don't let your mind bully your body.
12. You are what you eat, so don't be fast, cheap, easy or fake. ☺
13. The difference between who you are and who you want to be is what you do.
14. If you don't take care of your body, where are you going to live?
15. It's not about being the best. It's about being better than you were yesterday.
16. Don't wait until you've reached your goal to be proud of yourself. Be proud of every step you take toward reaching that goal.
17. The body achieves what the mind believes.
18. You don't get what you wish for. You get what you work for.
19. If you wouldn't say it to a friend, don't say it to yourself.
20. Think about what could go right.
21. Push harder than yesterday if you want a different tomorrow.
22. Strength doesn't come from what you can do. It comes from overcoming the things you once thought you couldn't do.
23. Find the gift or opportunity in every situation.
24. Become a priority in your life.
25. I am grateful for being me.



Turmeric and Alzheimer's Disease

Is it possible that a spice, such as turmeric, could actually have an effect on lowering the prevalence of dementia? The answer is yes! Those who live in rural India, who eat a lot of turmeric, actually have the lowest reported occurrence of dementia and Alzheimer's.

Not far from us, in rural Pennsylvania, Alzheimer's occurs in 19 out of 1000 people every year. That might not sound like a lot. But when you compare it to rural India, using the same diagnostic criteria, that same rate is 3 out of 1000, confirming that they have the lowest reported Alzheimer's rates in the world.

A study was done so as not to just assume this was attributed to the turmeric consumption (as part of curry). Those who consumed curry at least occasionally did better on simple cognitive tests than those who did not. And those who ate curry often had only about half the odds of showing any cognitive impairment. This may suggest that curry consumption MAY indeed be associated with better cognitive function.

One very important thing to keep in mind (no pun intended!) is that it does matter what is being curried! It's no coincidence that the country with the lowest prevalence of Alzheimer's also is among the lowest in meat consumption, with a significant percentage of Indians following a meat-free and egg-free diet.

Brain Benefits of Turmeric

- ◆ Turmeric contains Curcumin, a powerful anti-inflammatory and antioxidant
- ◆ Improves cognitive function and memory—a few grams of turmeric in your food can aid the prevention of memory loss.
- ◆ Relieves ailments related to oxidative stress* by protecting the body against cancerous cells, relieving brain fogging, gaining mental clarity and improving sleep.
- ◆ Works as an antidepressant—research has shown that increased Curcumin increases the level of serotonin and dopamine in the brain (the “feel-good” hormones)
- ◆ Relieves anxiety and stress by increasing levels of glutathione which help to reduce anxiety, stress and other cognitive impairment due to stress.

Turmeric and Black Pepper Combo

Turmeric is also known as the “golden spice”.

Combining turmeric with black pepper enhances its medicinal effects.

Piperine, the bioactive compound found in black pepper, boosts the absorption of Curcumin by up to 2,000%

- ◆ Piperine makes it easier for Curcumin to pass through the intestinal walls and into your bloodstream.
- ◆ It slows down the breakdown of Curcumin by the liver, increasing its blood levels.



Golden Milk Recipe

This “liquid gold” is a wonderful anti-inflammatory drink to add to your day. The addition of ginger increases this benefit!

Perfect for an evening beverage just before bed, here's Dr. Weil's recipe for Golden Milk:

- Heat 2 cups light, unsweetened coconut milk (or almond or soy milk)
- Add 1/2 tablespoon peeled, grated fresh ginger
- Add 1 tablespoon peeled, grated fresh turmeric
- Add 3-4 ground black peppercorns
- Heat all ingredients in a saucepan
- Stir well
- Bring to a simmer and cover for 10 minutes.
- Strain the excess ginger and sweeten to taste (if desired). Maybe top with some cinnamon or other complementary spice like nutmeg or allspice.

(website: <https://www.drweil.com/videos-features/videos/video-how-to-make-anti-inflammatory-golden-milk/>)

Note *: **Oxidative stress** is the imbalance between free radicals and antioxidants in our body. When there are more free radicals, they can cause damage to fatty tissue, DNA, and proteins in our body which can lead to a vast number of diseases and premature aging. Some sources of free radicals that lead to oxidative stress:

- ◆ Ozone
- ◆ Certain pesticides and cleaners
- ◆ Cigarette smoke
- ◆ Radiation
- ◆ Pollution
- ◆ A diet high in sugar, fat, and alcohol also contribute to free radical production.



Resources: Healthline.com; nutritionfacts.org; health.online/health-wellness



Easy Turmeric Eggplant Curry

Eggplants shine like the superstars they are in this really simple dish. Great for those new to curries, this foolproof recipe couldn't be easier—it's just one pot on the stove and ready in under 45 minutes. Win! Make a big pot on a Sunday night and you've easily got lunch or dinner for five days! Serve it with red beet kimchi and avocado. Throw it onto a wrap for a curry burrito. Or enjoy with steamed veggies and a favorite whole grain. There are so many ways to enjoy this fantastic, yet light, dish.

Makes 4 servings in under 45 minutes.

INGREDIENTS

- ◆ 1 large eggplant
- ◆ ½ red onion, chopped
- ◆ 2 cloves garlic, chopped
- ◆ 3 carrots, peeled and chopped
- ◆ 1 cup white button mushrooms, chopped
- ◆ 3 tomatoes, roughly chopped
- ◆ 3 teaspoons turmeric
- ◆ 1 teaspoon ginger
- ◆ 1 teaspoon crushed red pepper flakes
- ◆ 1½ cups dried red lentils
- ◆ 1 (15-ounce) can light coconut milk
- ◆ 2½ cups vegetable broth
- ◆ 2 cups chopped kale leaves
- ◆ Salt to taste
- ◆ 2 cups cooked quinoa or brown rice

Recipe from Forks over Knives



OPTIONAL TOPPINGS

- ◆ A handful of chopped cilantro
- ◆ Avocado
- ◆ Beet kimchi or red cabbage kraut

DIRECTIONS:

1. Preheat the oven to 450°F.
2. Line a baking sheet with parchment paper or a silicone baking mat. Cut the eggplant in thirds lengthwise, place on the prepared baking sheet, and bake for about 15 minutes while you prep the other ingredients.
3. When there's about 5 minutes left on the timer for the eggplant, heat a large pot over medium low to medium heat. Add the onion, garlic, and carrots and sauté for 2 to 5 minutes, or until the onions start to turn brown and translucent. Add water 1 to 2 tablespoons at a time as needed, to keep the vegetables from sticking to the pan.
4. Remove the eggplant from the oven, let it cool a bit since it'll be pretty hot, and roughly chop into large pieces.
5. Add the chopped eggplant, mushrooms, tomatoes, turmeric, ginger, and red pepper flakes to the pot and sauté for about 5 minutes, or until the mushrooms get nice and soft.
6. Next, add the lentils, coconut milk, and vegetable broth and stir. Bring the pot to a boil, then reduce heat, cover with a lid, and simmer for about 10 minutes.
7. Add the kale, stir, and cook, uncovered, for an additional 5 minutes. Taste and add salt if you think it needs it.
8. Top with optional toppings and serve with quinoa or brown rice!



Debby Schiffer, Targeting Wellness, LLC
Wellness Director for
BURLCO & TRICO JIF
E-mail: debby_schiffer@targetingwellness.com
Office: 856-322-1220



As a Certified Health and Wellness Coach (NBC-HWC), I can help you tackle these lifestyle challenges keeping you from living the life you want. Working as your advocate to help keep you accountable to yourself, you will see that making those changes most important to you are within your reach. It's about tapping into your inner wisdom; sometimes it takes a little guidance to help you see that. Reach out to me via email or phone to discuss if coaching might be a option for you. (Group or one-on-one coaching options available. Great for team building too!)

Brain Teasers

Answers on next page.

<p>MAN BOARD</p> <p>_____</p>	<p>STAND I</p> <p>_____</p>	<p>READING</p> <p>_____</p>	<p>MIND MATTER</p> <p>_____</p>	<p>ECNALG</p> <p>_____</p>
<p>TOUCH</p> <p>_____</p>	<p>DEATH LIFE</p> <p>_____</p>	<p>GOING DIET</p> <p>_____</p>	<p>LE VEL</p> <p>_____</p>	<p>CYCLE CYCLE CYCLE</p> <p>_____</p>
<p>BAN ANA NOON LAZY</p> <p>_____</p>	<p>NOON LAZY</p> <p>_____</p>	<p>R ROAD A D</p> <p>_____</p>	<p>PAS</p> <p>_____</p>	<p>BJAOCKX</p> <p>_____</p>
<p>++</p> <p>_____</p>	<p>XQQQME</p> <p>_____</p>	<p>NAFISH NAFISH</p> <p>_____</p>	<p>TIME ABDEF</p> <p>_____</p>	<p>YOUR REST</p> <p>_____</p>
<p>DEAL</p> <p>_____</p>	<p>GESG</p> <p>_____</p>	<p>III III O O</p> <p>_____</p>	<p>CLOSE CLOSE CLOSE CLOSE</p> <p>_____</p>	<p>GROUND</p> <p>   </p> <p>_____</p>

Brain Teasers—Answer Sheet

<p>MAN BOARD</p> <p>man over board</p>	<p>STAND I</p> <p>i understand</p>	<p>READING</p> <p>reading between the lines</p>	<p>MIND MATTER</p> <p>mind over matter</p>	<p>ECNALG</p> <p>backward glance</p>
<p>TOUCH V</p> <p>touch down</p>	<p>DEATH LIFE</p> <p>life after death</p>	<p>GOING DIET</p> <p>going on a diet</p>	<p>LE VEL</p> <p>bi level</p>	<p>CYCLE CYCLE CYCLE</p> <p>tricycle</p>
<p>BAN ANA NOON LAZY</p> <p>banana split</p>	<p>NOON LAZY</p> <p>lazy afternoon</p>	<p>R ROAD A D</p> <p>road crossing</p>	<p>PAS</p> <p>incomplete pass</p>	<p>BJAOCKX</p> <p>jack in the box</p>
<p>++</p> <p>double cross</p>	<p>XQQQME</p> <p>excuse me</p>	<p>NAFISH NAFISH</p> <p>tunafish</p>	<p>TIME ABDEF</p> <p>long time no see</p>	<p>YOUR REST</p> <p>your under arrest</p>
<p>DEAL</p> <p>big deal</p>	<p>GESG</p> <p>scrambled eggs</p>	<p>III III O O</p> <p>circles under the eyes</p>	<p>CLOSE CLOSE CLOSE CLOSE</p> <p>foreclose</p>	<p>GROUND</p> <p>6 feet under ground</p>

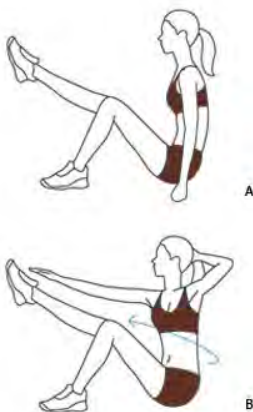
THREE THINGS YOU MIGHT NOT KNOW ABOUT YOUR CORE

Every muscle relies on your abs, hips, and lower back, a.k.a. your core. It's your base—and your center of attraction. Here are three things to keep in mind to help you sculpt and maintain a rock-solid midsection.

- 1. You can strengthen your core without moving a muscle.** Whereas most muscles propel you, your core resists movement—for instance, to protect your spine when you twist your torso. So don't be surprised by how hard it is to stay still in this core workout. You're conditioning your core to do its job more effectively.
- 2. Slouching sabotages your six-pack.** Training your core helps correct poor posture. But an hour a week of core work can't compensate for the 50 hours spent slumped over your keyboard. The fix: Stay tall through your hips and keep your head up and shoulder blades back and down all day long.
- 3. Core muscles contract first in every exercise.** All the energy you exert originates in your torso, before being transferred to your arms and legs. So a weak core reduces the amount of force you're able to apply to anything you are trying to move. When you hit a plateau in presses, squats, or any other strength move, ask yourself if you're training your core as hard as you can.

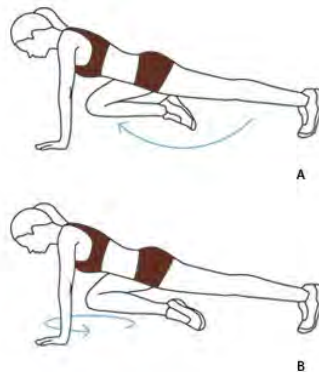
Oblique Reach

Sit with knees bent and feet on floor. (A) Straighten right leg. Roll spine into a C-curve. Place left hand behind head and extend right arm. (B) Twist body to the left, roll back a bit more (and hold for one count), then come up. Do five reps, then switch sides.



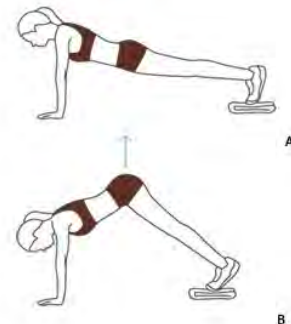
Circle Plank

Start in a plank position with abs tight. (A) Pull right knee in and circle it clockwise, then (B) counterclockwise. Keep the rest of your body stationary. Repeat five times, then switch legs



Sliding Pike

Begin in a plank on an uncarpeted floor, hands under shoulders and a towel under feet. With legs straight, raise hips and draw legs toward hands into a pike position—your feet should slide easily. Hold for one count, then return to start. Repeat 10 times



Resource: *Men's Health*

I liked this program because it offers you exercises to do on the “off” days that can help build muscle and strength, that can help improve your ability to run. If you’d rather walk, that’s fine too. Just pace yourself, give it a try, and do your best! Most important—have fun!

running program 8 weeks to 5K

	day 1	day 2	day 3	day 4	day 5	day 6	day 7
week 1	1km walk (time yourself)	10 squats 10 calf raises	1km run (time yourself)	10 squats 10 calf raises	1km walk	10 squats 10 calf raises	rest
week 2	1km walk 10% off the original time	20 squats 20 calf raises	1km run 10% off the original time	20 squats 20 calf raises	1km walk 10% off the original time	20 squats 20 calf raises	rest
week 3	2km walk (time yourself)	30 squats 30 calf raises	2km run (time yourself)	30 squats 30 calf raises	2km walk	30 squats 30 calf raises	rest
week 4	2km walk 10% off the original time	2 sets / 20 squats 2 sets / 20 calf raises	2km run 10% off the original time	2 sets / 20 squats 2 sets / 20 calf raises	2km walk 10% off the original time	2 sets / 20 squats 2 sets / 20 calf raises	rest
week 5	1km run	2 sets / 25 squats 3 sets / 20 calf raises	1km run	2 sets / 25 squats 3 sets / 20 calf raises	1km run	2 sets / 25 squats 3 sets / 20 calf raises	rest
week 6	1km run 15% off the original time	3 sets / 20 squats 3 sets / 20 calf raises	1km run 15% off the original time	3 sets / 20 squats 3 sets / 20 calf raises	1km run 15% off the original time	3 sets / 20 squats 3 sets / 20 calf raises	rest
week 7	3km run	2 sets / 35 squats 4 sets / 15 calf raises	3km run	2 sets / 35 squats 4 sets / 15 calf raises	3km run	2 sets / 35 squats 4 sets / 15 calf raises	rest
week 8	3km run	4 sets / 20 squats 4 sets / 20 calf raises	rest	4km run	4 sets / 20 squats 4 sets / 20 calf raises	rest	5km run

1KM = .6213711922 Miles

Debby Schiffer, JIF Wellness Director
Email: debby_schiffer@targetingwellness.com Office: 856-322-1220

Tags: [Sustainability](/tags/sustainability/), [Wellbeing](/tags/wellbeing/)

Employee wellbeing: do you foster a culture of self-care in the workplace?

by [Karen Liebenguth](/profile/kliebenguth/)

12th Jul 2018



Karen Liebenguth (/profile/kliebenguth)

Coach, mindfulness trainer, mindfulness supervisor, mentor, facilitator,
www.greenspacecoaching.com

(/profile/kliebenguth)

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

Intake	May-21	May-20	2021 May YTD	2020 May YTD
# of New Claims Reported	12	106	192	309
# of Report Only	6	96	110	251
% Report Only	50%	91%	57%	81%
# of Medical Only	5	7	47	40
# of Lost Time	1	3	35	16
Medical Only to Lost Time Ratio	83:17	70:30	57:43	71:29
Occupational, Claim Petition, Cancer Presumption	0	1	0	1
COVID-19	0	94	133	233
Average # of Days to Report a Claim	2.3	1.5	4.5	3.6

Nurse Case Management	May-21	May-20
# of Cases Assigned to Case Management	23	15
# of Cases >90 days	18	13

Savings	May-21	May-20	2021 May YTD	2020 May YTD
Bill Count	142	147	739	679
Provider Charges	\$276,835	\$128,204	\$1,398,260	\$1,494,488
Repriced Amount	\$92,827	\$46,114	\$505,215	\$395,123
Savings \$	\$184,007	\$82,090	\$893,045	\$1,099,365
% Savings	66%	64%	64%	74%

Participating Provider Penetration Rate	May-21	May-20	2021 May YTD	2020 May YTD
Bill Count	90%	94%	94%	96%
Provider Charges	94%	96%	95%	98%

Exclusive Provider Panel Penetration Rate	May-21	May-20	2021 May YTD	2020 May YTD
Bill Count	90%	96%	94%	96%
Provider Charges	86%	94%	87%	99%

Transitional Duty Summary		2021 May YTD	2020 May YTD
% of Transitional Duty Days Worked		69%	63%
\$ Saved By Accommodating		\$60,650	\$77,515
% of Transitional Duty Days Not Accommodated		31%	37%
Cost Of Days Not Accommodated		\$31,389	\$38,984



**Burlington County Municipal JIF
Average Days To Report By JIF Member
(Indemnity, Medical Only, Report Only)
1/1/2021 - 5/31/2021**

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
BEVERLY CITY	2	0.5	0.0
BORDENTOWN CITY	1	4.0	0.0
BORDENTOWN TOWNSHIP	14	23.6	1.6
DELANCO TOWNSHIP	2	4.0	0.0
DELRAN TOWNSHIP	7	1.9	0.4
EDGEWATER PARK TOWNSHIP	1	0.0	0.0
LUMBERTON TOWNSHIP	5	6.8	6.2
MANSFIELD TOWNSHIP	3	6.0	1.0
MEDFORD TOWNSHIP	16	5.0	1.9
MOUNT LAUREL TOWNSHIP	90	2.1	0.1
PALMYRA BOROUGH	3	0.3	0.0
PEMBERTON TOWNSHIP	29	4.3	1.2
RIVERSIDE TOWNSHIP	8	5.6	2.5
SOUTHAMPTON TOWNSHIP	1	5.0	0.0
TABERNACLE TOWNSHIP	3	0.7	0.0
WESTAMPTON TOWNSHIP	7	1.4	0.6
Grand Total	192	4.5	0.8



**Burlington County Municipal JIF
Claims Reported By Type
1/1/2021 - 5/31/2021**

MAY 2021

ALL INDEMNITY, MEDICAL ONLY AND REPORT ONLY CLAIMS			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	
INDEMNITY	1	0.0	
MEDICAL ONLY	5	4.2	
REPORT ONLY-WC	6	1.0	
Grand Total	12	2.3	

1/1/2021 - 5/31/2021

ALL INDEMNITY, MEDICAL ONLY AND REPORT ONLY CLAIMS			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	
INDEMNITY	35	13.5	
MEDICAL ONLY	47	3.4	
REPORT ONLY-WC	110	2.1	
Grand Total	192	4.5	

INDEMNITY, MEDICAL ONLY AND REPORT ONLY NOT COVID-19			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	
INDEMNITY	1	0.0	
MEDICAL ONLY	5	4.2	
REPORT ONLY-WC	6	1.0	
Grand Total	12	2.3	

INDEMNITY, MEDICAL ONLY AND REPORT ONLY NOT COVID-19			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	
INDEMNITY	5	0.2	
MEDICAL ONLY	25	2.0	
REPORT ONLY-WC	29	0.8	
Grand Total	59	1.3	

INDEMNITY, MEDICAL ONLY AND REPORT ONLY COVID-19 CLAIMS			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	
Grand Total	0		

INDEMNITY, MEDICAL ONLY AND REPORT ONLY COVID-19 CLAIMS			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	
INDEMNITY	30	15.7	
MEDICAL ONLY	22	4.9	
REPORT ONLY-WC	81	2.6	
Grand Total	133	5.9	



**Burlington County Municipal JIF
Transitional Duty Summary Report
1/1/2021 - 5/31/2021**

	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
PEMBERTON TOWNSHIP	151	151	100%	\$17,798	0	0%	\$0
MEDFORD TOWNSHIP	106	106	100%	\$12,824	0	0%	\$0
WESTAMPTON TOWNSHIP	9	9	100%	\$328	0	0%	\$0
BORDENTOWN CITY	34	34	100%	\$3,716	0	0%	\$0
DELRAN TOWNSHIP	90	90	100%	\$3,317	0	0%	\$0
BORDENTOWN TOWNSHIP	155	148	95%	\$11,974	7	5%	\$258
DELANCO TOWNSHIP	83	79	95%	\$10,692	4	5%	\$554
EDGEWATER PARK TOWNSHIP	77	0	0%	\$0	77	100%	\$6,219
CHESTERFIELD TOWNSHIP	78	0	0%	\$0	78	100%	\$10,530
MOUNT LAUREL TOWNSHIP	112	0	0%	\$0	112	100%	\$13,829
Grand Total	895	617	69%	\$60,650	278	31%	\$31,389



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Qualcare	128	\$259,503	\$80,888	\$178,614	69%
Ambulatory Surgical Center	4	\$76,182	\$15,406	\$60,777	80%
Neurosurgery	6	\$64,120	\$24,534	\$39,586	62%
Hospital	5	\$53,970	\$18,069	\$35,901	67%
Physical Therapy	74	\$36,532	\$9,176	\$27,356	75%
Orthopedics	15	\$15,894	\$7,406	\$8,488	53%
Anesthesiology	3	\$4,326	\$1,792	\$2,535	59%
Other	5	\$1,848	\$1,230	\$618	33%
Emergency Medicine	2	\$1,471	\$417	\$1,054	72%
MRI/Radiology	3	\$1,265	\$628	\$636	50%
Durable Medical Equipment	1	\$875	\$700	\$175	20%
Urgent Care Center	3	\$791	\$480	\$311	39%
Physicians Fees	2	\$745	\$609	\$137	18%
Physical Medicine & Rehab	2	\$700	\$289	\$411	59%
Laboratory Services	2	\$417	\$66	\$351	84%
Occ Med/Primary Care	1	\$368	\$88	\$279	76%
Out Of Network	14	\$17,332	\$11,939	\$5,393	31%
Durable Medical Equipment	7	\$12,698	\$7,547	\$5,151	41%
Other	3	\$2,635	\$2,592	\$42	2%
Behavioral Health	4	\$2,000	\$1,800	\$200	10%
Grand Total	142	\$276,835	\$92,827	\$184,007	66%

Participating Provider Penetration Rate

Bill Count 90%

Provider Charges 94%

Exclusive Provider Penetration Rate

Bill Count 90%

Provider Charges 86%



**Burlington County Municipal JIF
PPO Savings And Penetration Report
1/1/2021 - 5/31/2021**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Qualcare	696	\$1,324,820	\$450,191	\$874,629	66%
Ambulatory Surgical Center	13	\$275,642	\$52,670	\$222,972	81%
Hospital	26	\$250,818	\$154,044	\$96,774	39%
Anesthesiology	11	\$194,253	\$49,542	\$144,711	74%
Physical Therapy	377	\$169,656	\$38,775	\$130,880	77%
Neurology	7	\$138,482	\$35,755	\$102,727	74%
Orthopedics	72	\$78,186	\$47,285	\$30,901	40%
Neurosurgery	14	\$73,470	\$26,280	\$47,190	64%
Physicians Fees	28	\$53,527	\$10,501	\$43,026	80%
Physical Medicine & Rehab	13	\$28,529	\$3,776	\$24,753	87%
Occ Med/Primary Care	42	\$14,655	\$5,067	\$9,588	65%
Durable Medical Equipment	8	\$13,862	\$11,006	\$2,856	21%
MRI/Radiology	24	\$13,630	\$5,082	\$8,547	63%
Urgent Care Center	44	\$12,493	\$6,573	\$5,920	47%
Emergency Medicine	7	\$3,878	\$1,310	\$2,568	66%
Other	7	\$2,123	\$1,409	\$714	34%
Behavioral Health	1	\$1,200	\$1,050	\$150	13%
Laboratory Services	2	\$417	\$66	\$351	84%
Out Of Network	43	\$73,439	\$55,024	\$18,416	25%
Physicians Fees	4	\$33,840	\$23,667	\$10,173	30%
Durable Medical Equipment	12	\$19,200	\$13,120	\$6,081	32%
Other	9	\$7,480	\$7,361	\$119	2%
Behavioral Health	10	\$5,000	\$4,525	\$475	10%
Anesthesiology	4	\$5,000	\$4,102	\$898	18%
Emergency Medicine	2	\$2,209	\$1,639	\$570	26%
MRI/Radiology	1	\$460	\$460	\$0	0%
Orthopedics	1	\$250	\$150	\$100	40%
Grand Total	739	\$1,398,260	\$505,215	\$893,045	64%

Participating Provider Penetration Rate

Bill Count	94%
Provider Charges	95%

Exclusive Provider Penetration Rate

Bill Count	94%
Provider Charges	87%

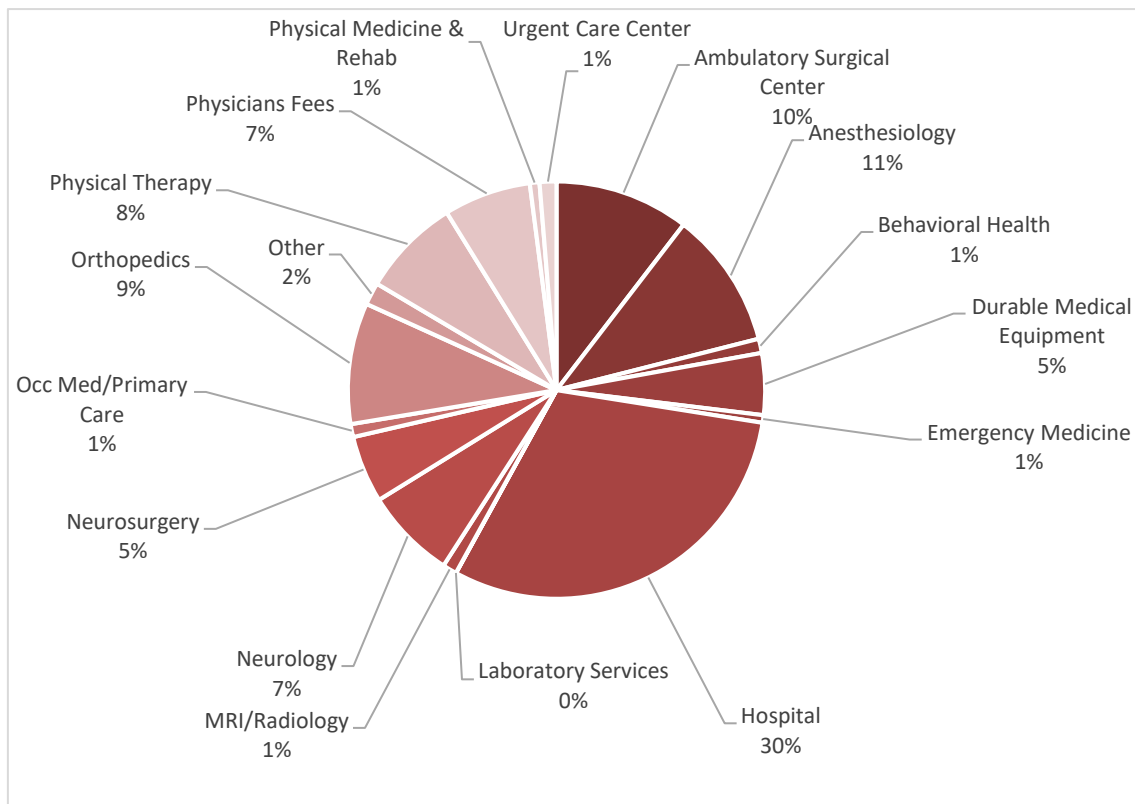


**Burlington County Municipal JIF
Top 10 And Paid Providers By Specialty
1/1/2021 - 5/31/2021**

Top 10 Providers

	Bill Count	Repriced Amount
COOPER HEALTH SYSTEMS	2	\$110,533
PRINCETON HEALTHCARE SYSTEM	1	\$37,396
PRINCETON BRAIN AND SPINE CARE LLC	8	\$35,975
NEUROSURGICAL AND SPINE SPECIALIST LLC	22	\$28,974
ROTHMAN ORTHOPAEDICS	38	\$28,973
NEW JERSEY SURGERY CENTER	4	\$26,474
FLEMINGTON IONM SERVICES LLC	3	\$23,475
VIRTUA WEST JERSEY HEALTH INC	1	\$12,805
STRIVE PHYSICAL THERAPY	134	\$12,550
IVY REHAB NETWORK, INC	128	\$12,229
Grand Total	341	\$329,384

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	78	84	87							
Maureen Steelman	89	82	81	74	79							
Kelly Roth	32	41	43	46	50							
Bettie Leavitt	18	16	13	12	11							
Patricia Henchy	2	2	1	2	4							
Stephanie Dionisio	0	0	0	0	0							
Total	230	224	216	218	231	0	0	0	0	0	0	0



**Burlington County Municipal JIF
Prescription Benefit Program Summary
1/1/2021 - 3/31/2021**

	Jan-21	Feb-21	Mar-21	Total
Script Count	13	11	22	46
Utilizing Patients Count	6	7	10	23
Repriced Amount	\$2,061	\$1,923	\$2,182	\$6,166
Charges	\$2,942	\$2,888	\$3,302	\$9,132
Total Savings Amt	\$881	\$965	\$1,121	\$2,967

Generic Utilization %	76.92%	72.73%	86.36%	78.7%
Cost per Patient	\$344	\$275	\$218	\$268
Cost per Script	\$159	\$175	\$99	\$134

Opioid Cost %	0.57%	2.36%	1.12%	1.4%
Opioid Script %	7.69%	18.18%	9.09%	11.7%

Cyber Risk Management

Monthly Executive Report

June 7, 2021

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



facebook

Cloning

Facebook cloning is where scammers clone a victim's Facebook account by stealing their personal photos and information and create a new account with the stolen identity. They proceed to friend request people on the targeted victim's friends list, who may accept the request unknowingly that is coming from a scammer. After establishing a trust, they can try manipulating you into providing personal information or lend money.

How to protect yourself?

- Be aware of the scam
- Make sure your privacy settings are secure
- Make sure that your friends list, photos, and personal information are hidden from the public

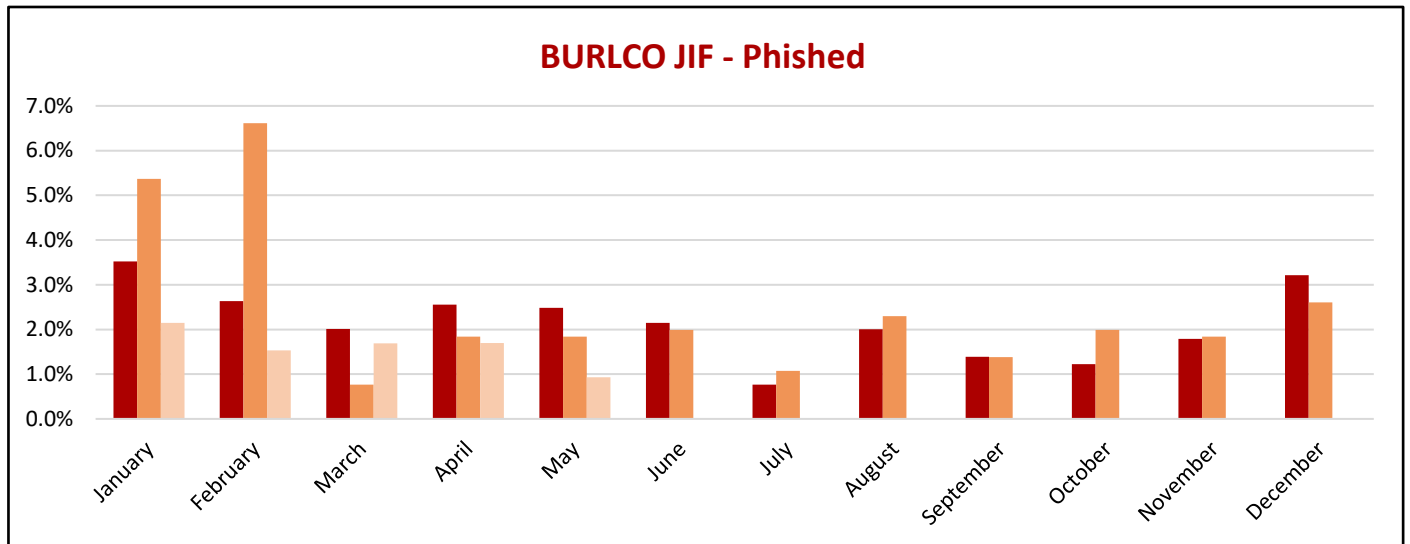
Phishing Report & Trend

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%	650	11	1.7%
April	665	17	2.6%	653	12	1.8%	648	11	1.7%
May	765	19	2.5%	653	12	1.8%	647	6	0.9%
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 1.6%



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	5	0	0%
Delanco Twp	17	0	0%
Delran Twp	47	0	0%
Edgewater Park Twp.	17	2	12%
Egg Harbor City	1	1	100%
Fieldsboro Borough	4	0	0%
Florence Twp	33	0	0%
Hainesport Twp	7	0	0%
Lumberton Twp	17	0	0%
Mansfield Twp	51	1	2%
Medford Twp	139	1	1%
Mount Laurel Twp	70	0	0%
North Hanover Twp	7	0	0%
Palmyra Borough	44	0	0%
Pemberton Twp	43	0	0%
Pumberton Borough	4	0	0%
Riverside Twp	2	0	0%
Shamong Twp	6	0	0%
Southampton Twp	15	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

647

6

1%

Phishing Template Utilization

Phishing Template Used	Count of Phishing Template	% of Templates Used	Count of Date Clicked	% of Click
Amex_Income_Verification	47	7%	0	0%
BackgroundReport_Text	61	9%	1	2%
Continual_Municipal_Training	17	3%	0	0%
Facebook Reactivation	54	8%	0	0%
facebook_page_insights	57	9%	0	0%
Microsoft_Office365_Password_Change	56	9%	0	0%
Municipal_Course_Catalog	10	2%	1	10%
Netflix_Account	54	8%	0	0%
Office_File_Deletion_Alert	74	11%	1	1%
UPS Package Redirect	45	7%	1	2%
workstation_updates	66	10%	1	2%
Zendesk_Password_Change	57	9%	0	0%
Zendesk_Ticket_Update	49	8%	1	2%

Grand Total

647

6

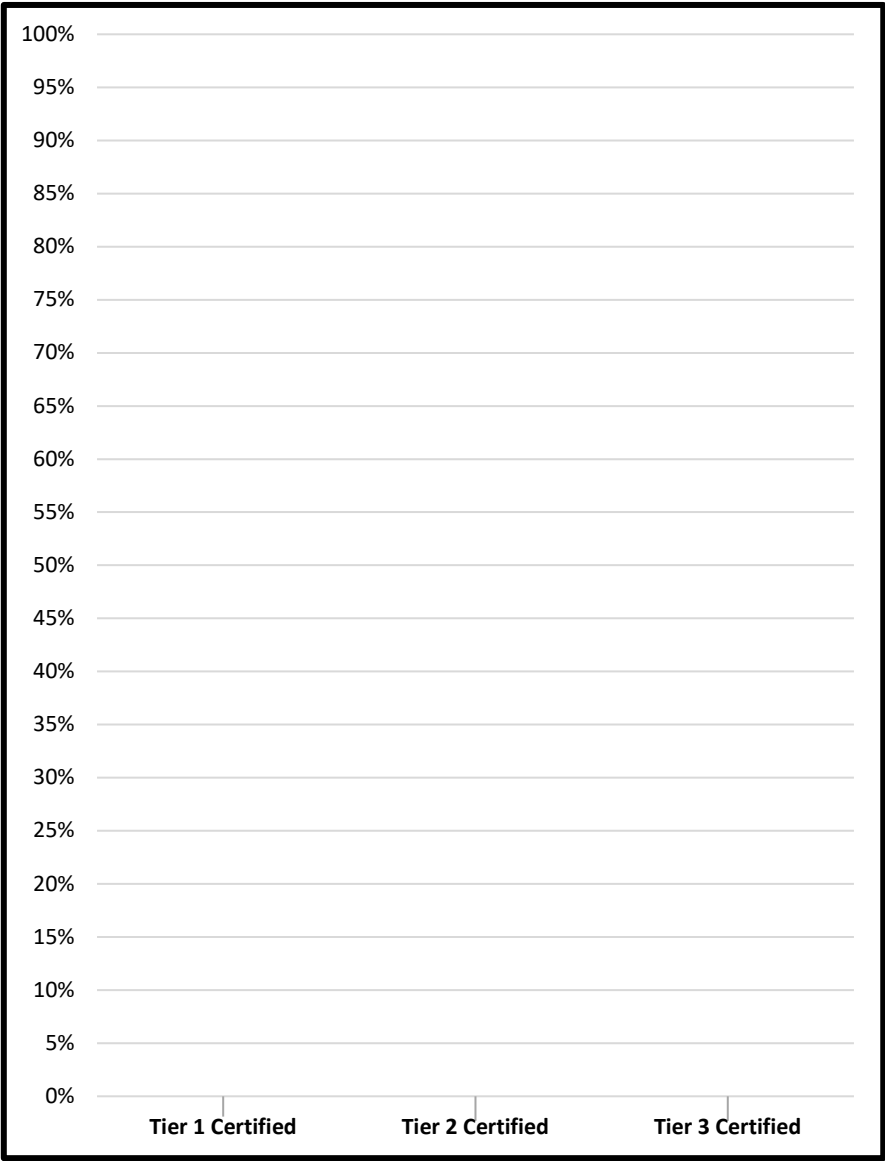
MEL Cyber Risk Management Program V.2

Compliance Status

Municipality	Tier 1 Certified	Tier 2 Certified	Tier 3 Certified
Bass River Township			
Beverly City			
Bordentown City			
Bordentown Township			
Chesterfield Township			
Delanco Township			
Delran Township			
Edgewater Park Township			
Fieldsboro Borough			
Florence Township			
Hainesport Township			
Lumberton Township			
Mansfield Township			
Medford Township			
Mount Laurel Township			
New Hanover Township			
North Hanover Township			
Palmyra Borough - Municipal			
Pemberton Borough			
Pemberton Township			
Riverside Township			
Shamong Township			
Southampton Township			
Springfield Township			
Tabernacle Township			
Westampton Township			
Woodland Township			
Wrightstown Borough			

Total # of Municipalities	Tier 1 Certified	Tier 2 Certified	Tier 3 Certified
28	0	0	0
	0%	0%	0%

JIF Compliance % by Tier



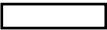



BURLCO JIF Compliance %

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	2021-05-11 01:01:22
Burlington	Bordentown City	2.6	Grace Archer	btownch@cityofbordentown.com	2021-05-11 12:36:50
Burlington	Bordentown Township	4.3	Michael Theokas	m.theokas@bordentowntwp.org	2021-05-11 18:01:22
Burlington	Chesterfield Township	5.0	Glenn McMahon	glenn@chesterfieldtwp.com	2021-05-10 12:01:20
Burlington	Delanco Township	2.6	Mike Templeton	42mtempy55@gmail.com	2021-05-11 18:01:22
Burlington	Delran Township	2.6	Jeffrey Hatcher	jhatcher@delrantownship.org	2021-05-11 06:01:18
Burlington	Edgewater Park Township	2.6	Tom Pullion	tpullion@edgewaterpark-nj.com	2021-05-10 12:01:19
Burlington	Florence Township	4.0	Steve Fazekas	sfazekas@florence-nj.gov	2021-05-11 06:01:31
Burlington	Hainesport Township	0.0	Paula Kosko	pkosko@hainesporttownship.com	2021-05-11 01:01:22
Burlington	Lumberton Township	5.0	Brandon Umba	bumba@lumbertontwp.com	2021-05-11 18:01:11
Burlington	Mansfield Township	2.6	Michael Fitzpatrick	administrator@mansfieldtwp-nj.com	2021-05-12 01:01:11
Burlington	Medford Township	5.0	Kathy Burger	kburger@medfordtownship.com	2021-05-10 12:01:21
Burlington	Mount Laurel Township	10.0	Jerry Mascia	jmascia@mountlaurel.com	2021-05-11 12:01:15
Burlington	North Hanover Township	0.0	Mary Picariello	clerk@northhanovertwp.com	2021-05-11 06:01:29
Burlington	Palmyra Borough	0.0	John Gural	jgural@boroughofpalmyra.com	2021-05-10 18:01:40
Burlington	Pemberton Borough	0.0	Donna Mull	dmull@pemberton.comcastbiz.net	2021-05-11 01:01:22
Burlington	Pemberton Township	5.0	Daniel Hornickel	DHornickel@pemberton-twp.com	2021-05-11 12:54:31
Burlington	Riverside Township	0.0	Meghan Jack	mjack@riversidetwp.org	2021-05-10 18:01:28
Burlington	Shamong Township	5.0	David Matchett	dmatchettd@aol.com	2021-05-11 01:01:24
Burlington	Southampton Township	4.8	Kathleen Hoffman	khoffman@southamptonnj.org	2021-05-12 01:01:11
Burlington	Springfield Township	0.0	Paul Keller	mgr@springfieldtownshipnj.org	2021-05-12 12:01:18
Burlington	Tabernacle Township	0.0	Douglas Cramer	dcramer@townshipoftabernacle-nj.gov	2021-05-11 01:01:11
Burlington	Westampton Township	5.8	Steve Ent	ent@wtpd.us	2021-05-10 06:01:21
Burlington	Wrightstown Borough	0.0	James Ingling	wrightstownfirebureau@comcast.net	2021-05-10 18:01:42

Sample of Monthly Detail Report

Sample Report

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

Text Phishing is on the rise



FRM:AMEX@Message
SUBJ:Card Alert
MSG:Card Alert;Card Alert

[http://
www.americanexpress-
message.com](http://www.americanexpress-message.com)

Text phishing, also known as **SMiShing**, is a type of social engineering attack initiated through SMS text messages.

There has been a recent increase in SMiShing using the COVID-19 vaccine as a campaign claiming access to an appointment or information regarding the vaccine. Other SMiShing campaigns include package delivery notifications from Amazon, FedEx, US Postal, ext.

These campaigns are designed to get you to click on a link that leads you to fraudulent websites and try to obtain user credentials, steal funds, and or load malware by promoting a service or addressing a problem. SMiShing messages may come from random phone numbers or email addresses and often use a sense of urgency to convince the target to take a desired action quickly.

What to do:

- Go to any online account directly by manually typing the URL into your browser.
- Don't click on links delivered in SMS text messages from unverified sources.
- Don't provide sensitive information in response to an SMS text message from unknown senders.
- Don't call the sender's phone number or phone numbers included in SMS text.
- Block senders and delete SMS text phishing messages.
- Consider blocking SMS messages from non-contacts.
- Report SMS text phishing attempts to your mobile carrier and the [FTC](#).
- You can also forward the message to 7726 (SPAM).

MEL Grandfathered Cyber Risk Compliance Report

MEMBER	TIER 1	TIER 2
Bass River Township	Approved	Approved
Bordentown Township	Approved	Approved
Delanco Township	Approved	Approved
Delran Township	Approved	Approved
Edgewater Park Township	Approved	Approved
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
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
Woodland Township	Approved	Approved
Wrightstown Borough	Approved	

<u>TIER 1</u>			<u>TIER 2</u>		
APPROVED	INCOMPLETE	NO RESPONSE	APPROVED	INCOMPLETE	NO RESPONSE
22	0	0	22	1	1

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

This Month's Advice: How to Prevent Your Network from Being Held Hostage

What Is Ransomware?

A note appears on your computer screen telling you that unless you pay a specific amount by a specific day your files will be encrypted forever! What do you do? Don't panic... Take a deep breath... Sit down and think about your options.

Receiving a ransomware message can be scary. Ransomware is one of the biggest security problems on the Internet and one of the top forms of cybercrime that organizations face today. Criminals don't care who they target—whether it's a small network for a non-profit organization or a multi-million-dollar organization like the recent Colonial Pipeline incident that caused a gas shortage in America. Ransomware is a form of malicious software or malware that encrypts your files and documents on anything from a single PC all the way up to your company's network servers. Victims can often be left with few choices: they can pay the ransom and hope they receive their files back, they can restore their files from backups (if they have them), or they can start from scratch.

Ransomware Prevention:

Fortunately, there are number of ways to prevent ransomware from getting onto your computer:

Never Click on Unverified Links: If a link is in a spam email or is posted on a website you may not be familiar with, you should avoid it. Hackers often spread ransomware through malicious links that initiate a malware download.

Avoid the Suspicious Attachment: Did you receive an attachment that you weren't expecting or from someone you didn't recognize? There's a good chance that the attachment may contain something harmful to your computer. If you don't recognize the sender don't open the attachment.

Use Security Software: Security software can be a powerful tool in ransomware prevention and is often listed among the best practices to prevent ransomware. Most anti-virus or malware protection programs include security software that checks the files coming into your computer from the Internet. When a malicious file has been detected, the software prevents it from getting into your computer.

Keep Your Files Backed Up at All Times: In the event you are hit by ransomware having an up-to-date backup system of your important files is crucial. This can minimize any down time should you be attacked as well as prevent you from having to pay the ransom. Do make sure that when backing up files that you place the backups on an external storage device or the cloud. Ransomware can encrypt your entire hard drive so placing a backup in the same folder won't help.

And always remember that if you see something, say something! Ransomware frequently spreads through a company's network because employees are afraid to report it. Report any suspicious activity to your IT department right away—you could be protecting yourself, your coworkers, and your entire company.

Want to avoid doing real work for another 5 minutes?

[Blog: Maersk Attack: 300 Million Reasons to Fight Supply Chain Ransomware](#)

June 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 May 31, 2021 for Closed Fund Years 1991 to 2016, and Fund Years 2017, 2018, 2019, 2020 and 2021. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

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

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

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$ 18,316.83. This generated an average annual yield of 1.21%. However, after including an unrealized net gain of \$ 262.96 in the asset portfolio, the yield is adjusted to 1.22% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$49,178.47 as it relates to current market value of \$ 15,764,720.18 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$ 15,783,983.23.

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

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 15,679.36 w/YTD Total \$ 28,789.19 (detailed in my report)
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 945.00
FY 2021 Premium Receipts \$ 0.00

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

The enclosed report shows net claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$ 212,125.19. The claims detail shows 357 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$163. Interest Allocated)

Delran Township	\$ 16,240.00
Chesterfield Township	\$ 1,117.00
Bordentown City	\$ 70,614.00
Bordentown Township	\$ 64,001.00
Westampton Township	\$ 10,455.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 18,617,422.98 to a closing balance of \$ 17,862,479.99 showing a decrease in the fund of \$ 754,942.99. 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
3/2	MANSFIELD TWP.	2018106877	ALEXANDER CASTLE	WC	2017	82.86	
3/2	EDGEWATER PARK TWP	2017100510	KYLE McPHILLIPS	WC	2017	14.00	
3/2	EDGEWATER PARK TWP	2017100511	CHARLES RYDER JR	WC	2017	14.00	
3/2	PEMBERTON TWP.	2018121517	ANTHONY LUSTER	WC	2018	294.00	
3/3	MEDFORD TWP.	2019176369	MEDFORD TWP.	PR	2019	3,378.10	
3/3	MEDFORD TWP.	2019176369	MEDFORD TWP.	PR	2019	2,677.41	
3/18	BORDENTOWN TWP.	2020187021	BORDENTOWN TWP.	WC	2019	5,879.65	
TOTAL-MAR						12,340.02	
TOTAL-YTD							13,109.83
TOTAL-APR						0.00	
TOTAL-YTD							13,109.83
5/3	MEDFORD TWP.	2019175858	MEDFORD TWP.	PR	2019	15,395.36	
5/3	EDGEWATER PARK TWP	2017100510	KYLE McPHILLIPS	WC	2017	44.00	
5/3	EDGEWATER PARK TWP	2017100511	CHARLES RYDER JR	WC	2017	44.00	
5/3	PEMBERTON TWP.	2018121517	ANTHONY LUSTER	WC	2018	196.00	
TOTAL-MAY						15,679.36	
TOTAL-YTD							28,789.19

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

	<u>March</u>	<u>April</u>	<u>May</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	19,709,007.04	19,344,614.69	18,617,422.98	
RECEIPTS:				
Interest Income (Cash)	-19,161.80	27,989.46	14,074.72	41,326.68
Premium Assessment Receipts	257,162.00	828.00	0.00	3,299,741.00
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:				
Fund Year 2021	0.00	2,360.00	0.00	2,360.00
Fund Year 2020	12,189.58	0.00	945.00	13,729.58
Fund Year 2019	11,999.54	0.00	15,395.36	27,394.90
Fund Year 2018	294.00	0.00	196.00	490.00
Fund Year 2017	110.86	0.00	88.00	373.67
Closed Fund Year	0.00	0.00	0.00	0.00
Total Subrogation, Salvage & Reimb.Receipts	24,593.98	2,360.00	16,624.36	44,348.15
FY 2021 Appropriation Refunds	0.00	0.00	0.00	0.00
FY 2020 Appropriation Refunds	0.00	0.00	0.00	0.00
Late Payment Penalties	0.00	0.00	0.00	0.00
E-JIF Closed Year Dividend	0.00	0.00	0.00	0.00
RCF Claims Reimbursement	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL RECEIPTS:	262,594.18	31,177.46	30,699.08	3,385,415.83

DISBURSEMENTS:

Net Claim Payments:

Fund Year 2021	190,561.69	83,940.35	74,336.46	372,517.82
Fund Year 2020	97,240.93	59,195.94	106,114.05	387,224.72
Fund Year 2019	42,036.02	29,232.40	20,178.07	243,951.40
Fund Year 2018	44,751.10	14,295.68	7,625.97	105,826.76
Fund Year 2017	152,785.50	18,785.35	3,870.64	208,255.45
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	527,375.24	205,449.72	212,125.19	1,317,776.15

Total Net Claim Payments

Exp.& Admin Bill List Payments:

Exp. & Cont. Charges FY 2022	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2021	96,054.52	96,127.72	97,185.88	583,831.34
Property Fund Charges FY 2021	0.00	0.00	0.00	0.00
E-JIF Premium FY 2021	0.00	0.00	0.00	123,234.00
M.E.L. Premium FY 2021	0.00	0.00	466,399.00	932,798.00
POL/EPL Policy Premium FY 2021	0.00	390,587.50	0.00	751,892.00
M.E.L. Premium FY 2020	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2020	2,732.00	66,029.00	9,932.00	115,833.82
Exp. & Cont. Charges FY 2019	824.77	175.23	0.00	10,107.88
Exp. & Cont. Charges FY 2018	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2017	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
Closed Fund Year	0.00	0.00	0.00	0.00
Total Bill List Payments	99,611.29	552,919.45	573,516.88	2,517,697.04
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	626,986.53	758,369.17	785,642.07	3,835,473.19

Closing Balance for the Period:

19,344,614.69	18,617,422.98	17,862,479.99
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Account Net Cash Change During the Period:

Operating Account	-12,343,516.82	-753,699.83	-767,811.02	-11,754,879.35
JCMI Investment Account	11,977,192.24	31,189.33	16,971.26	12,025,352.83
Investment Account	5,737.50	-510.70	0.00	-1,018.18
Asset Management Account	-3,805.27	-4,170.51	-4,103.23	-719,512.66
Claims Imprest Account	0.00	0.00	0.00	0.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
Total Change in Account Net Cash:	-364,392.35	-727,191.71	-754,942.99	-450,057.36

Proof: **0.00** **0.00** **0.00**

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

	Description:	INVEST. ACCT.	ASSET MGR.	OPERATING ACCT.	CLAIMS ACCOUNT	ADMIN. EXPENSE	JCMI
	ID Number:						
	Maturity (Yrs)						
	Purchase Yield:						
	TOTAL for All Accts & instruments						
Opening Cash & Investment l	\$18,617,422.08	5,668.32	3,743,470.58	2,758,901.61	100,000.00	1,000.00	12,008,381.57
Opening Interest Accrual Bal	\$14,757.93	-	14,757.93	-	-	-	-
1 Interest Accrued and/or Int	\$4,505.12	\$0.00	\$4,505.12	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discount	\$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
4 Accretion	\$334.34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$334.34
5 Interest Paid - Cash Instr.s	\$13,477.37	\$0.00	\$0.00	\$1,206.64	\$0.00	\$0.00	\$12,270.73
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$262.96	\$0.00	-\$4,103.23	\$0.00	\$0.00	\$0.00	\$4,366.19
8 Net Investment Income	\$18,579.79	\$0.00	\$401.89	\$1,206.64	\$0.00	\$0.00	\$16,971.26
9 Deposits - Purchases	\$802,266.43	\$0.00	\$0.00	\$16,624.36	\$212,125.19	\$573,516.88	\$0.00
10 (Withdrawals - Sales)	-\$1,571,284.14	\$0.00	\$0.00	-\$785,642.07	-\$212,125.19	-\$573,516.88	\$0.00
Ending Cash & Investment Bal:	\$17,862,479.04	\$5,668.32	\$3,739,367.35	\$1,991,090.54	\$100,000.00	\$1,000.00	\$12,025,352.83
Ending Interest Accrual Balanc	\$19,263.05	\$0.00	\$19,263.05	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$646,992.48	\$0.00	\$0.00	\$0.00	\$130,517.78	\$516,474.70	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$18,509,471.52	\$5,668.32	\$3,739,367.35	\$1,991,090.54	\$230,517.78	\$517,474.70	\$12,025,352.83

Investment Income Allocation												
.ETE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2021	Opening Cash & Investment	49,845.37	201,025.42	40,614.85	572,704.82	204,756.79	0.00	(426,025.95)	(23,618.67)	363,367.37	193,615.79	\$1,176,285.80
	Opening Interest Accrual Balance	50.97	96.11	21.83	331.97	97.70	0.00	16.65	0.00	189.01	162.67	\$966.92
	1 Interest Accrued and/or Interest	\$11.54	\$46.53	\$9.40	\$132.57	\$47.40	\$0.00	\$0.00	\$0.00	\$84.12	\$44.82	\$376.38
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.86	\$3.45	\$0.70	\$9.84	\$3.52	\$0.00	\$0.00	\$0.00	\$6.24	\$3.33	\$27.93
	5 Interest Paid - Cash Instr.s	\$34.52	\$139.21	\$28.13	\$396.60	\$141.80	\$0.00	\$0.00	\$0.00	\$251.64	\$134.08	\$1,125.97
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.67	\$2.72	\$0.55	\$7.74	\$2.77	\$0.00	\$0.00	\$0.00	\$4.91	\$2.62	\$21.97
	8 Net Investment Income	\$47.59	\$191.92	\$38.77	\$546.76	\$195.48	\$0.00	\$0.00	\$0.00	\$346.90	\$184.84	\$1,552.26
	9 Interest Accrued - Net Change	\$11.54	\$46.53	\$9.40	\$132.57	\$47.40	\$0.00	\$0.00	\$0.00	\$84.12	\$44.82	\$376.38
	Ending Cash & Investment	\$40,818.74	\$201,158.55	\$40,144.23	\$508,357.47	\$204,904.87	\$0.00	-\$426,025.95	-\$23,618.67	-\$102,768.84	\$96,569.94	\$539,540.35
	Ending Interest Accrual Balance	\$62.51	\$142.65	\$31.23	\$464.55	\$145.10	\$0.00	\$16.65	\$0.00	\$273.13	\$207.49	\$1,343.30

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2020	Opening Cash & Investment	42,720.37	401,652.17	105,782.76	1,143,144.79	505,604.79	49,917.63	670.97	1.01	238,927.60	188,251.16	\$2,676,673.25
	Opening Interest Accrual Balance	51.26	296.43	78.89	930.39	362.68	35.88	0.54	0.00	198.71	303.17	\$2,257.94
	1 Interest Accrued and/or Interest	\$9.89	\$92.98	\$24.49	\$264.62	\$117.04	\$11.56	\$0.16	\$0.00	\$55.31	\$43.58	\$619.62
	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	\$0.00	\$0.00
	4 Accretion	\$0.73	\$6.90	\$1.82	\$19.64	\$8.69	\$0.86	\$0.01	\$0.00	\$4.10	\$3.23	\$45.98
	5 Interest Paid - Cash Instr.s	\$29.58	\$278.15	\$73.26	\$791.64	\$350.14	\$34.57	\$0.46	\$0.00	\$165.46	\$130.37	\$1,853.63
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.58	\$5.43	\$1.43	\$15.45	\$6.83	\$0.67	\$0.01	\$0.00	\$3.23	\$2.54	\$36.17
	8 Net Investment Income	\$40.78	\$383.45	\$100.99	\$1,091.35	\$482.70	\$47.66	\$0.64	\$0.00	\$228.10	\$179.72	\$2,555.39
	9 Interest Accrued - Net Change	\$9.89	\$92.98	\$24.49	\$264.62	\$117.04	\$11.56	\$0.16	\$0.00	\$55.31	\$43.58	\$619.62
	Ending Cash & Investment	\$21,522.95	\$401,930.40	\$105,834.77	\$1,060,067.53	\$505,970.45	\$49,953.73	\$671.45	\$1.01	\$239,100.39	\$178,455.30	\$2,563,507.98
	Ending Interest Accrual Balance	\$61.15	\$389.41	\$103.38	\$1,195.01	\$479.72	\$47.44	\$0.69	\$0.00	\$254.02	\$346.75	\$2,877.56

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2019	Opening Cash & Investment	(90,008.14)	397,350.17	109,073.93	694,307.92	304,776.84	0.00	189.13	121.20	15,020.69	113,410.19	\$1,544,241.93
	Opening Interest Accrual B	0.00	305.61	81.16	601.18	227.01	0.00	0.12	0.09	12.98	89.89	\$1,318.02
	1 Interest Accrued and/or Int	\$0.00	\$91.98	\$25.25	\$160.72	\$70.55	\$0.00	\$0.04	\$0.03	\$3.48	\$26.25	\$378.31
	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	\$0.00	\$0.00
	4 Accretion	\$0.00	\$6.83	\$1.87	\$11.93	\$5.24	\$0.00	\$0.00	\$0.00	\$0.26	\$1.95	\$28.08
	5 Interest Paid - Cash Instr.s	\$0.00	\$275.17	\$75.53	\$480.82	\$211.06	\$0.00	\$0.13	\$0.08	\$10.40	\$78.54	\$1,131.74
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.00	\$5.37	\$1.47	\$9.38	\$4.12	\$0.00	\$0.00	\$0.00	\$0.20	\$1.53	\$22.08
	8 Net Investment Income	\$0.00	\$379.35	\$104.13	\$662.85	\$290.97	\$0.00	\$0.18	\$0.12	\$14.34	\$108.27	\$1,560.21
	9 Interest Accrued - Net Char	\$0.00	\$91.98	\$25.25	\$160.72	\$70.55	\$0.00	\$0.04	\$0.03	\$3.48	\$26.25	\$378.31
	Ending Cash & Investment	-\$77,227.78	\$395,133.68	\$109,140.56	\$679,763.09	\$304,997.26	\$0.00	\$189.26	\$121.29	\$15,031.55	\$113,492.21	\$1,540,641.12
	Ending Interest Accrual Ba	\$0.00	\$397.59	\$106.41	\$761.90	\$297.56	\$0.00	\$0.16	\$0.12	\$16.45	\$116.14	\$1,696.33

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2018	Opening Cash & Investment	34,425.68	(280,966.64)	65,812.99	(23,552.59)	432,301.97	0.00	26,066.12	171.55	15,052.32	147,186.78	\$416,498.18
	Opening Interest Accrual B	26.16	10.29	53.30	19.08	321.71	0.00	15.96	0.13	11.20	109.56	\$567.38
	1 Interest Accrued and/or Int	\$7.97	\$0.00	\$15.23	\$0.00	\$100.07	\$0.00	\$6.03	\$0.04	\$3.48	\$34.07	\$166.91
	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	\$0.00	\$0.00
	4 Accretion	\$0.59	\$0.00	\$1.13	\$0.00	\$7.43	\$0.00	\$0.45	\$0.00	\$0.26	\$2.53	\$12.39
	5 Interest Paid - Cash Instr.s	\$23.84	\$0.00	\$45.58	\$0.00	\$299.37	\$0.00	\$18.05	\$0.12	\$10.42	\$101.93	\$499.31
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.47	\$0.00	\$0.89	\$0.00	\$5.84	\$0.00	\$0.35	\$0.00	\$0.20	\$1.99	\$9.74
	8 Net Investment Income	\$32.87	\$0.00	\$62.83	\$0.00	\$412.71	\$0.00	\$24.89	\$0.16	\$14.37	\$140.52	\$688.35
	9 Interest Accrued - Net Char	\$7.97	\$0.00	\$15.23	\$0.00	\$100.07	\$0.00	\$6.03	\$0.04	\$3.48	\$34.07	\$166.91
	Ending Cash & Investment	\$34,450.58	-\$284,206.43	\$65,836.09	-\$27,718.27	\$432,614.62	\$0.00	\$26,084.97	\$171.67	\$15,063.21	\$147,293.23	\$409,589.67
	Ending Interest Accrual Ba	\$34.13	\$10.29	\$68.54	\$19.08	\$421.78	\$0.00	\$21.99	\$0.17	\$14.68	\$143.63	\$734.29

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2017	Opening Cash & Investment	64,714.15	95,446.67	110,805.88	1,051,245.16	562,457.74	114,088.04	325.31	11.94	182,055.06	211,920.11	\$2,393,070.06
	Opening Interest Accrual B	48.14	167.33	82.45	793.47	418.53	84.89	0.20	(0.06)	135.47	157.69	\$1,888.11
	1 Interest Accrued and/or Int	\$14.98	\$22.09	\$25.65	\$243.35	\$130.20	\$26.41	\$0.08	\$0.00	\$42.14	\$49.06	\$553.97
	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	\$0.00	\$0.00
	4 Accretion	\$1.11	\$1.64	\$1.90	\$18.06	\$9.66	\$1.96	\$0.01	\$0.00	\$3.13	\$3.64	\$41.11
	5 Interest Paid - Cash Instr.s	\$44.82	\$66.10	\$76.73	\$728.00	\$389.51	\$79.01	\$0.23	\$0.01	\$126.08	\$146.76	\$1,657.23
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.87	\$1.29	\$1.50	\$14.20	\$7.60	\$1.54	\$0.00	\$0.00	\$2.46	\$2.86	\$32.33
	8 Net Investment Income	\$61.78	\$91.12	\$105.79	\$1,003.61	\$536.97	\$108.92	\$0.31	\$0.01	\$173.81	\$202.32	\$2,284.64
	9 Interest Accrued - Net Char	\$14.98	\$22.09	\$25.65	\$243.35	\$130.20	\$26.41	\$0.08	\$0.00	\$42.14	\$49.06	\$553.97
	Ending Cash & Investment	\$64,760.95	\$95,085.84	\$110,886.01	\$1,048,652.64	\$562,864.51	\$114,170.55	\$325.55	\$11.95	\$182,186.73	\$212,073.37	\$2,391,018.10
	Ending Interest Accrual Ba	\$63.12	\$189.42	\$108.10	\$1,036.82	\$548.73	\$111.30	\$0.27	-\$0.06	\$177.61	\$206.75	\$2,442.08

		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	9,780,636.75	\$9,780,636.75
	Opening Interest Accrual B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,292.29	\$7,292.29
	1 Interest Accrued and/or Int	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,264.10	\$2,264.10
	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	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$168.03	\$168.03
	5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,773.20	\$6,773.20
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$132.15	\$132.15
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$9,337.48	\$9,337.48
	9 Interest Accrued - Net Char	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,264.10	\$2,264.10
	Ending Cash & Investment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$9,787,710.13	\$9,787,710.13
	Ending Interest Accrual Ba	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$9,556.39	\$9,556.39

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

May 01, 2021 - May 31, 2021

Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$3,758,228.51
Net of Contributions & Withdrawals	-
Net Investment Change	\$401.89
Closing Market Value w/Accrued Income	\$3,758,630.40

Your Relationship Team

SUSAN T O'NEAL (302) 636-6448
Relationship Manager
so'neal@wilmingtontrust.com

ZIA E QASIM (302) 651-8413
Portfolio Manager
zqasim@wilmingtontrust.com

THOMAS J. TONTARSKI
10796 MALLARD POINT ROAD
CHESTERTOWN, MD 21620

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

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$3,739,367.35	100%
TOTAL	\$3,739,367.35	100%

Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$3,739,367.35	\$19,263.05	\$3,758,630.40	\$52,818.75	1.41%
TOTAL	\$3,739,367.35	\$19,263.05	\$3,758,630.40	\$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	\$3,743,470.58	\$4,458,880.14
Accrued Income	14,757.93	16,493.31
Opening Market Value w/Accrued Income	\$3,758,228.51	\$4,475,373.45
Contributions		
Cash Receipts	-	720,000.00
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	-	\$720,000.00
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-	-1,440,093.75
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Withdrawals	-	-\$1,440,093.75
Net Contributions & Withdrawals	-	-\$720,093.75
Closing Market Value	3,739,367.35	3,739,367.35
Accrued Income	19,263.05	19,263.05
Closing Market Value w/Accrued Income	\$3,758,630.40	\$3,758,630.40
Net Investment Change	\$401.89	\$3,350.70
Net Investment Change Detail	Current Period	Year-to-Date
Net Investment Change	\$401.89	\$3,350.70
Income Earned		
Dividends	-	-
Net Interest	-	21,093.75
Other Income	-	-
Change in Accrual	4,505.12	2,769.74
Total Income Earned	\$4,505.12	\$23,863.49
Market Appreciation	-\$4,103.23	-\$20,512.79

Relationship Summary *(continued)*

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

May 01, 2021 - May 31, 2021

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	-	-
Interest	-	21,093.75
Other Income	-	-
Total Taxable	-	\$21,093.75
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	-	\$21,093.75

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
Loss	-	-
Total Long Term	-	\$1,419.84
TOTAL GAIN/LOSS	-	\$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
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	-	699,000.00
Net Interest	-	21,093.75
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	-	\$1,440,093.75
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-	-1,440,093.75
Other Fees	-	-
Purchases	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Disbursements	-	-\$1,440,093.75
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

May 01, 2021 - May 31, 2021

Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
■ Fixed Income						
U.S. Taxable Fixed Income	100.00%	\$3,739,367.35	\$3,702,936.64	\$36,430.71	\$19,263.05	\$3,758,630.40
Total Fixed Income	100.00%	\$3,739,367.35	\$3,702,936.64	\$36,430.71	\$19,263.05	\$3,758,630.40
TOTAL ASSETS	100%	\$3,739,367.35	\$3,702,936.64	\$36,430.71	\$19,263.05	\$3,758,630.40

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

May 01, 2021 - May 31, 2021

Fixed Income

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
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	\$100.128	\$699,894.72	\$698,645.04	\$1,249.68	\$4,769.42	\$11,358.75	0.09	0.07%	18.72%
UNITED STATES TREASURY NOTES DTD 09/30/2016 1.125% 09/30/2021 CUSIP: 912828T34 Moody's: AAA	1,020,000	100.361	1,023,682.20	1,010,796.09	12,886.11	1,943.85	11,475.00	0.34	0.04	27.38
UNITED STATES TREASURY NOTES DTD 11/30/2019 1.500% 11/30/2021 CUSIP: 912828YT1 Moody's: AAA	1,000,000	100.723	1,007,230.00	997,812.50	9,417.50	7,540.98	15,000.00	0.51	0.06	26.94
UNITED STATES TREASURY NOTES DTD 01/31/2015 1.500% 01/31/2022 CUSIP: 912828H86 Moody's: AAA	999,000	100.957	1,008,560.43	995,683.01	12,877.42	5,008.80	14,985.00	0.68	0.06	26.97
Total U.S. Treasury Bonds			\$3,739,367.35	\$3,702,936.64	\$36,430.71	\$19,263.05	\$52,818.75	0.43	0.06%	100%
Total U.S. Taxable Fixed Income			\$3,739,367.35	\$3,702,936.64	\$36,430.71	\$19,263.05	\$52,818.75	0.43	0.06%	100%
TOTAL FIXED INCOME			\$3,739,367.35	\$3,702,936.64	\$36,430.71	\$19,263.05	\$52,818.75	0.43	0.06%	100%
Grand Total Accrued Income			\$3,739,367.35 \$19,263.05	\$3,702,936.64	\$36,430.71	\$19,263.05	\$52,818.75			100%
Grand Total Market Value w/ Accrued Income			\$3,758,630.40							

Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

May 01, 2021 - May 31, 2021

Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
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No activity for this statement period.

Realized Gain / Loss Detail

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

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

Statement Disclosures

Statement Review; Limitations on Actions

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

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

Fee Arrangements

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

Affiliated Advisers

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

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.

Shares/Par							
Security ID Description		Price	Cost	Net Income	Market Value	Percent Of	Net Unrealized
Link Ref		Local/Base	Local/Base	Local/Base	Local/Base	Total	Gain/Loss
							Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
1,196,001.527 MEL JCMi ACCOUNT		10.0546	12,025,352.83	0.00	12,025,352.83		0.00
99VVB5Y75		10.0546	12,025,352.83	0.00	12,025,352.83	100.00	0.00

	Current Period		Fiscal Year to Date	
	05/01/2021	05/31/2021	01/01/2021	05/31/2021
NET ASSETS - BEGINNING OF PERIOD		12,008,381.57		0.00
		12,008,381.57		0.00
RECEIPTS:				
RECEIVED FROM PLAN ADMINISTRATOR	0.00		12,000,000.00	
		0.00		12,000,000.00
INVESTMENT INCOME:				
INTEREST	13,573.63		37,543.43	
UNREALIZED GAIN/LOSS-INVESTMENT	4,366.19		-9,671.43	
ACCRETION/AMORTIZATION	334.34		1,382.45	
		18,274.16		29,254.45
TOTAL RECEIPTS:		18,274.16		12,029,254.45
DISBURSEMENTS:				
ADMINISTRATIVE EXPENSES:				
TRUSTEE/CUSTODIAN	300.67		900.38	
INVESTMENT ADVISORY FEES	701.56		2,100.86	
CONSULTING	300.67		900.38	
		1,302.90		3,901.62
TOTAL DISBURSEMENTS:		1,302.90		3,901.62
NET ASSETS - END OF PERIOD		12,025,352.83		12,025,352.83



BURLINGTON CNTY JIF - MX6F96590902

**Transaction Detail
Reported By Transaction Category**

05/01/2021 - 05/31/2021

Report ID : IACS0008
Base Currency : USD
Status : FINAL

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security ID	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
		Transaction No./Client Ref No.	Reported Date				

RECEIPTS AND DISBURSEMENT TRANSACTIONS**AMORTIZATION/ACCRETION****U.S. DOLLAR**

BVA	0.000	MEL JCM I ACCOUNT	05/31/2021	0.000000	334.34	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	334.34	0.00	0.00
		20210607O000030	05/31/2021				

FUND ALLOCATED EARNINGS**U.S. DOLLAR**

BVA	0.000	MEL JCM I ACCOUNT	05/31/2021	0.000000	0.96	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	0.96	0.00	0.00
		20210607A000070	05/31/2021				
BVA	0.000	MEL JCM I ACCOUNT	05/31/2021	0.000000	4,365.23	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	4,365.23	0.00	0.00
		20210607O000010	05/31/2021				
BVA	0.000	MEL JCM I ACCOUNT	05/31/2021	0.000000	13,573.63	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	13,573.63	0.00	0.00
		20210607O000020	05/31/2021				
BVA	0.000	MEL JCM I ACCOUNT	05/31/2021	0.000000	-300.67	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-300.67	0.00	0.00
		20210607O000040	05/31/2021				



BURLINGTON CNTY JIF - MX6F96590902

Transaction Detail
Reported By Transaction Category

05/01/2021 - 05/31/2021

Report ID : IACS0008
Base Currency : USD
Status : FINAL

Trans Code Link Ref	Shares/Par Security ID	Description Broker Transaction No./Client Ref No.	Trade Date C. Settle Date Reported Date	Price Local/Base	Cost Local/Base	Amount Local/Base	Net Gain/Loss Local/Base
BVA	0.000	MEL JCM I ACCOUNT	05/31/2021	0.000000	-701.56	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-701.56	0.00	0.00
		20210607O000050	05/31/2021				
BVA	0.000	MEL JCM I ACCOUNT	05/31/2021	0.000000	-300.67	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-300.67	0.00	0.00
		20210607O000060	05/31/2021				
TOTAL U.S. DOLLAR FUND ALLOCATED EARNINGS:					16,636.92	0.00	0.00
					16,636.92	0.00	0.00
TOTAL FUND ALLOCATED EARNINGS RECEIPTS AND DISBURSEMENT					16,636.92	0.00	0.00
TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:					16,971.26	0.00	0.00
TOTAL TRANSACTIONS BASE:					16,971.26	0.00	0.00

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

Current Fund Year: 2021 Month Ending: May											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	101,697.43	814,507.79	432,090.41	3,437,850.10	2,009,898.13	164,005.67	(398,774.42)	(23,312.97)	814,423.04	11,265,037.79	18,617,422.98
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	15,395.36	0.00	0.00	1,229.00	0.00	0.00	0.00	0.00	0.00	0.00	16,624.36
Invest Pymnts	135.35	773.44	305.08	2,443.83	1,419.04	115.79	19.23	0.22	575.01	7,953.38	13,740.37
Invest Adj	3.29	18.82	7.42	59.47	34.54	2.82	0.47	0.00	13.99	193.53	334.35
Subtotal Invest	138.64	792.26	312.50	2,503.30	1,453.58	118.61	19.70	0.22	589.00	8,146.91	14,074.72
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	15,534.00	792.26	312.50	3,732.30	1,453.58	118.61	19.70	0.22	589.00	8,146.91	30,699.08
EXPENSES											
Claims Transfers	32,905.99	6,198.01	561.25	172,459.94	0.00	0.00	0.00	0.00	0.00	0.00	212,125.19
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	466,399.00	107,117.88	573,516.88
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	32,905.99	6,198.01	561.25	172,459.94	0.00	0.00	0.00	0.00	466,399.00	107,117.88	785,642.07
END BALANCE	84,325.44	809,102.04	431,841.66	3,269,122.46	2,011,351.71	164,124.28	(398,754.72)	(23,312.75)	348,613.04	11,166,066.82	17,862,479.99

0.01 0.01

REPORT STATUS SECTION

Report Month: <u>May</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
Pre-existing variance:	No prior unreconci /	Max/Min	0.00

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2021										
Month Ending:	May										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	49,845.37	201,025.42	40,614.85	572,704.82	204,756.79	0.00	(426,025.95)	(23,618.67)	363,367.37	193,615.79	1,176,285.80
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	35.19	141.93	28.68	404.34	144.56	0.00	0.00	0.00	256.55	136.70	1,147.95
Invest Adj	0.86	3.45	0.70	9.84	3.52	0.00	0.00	0.00	6.24	3.33	27.94
Subtotal Invest	36.05	145.38	29.38	414.18	148.08	0.00	0.00	0.00	262.79	140.03	1,175.89
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	36.05	145.38	29.38	414.18	148.08	0.00	0.00	0.00	262.79	140.03	1,175.89
EXPENSES											0.00
Claims Transfers	9,062.68	12.25	500.00	64,761.53	0.00	0.00	0.00	0.00	0.00	0.00	74,336.46
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	466,399.00	97,185.88	563,584.88
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	9,062.68	12.25	500.00	64,761.53	0.00	0.00	0.00	0.00	466,399.00	97,185.88	637,921.34
END BALANCE	40,818.74	201,158.55	40,144.23	508,357.47	204,904.87	0.00	(426,025.95)	(23,618.67)	(102,768.84)	96,569.94	539,540.35

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2020										
Month Ending:	May										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	42,720.37	401,652.17	105,782.76	1,143,144.79	505,604.79	49,917.63	670.97	1.01	238,927.60	188,251.16	2,676,673.25
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	945.00	0.00	0.00	0.00	0.00	0.00	0.00	945.00
Invest Pymnts	30.16	283.58	74.69	807.09	356.97	35.24	0.47	0.00	168.69	132.91	1,889.80
Invest Adj	0.73	6.90	1.82	19.64	8.69	0.86	0.01	0.00	4.10	3.23	45.98
Subtotal Invest	30.89	290.48	76.51	826.73	365.66	36.10	0.48	0.00	172.79	136.14	1,935.78
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	30.89	290.48	76.51	1,771.73	365.66	36.10	0.48	0.00	172.79	136.14	2,880.78
EXPENSES											
Claims Transfers	21,228.31	12.25	24.50	84,848.99	0.00	0.00	0.00	0.00	0.00	0.00	106,114.05
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,932.00	9,932.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	21,228.31	12.25	24.50	84,848.99	0.00	0.00	0.00	0.00	0.00	9,932.00	116,046.05
END BALANCE	21,522.95	401,930.40	105,834.77	1,060,067.53	505,970.45	49,953.73	671.45	1.01	239,100.39	178,455.30	2,563,507.98

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2019											
Month Ending:	May										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(90,008.14)	397,350.17	109,073.93	694,307.92	304,776.84	0.00	189.13	121.20	15,020.69	113,410.19	1,544,241.93
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	15,395.36	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,395.36
Invest Pymnts	0.00	280.54	77.01	490.20	215.18	0.00	0.13	0.09	10.60	80.07	1,153.82
Invest Adj	0.00	6.83	1.87	11.93	5.24	0.00	0.00	0.00	0.26	1.95	28.08
Subtotal Invest	0.00	287.37	78.88	502.13	220.42	0.00	0.13	0.09	10.86	82.02	1,181.90
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	15,395.36	287.37	78.88	502.13	220.42	0.00	0.13	0.09	10.86	82.02	16,577.26
EXPENSES											
Claims Transfers	2,615.00	2,503.86	12.25	15,046.96	0.00	0.00	0.00	0.00	0.00	0.00	20,178.07
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	2,615.00	2,503.86	12.25	15,046.96	0.00	0.00	0.00	0.00	0.00	0.00	20,178.07
END BALANCE	(77,227.78)	395,133.68	109,140.56	679,763.09	304,997.26	0.00	189.26	121.29	15,031.55	113,492.21	1,540,641.12

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2018											
Month Ending:	May										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	34,425.68	(280,966.64)	65,812.99	(23,552.59)	432,301.97	0.00	26,066.12	171.55	15,052.32	147,186.78	416,498.18
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	196.00	0.00	0.00	0.00	0.00	0.00	0.00	196.00
Invest Pymnts	24.31	0.00	46.47	0.00	305.22	0.00	18.40	0.12	10.63	103.92	509.07
Invest Adj	0.59	0.00	1.13	0.00	7.43	0.00	0.45	0.00	0.26	2.53	12.39
Subtotal Invest	24.90	0.00	47.60	0.00	312.65	0.00	18.85	0.12	10.89	106.45	521.46
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	24.90	0.00	47.60	196.00	312.65	0.00	18.85	0.12	10.89	106.45	717.46
EXPENSES											
Claims Transfers	0.00	3,239.79	24.50	4,361.68	0.00	0.00	0.00	0.00	0.00	0.00	7,625.97
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	3,239.79	24.50	4,361.68	0.00	0.00	0.00	0.00	0.00	0.00	7,625.97
END BALANCE	34,450.58	(284,206.43)	65,836.09	(27,718.27)	432,614.62	0.00	26,084.97	171.67	15,063.21	147,293.23	409,589.67

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2017										
Month Ending:	May										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	64,714.15	95,446.67	110,805.88	1,051,245.16	562,457.74	114,088.04	325.31	11.94	182,055.06	211,920.11	2,393,070.06
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	88.00	0.00	0.00	0.00	0.00	0.00	0.00	88.00
Invest Pymnts	45.69	67.39	78.23	742.20	397.11	80.55	0.23	0.01	128.54	149.62	1,689.57
Invest Adj	1.11	1.64	1.90	18.06	9.66	1.96	0.01	0.00	3.13	3.64	41.11
Subtotal Invest	46.80	69.03	80.13	760.26	406.77	82.51	0.24	0.01	131.67	153.26	1,730.68
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	46.80	69.03	80.13	848.26	406.77	82.51	0.24	0.01	131.67	153.26	1,818.68
EXPENSES											
Claims Transfers	0.00	429.86	0.00	3,440.78	0.00	0.00	0.00	0.00	0.00	0.00	3,870.64
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	429.86	0.00	3,440.78	0.00	0.00	0.00	0.00	0.00	0.00	3,870.64
END BALANCE	64,760.95	95,085.84	110,886.01	1,048,652.64	562,864.51	114,170.55	325.55	11.95	182,186.73	212,073.37	2,391,018.10

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	May										
	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	9,780,636.75	9,780,636.75
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	6,905.35	6,905.35
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	168.03	168.03
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,073.38	7,073.38
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,073.38	7,073.38
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	9,787,710.13	9,787,710.13

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.
		Calc. Net Paid Thru Last Month	Monthly Net Paid May	Monthly Recoveries May	Calc. Net Paid Thru May	TPA Net Paid Thru May	Variance To Be Reconciled	Delinquent Unreconciled Variance From
2021	Property	72,809.34	9,062.68	0.00	81,872.02	81,872.02	(0.00)	0.00
	Liability	750.00	12.25	0.00	762.25	762.25	0.00	0.00
	Auto	9,405.15	500.00	0.00	9,905.15	9,905.15	0.00	0.00
	Workers Comp	212,856.87	64,761.53	0.00	277,618.40	277,618.40	0.00	0.00
	Total	295,821.36	74,336.46	0.00	370,157.82	370,157.82	(0.00)	0.00
2020	Property	284,521.48	21,228.31	0.00	305,749.79	305,749.79	0.00	0.00
	Liability	57,572.64	12.25	0.00	57,584.89	57,584.89	0.00	0.00
	Auto	22,185.28	24.50	0.00	22,209.78	22,209.78	0.00	0.00
	Workers Comp	806,749.36	84,848.99	945.00	890,653.35	890,653.35	0.00	0.00
	Total	1,171,028.76	106,114.05	945.00	1,276,197.81	1,276,197.81	0.00	0.00
2019	Property	558,374.94	2,615.00	15,395.36	545,594.58	545,594.58	0.00	0.00
	Liability	61,989.12	2,503.86	0.00	64,492.98	64,492.98	0.00	0.00
	Auto	19,744.60	12.25	0.00	19,756.85	19,756.85	0.00	0.00
	Workers Comp	1,295,974.01	15,046.96	0.00	1,311,020.97	1,311,020.97	0.00	0.00
	Total	1,936,082.67	20,178.07	15,395.36	1,940,865.38	1,940,865.38	0.00	0.00
2018	Property	338,023.38	0.00	0.00	338,023.38	338,023.38	0.00	0.00
	Liability	739,910.72	3,239.79	0.00	743,150.51	743,150.51	0.00	0.00
	Auto	63,996.00	24.50	0.00	64,020.50	64,020.50	0.00	0.00
	Workers Comp	2,072,617.32	4,361.68	196.00	2,076,783.00	2,076,783.00	0.00	0.00
	Total	3,214,547.42	7,625.97	196.00	3,221,977.39	3,221,977.39	0.00	0.00
2017	Property	195,466.69	0.00	0.00	195,466.69	195,466.69	0.00	0.00
	Liability	396,409.07	429.86	0.00	396,838.93	396,838.93	(0.00)	(0.00)
	Auto	18,662.28	0.00	0.00	18,662.28	18,662.28	0.00	0.00
	Workers Comp	1,178,337.64	3,440.78	88.00	1,181,690.42	1,181,690.42	0.00	0.00
	Total	1,788,875.68	3,870.64	88.00	1,792,658.32	1,792,658.32	(0.00)	(0.00)
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00



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16425	5/3/2021	INDEMNITY	State of New Jersey - Div of Worker's Comp	-- /2019166742	2/25/2019	\$1.28	2019/2019	Expense
16426	5/3/2021		LEO PETETTI LLC			\$425.64		
		1ST PARTY COLL PD		-- /2021235491	3/26/2021	\$370.64	2021/2021	Expense
		COMPREHENSIVE		-- /2021232833	3/11/2021	\$55.00	2021/2021	Expense
16427	5/3/2021	INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020185549	10/1/2019	\$791.36	2019/2019	Loss
16428	5/3/2021	INDEMNITY	PEMBERTON TOWNSHIP	-- /2021231781	3/4/2021	\$1,264.64	2021/2021	Loss
16429	5/3/2021	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2021235334	4/11/2021	\$1,384.29	2021/2021	Loss
16430	5/3/2021	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
16431	5/3/2021	INDEMNITY	Delran Township	-- /2021225936	1/12/2021	\$1,814.14	2021/2021	Loss
16432	5/3/2021	INDEMNITY	Chesterfield Township	-- /2021211846	8/4/2020	\$1,890.00	2020/2020	Loss
16433	5/3/2021	INDEMNITY	EDGEWATER PARK TOWNSHIP Re: Daly, Patrick	-- /2021231487	3/2/2021	\$1,130.64	2021/2021	Loss
16434	5/3/2021	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
16435	5/3/2021	INDEMNITY	DELANCO TOWNSHIP Re : Tilger, Adam	-- /2021215075	9/16/2020	\$1,890.00	2020/2020	Loss
16436	5/3/2021	INDEMNITY	Christopher Lindsey	-- /2021214072	9/6/2020	\$1,890.00	2020/2020	Loss
16437	5/3/2021	1ST PARTY COLL PD	MANSFIELD TOWNSHIP	-- /2021235491	3/26/2021	\$5,310.26	2021/2021	Loss
16438	5/3/2021	COMPREHENSIVE	WESTAMPTON TOWNSHIP	-- /2021232833	3/11/2021	\$911.01	2021/2021	Loss
16439	5/3/2021		IVY REHAB NETWORK, INC			\$255.00		
		INDEMNITY		-- /2021211846	8/4/2020	\$85.00	2020/2020	Loss
		INDEMNITY		-- /2020185549	10/1/2019	\$170.00	2019/2019	Loss
16440	5/3/2021		STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$320.00		
		INDEMNITY		-- /2021231487	3/2/2021	\$160.00	2021/2021	Loss
		MEDICAL ONLY		-- /2021229770	2/15/2021	\$160.00	2021/2021	Loss
16441	5/3/2021	INDEMNITY	VIRTUA HEALTH, INC.,	-- /2021225936	1/12/2021	\$1,230.00	2021/2021	Loss
16442	5/3/2021	INDEMNITY	COOPER SURGICAL ASSOCIATES PA	-- /2021225936	1/12/2021	\$2,429.70	2021/2021	Loss
16443	5/3/2021	INDEMNITY	KESSLER INSTITUTE FOR REHABILITATION INC.	-- /2021225936	1/12/2021	\$339.00	2021/2021	Loss
16444	5/3/2021	MEDICAL ONLY	ROTHMAN ORTHOPAEDICS	-- /2021227559	1/13/2021	\$73.90	2021/2021	Loss
16445	5/3/2021	MEDICAL ONLY	VIRTUA MEDICAL GROUP	-- /2021229770	2/15/2021	\$86.82	2021/2021	Loss
16446	5/3/2021	INDEMNITY	MANSFIELD TOWNSHIP AMBULANCE	-- /2021214072	9/6/2020	\$919.20	2020/2020	Loss
16447	5/3/2021	INDEMNITY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2021211406	8/4/2020	\$825.60	2020/2020	Loss
16448	5/3/2021		myMATRIX			\$139.73		



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			INDEMNITY		- - /2021225936	1/12/2021	\$43.49	2021/2021	Loss
			INDEMNITY		- - /2021222201	11/1/2020	\$5.81	2020/2020	Loss
			INDEMNITY		- - /2021215075	9/16/2020	\$90.43	2020/2020	Loss
16449	5/3/2021			QUALCARE INC			\$1,548.00		
			MEDICAL ONLY		- - /2021235994	4/26/2021	\$516.00	2021/2021	Loss
			INDEMNITY		MLT-2021235995/ 2021235995	4/7/2021	\$516.00	2021/2021	Loss
			INDEMNITY		MLT-2021235995/ 2021235997	4/7/2021	\$516.00	2021/2021	Loss
16450	5/10/2021			ADMINISTRATIVE CLAIM SERVICES			\$39.00		
			INDEMNITY		MLT-2021233374/ 2021233400	3/18/2021	\$3.00	2021/2021	Expense
			MEDICAL ONLY		MLT-2021233374/ 2021233401	3/18/2021	\$3.00	2021/2021	Expense
			INDEMNITY		MLT-2021233374/ 2021233374	3/18/2021	\$3.00	2021/2021	Expense
			INDEMNITY		MLT-2021233374/ 2021233390	3/18/2021	\$3.00	2021/2021	Expense
			MEDICAL ONLY		MLT-2021233374/ 2021233380	3/18/2021	\$3.00	2021/2021	Expense
			INDEMNITY		- - /2021232713	3/12/2021	\$3.00	2021/2021	Expense
			MEDICAL ONLY		MLT-2021232754/ 2021232761	3/8/2021	\$3.00	2021/2021	Expense
			INDEMNITY		MLT-2021232754/ 2021232758	3/8/2021	\$3.00	2021/2021	Expense
			INDEMNITY		MLT-2021232754/ 2021232754	3/8/2021	\$3.00	2021/2021	Expense
			INDEMNITY		MLT-2021232754/ 2021232755	3/8/2021	\$3.00	2021/2021	Expense
			MEDICAL ONLY		MLT-2021233374/ 2021233392	3/3/2021	\$3.00	2021/2021	Expense



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			INDEMNITY		MLT-2021231887/ 2021231887	1/24/2021	\$3.00	2021/2021	Expense
			INDEMNITY		MLT-2021231887/ 2021231889	1/24/2021	\$3.00	2021/2021	Expense
16451	5/10/2021		INDEMNITY	I C U INVESTIGATIONS INC	-- /2021231487	3/2/2021	\$126.68	2021/2021	Expense
16452	5/10/2021		INDEMNITY	AFFANATO MARUT LLC	-- /2021214072	9/6/2020	\$332.50	2020/2020	Legal
16453	5/10/2021			PIETRAS SARACINO SMITH & MEEK			\$2,435.50		
			INDEMNITY		-- /2019166742	2/25/2019	\$853.50	2019/2019	Legal
			INDEMNITY		-- /2019159962	12/4/2018	\$446.00	2018/2018	Legal
			INDEMNITY		-- /2018121619	12/29/2017	\$491.50	2017/2017	Legal
			INDEMNITY		-- /2018107338	7/10/2017	\$644.50	2017/2017	Legal
16454	5/10/2021		3RD PARTY PD	Kathleen Haggerty	-- /2021229366	2/7/2021	\$500.00	2021/2021	Loss
16455	5/10/2021		INDEMNITY	BORDENTOWN TOWNSHIP	-- /2021211406	8/4/2020	\$1,890.00	2020/2020	Loss
16456	5/10/2021		INDEMNITY	Medford Township	-- /2021222201	11/1/2020	\$1,803.92	2020/2020	Loss
16457	5/10/2021		INDEMNITY	Michael Carroll Jr	-- /2021225936	1/12/2021	\$17.89	2021/2021	Loss
16458	5/10/2021		COMPREHENSIVE	SHAMONG TOWNSHIP	-- /2021226600	12/26/2020	\$15,482.96	2020/2020	Loss
16459	5/10/2021			IVY REHAB NETWORK, INC			\$510.00		
			INDEMNITY		-- /2021214072	9/6/2020	\$340.00	2020/2020	Loss
			INDEMNITY		-- /2020185549	10/1/2019	\$170.00	2019/2019	Loss
16460	5/10/2021			STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			\$320.00		
			INDEMNITY		-- /2021231487	3/2/2021	\$240.00	2021/2021	Loss
			MEDICAL ONLY		-- /2021229770	2/15/2021	\$80.00	2021/2021	Loss
16461	5/10/2021		MEDICAL ONLY	ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL AT HAMILTON	-- /2021228675	2/5/2021	\$1,683.90	2021/2021	Loss
16462	5/10/2021		MEDICAL ONLY	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2021233159	3/21/2021	\$224.06	2021/2021	Loss
16463	5/10/2021		INDEMNITY	KINEMATIC CONSULTANTS, INC.	-- /2020186961	10/12/2019	\$720.00	2019/2019	Loss
16464	5/10/2021		INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/ 2020179427	7/19/2019	\$900.00	2019/2019	Loss
16465	5/10/2021		INDEMNITY	KESSLER INSTITUTE FOR REHABILITATION INC.	-- /2021225936	1/12/2021	\$348.00	2021/2021	Loss
16466	5/10/2021		INDEMNITY	NovaCare Rehabilitation	-- /2021221166	11/3/2020	\$570.00	2020/2020	Loss
16467	5/10/2021		MEDICAL ONLY	PALMYRA CINNAMINSON RIVERTON	-- /2021219666	11/7/2020	\$1,673.00	2020/2020	Loss



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16468	5/10/2021	MEDICAL ONLY	NEUROSURGICAL AND SPINE SPECIALIST LLC	-- /2020208040	6/12/2020	\$144.35	2020/2020	Loss
16469	5/10/2021	MEDICAL ONLY	CENTRAL JERSEY URGENT CARE, LLC	MLT-2021233414/ 2021234646	4/6/2021	\$160.00	2021/2021	Loss
16470	5/10/2021		myMATRIX			\$472.41		
		MEDICAL ONLY		-- /2021228252	2/1/2021	\$32.89	2021/2021	Loss
		INDEMNITY		-- /2021211846	8/4/2020	\$5.11	2020/2020	Loss
		INDEMNITY		MLT-2020179427/ 2020179427	7/19/2019	\$434.41	2019/2019	Loss
16471	5/10/2021		ISO SERVICES INC			\$245.00		
		INDEMNITY		-- /2021227324	1/22/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		-- /2021226598	1/19/2021	\$12.25	2021/2021	Expense
		INDEMNITY		-- /2021225936	1/12/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		-- /2021225959	1/12/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		-- /2021225788	1/4/2021	\$12.25	2021/2021	Expense
		INDEMNITY		-- /2021225658	12/31/2020	\$12.25	2020/2020	Expense
		MEDICAL ONLY		-- /2021224948	12/30/2020	\$12.25	2020/2020	Expense
		MEDICAL ONLY		MLT-2021225174/ 2021225182	12/28/2020	\$12.25	2020/2020	Expense
		MEDICAL ONLY		MLT-2021225174/ 2021225174	12/28/2020	\$12.25	2020/2020	Expense
		MEDICAL ONLY		MLT-2021225174/ 2021225242	12/28/2020	\$12.25	2020/2020	Expense
		MEDICAL ONLY		MLT-2021225174/ 2021225234	12/28/2020	\$12.25	2020/2020	Expense
		INDEMNITY		-- /2021224975	12/26/2020	\$12.25	2020/2020	Expense
		INDEMNITY		MLT-2021224730/ 2021224746	12/21/2020	\$12.25	2020/2020	Expense
		MEDICAL ONLY		-- /2021224084	12/16/2020	\$12.25	2020/2020	Expense
		INDEMNITY		MLT-2021224958/ 2021224961	12/15/2020	\$12.25	2020/2020	Expense



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		INDEMNITY		MLT-2021224958/ 2021224958	12/14/2020	\$12.25	2020/2020	Expense
		MEDICAL ONLY		MLT-2021221534/ 2021221537	11/23/2020	\$12.25	2020/2020	Expense
		MEDICAL ONLY		MLT-2021221534/ 2021221534	11/21/2020	\$12.25	2020/2020	Expense
		BODILY INJURY [Expired]		- - /2019163927	11/1/2018	\$12.25	2018/2018	Expense
		BODILY INJURY [Expired]		- - /2019156504	8/22/2018	\$12.25	2018/2018	Expense
16472	5/10/2021		QUALCARE INC			\$1,548.00		
		MEDICAL ONLY		MLT-2021236527/ 2021236528	4/28/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		MLT-2021236527/ 2021236527	4/28/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		MLT-2021236527/ 2021236529	4/28/2021	\$516.00	2021/2021	Loss
16473	5/17/2021		ADMINISTRATIVE CLAIM SERVICES			\$6.00		
		INDEMNITY		- - /2021235334	4/11/2021	\$3.00	2021/2021	Expense
		INDEMNITY		- - /2021231487	3/2/2021	\$3.00	2021/2021	Expense
16474	5/17/2021		CAPEHART & SCATCHARD PA			\$501.50		
		INDEMNITY		- - /2020185549	10/1/2019	\$144.50	2019/2019	Legal
		INDEMNITY		- - /2020182837	9/5/2019	\$292.00	2019/2019	Legal
		INDEMNITY		- - /2018122274	1/4/2018	\$65.00	2018/2018	Legal
16475	5/17/2021	POLICE PROF PI	PARKER MCCAY	- - /2018145140	4/18/2018	\$155.29	2018/2018	Legal
16476	5/17/2021	BODILY INJURY [Expired]	MARSHALL DENNEHEY WARNER	- - /2019150650	6/14/2018	\$3,060.00	2018/2018	Legal
16477	5/17/2021	INDEMNITY	JENNIFER KELLY PHD LLC	MLT-2020179427/ 2020179427	7/19/2019	\$200.00	2019/2019	Loss
16478	5/17/2021		ISO SERVICES INC			\$73.50		
		BODILY INJURY [Expired]		- - /2021228671	10/27/2020	\$12.25	2020/2020	Expense
		BODILY INJURY [Expired]		- - /2021225827	10/27/2020	\$12.25	2020/2020	Expense
		BODILY INJURY [Expired]		- - /2021228671	10/27/2020	\$12.25	2020/2020	Expense



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		BODILY INJURY [Expired]		-- /2019176754	6/14/2019	\$12.25	2019/2019	Expense
		BODILY INJURY [Expired]		-- /2019164472	10/29/2018	\$12.25	2018/2018	Expense
		BODILY INJURY [Expired]		-- /2019164472	10/29/2018	\$12.25	2018/2018	Expense
16479	5/17/2021	INDEMNITY	BORDENTOWN TOWNSHIP	-- /2020185549	10/1/2019	\$791.36	2019/2019	Loss
16480	5/17/2021	INDEMNITY	MOUNT LAUREL TOWNSHIP	-- /2020187376	10/18/2019	\$131.57	2019/2019	Loss
16481	5/17/2021	INDEMNITY	Delran Township	-- /2021225936	1/12/2021	\$1,814.14	2021/2021	Loss
16482	5/17/2021	INDEMNITY	PEMBERTON TOWNSHIP	-- /2020208362	6/24/2020	\$612.91	2020/2020	Loss
16483	5/17/2021	INDEMNITY	PEMBERTON TOWNSHIP	-- /2020208362	6/24/2020	\$408.61	2020/2020	Loss
16484	5/17/2021	INDEMNITY	PEMBERTON TOWNSHIP	-- /2020208362	6/24/2020	\$408.61	2020/2020	Loss
16485	5/17/2021	INDEMNITY	PEMBERTON TOWNSHIP	-- /2020208362	6/24/2020	\$510.76	2020/2020	Loss
16486	5/17/2021	INDEMNITY	Chesterfield Township	-- /2021211846	8/4/2020	\$1,890.00	2020/2020	Loss
16487	5/17/2021	INDEMNITY	EDGEWATER PARK TOWNSHIP Re: Daly, Patrick	-- /2021231487	3/2/2021	\$1,130.64	2021/2021	Loss
16488	5/17/2021	INDEMNITY	William Roberts	MLT-2020179427/ 2020179427	7/19/2019	\$1,842.00	2019/2019	Loss
16489	5/17/2021	INDEMNITY	Gregory Tantum	-- /2020187376	10/18/2019	\$1,842.00	2019/2019	Loss
16490	5/17/2021	INDEMNITY	Christopher Lindsey	-- /2021214072	9/6/2020	\$1,890.00	2020/2020	Loss
16491	5/17/2021	INDEMNITY	CHRISTOPHER COSTELLO	-- /2018108894	7/27/2017	\$2,152.00	2017/2017	Loss
16492	5/17/2021	INDEMNITY	MARK HERKOPEREC	-- /2018128624	3/15/2018	\$1,180.00	2018/2018	Loss
16493	5/17/2021	INLAND MARINE	NEW HANOVER TOWNSHIP	-- /2021227910	4/24/2020	\$3,561.00	2020/2020	Loss
16494	5/17/2021	INLAND MARINE	PEMBERTON TOWNSHIP	-- /2021235625	4/8/2021	\$1,557.77	2021/2021	Loss
16495	5/17/2021		QUAL-LYNX			\$170.00		
		MEDICAL ONLY		-- /2021230110	2/17/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		-- /2021229770	2/15/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		-- /2021229851	2/10/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		-- /2021229233	2/7/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		-- /2021228675	2/5/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		-- /2021228252	2/1/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2021228140/ 2021228242	1/31/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		-- /2021228240	1/31/2021	\$4.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2021228140/ 2021228575	1/29/2021	\$4.25	2021/2021	Expense



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			MEDICAL ONLY		- - /2021228241	1/28/2021	\$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021228140/ 2021228140	1/27/2021	\$4.25	2021/2021	Expense
			INDEMNITY		- - /2021228548	1/23/2021	\$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021229556/ 2021229587	1/19/2021	\$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021229556/ 2021229571	1/16/2021	\$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021229556/ 2021229584	1/16/2021	\$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021229556/ 2021229578	1/16/2021	\$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021229556/ 2021229583	1/15/2021	\$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021229556/ 2021229574	1/15/2021	\$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021229556/ 2021229579	1/15/2021	\$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021229556/ 2021229564	1/15/2021	\$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021229556/ 2021229556	1/15/2021	\$4.25	2021/2021	Expense
			INDEMNITY		- - /2021225658	12/31/2020	\$4.25	2020/2020	Expense
			INDEMNITY		- - /2021224975	12/26/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221625/ 2021221637	11/24/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221625/ 2021221626	11/24/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221625/ 2021221625	11/24/2020	\$4.25	2020/2020	Expense
			INDEMNITY		- - /2021221502	11/19/2020	\$4.25	2020/2020	Expense



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			MEDICAL ONLY		MLT-2021221630/ 2021221639	11/16/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221676	11/16/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221647	11/16/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221674	11/16/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221635	11/16/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221640	11/16/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221638	11/16/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221630	11/16/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221645	11/16/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221630/ 2021221655	11/16/2020	\$4.25	2020/2020	Expense
			INDEMNITY		- - /2020208637	6/21/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2020206699	6/3/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2020194884	1/16/2020	\$4.25	2020/2020	Expense
16496	5/17/2021		INDEMNITY	COASTAL SPINE, PC.	- - /2018121619	12/29/2017	\$152.78	2017/2017	Loss
16497	5/17/2021			IVY REHAB NETWORK, INC			\$923.00		
			MEDICAL ONLY		- - /2021233159	3/21/2021	\$260.00	2021/2021	Loss
			INDEMNITY		- - /2021214072	9/6/2020	\$234.00	2020/2020	Loss
			INDEMNITY		- - /2020185549	10/1/2019	\$429.00	2019/2019	Loss
16498	5/17/2021		INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	- - /2021231487	3/2/2021	\$80.00	2021/2021	Loss
16499	5/17/2021		MEDICAL ONLY	PRINCETON BRAIN AND SPINE CARE, LLC	- - /2021229233	2/7/2021	\$219.64	2021/2021	Loss
16500	5/17/2021		INDEMNITY	VIRTUA MEMORIAL HOSPITAL BURLINGTON	- - /2021235657	4/20/2021	\$1,727.00	2021/2021	Loss



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16501	5/17/2021	MEDICAL ONLY	COUNTY INC BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	-- /2021233854	3/25/2021	\$259.30	2021/2021	Loss
16502	5/17/2021	INDEMNITY	KESSLER INSTITUTE FOR REHABILITATION INC.	-- /2021225936	1/12/2021	\$348.00	2021/2021	Loss
16503	5/17/2021	INDEMNITY	ROTHMAN ORTHOPAEDICS	-- /2021214072	9/6/2020	\$73.90	2020/2020	Loss
16504	5/17/2021	INDEMNITY	UNIVERSITY OF PENN MEDICAL GROUP	-- /2020187376	10/18/2019	\$355.00	2019/2019	Loss
16505	5/17/2021	MEDICAL ONLY	EMERGENCY PHYSICIANS OF NEW JERSEY P A	-- /2021224948	12/30/2020	\$198.15	2020/2020	Loss
16506	5/17/2021	INDEMNITY	HOME CARE CONNECT LLC	-- /2021211846	8/4/2020	\$700.00	2020/2020	Loss
16507	5/17/2021	MEDICAL ONLY	NEUROSURGICAL AND SPINE SPECIALIST LLC	-- /2020208040	6/12/2020	\$144.35	2020/2020	Loss
16508	5/17/2021	INDEMNITY	myMATRIX	MLT-2021233414/ 2021234644	3/25/2021	\$50.74	2021/2021	Loss
16509	5/17/2021		ISO SERVICES INC			\$343.00		
		MEDICAL ONLY		-- /2021230110	2/17/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		-- /2021229770	2/15/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		-- /2021229233	2/7/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		-- /2021228675	2/5/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		-- /2021228525	2/4/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2021228140/ 2021228510	2/3/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		-- /2021228252	2/1/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2021228140/ 2021228242	1/31/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		-- /2021228240	1/31/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2021228140/ 2021228575	1/29/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		MLT-2021228140/ 2021228509	1/29/2021	\$12.25	2021/2021	Expense
		MEDICAL ONLY		-- /2021228241	1/28/2021	\$12.25	2021/2021	Expense
		INDEMNITY		MLT-2021228140/ 2021228140	1/27/2021	\$12.25	2021/2021	Expense
		INDEMNITY		-- /2021228548	1/23/2021	\$12.25	2021/2021	Expense



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			INDEMNITY		MLT-2021229556/ 2021229587	1/19/2021	\$12.25	2021/2021	Expense
			INDEMNITY		MLT-2021229556/ 2021229571	1/16/2021	\$12.25	2021/2021	Expense
			INDEMNITY		MLT-2021229556/ 2021229584	1/16/2021	\$12.25	2021/2021	Expense
			INDEMNITY		MLT-2021229556/ 2021229578	1/16/2021	\$12.25	2021/2021	Expense
			INDEMNITY		MLT-2021229556/ 2021229583	1/15/2021	\$12.25	2021/2021	Expense
			INDEMNITY		MLT-2021229556/ 2021229574	1/15/2021	\$12.25	2021/2021	Expense
			INDEMNITY		MLT-2021229556/ 2021229579	1/15/2021	\$12.25	2021/2021	Expense
			INDEMNITY		MLT-2021229556/ 2021229564	1/15/2021	\$12.25	2021/2021	Expense
			INDEMNITY		MLT-2021229556/ 2021229556	1/15/2021	\$12.25	2021/2021	Expense
			MEDICAL ONLY		- - /2021227559	1/13/2021	\$12.25	2021/2021	Expense
			BODILY INJURY [Expired]		- - /2021230028	1/12/2021	\$12.25	2021/2021	Expense
			MEDICAL ONLY		- - /2020208040	6/12/2020	\$12.25	2020/2020	Expense
			BODILY INJURY [Expired]		- - /2020195379	10/24/2019	\$12.25	2019/2019	Expense
			INDEMNITY		- - /2019166742	2/25/2019	\$12.25	2019/2019	Expense
16510	5/17/2021		MEDICAL ONLY	QUALCARE INC	- - /2021237370	5/7/2021	\$516.00	2021/2021	Loss
16511	5/24/2021		INDEMNITY	ADMINISTRATIVE CLAIM SERVICES	- - /2021222201	11/1/2020	\$68.00	2020/2020	Expense
16512	5/24/2021			PARKER MCCAY			\$2,921.47		
			PERSONAL INJURY		- - /2019162546	1/4/2019	\$2,491.61	2019/2019	Legal
			BODILY INJURY [Expired]		- - /2018126936	10/21/2017	\$429.86	2017/2017	Legal
16513	5/24/2021		INDEMNITY	AIC COMPANIES LLC	- - /2021222201	11/1/2020	\$1,390.00	2020/2020	Expense
16514	5/24/2021		INDEMNITY	EXAMWORKS INC	- - /2020205875	5/22/2020	\$1,150.00	2020/2020	Expense
16515	5/24/2021		1ST PARTY COLL PD	LEO PETETTI LLC	- - /2021222178	11/30/2020	\$55.00	2020/2020	Expense



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16516	5/24/2021	INDEMNITY	MED REQUEST SOLUTIONS INC	-- /2021215075	9/16/2020	\$10.00	2020/2020	Expense
16517	5/24/2021	INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	-- /2020208328	6/23/2020	\$800.00	2020/2020	Loss
16518	5/24/2021		TAYLOR DARIN CLAIM SERVICE			\$3,473.00		
		BLDG/CONTENT		-- /2021237930	5/15/2021	\$858.00	2021/2021	Expense
		INLAND MARINE		-- /2021233637	6/20/2019	\$2,615.00	2019/2019	Expense
16519	5/24/2021	INDEMNITY	PIETRAS SARACINO SMITH & MEEK	-- /2018128624	3/15/2018	\$508.00	2018/2018	Legal
16520	5/24/2021	INDEMNITY	WESTAMPTON TOWNSHIP	-- /2021235657	4/20/2021	\$1,182.67	2021/2021	Loss
16521	5/24/2021	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021235453	4/3/2021	\$1,938.00	2021/2021	Loss
16522	5/24/2021	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021235453	4/3/2021	\$1,938.00	2021/2021	Loss
16523	5/24/2021	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021235453	4/3/2021	\$1,938.00	2021/2021	Loss
16524	5/24/2021	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021233414	3/23/2021	\$1,661.14	2021/2021	Loss
16525	5/24/2021	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021234392	4/1/2021	\$1,938.00	2021/2021	Loss
16526	5/24/2021	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021234392	4/1/2021	\$1,938.00	2021/2021	Loss
16527	5/24/2021	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021234392	4/1/2021	\$1,938.00	2021/2021	Loss
16528	5/24/2021	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021234392	4/1/2021	\$553.71	2021/2021	Loss
16529	5/24/2021	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021234648	3/30/2021	\$1,938.00	2021/2021	Loss
16530	5/24/2021	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021234648	3/30/2021	\$1,384.29	2021/2021	Loss
16531	5/24/2021	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021234644	3/25/2021	\$1,938.00	2021/2021	Loss
16532	5/24/2021	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021234644	3/25/2021	\$1,938.00	2021/2021	Loss
16533	5/24/2021	INDEMNITY	PEMBERTON TOWNSHIP	MLT-2021233414/ 2021234644	3/25/2021	\$1,938.00	2021/2021	Loss
16534	5/24/2021	INDEMNITY	Medford Township	-- /2021222201	11/1/2020	\$1,803.92	2020/2020	Loss
16535	5/24/2021	INDEMNITY	DELANCO TOWNSHIP Re : Tilger, Adam	-- /2021215075	9/16/2020	\$1,890.00	2020/2020	Loss
16536	5/24/2021	1ST PARTY COLL PD	DOMENIC ASTEMBORSKI	-- /2021222178	11/30/2020	\$2,129.35	2020/2020	Loss
16537	5/24/2021	INDEMNITY	DAVID GUDONIS	-- /2018130588	4/7/2018	\$1,098.40	2018/2018	Loss
16538	5/24/2021	INDEMNITY	Wilmar Santiago	-- /2019154157	9/29/2018	\$1,064.28	2018/2018	Loss
16539	5/24/2021		QUAL-LYNX			\$89.25		



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			MEDICAL ONLY		- - /2021233854	3/25/2021	\$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021233414/ 2021233414	3/23/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		- - /2021233159	3/21/2021	\$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021233374/ 2021233400	3/18/2021	\$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021233374/ 2021233374	3/18/2021	\$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021233374/ 2021233390	3/18/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021233374/ 2021233380	3/18/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021232754/ 2021232761	3/8/2021	\$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021232754/ 2021232758	3/8/2021	\$4.25	2021/2021	Expense
			INDEMNITY		- - /2021231781	3/4/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		- - /2021231775	3/4/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021233374/ 2021233392	3/3/2021	\$4.25	2021/2021	Expense
			INDEMNITY		- - /2021231487	3/2/2021	\$4.25	2021/2021	Expense
			MEDICAL ONLY		- - /2021228525	2/4/2021	\$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021231887/ 2021231887	1/24/2021	\$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021231887/ 2021231889	1/24/2021	\$4.25	2021/2021	Expense
			INDEMNITY		- - /2021224734	12/21/2020	\$4.25	2020/2020	Expense
			INDEMNITY		MLT-2021224730/ 2021224746	12/21/2020	\$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2021223417	12/11/2020	\$4.25	2020/2020	Expense



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		MEDICAL ONLY		MLT-2021221072/ 2021221072	11/16/2020	\$4.25	2020/2020	Expense
		MEDICAL ONLY		MLT-2021221072/ 2021221221	11/16/2020	\$4.25	2020/2020	Expense
16540	5/24/2021		IVY REHAB NETWORK, INC			\$1,415.00		
		MEDICAL ONLY		-- /2021233159	3/21/2021	\$255.00	2021/2021	Loss
		INDEMNITY		-- /2021231781	3/4/2021	\$90.00	2021/2021	Loss
		INDEMNITY		-- /2021214072	9/6/2020	\$510.00	2020/2020	Loss
		INDEMNITY		-- /2020185549	10/1/2019	\$560.00	2019/2019	Loss
16541	5/24/2021	INDEMNITY	STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC	-- /2021231487	3/2/2021	\$400.00	2021/2021	Loss
16542	5/24/2021	INDEMNITY	VIRTUA WEST JERSEY HEALTH INC	-- /2021222201	11/1/2020	\$12,805.00	2020/2020	Loss
16543	5/24/2021	INDEMNITY	ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL AT HAMILTON	-- /2021211846	8/4/2020	\$125.93	2020/2020	Loss
16544	5/24/2021	INDEMNITY	SOUTH JERSEY RADIOLOGY ASSOCIATES PA	-- /2021222201	11/1/2020	\$13.74	2020/2020	Loss
16545	5/24/2021	INDEMNITY	NEW JERSEY HEALTHCARE SPECIALISTS PC	-- /2021211846	8/4/2020	\$1,704.97	2020/2020	Loss
16546	5/24/2021		BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A			\$306.20		
		MEDICAL ONLY		-- /2021233159	3/21/2021	\$211.20	2021/2021	Loss
		MEDICAL ONLY		-- /2021228252	2/1/2021	\$95.00	2021/2021	Loss
16547	5/24/2021	INDEMNITY	TARIQ S. SIDDIQI, MD	-- /2021222201	11/1/2020	\$320.83	2020/2020	Loss
16548	5/24/2021	INDEMNITY	ONE CALL CARE DIAGNOSTICS	-- /2021231781	3/4/2021	\$550.00	2021/2021	Loss
16549	5/24/2021	MEDICAL ONLY	CMC DEPARTMENT OF MEDICINE GROUP, PA	-- /2021215912	9/28/2020	\$253.50	2020/2020	Loss
16550	5/24/2021	INDEMNITY	MATTHEW J PITERA MD PA	MLT-2020179427/ 2020179427	7/19/2019	\$450.00	2019/2019	Loss
16551	5/24/2021	INDEMNITY	KESSLER INSTITUTE FOR REHABILITATION INC.	-- /2021225936	1/12/2021	\$348.00	2021/2021	Loss
16552	5/24/2021	MEDICAL ONLY	VIRTUA WILLINGBORO HOSPITAL, INC.	-- /2021225959	1/12/2021	\$1,727.00	2021/2021	Loss
16553	5/24/2021		ROTHMAN ORTHOPAEDICS			\$2,089.90		
		MEDICAL ONLY		-- /2021226598	1/19/2021	\$178.90	2021/2021	Loss
		INDEMNITY		-- /2021211846	8/4/2020	\$1,911.00	2020/2020	Loss
16554	5/24/2021	INDEMNITY	REHAB EXCELLENCE CENTER, LLC	-- /2021211406	8/4/2020	\$243.00	2020/2020	Loss
16555	5/24/2021	MEDICAL ONLY	NovaCare Rehabilitation	-- /2021228252	2/1/2021	\$190.00	2021/2021	Loss
16556	5/24/2021	INDEMNITY	AMI ATLANTICARE,LLC	-- /2020187376	10/18/2019	\$64.73	2019/2019	Loss



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16557	5/24/2021	INDEMNITY	FELLOWSHIP SURGICAL CENTER, LLC	-- /2021222201	11/1/2020	\$1,344.00	2020/2020	Loss
16558	5/24/2021		PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC			\$1,128.63		
		INDEMNITY		-- /2021231781	3/4/2021	\$220.22	2021/2021	Loss
		INDEMNITY		-- /2021231487	3/2/2021	\$820.32	2021/2021	Loss
		INDEMNITY		MLT-2021229556/ 2021229574	1/15/2021	\$88.09	2021/2021	Loss
16559	5/24/2021	INDEMNITY	QUEST DIAGNOSTICS	-- /2021222201	11/1/2020	\$20.56	2020/2020	Loss
16560	5/24/2021		CENTRAL JERSEY URGENT CARE LLC			\$320.00		
		MEDICAL ONLY		-- /2021237370	5/7/2021	\$160.00	2021/2021	Loss
		INDEMNITY		MLT-2021233414/ 2021233414	3/23/2021	\$160.00	2021/2021	Loss
16561	5/24/2021	MEDICAL ONLY	HAMILTON PHYSICAL THERAPY SVCS, LLC	-- /2021233854	3/25/2021	\$72.00	2021/2021	Loss
16562	5/24/2021	INDEMNITY	NEW JERSEY SURGERY CENTER	-- /2021211846	8/4/2020	\$6,314.00	2020/2020	Loss
16563	5/24/2021	INDEMNITY	PREMIER ORTHO ASSOCSURG	-- /2021231781	3/4/2021	\$7,747.50	2021/2021	Loss
16564	5/24/2021	INDEMNITY	ZYNEX MEDICAL INC.,	-- /2020208328	6/23/2020	\$7,546.88	2020/2020	Loss
16565	5/24/2021	INDEMNITY	NEUROSURGICAL AND SPINE SPECIALIST LLC	-- /2021222201	11/1/2020	\$23,632.37	2020/2020	Loss
16566	5/24/2021		myMATRIX			\$1,722.64		
		INDEMNITY		-- /2021235657	4/20/2021	\$1,623.86	2021/2021	Loss
		INDEMNITY		-- /2021225936	1/12/2021	\$43.20	2021/2021	Loss
		INDEMNITY		-- /2021222201	11/1/2020	\$55.58	2020/2020	Loss
16567	5/24/2021	INDEMNITY	KIRSHNER SPINE INSTITUTE	-- /2019176278	6/11/2019	\$208.00	2019/2019	Loss
16568	5/24/2021	MEDICAL ONLY	RWJBH EMERGENCY MEDICINE ASSOCIATES, LLC	-- /2021228675	2/5/2021	\$218.43	2021/2021	Loss
16569	5/24/2021		QUALCARE INC			\$1,548.00		
		MEDICAL ONLY		-- /2021237944	5/18/2021	\$516.00	2021/2021	Loss
		INDEMNITY		-- /2021237818	5/14/2021	\$516.00	2021/2021	Loss
		MEDICAL ONLY		-- /2021237932	5/5/2021	\$516.00	2021/2021	Loss
Total for BURLINGTON COUNTY J.I.F.			\$212,125.19	Total for BURLINGTON COUNTY J.I.F.			\$212,125.19	



BURLINGTON COUNTY J.I.F.

Check Register Report

Bank Account : ALL

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

Instance Type: All

Coverage : All , Claimant Type: All

Number of Checks:	145	First Check Number:	16425
Number of Payments:	357	Last Check Number:	16569
Expense Payments:	\$7,665.35		
Legal Payments:	\$9,914.26		
Loss Payments:	\$194,545.58		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - June 2021

	Payee	FY2021	FY 2020	Clsd Yrs/ MEL Retro	JIF Appropriation	Description
1	The Actuarial Advantage	679.00			Prof Services/Actuary	May 2021 services
2	Arthur J. Gallagher Risk Management Services, Inc.	31,255.00			Prof Services/Administration	June 2021 Fee
3	Arthur J. Gallagher Risk Management Services, Inc.	90.66			Misc/Postage/Copies/Faxes	Postage/copies expenses-May
4	The DeWeese Law Firm, P.C.	6,164.00			Prof Services/Attorney	June 2021 Fees
5	Bowman & Company LLP		14,960.00		Prof Services/Auditor	#97217 final bill for 12/31/2020 audit
6	Bowman & Company LLP	5,940.50			Prof Services/Payroll Auditor	#97218 final bill for WC payroll audit
7	Qual-Lynx	17,957.00			Prof Services/Claims Admin.	June 2021 Fees
8	Joyce Media	375.00			Misc/JIF Website	June 2021 Fees
9	Kris Kristie	375.00			Misc/Recording Secretary	June 2021 Fees
10	J. A. Montgomery Risk Control Services	11,486.00			Prof Services/Safety Director	June 2021 Fees
11	Pivot Point Security		732.00		EPL/CYBER/Technology Risk Management	Contract Fees 9/1-8/31/2021; June fee
12	Secure Data Consulting Services, LLC	5,544.00			Prof Services/Technology Risk Serv Dir	June 2021 Fees
13	Tom Tontarski	968.00			Prof Services/Treasurer	June 2021 Fees
14	Tom Tontarski	26.35			Misc/Postage/Copies/Faxes	Priority mail fees-May fee
15	Conner Strong & Buckelew	697.00			Prof Services/Underwriting Mgr	June 2021 Fees
16	Debby Schiffer	2,533.00			Wellness Program	May 2021 Fees
17	MEL RCF JIF			124,040.00	Closed Years	Trigger assessment to RCF (pd from 2016)
18	MEL JIF			106,510.03	MEL	Trigger assessment to MEL (pd from MEL RETRO)
19	ARC Reprographics	391.00			Misc/Printing	Inv#278683 June 8th Police Training hamdouts
20	Iron Mountain	132.23			Misc/Record Retention Service	"Inv#DRJL649 Storage 6/1-30/2021; Service 4/28-5/25/21 plus 2018 storage
21	Marco's Inc.	1,042.18			Training/Training	June 3, 2021 Police Training
22	Merghi's	1,634.74			Training/Training	June 8, 2021 Police Training
23	Armando Riccio, LLC	892.50			Training/Training	EPL training; 5/5, 5/20, 5/27/21 AM/PM (7) sessions split
24	Southampton Township	1,595.00			Optional Safety Budget	Bucket truck training
	TOTAL	\$89,778.16	\$15,692.00	\$230,550.03		

JIF Bill List Total \$336,020.19



***Finance Committee Meeting
May 26, 2021
Via Zoom Call***

A meeting of the Burlington County Municipal Joint Insurance Fund Finance Committee was held on Wednesday, May 26, 2021 via zoom call due to social distancing guidelines set forth by COVID-19 pandemic.

Those in attendance were:

Mike Mansdoerfer, *Co-Chair, Riverside Township*
Mike Theokas, **Bordentown Township**
Kathy Burger, **Medford Township**
Brandon Shillingford, **Mt Laurel Township**
John Gural, **Palmyra Borough**
Dave Matchett, **Shamong Township**
Paul A. Forlenza, MGA, Executive Director, *AJGRMS*
Jodi Palmeri, Sr. Financial Analyst, *AJGRMS*
Tracy Forlenza, Financial Analyst, *AJGRMS*
Jim Miles, CPA, Bowman & Company LLP, *Fund Auditor*
Dennis Skalkowski, CPA, Bowman & Company LLP, *Fund Auditor*

Those unable to attend were:

Jeff Hatcher, *Committee Chair, Delran Township*
Paul Keller, **Springfield Township**
Paul J. Miola, CPCU, ARM, Deputy Executive Director, *AJGRMS*

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

Report on Audit of Financial Statements – 12/31/20

Ms. Forlenza emailed the Committee members a draft of the Audit of Financial Statements for the Fund Year ended 12/31/20 prior to the meeting since the meeting was held via zoom call.

Mr. Skalkowski reviewed the draft audit with the members. He noted that pages 5-6, *Internal Control*, is a review of the internal processes. He noted no findings or recommendations and remarked that in a professional organization it is not uncommon to have no findings. He reminded the members that it is Bowman's objective to examine the information to make sure the JIF's financials are fairly stated. He further noted that the opinion report is what Bowman finds based on the JIF information and not taken from it.

Mr. Skalkowski stated that the *Management's Discussion and Analysis* report and is completed by Arthur J. Gallagher. Ms. Palmeri noted that she is working on completing this report.

Mr. Skalkowski then reviewed page 11, *Statement of Net Position (Exhibit A-1)*. He noted that this is a balance sheet of assets and liabilities noting that *Total Assets* increased by \$4,373; *Total Liabilities* increased by \$491,078 mostly from increase in case reserves and includes the surplus trigger assessment due to MEL and RCF; and *Net Position* has decreased by \$1,011,987;

however, he noted that the fund is still in great financial position. He stated that the \$1,229,960 in Investment in Joint Ventures (under Assets) is the amount of investment in the JIF, MEL and EJIF.

Mr. Skalkowski then reviewed page 12, *Comparative Statement of Revenues, Expenses and Change in Net Position (Exhibit A-2)* with the members. He noted that Operating Revenue has increased by \$423,310 which was driven by the addition of New Hanover Township who joined 1/1/2020. Operating Expenses have increased \$780,517, but includes the Surplus Trigger for MEL and RCF and case reserves.

Mr. Skalkowski then reviewed page 13, *Comparative Statement of Cash Flow (Exhibit A-3)* with the members. He noted that this is full detail of the operating activities for the 2020 Fund Year. He noted the \$548,549 in *Net Cash Flows Provided by Operating Activities* is the difference from the net of purchases (moving cash to investments) and redemptions for the year. He also highlighted *Net Cash Flows Provided by Investing Activities* which drastically increased due to the recent investment in the JCMI (Joint Committee on Management of Investments).

Mr. Skalkowski then reviewed pages 21-22, *Note 4, Investments*, which is a summary of all investments including comparative market values.

Mr. Skalkowski then reviewed, *Note 5, Changes in Unpaid Claims Liabilities* on pages 22-23. He further explained that these values fluctuate year to year. The *Total unpaid claim and claim adjustment for all Fund years ending 12/31/20* is \$6,789,827 versus \$6,023,274 at 12/31/19.

Mr. Skalkowski then reviewed, *Note 6, Membership in Joint Insurance Funds* on pages 23-24. He stated this gives information on the MEL JIF, RCF JIF and the EJIF and shows the breakout on page 25 of the net position for each.

Mr. Skalkowski then reviewed, *Note 7, Surplus Distribution* on page 26 depicting the dividend release and the EJIF dividend release. He explained also that *Note 8* on pages 27-28 lists the AELCF activity and balances.

Ms. Skalkowski explained that *Note 10, MEL JIF Retrospective Program* on page 29 highlights the terms of the program with obligations listed below.

Mr. Skalkowski stated that *Note 11, Surplus Trigger Assessment Due* is a new note was added for 2020 and it summarizes the liabilities.

Mr. Skalkowski noted that *Note 12, COVID-19 Pandemic* was updated to reflect any potential financial impacts.

Mr. Skalkowski commented that *Schedule 1* on page 32 (same as *Note 5*) is the *Reconciliation of Claims Liabilities by Fund Year* which are the claims broken out by Line of Coverage.

Mr. Skalkowski commented that *Schedule 2* on page 33 is the *Ten-Year Claims Development Information* which highlights the performance of the claims by year. He noted that although the ideal scenario would wash to \$0, years showing negative balances are developing better than expected.

Mr. Skalkowski then explained how the *Historical Balance Sheet (Schedule A)*, page 35, conforms to Statutory Basis accounting. As a result, it does not include *Investments in Joint*

Ventures. He added that GAAP accounting standards includes these investments. He stated that the Net Statutory Surplus at 12/31/20 is \$9,704,094 with \$10,474,115 returned to the members thus far.

Mr. Skalkowski noted that *Note 1, (Notes to Supplementary Information)*, highlights the differences of the Joint Ventures.

Mr. Skalkowski then reviewed *Schedules A-G* with the Committee explaining how they interconnect. He commented that if you add the schedules across, you get the balances on Schedule A and B. Schedule D is broken out by line of coverage.

Mr. Skalkowski commented that Schedule E on page 50 is the *Claims Analysis*. He explained that these show paid claims, case reserves and IBNR broken out by line of coverage.

Mr. Skalkowski noted that the Schedule F's highlight Excess Insurance and Operating Expenses for every natural account. He further stated that Schedule H's are the cash balances per Fund Year.

Mr. Forlenza inquired why there is a \$7 million statutory limit on WC on schedule G-1. Mr. Skalkowski will look into this. **After the meeting, Mr. Skalkowski reported via email that this \$7 million is the Employer Liability coverage limit per the Plan of Risk Management.*

Mr. Forlenza inquired if anything jumped out at him during the audit. Mr. Skalkowski stated nothing was concerning. Mr. Forlenza stated that later in the meeting he will present some items that may impact the 2022 Budget.

Mr. Forlenza asked if there were any additional questions for the Fund Auditor, being none, Mr. Miles and Mr. Skalkowski thanked the Committee.

**Since the meeting occurred, the draft audit has been revised to reflect recent changes in discounting of reserves that changed the overall surplus position of the MEL, which in turn, changed the BURLCO JIF's joint ventures value. The revised audit was email to the Committee members.*

Resolution to Accept 12/31/20 Audit – June Executive Committee Meeting

Ms. Palmeri directed the Committee to a draft Resolution *Accepting the 12/31/20 Fund Audit* included in the agenda packet and asked the Committee if they would like to move to accept the Audit by resolution at the June Executive Committee Meeting. The Committee agreed. Ms. Palmeri stated that the resolution will be attached to the minutes of today's meeting for consideration at Executive Committee meeting in June.

Report to be filed with DOBI, DCA, & State Comptroller's Office

Ms. Palmeri indicated that once accepted by the Fund, the Audit will be filed with DOBI, DCA and the State Comptroller's Office. Ms. Palmeri asked if there were any questions, their being none, she continued.

Finance Committee Charter

Ms. Palmeri noted that the Finance Committee Charter was included in the agenda packet. She asked the members of the Committee if they had any suggested changes to the Charter at this time. Hearing none, she stated that any suggestions can be sent to the Finance Chair, Jeff Hatcher, or the Executive Director's office following today's meeting.

MEL Financial Fast Track - 12/31/20

Ms. Palmeri stated that the MEL Financial Fast Track shows the surplus of \$8,327,569 as of December 31, 2020. She also noted that there is a MEL Surplus Trigger Assessment of \$2,978,484 and the BURLCO JIF share is \$106,510 as the percentage of surplus to the case reserves and IBNR fell below the established floor of 12.5%. She stated that last year the MEL did not require any surplus trigger.

MEL JIF Retro Tracking – 12/31/20

Ms. Palmeri stated that the MEL Retro tracking sheet breaks out the JIF's full potential liability. She noted that since the BURLCO JIF is a good performer, the liability under the MEL Retro Program is 100%. She stated that the difference between the 85% paid and the 100% funded is the JIF's potential additional obligation. She further noted that the JIF began to overfund the liability due to the potential impact of the Firefighters Cancer presumption and Sexual Abuse and Molestation legislative changes in 2018 by transferring additional funding of \$397,880 into this account. Ms. Palmeri noted that the JIF exceeded the 85% obligation in 2018 and owes an additional \$85,738 to be paid by 2028. She stated that after this payment, there is a remaining \$761,093 of unencumbered funding. She recommended that the JIF pay this 2018 differential of \$85,738 from these funds. Mr. Mansdoerfer inquired if this was an annual calculation. Ms. Palmeri noted that it is calculated annually at the 12/31 review. Mr. Mansdoerfer asked if investments effect this liability. Ms. Palmeri noted that investments do not affect this liability, but we do have investment income that is added to the surplus allocated by Fund Year cash balance within the MEL Retro Account. Mr. Forlenza added that the MEL has about \$20 million in incurred expenses from COVID claims; however, due to the excess workers compensation coverage structure, all MEL affiliated JIFs will share a \$300,000 SIR. He explained that the MEL has established a receivable of \$7.5 million from their excess workers compensation insurer Safety National, however, they are fighting the interpretation of the policy. The remaining \$12.5 million in incurred costs is triggering the surplus assessment.

Ms. Palmeri noted that there is a draft resolution on pages 10 & 11 to pay the \$106,510 MEL surplus trigger to be presented at the June Executive Committee meeting. The Committee agreed to pay this obligation from the MEL Retro account of unencumbered surplus and recommended the presentation of the resolution stating this at the June meeting.

RCF JIF Financial Fast Track - 12/31/20

Ms. Palmeri reviewed the RCF Financial Fast Track with the Committee. She noted that the RCF's surplus as of 12/31/20 was \$12,640,737. She stated that last year the RCF surplus trigger was \$5,235,393. She noted that the RCF trigger for 2020 is \$6,286,145 which is driven by significant deterioration in WC at the MEL level. She noted that the transfer year is listed at the bottom of page 12 and the DOL year is listed on page 13.

Ms. Palmeri reported that the BURLCO JIF's proportionate share of the trigger assessment is \$124,040. She reminded the members that last year they approved a policy to use the surplus of the Fund Year being transferred to pay the RCF trigger should it be necessary.

Ms. Palmeri noted that there is a draft resolution on pages 14 & 15 authorizing the payment of the \$124,040 RCF surplus trigger to be presented at the June Executive Committee meeting. She stated that the resolution also includes a memorialization of the payment made in 2020 as of the 12/31/19 valuation as no resolution was adopted authorizing this payment. Mr. Forlenza

commented that the WC is driving the surplus trigger with an increasing number of re-openers. He noted that some of the recent legislation changes in regards to cancer presumption and sexual abuse and molestation claims are helping to driving the deterioration. Mr. Mansdoerfer inquired if this situation is a concern in regards to releasing surplus. Mr. Forlenza stated that the JIF is healthy and surplus will be discussed later in the meeting. The Committee agreed to pay this obligation of \$124,040 from FY 2016 being transferred with the memorialization of the 2020 payment of the 12/31/19 valuation and recommended the presentation of the resolution stating this at the June Executive Committee meeting.

BURLCO JIF Performance in the RCF

Ms. Palmeri reviewed the performance of BURLCO JIF claims, valued as of 12/31/20, that have been transferred to the RCF, which includes Fund Years 1993 through 2016. She reminded the members that property obligations are not transferred to the RCF. She explained how the spreadsheet depicts the claims net incurred at the time that the Fund transferred the claims into the RCF versus the net incurred valued as of 12/31/20. The report depicts the value of the claims at the point of transfer which is now 12/31 (effective 2014 Fund Year) instead of 6/30 as in previous years. Ms. Palmeri then reviewed several years and the difference between what was paid to the RCF and its current value. She stated that the bottom section of page 16 notes the paid and reserve values at 12/31/19 versus 12/31/20 without IBNR noting the variations in line of coverage.

Ms. Palmeri pointed out FY 2007 has deteriorated an additional \$146,964 since being transferred to the RCF. She stated that this is being driven by a Mt. Laurel WC claim.

Ms. Palmeri noted that the overall differential which is now 1.9 % would be approximately 30% if the liability was transferred to the commercial market. She reminded the members that when we began to report the RCF performance, the BURLCO JIF was contributing an additional 5% over the net incurred compared to the 1.9% today. Ms. Palmeri reviewed how the 2013-2015 claims that have deteriorated since the point of transfer and compared the total paid vs total paid plus reserves at 12/31 and its deterioration. She noted that the newer Fund Years have more Case Reserves and IBNR than the older years.

Ms. Palmeri asked the Committee if they had any questions. No questions were entertained.

Interim Financial Summary December 31, 2020

Ms. Palmeri referenced the Interim Financial Summary as of December 31, 2020 included in the agenda packet and asked the Committee if they would like her to review them, as they are identical to the figures just reviewed by the Fund Auditor, or simply review the Interim Financial Summary as of March 31, 2021, which is also included in the agenda packet. The Committee agreed to move to the March 31, 2021 report.

Interim Financial Summary March 31, 2021

Ms. Palmeri reviewed the Historical Operating Results Summary valued as of March 31, 2021. She reviewed each line of coverage for Fund Years 2017 through 2021 and made the following observations:

All Fund Years – Ms. Palmeri highlighted formatting changes to properly reflect the payments and liabilities under the MEL and RCF Surplus Triggers. Ms. Palmeri noted that as of 03/31/21 there was a total of \$131,062,411 in contributions. The Fund has paid \$109,725,273 in Claims and Payments, including excess insurance. Investment income totals \$4,761,384 with a return surplus of \$10,474,115, leaving the JIF with a Cash Position of \$15,624,406. Ms. Palmeri stated

that the MEL retro transfer and MEL and RCF surplus trigger will be recognized in contributions once they are paid. The Fund currently maintains \$3,841,208 in Case Reserves in the open years with \$2,398,963 in IBNR. The MEL Surplus trigger assessment liability of \$106,510 and the RCF Surplus trigger assessment liability of \$124,040 was also included for a Net Current Surplus of \$9,551,565 which deteriorated by \$152,530 since 12/31/20.

Fund Year 2021 – Ms. Palmeri noted there was \$2,041,020 in total contributions which represents 25% of the total anticipated contributions for the year and \$1,539,708 in Claims and Payments, including excess insurance and the EPL non-compliant surcharge which will be removed after the budget amendment is completed later this year. There is investment income of negative \$1,440 due to the timing of new investments so they are unrealized. This leaves the Fund Year with a Cash Position of \$499,872. There are Case Reserves of \$314,055 and \$426,203 in IBNR, resulting in deficit position of \$240,386. Ms. Palmeri reminded the Committee that the deficit in the EJIF and EPL/POL is due to only recognizing 25% of contributions, but paying 50% of the premium. There are 98 claims for the period. She stated that at 03/31 in 2020, there was a deficit of \$152,000 and 73 claims; 2019 had a deficit of \$60,000 and 84 claims.

Fund Year 2020 – Ms. Palmeri noted there was a total of \$8,010,228 in contributions to date. The Fund has paid out \$5,323,213 in Claims and Payments, including excess insurance. Investment income totals \$22,816, resulting in a Cash Position of \$2,709,831. She noted that the MEL Retrospective Program contribution shows the transfer of \$235,556. The Fund currently maintains \$987,421 in Case Reserves and \$894,131 in IBNR for a Net Current Surplus position of \$828,279, which has improved \$211,102 since 12/31/20. She noted that the GL line has deteriorated since the 12/31/20 review. She noted that the improvement in the expense line of \$143,063 is artificial since it is driven from the accruals for contractual balances for Auditor, EPL/POL claims advocacy fee, Pivot Point, Right to Know, and Safety Incentive money and the majority of that money will be paid out.

Fund Year 2019 – Ms. Palmeri noted there is a total of \$7,589,945 in contributions to date \$6,107,908 in Claims and Payments, including excess insurance. Investment income totals \$90,214, resulting in a Cash Position of \$1,572,251. She noted that the MEL Retrospective Program contribution shows the transfer of \$241,351. She stated that an intra-fund transfer was done moving \$320,000 from the deductible line to the property line. The Fund currently maintains \$1,307,332 in Case Reserves and \$450,341 in IBNR for a Net Current Deficit position of \$185,422, which has deteriorated by \$90,447 since 12/31/20. Ms. Palmeri noted the majority of the deterioration is being driven by WC. She also stated that there is one new claim for property. Qual-lynx indicated that it was a late reported property claim for damage to a dam in Medford Township during heavy rains. Coverage is being investigated. Qual-lynx did, however, place a \$99,000 case reserve on this claim.

Fund Year 2018 – Ms. Palmeri noted there is a total of \$7,494,652 in contributions to date and paid out \$7,179,827 in Claims and Payments, including excess insurance. She stated that an intra-fund transfer was done moving \$100,000 from the deductible line to the property line previously. Investment income totals \$114,550, resulting in a Cash Position of \$429,375. She noted that the MEL Retrospective Program contribution shows the transfer of \$188,080. The Fund currently maintains \$871,208 in Case Reserves and \$507,659 in IBNR for a Net Current Deficit of \$949,492, which has deteriorated by \$15,204 since 12/31/20. Ms. Palmeri recommends moving \$300,000 to the GL line and another \$30,000 to the WC line, reducing the deductible line by \$330,000 to address the cash deficits at this time. The Committee approved transferring \$330,000 from the Deductible and splitting it as noted in the resolution with \$300,000 to the GL line and \$30,000 to the WC line to be presented in June.

Fund Year 2017 – Ms. Palmeri noted there is a total of \$7,800,316 in contributions to date and paid out \$5,558,389 in Claims and Payments, including excess insurance. Investment income totals \$167,880, resulting in a Cash Position of \$2,409,807. She noted that the MEL

Retrospective Program contribution shows the transfer of \$91,135. The Fund currently maintains \$361,192 in Case Reserves and \$120,629 in IBNR for a Net Current Surplus of \$1,927,986, which deteriorated by \$14,405 since 12/31/20. She noted that this Fund Year will be transferred to the RCF 12/31/21.

Closed Years Contingency Fund – Ms. Palmeri noted that for the Closed Years Fund (1991-2016) the format reflects the same changes to include the trigger assessments as the All Years sheet. She stated there were \$98,126,250 in Total Contributions, \$84,016,228 in Total Payments, and \$4,349,183 in Investment Income. She stated that \$10,474,115 has been returned in surplus. MEL Retro activity from the 2016 FY shows \$90,709 transferred. She noted the RCF trigger assessment is \$124,040 and the total surplus is \$7,861,050 in the Closed Years Fund.

MEL JIF Retrospective Contingency Fund– Ms. Palmeri stated that attached is the MEL JIF Retrospective summary. She noted that the money collected for potential MEL liability for Fund Years 2016 through 2020 is \$448,951, and is shown as an expense liability as to not overstate the Fund's surplus position. Ms. Palmeri noted the over/under funding of \$397,880 transferred results in an overall contribution of \$846,831. She stated that the MEL Retro Transfer and the MEL surplus trigger will be recognized in the expenses as a liability. She then noted the investment income of \$18,181, the accrual for the MEL Retro of \$448,951, and the MEL surplus trigger of \$106,510. She noted that the Net Current surplus of \$309,551 has decreased \$193 since 12/31/20 due to the unrealized loss of investment income.

A copy of the 03/31/21 Historical Operating Results are attached and incorporated herein.

MEL JIF Retro Tracking – 03/31/21

Ms. Palmeri stated that the MEL Retro tracking sheet is updated for 03/31/21 and breaks out full liability. She reminded the members that property is included in these numbers, but not included in the MEL loss ratio which we will review shortly. Ms. Palmeri noted that the JIF exceeded the 85% obligation in 2018 and owes an additional \$85,738 plus the MEL surplus trigger of \$106,510 leaving \$654,583 of unencumbered funding. She noted that her office tracks by each fund year and by each member inclusive of investment income, however, only a summary is shown here.

BURLCO Dividend Release Scenarios

Ms. Palmeri then directed the Committee to surplus release scenarios of \$850,000, \$925,000 and \$1,000,000 noting that last year the Fund released \$850,000. Ms. Palmeri then highlighted that each scenario has an accompanying per Member allocation for the Committee to see the overall impact of each release scenario. Ms. Palmeri reminded the Committee that the Actuary recommends the percentage of unencumbered JIF surplus to the current budget should not be less than 50%.

Ms. Palmeri reminded the members that no decision for release of surplus needs to be made at this meeting. She noted that there are several factors and some noticeable deficits that may or may not improve that need to be considered prior to recommending a release of surplus. Mr. Forlenza addressed Mr. Mansdoerfer's question from earlier regarding the sustainability of surplus release for future years. He noted that the conservative practices by the Actuary and Qual-lynx adjusters makes him more comfortable that the figures displayed are fairly accurate. Mr. Theokas inquired what some of the older fund years look like at 12, 24, or 36 months after closure in comparison to more recent fund years. Mr. Forlenza noted that it is all in the way the claims develop and not unusual to have a deficit or break even surplus point 3 months after the end of a fund year. Ms. Palmeri noted that page 35 of the audit shows the development of older fund years.

Mr. Forlenza recommended that the Committee review the 6/30/21 fund year performance in August as well as the 2022 draft budget and then determine if releasing the same amount of surplus as in 2020. He noted then the committee might also release an additional dividend to directly offset member assessments as the Fund did in 2019. He noted that the individual member allocation will fluctuate. He stated that the Actuary will take the firefighters cancer presumption, sexual abuse and molestation, social inflation and several other factors into consideration when reviewing the future loss funding budgets.

Issues Impacting 2022 Budget

Mr. Forlenza directed the members to item XII which outlines issues that are likely to impact impacting the 2022 JIF Budget. He stated that recent legislative changes pertaining to sexual abuse and molestation and cancer presumption for fire fighters will impact the JIF & MEL Budgets in 2022. In addition, a recent determination by the NJ Pension Board requiring that a pending claim petition for a recipient of an accidental disability pension can no longer be settled for ongoing medical monitoring will also impact JIF Budgets. A difficult or “hard” reinsurance market in the area of cyber liability, property, and Workers Compensation will likely result in double digit percentage increases in the excess premium section of the JIF budget. He further stated that COVID will continue to impact the JIF budget not only in the area of workers compensation but liability as well. He then reported on a current claim in another JIF where a worker who contracted COVID and transmitted it to a family member, who in turn died. The worker brought a claim against the JIF stating that the employee was required to come to work during the pandemic and as a result contracted COVID leading to the family member’s death.

Mr. Forlenza then addressed the 2021 MEL unfunded liability. He stated that in November 2020 when the MEL adopted their 2021 budget, the liability and cyber coverage were not finalized. In addition to the cyber premiums doubling, the MEL had to fund the \$175,000 SIR at their layer. As a result, the MEL has a 2021 unfunded liability of \$2,348,814 with BURLCO JIF’s allocation being \$80,659. Mr. Forlenza suggested looking at a multi-year plan of using surplus to lessen the impact on the members of these budget increases. Again, the use of surplus can be revisited in the fall once all factors impacting the 2022 Budget are better understood. The membership should be cognizant of these issues, but not overly concerned. Mr. Mansdoerfer agreed that the JIF needs to be conservative.

Ms. Palmeri asked the Committee to review the scenarios as they will be discussed at their next Committee meeting at which time the financial position of the individual Fund Years will be valued as of June 30, 2021.

Investment Updates

Mr. Forlenza then directed the Committee to an email he received on May 18, 2021 from Joe Sette from Investor’s bank regarding the current “floor” rate on the JIF’s Investor’s Bank accounts. He reported that Investors Bank is decreasing their minimum interest rate from .5% to .4% effective June 1, 2021. He discussed this change with both JIF Treasurers and they agreed that although the rate dropped slightly, the best choice is to stay with Investors.

Joint Cash Management and Investment Fund

Mr. Forlenza reminded the Committee that the Fund invested in the JCMI which is a Fund that purchases short term debt from MEL members across the state. He noted that the return is currently 1-1.2% on our investment. Mr. Law asked if the Treasurer could provide a report twice

a year on the investment status of the JCMI. Mr. Forlenza will request this from the Treasurer after the 6/30 financials and have for the August meeting.

Retrospective Candidate Analysis

Ms. Palmeri provided the Committee with an update as to the performance of the candidates, both those enrolled in the program and those in prior year programs, in the Retrospective Program valued as of 12/31/20 and 03/31/21. She noted that the members participating in the program are sent quarterly updates to inform them of any potential additional assessments. The Committee agreed to only review the 03/31/21 valuations. She noted that 2018 and 2019 are omitted from the report as no members qualified for the Retrospective Program in those Fund Years. She reminded the members that for 2021, the loss funding only represents 25% of the total loss funding since it is valued as of 03/31/21.

Bordentown Township

Ms. Palmeri reviewed Bordentown Township noting their participation in the Program in 2017. She noted their loss ratio in Fund Year 2017 is 9.5% and there is no concern.

Delanco Township

Ms. Palmeri reviewed Delanco Township noting their participation in the Program in 2020 and 2021. She noted their loss ratio is 263% for 2020. Currently, their claims paid has not yet exceeded the minimum loss funding so nothing is due at this time. If in fact it does exceed the minimum loss funding, they will be liable for the “potential additional assessment to member”. Her office will continue to monitor the Township’s performance for 2020; however, in 2021 their loss ratio is 16.2%.

Edgewater Park Township

Ms. Palmeri reviewed Edgewater Park Township noting their participation in the program in 2020 and 2021. She noted their loss ratio is 173.7% valued as of 3/31/2021. Ms. Palmeri stated that the claims paid has not yet exceeded the minimum loss funding; therefore, they will not be invoiced at this time. They will continue to monitor this Fund Year

Palmyra Borough

Ms. Palmeri reviewed Palmyra Borough noting their participation in the Program in 2020. She noted their loss ratio is 17.9%.

Riverside Township

Ms. Palmeri reviewed Riverside Township noting their participation in the Program in 2020. She noted their loss ratio is 11.2% and her office will continue to monitor the Township’s performance.

Westampton Township

Ms. Palmeri reviewed Westampton Township noting their participation in the Program in 2020 and 2021. She noted their loss ratio valued as of 3/31/2021 is 76.9% and 50% respectively. Ms. Palmeri stated that her office will continue to monitor them.

No payment log has been included since no members were invoiced or paid at this time.

Fund Year 2021 Budget Process***Six Year Loss Ratio Summary as of March 31, 2021***

Ms. Palmeri directed the Committee to the Six Year Average Loss Ratio Summary spreadsheets contained in the agenda. She indicated that these reports are for Fund Years 2015-2020 valued as of 03/31/21. She noted that the Six Year Average Loss Ratio for the Fund is 81.1%. She then reviewed the individual years, by line of coverage, with the Committee.

Ms. Palmeri then presented the MEL Six Year Average Loss Ratio Reports valued as of 03/31/21 for Fund Years 2015-2020. She noted that the Six Year Average Loss Ratio for the MEL is at 75.8%. She reported that last year at this time the loss ratio was 47.3%. She reminded the Committee that the MEL utilizes the ten year loss ratio when determining the Fund's participation in the MEL Retrospective Program. She also reminded the Committee that Auto Liability claims are incorporated into the General Liability line at the MEL level. She then reviewed the individual years, by line of coverage, with the Committee. She reported that some deterioration is driven by a Riverside GL claim and a Westampton WC claim. Ms. Palmeri stated that thus far the only year that exceeded the 85% threshold is 2018, but her office is watching some others. She reminded the members that the MEL does experience rate member JIFs and uses 10 years of claims experience. She noted that the BURLCO JIF has always been a good performer with a positive experience rating (usually a decrease) and bound to the 100% contract max. She also reminded the members that if the JIF loss ratio exceeds the MEL loss ratio, the JIF will be put on the MEL Retro program.

Next, Ms. Palmeri reviewed the EPL/POL Six Year Average Loss Ratio report valued as of 03/31/21 for Fund Years 2015-2020. Ms. Palmeri noted that the carrier considers a 55% loss ratio a breakeven point due to the fact that the premium is inclusive of operating expenses, surcharges, taxes, profits, etc. She noted that the Five Year Average Loss Ratio is 23.6% which is used to allocate individual member increases or decreases as well as the JIF increases within the MEL program. She stated that the Six Year Average Loss Ratio for EPL/POL is at 27.2%. Ms. Palmeri reminded the Committee that they are in year three of phasing in of a new process for determining members EPL assessment. She explained that over the next few months, her office will be involved in reviewing the process to ensure the member assessments are allocated following the philosophy established in 2019 to ensure members are accurately assessed.

Renewing Members for 2022

Ms. Palmeri informed the Committee that eight (8) members are up for renewal effective January 1, 2022 including: Chesterfield Township, Delanco Township, Edgewater Park Township, Medford Township, Pemberton Township, Tabernacle Township, Westampton Township, and Wrightstown Borough.

Performance over 100%

Ms. Palmeri then directed the Committee to a spreadsheet in the agenda packet comparing the six year average loss ratios for the renewing members versus the overall Fund performance. Ms. Palmeri noted that while some of the renewing members have a few years with loss ratios over 100%, four (4) members have a six year average loss ratio over 100%; Delanco, Edgewater, Pemberton Twp and Westampton. We will identify any anomaly losses at the August meeting.

Vendor Fee Request Letters

Ms. Palmeri presented the draft vendor fee request letter for the Committee's review. She first inquired if the Committee wished to continue following the "Non-fair and Open Process", which was the decision of the Fund when the "Pay to Play" guidelines went into effect. The Committee agreed to continue utilizing the "Non-fair and Open Process" in the appointment of Fund

Professionals. Ms. Palmeri then asked if the Committee had any suggested language changes to the vendor fee request letter prior to it being released. The Committee approved the letter with no recommended revisions. Ms. Palmeri stated that the letters would go out shortly.

Budget Items

Draft Budget Amendment – July Executive Meeting

Ms. Palmeri stated that a proposed budget amendment will be presented at the July Executive Committee meeting for consideration. She noted that the amendment will include Cyber reallocation between premium and commissions due to the MEL taking on a layer of risk, EPL/POL buy downs, and VDO adjustments, an overcharge of the EPL Surcharge as well as anticipated changes to the member MEL assessments and RMC fee changes. The RMC adjustments are due to using the 2020 contracts when developing member assessments for 2021 when the budget is introduced. Any changes in fees year over year are then recognized via the budget amendment.

Issues Impacting 2022 Budget

Mr. Forlenza discussed most of the issues earlier in the meeting and noted that an article regarding the current status of the insurance market is included in the agenda packet. He noted that it details the pressure that insurers are seeing in the current market. He noted that everyone should review the article and he will continue to keep the Committee updated.

MEL 2021 Unfunded Liability

Ms. Palmeri noted the MEL unfunded liability is \$2,348,814 and the BURLCO JIF allocation is \$80,658. She stated that for 2021 there was an additional \$57,389 budgeted in excess of the maximum amount under the MEL Retrospective Program. She noted that this can be utilized to pay for this liability or there is \$397,880 from prior years overfunding in the MEL Retrospective Account. Mr. Forlenza noted that the \$80,658 will be taken into account when developing the 2022 budget further.

Next Meeting Date

Ms. Palmeri noted the next meeting is scheduled for August 24, 2021 at 1:00 PM and hopefully will be in Delran in person. The meeting will consist of discussions on Loss Funding Recommendations, Assessment Allocations Strategies, including Reward and Re-evaluations candidates and Retro Assessment Program Candidates, if any. She also stated that the Committee would review updated Surplus Distribution options, the Preliminary Budget, and Vendor Review.

Seeing no other business, the meeting was adjourned at 2:44 PM.

File: BURLCO/2021/Finance Committee Tab: 05/26/21

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Interim Financial Statement Summary

For the Period Ended March 31, 2021

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

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary - All Fund Years
March 31, 2021

	Total
Earned Contributions & MEL / RCF Dividends	\$131,062,411
Claims Paid (Net of Subrogation) & RCF Premiums	(42,913,014)
Excess Recoveries	252,211
Excess Insurance Premiums Paid	(37,909,073)
Operating Expenses Paid	(22,230,837)
Residual Claims Fund Premiums Paid	(6,836,842)
MEL Retro Transfer - Excess Premiums Paid	-
MEL Surplus Trigger Assessment Paid	-
Residual Claims Fund Surplus Trigger Assessment Paid	(87,719)
Total Payments	(109,725,273)
Position After Expenses	21,337,137
Investment Income (per treasurer)	4,761,384
Transfers	-
Return of Surplus	(10,474,115)
CASH POSITION	15,624,406
Case Reserves	(3,841,208)
IBNR Reserves	(2,398,963)
MEL Retro Transfer - Regular Contributions	448,951
MEL Retro Transfer - Over/(Under) Funding	397,880
MEL Retro Transfer - Excess Premiums Liability	(448,951)
MEL Surplus Trigger Assessment Liability	(106,510)
Residual Claims Fund Surplus Trigger Assessment	(124,040)
Net Current Surplus	9,551,565
Valued as of 12/31/20	\$9,704,095
NET CHANGE	(\$152,530)
Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2021	

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2021
March 31, 2021

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$75,868	\$124,760	\$30,936	\$485,852	\$126,603	\$0	\$776,261	\$420,740	\$2,041,020
Other Contributions									\$0
Total Contributions	\$75,868	\$124,760	\$30,936	\$485,852	\$126,603	\$0	\$776,261	\$420,740	\$2,041,020
Claims Paid (Net of Subrogation)	(33,861)	(750)	(9,155)	(152,899)	-	-	-	-	(196,665)
Excess Recoveries					-	-	-	-	-
Excess Insurance Premiums Paid					-	-	(\$950,938)		(950,938)
Operating Expenses Paid					-	-		(\$392,106)	(392,106)
Total Payments	(33,861)	(750)	(9,155)	(152,899)	-	-	(950,938)	(392,106)	(1,539,708)
Position After Expenses	42,007	124,010	21,781	332,953	126,603	-	(174,677)	28,635	501,311
Investment Income (per treasurer)	(96)	(158)	(39)	(593)	(160)		(130)	(265)	(1,440)
Transfers									-
Return of Surplus	-	-	-	-	-	-		-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-		-	-
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-		-	-
CASH POSITION	41,911	123,852	21,742	332,360	126,443	-	(174,806)	28,370	499,872
Case Reserves	(100,910)	(25,200)	(5,663)	(182,282)		-	-	-	(314,055)
IBNR Reserves	(1,000)	(120,827)	(26,953)	(277,423)	-	-	-	-	(426,203)
Net Current Surplus/(Deficit)	(59,999)	(22,175)	(10,874)	(127,345)	126,443	-	(174,806)	28,370	(240,386)
<i>RECOMMENDED TRANSFERS</i>									-
Valued as of 12/31/20									\$0
NET CHANGE	(59,999)	(22,175)	(10,874)	(127,345)	126,443	-	(174,806)	28,370	(240,386)
Claim Count for Open Fund Years 03/31/21	20	15	13	50					98
Claim Count for Open Fund Years 12/31/20									0
Net Change	20	15	13	50					98

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2021

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2020
March 31, 2021

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$296,387	\$486,083	\$128,090	\$1,939,868	\$503,016	\$49,659	\$2,956,664	\$1,650,461	\$8,010,228
Other Contributions/Retro Payments									\$0
Total Contributions	\$296,387	\$486,083	\$128,090	\$1,939,868	\$503,016	\$49,659	\$2,956,664	\$1,650,461	\$8,010,228
Claims Paid (Net of Subrogation)	(271,875)	(57,573)	(22,185)	(614,865)					(966,498)
Excess Recoveries									-
Excess Insurance Premiums Paid							(\$2,956,415)		(2,956,415)
Operating Expenses Paid								(\$1,400,300)	(1,400,300)
Total Payments	(271,875)	(57,573)	(22,185)	(614,865)	-	-	(2,956,415)	(1,400,300)	(5,323,213)
Position After Expenses	24,512	428,510	105,905	1,325,003	503,016	49,659	249	250,161	2,687,015
Investment Income (per treasurer)	944	1,904	534	7,596	2,126	213	3,604	5,895	22,816
Transfers									-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(235,556)	-	(235,556)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	235,556	-	235,556
CASH POSITION	25,456	430,414	106,439	1,332,599	505,142	49,872	3,853	256,056	2,709,831
Case Reserves	(214,226)	(241,571)	(14,172)	(517,452)		-	-	-	(987,421)
IBNR Reserves	-	(333,473)	(98,537)	(462,121)			-	-	(894,131)
Net Current Surplus/(Deficit)	(188,770)	(144,630)	(6,270)	353,026	505,142	49,872	3,853	256,056	828,279
RECOMMENDED TRANSFERS									-
Valued as of 12/31/20	(241,091)	(130,230)	(20,454)	328,898	513,248	49,887	3,926	112,993	\$617,177
NET CHANGE	52,321	(14,400)	14,184	24,128	(8,106)	(15)	(73)	143,063	211,102
Claim Count for Open Fund Years 03/31/21	68	123	24	232					447
Claim Count for Open Fund Years 12/31/20	64	105	22	218					409
Net Change	4	18	2	14					38

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2021

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2019
March 31, 2021

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$267,750	\$451,895	\$125,800	\$1,953,070	\$493,972	\$0	\$2,740,523	\$1,556,335	\$7,589,345
Other Contributions/ Retro payments								\$600	\$600
Total Contributions	\$267,750	\$451,895	\$125,800	\$1,953,070	\$493,972	\$0	\$2,740,523	\$1,556,935	\$7,589,945
Claims Paid (Net of Subrogation)	(558,375)	(53,452)	(19,745)	(1,275,281)					(1,906,853)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,740,332)		(2,740,332)
Operating Expenses Paid								(1,460,723)	(1,460,723)
Total Payments	(558,375)	(53,452)	(19,745)	(1,275,281)	-	-	(2,740,332)	(1,460,723)	(6,107,908)
Position After Expenses	(290,625)	398,443	106,055	677,789	493,972	-	191	96,212	1,482,037
Investment Income (per treasurer)	617	7,090	2,922	36,646	10,535		15,128	17,277	90,214
Transfers	320,000				(320,000)				-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(241,351)	-	(241,351)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	241,351	-	241,351
CASH POSITION	29,992	405,533	108,977	714,435	184,507	-	15,319	113,489	1,572,251
Case Reserves	(62,156)	(231,860)	(10,339)	(1,002,977)					(1,307,332)
IBNR Reserves	-	(152,861)	(42,434)	(255,046)					(450,341)
Net Current Surplus/(Deficit)	(32,164)	20,812	56,204	(543,588)	184,507	-	15,319	113,489	(185,422)
<i>RECOMMENDED TRANSFERS</i>									-
Valued as of 12/31/20	5,914	33,767	41,075	(484,724)	184,600	-	15,324	109,069	(\$94,975)
NET CHANGE	(38,078)	(12,955)	15,129	(58,864)	(93)	-	(5)	4,420	(90,447)
Claim Count for Open Fund Years 03/31/21	89	139	22	161					411
Claim Count for Open Fund Years 12/31/20	88	139	22	161					410
Net Change	1	0	0	0					1

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2021

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2018
March 31, 2021

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$270,300	\$451,350	\$125,800	\$2,011,950	\$507,802	\$0	\$2,594,140	\$1,533,310	\$7,494,652
Other Contributions/Retro Payments									\$0
Total Contributions	\$270,300	\$451,350	\$125,800	\$2,011,950	\$507,802	\$0	\$2,594,140	\$1,533,310	\$7,494,652
Claims Paid (Net of Subrogation)	(338,023)	(734,897)	(58,985)	(2,068,347)					(3,200,252)
Excess Recoveries									-
Excess Insurance Premiums Paid							(2,568,089)		(2,568,089)
Operating Expenses Paid								(1,411,486)	(1,411,486)
Total Payments	(338,023)	(734,897)	(58,985)	(2,068,347)	-	-	(2,568,089)	(1,411,486)	(7,179,827)
Position After Expenses	(67,723)	(283,547)	66,815	(56,397)	507,802	-	26,051	121,824	314,825
Investment Income (per treasurer)	2,119	7,604	3,947	37,134	24,116	-	15,198	24,432	114,550
Transfers	100,000				(100,000)				-
Return of Surplus									-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(188,080)	-	(188,080)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	188,080	-	188,080
CASH POSITION	34,396	(275,943)	70,762	(19,263)	431,918	-	41,249	146,256	429,375
Case Reserves	-	(527,094)	(35,285)	(308,829)					(871,208)
IBNR Reserves	-	(274,353)	(26,601)	(206,705)					(507,659)
Net Current Surplus/(Deficit)	34,396	(1,077,390)	8,876	(534,797)	431,918	-	41,249	146,256	(949,492)
RECOMMENDED TRANSFERS		300,000		30,000	(330,000)				-
Valued as of 12/31/20	34,407	(1,091,460)	8,896	(506,544)	432,050	-	41,262	147,101	(\$934,288)
NET CHANGE	(11)	14,070	(20)	(28,253)	(132)	-	(13)	(845)	(15,204)
Claim Count for Open Fund Years 03/31/21	56	152	40	157					405
Claim Count for Open Fund Years 12/31/20	56	152	40	157					405
Net Change	0	0	0	0					0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2021

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Fund Year 2017
March 31, 2021

	Property	General Liability	Automobile	Workers' Comp.	Deductible	Loss Fund Contingency	MEL / EJIF EPL/POL	Expense & Cont.	Total
Earned Membership Contributions	\$256,700	\$470,050	\$123,250	\$2,153,161	\$530,873	\$107,867	\$2,663,205	\$1,495,210	\$7,800,316
Other Contributions/Retro Payments									\$0
Total Contributions	\$256,700	\$470,050	\$123,250	\$2,153,161	\$530,873	\$107,867	\$2,663,205	\$1,495,210	\$7,800,316
Claims Paid (Net of Subrogation)	(195,467)	(379,776)	(18,662)	(1,176,186)	-	-	-	-	(1,770,091)
Excess Recoveries	-	-	-	-	-	-	-	-	-
Excess Insurance Premiums Paid		-	-	-	-	-	(2,490,955)	-	(2,490,955)
Operating Expenses Paid	-	-	-	-	-	-	-	(1,297,343)	(1,297,343)
Total Payments	(195,467)	(379,776)	(18,662)	(1,176,186)	-	-	(2,490,955)	(1,297,343)	(5,558,389)
Position After Expenses	61,233	90,274	104,588	976,975	530,873	107,867	172,250	197,867	2,241,927
Investment Income (per treasurer)	3,423	21,790	6,120	75,496	31,085	6,120	9,980	13,865	167,880
Transfers	-	-	-	-	-	-	-	-	-
Return of Surplus	-	-	-	-	-	-	-	-	-
MEL Retro Transfer - Regular Contributions	-	-	-	-	-	-	(91,135)	-	(91,135)
MEL Retro Transfer - Excess Premiums Paid	-	-	-	-	-	-	91,135	-	91,135
CASH POSITION	64,656	112,064	110,708	1,052,471	561,958	113,987	182,230	211,732	2,409,807
Case Reserves	-	(110,693)	-	(250,499)	-	-	-	-	(361,192)
IBNR Reserves	-	(56,848)	-	(63,781)	-	-	-	-	(120,629)
Net Current Surplus/(Deficit)	64,656	(55,477)	110,708	738,191	561,958	113,987	182,230	211,732	1,927,986
<i>RECOMMENDED TRANSFERS</i>									-
Valued as of 12/31/20	64,676	(32,653)	110,742	729,391	562,130	114,022	182,286	211,797	\$1,942,391
NET CHANGE	(20)	(22,824)	(34)	8,800	(172)	(35)	(56)	(65)	(14,405)
Claim Count for Open Fund Years 03/31/21	55	115	40	124					334
Claim Count for Open Fund Years 12/31/20	55	115	40	124					334
Net Change	0	0	0	0					0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2021

Burlington County Municipal Joint Insurance Fund
Historical Operating Results Summary
Closed Years Contingency Fund
March 31, 2021

	1991-2016
Earned Contributions & MEL / RCF Dividends	\$98,126,250
Claims Paid (Net of Subrogation)	(34,872,655)
Excess Recoveries	\$252,211
Excess Insurance Premiums Paid	(26,202,344)
Operating Expenses Paid	(16,268,879)
Residual Claims Fund Premiums Paid	(6,836,842)
Residual Claims Fund Surplus Trigger Assessment Paid	(87,719)
Total Payments	(84,016,228)
Position After Expenses	14,110,022
Investment Income (per treasurer)	4,349,183
Transfers	\$0
Return of Surplus	(10,474,115)
MEL Retro Transfer - Regular Contributions	(\$90,709)
MEL Retro Transfer - Excess Premiums Paid	\$90,709
CASH POSITION	\$7,985,090
Case Reserves - Property	\$0
IBNR Reserves - Property	\$0
Residual Claims Fund Surplus Trigger Assessment	(\$124,040)
Current Surplus/(Deficit)	7,861,050
Open Property Claim Count: 03/31/21	1
Open Property Claim Count: 12/31/20	1
Net Change	0

Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from
Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2021

Burlington County Municipal Joint Insurance Fund Historical Operating Results Summary MEL JIF RETRO Contingency Fund March 31, 2021	
	Fund Year(s) 2016- 2020
MEL Retro Transfer - Contributions	448,951
MEL Retro Transfer - Over/(Under) Funding	397,880
Total Contributions	846,831
MEL Retro Transfer - Excess Premiums Paid	
MEL Surplus Trigger Assessment Paid	
<i>Position After Expenses</i>	846,831
Investment Income (per treasurer)	18,181
Transfers	0
Return of Surplus	
CASH POSITION	\$865,012
MEL Retro Transfer - Excess Premiums Liability	(448,951)
MEL Surplus Trigger Assessment Liability	(106,510)
Current Surplus/(Deficit)	\$309,551
Valued as of 12/31/20	\$309,744
NET CHANGE	(\$193)
Compiled by Arthur J. Gallagher Risk Management Services, Inc., Public Sector Practice from Actuarial, Claims Administrator & Treasurer reports valued as of March 31, 2021	

Burlington County Municipal Joint Insurance Fund
Open Years Comparative Operating Results Summary
March 31, 2021

FUND YEAR 2021	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 41,911	\$ 123,852	\$ 21,742	\$ 332,360	\$ 126,443	\$ -	\$ (174,806)	\$ 28,370	\$ 499,872
Net Current Surplus/(Deficit)	\$ (59,999)	\$ (22,175)	\$ (10,874)	\$ (127,345)	\$ 126,443	\$ -	\$ (174,806)	\$ 28,370	\$ (240,386)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/20	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
NET CHANGE	\$ (59,999)	\$ (22,175)	\$ (10,874)	\$ (127,345)	\$ 126,443	\$ -	\$ (174,806)	\$ 28,370	\$ (240,386)

Fund Year 2020	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 25,456	\$ 430,414	\$ 106,439	\$ 1,332,599	\$ 505,142	\$ 49,872	\$ 3,853	\$ 256,056	\$ 2,709,831
Net Current Surplus/(Deficit)	\$ (188,770)	\$ (144,630)	\$ (6,270)	\$ 353,026	\$ 505,142	\$ 49,872	\$ 3,853	\$ 256,056	\$ 828,279
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/20	\$ (241,091)	\$ (130,230)	\$ (20,454)	\$ 328,898	\$ 513,248	\$ 49,887	\$ 3,926	\$ 112,993	\$ 617,177
NET CHANGE	\$ 52,321	\$ (14,400)	\$ 14,184	\$ 24,128	\$ (8,106)	\$ (15)	\$ (73)	\$ 143,063	\$ 211,102

FUND YEAR 2019	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 29,992	\$ 405,533	\$ 108,977	\$ 714,435	\$ 184,507	\$ -	\$ 15,319	\$ 113,489	\$ 1,572,251
Net Current Surplus/(Deficit)	\$ (32,164)	\$ 20,812	\$ 56,204	\$ (543,588)	\$ 184,507	\$ -	\$ 15,319	\$ 113,489	\$ (185,422)
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/20	\$ 5,914	\$ 33,767	\$ 41,075	\$ (484,724)	\$ 184,600	\$ -	\$ 15,324	\$ 109,069	\$ (94,975)
NET CHANGE	\$ (38,078)	\$ (12,955)	\$ 15,129	\$ (58,864)	\$ (93)	\$ -	\$ (5)	\$ 4,420	\$ (90,447)

FUND YEAR 2018	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 34,396	\$ (275,943)	\$ 70,762	\$ (19,263)	\$ 431,918	\$ -	\$ 41,249	\$ 146,256	\$ 429,375
Net Current Surplus/(Deficit)	\$ 34,396	\$ (1,077,390)	\$ 8,876	\$ (534,797)	\$ 431,918	\$ -	\$ 41,249	\$ 146,256	\$ (949,492)
RECOMMENDED TRANSFERS	\$ -	\$ 300,000	\$ -	\$ 30,000	\$ (330,000)	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/20	\$ 34,407	\$ (1,091,460)	\$ 8,896	\$ (506,544)	\$ 432,050	\$ -	\$ 41,262	\$ 147,101	\$ (934,288)
NET CHANGE	\$ (11)	\$ 14,070	\$ (20)	\$ (28,253)	\$ (132)	\$ -	\$ (13)	\$ (845)	\$ (15,204)

FUND YEAR 2017	Property	GL	Automobile	WC	Deductible	Loss Contingency Fund	MEL/EJIF/EPL/POL	Operating	Total
CASH POSITION	\$ 64,656	\$ 112,064	\$ 110,708	\$ 1,052,471	\$ 561,958	\$ 113,987	\$ 182,230	\$ 211,732	\$ 2,409,807
Net Current Surplus/(Deficit)	\$ 64,656	\$ (55,477)	\$ 110,708	\$ 738,191	\$ 561,958	\$ 113,987	\$ 182,230	\$ 211,732	\$ 1,927,986
RECOMMENDED TRANSFERS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Valued as of 12/31/20	\$ 64,676	\$ (32,653)	\$ 110,742	\$ 729,391	\$ 562,130	\$ 114,022	\$ 182,286	\$ 211,797	\$ 1,942,391
NET CHANGE	\$ (20)	\$ (22,824)	\$ (34)	\$ 8,800	\$ (172)	\$ (35)	\$ (56)	\$ (65)	\$ (14,405)

Resolution No. 2021 -

**Burlington County Municipal Joint Insurance Fund Resolution of Certification
Annual Audit Report for Period Ending December 31, 2020**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2020 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the Executive Committee, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the Executive Committee of the Fund shall by resolution certify to the Local Finance Board of the State of New Jersey that all members of the Executive Committee have reviewed, as a minimum, the sections of the annual audit entitled:

Schedule of Findings
and
Recommendations

and

WHEREAS, the members of the Executive Committee have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

Schedule of Findings
and
Recommendations

as evidenced by the group affidavit form of the Executive Committee.

WHEREAS, such resolution of certification shall be adopted by the Executive Committee no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the Executive Committee have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the Executive Committee to the penalty provisions of R.S. 52:27BB-52- to wit:

R.S. 52:27BB-52 – “A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office.”

NOW, THEREFORE, BE IT RESOLVED, that the Executive Committee of the Burlington County Municipal Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF A
RESOLUTION ADOPTED AT THE MEETING HELD ON JUNE 15, 2021 VIA
CONFERENCE CALL.

Fund Secretary

TRANSFER OF FUNDS

RESOLUTION NO. 2021-

WHEREAS, the Fund's interim review of financial statements as of March 31 2021 indicates the 2018 Fund Year requires an intra-fund transfer as follows:

Amount	From	To
\$300,000	2018 Deductible	2018 GL
\$30,000	2018 Deductible	2018 WC

NOW, THEREFORE BE IT RESOLVED, that the Executive Committee of the Burlington County Municipal Joint Insurance Fund does hereby transfer the sums set forth above.

Pursuant to N.J.A.C. 11:5-2.13, a copy of this Resolution shall be forthwith sent to the Departments of Banking and Insurance and Community Affairs affording them thirty (30) days in which to object to the aforementioned transfer. If no objection is received in writing within said thirty (30) day period, the Administrator and Treasurer shall affect said transfer. The Executive Committee shall, prior to making a said transfer, complete the certification below.

Secretary

Date _____

VOTE	Yes	No	Abstain
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As of the day of , 2021, no objection has been received.

As of the day of , 2021, written approval was received.

BY: _____

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2021-___**

**RESOLUTION AUTHORIZING PAYMENT OF \$106,510 FROM THE BURLCO JIF MEL
RETROSPECTIVE ACCOUNT IN ACCORDANCE WITH THE REQUIREMENTS OF
THE NEW JERSEY MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
SURPLUS TRIGGER**

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

WHEREAS, the BURLCO JIF is a member of the New Jersey Municipal Excess Liability Joint Insurance Fund (NJ MEL); and

WHEREAS, in 2020, the NJ MEL amended its Risk Management Plan to include a “Surplus Trigger”; and

WHEREAS, the purpose of the Surplus Trigger is to guarantee the ongoing fiscal integrity of the NJ MEL by requiring that the NJ MEL have a minimum amount of surplus available at any given time; and

WHEREAS, the Surplus Trigger is calculated on an annual basis valued as of December 31st of the most recently closed Fund Year; and

WHEREAS, the NJ MEL Surplus Trigger is enacted when the Fund’s statutory surplus for all fund years combined is no less than 12.5% of unpaid claims including IBNR; and

WHEREAS, based upon calculations provided by the NJ MEL valued as of December 31, 2020, the ratio of unencumbered cash to the total amount of unpaid claims including IBNR has fallen below the 12.5% ratio; and

WHEREAS, the total amount of cash needed by the NJ MEL to meet the 12.5% ratio is \$2,978,484; and

WHEREAS, the total obligation of the BURLCO JIF of the \$2,978,484 is \$106,510; and

WHEREAS, the BURLCO JIF established a MEL Retrospective Account in 2016 to hold cash to be used to offset any additional funding needed to pay for BURLCO JIF member MEL claims that exceed the contractual minimum loss funding obligation required by the NJ MEL Retrospective Program; and

WHEREAS, as of December 31, 2020, the MEL Retrospective Account had an unencumbered surplus balance of \$761,093; and

WHEREAS, it is the recommendation of the BURLCO JIF Finance Committee that the \$106,510 payment due from the BURLCO JIF to pay for its share of the MEL Trigger assessment be paid from the BURLCO JIF’s MEL Retrospective Account.

NOW THEREFORE BE IT RESOLVED by the Burlington County Municipal Joint Insurance Fund that the Fund Administrator and Fund Treasurer is hereby authorized to make payment to the NJ MEL in the amount of \$106,510 from the BURLCO JIF MEL Retrospective Account to satisfy its obligation to the NJ MEL resulting from the MEL Surplus Trigger; and

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

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on June 15, 2021.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
John Gural, Secretary

By: _____
Glenn McMahon, Chairperson

Date: June 15, 2021

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2021-___**

**RESOLUTION MEMORIALIZING A PAYMENT OF \$87,719 FROM THE 2015 FUND
YEAR AND AUTHORIZING A PAYMENT OF \$124,040 FROM THE 2016 FUND YEAR
IN ACCORDANCE WITH THE REQUIREMENTS OF THE NEW JERSEY MUNICIPAL
RESIDUAL CLAIMS FUND JOINT INSURANCE FUND SURPLUS TRIGGER**

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

WHEREAS, the BURLCO JIF is a member of the New Jersey Municipal Residual Claims Joint Insurance Fund (NJ RCF); and

WHEREAS, in 2020, the NJ RCF amended its Risk Management Plan to include a “Surplus Trigger”; and

WHEREAS, the purpose of the Surplus Trigger is to guarantee the ongoing fiscal integrity of the NJ RCF by requiring that the NJ RCF have a minimum amount of surplus available at any given time; and

WHEREAS, the Surplus Trigger is calculated on an annual basis valued as of December 31st of the most recently closed Fund Year; and

WHEREAS, the NJ RCF Surplus Trigger is enacted when the Fund’s statutory surplus for all fund years combined is no less than 12.5% of unpaid claims including IBNR; and

WHEREAS, based upon calculations provided by the NJ RCF valued as of December 31, 2019, the ratio of unencumbered cash to the total amount of unpaid claims including IBNR fell below the 12.5% ratio by \$5,235,393 resulting in a payment by the BURLCO JIF to the NJ RCF of \$87,719 from the 2015 Fund Year; and

WHEREAS, based upon calculations provided by the NJ RCF valued as of December 31, 2020, the ratio of unencumbered cash to the total amount of unpaid claims including IBNR fell below the 12.5% ratio by \$6,286,145 resulting in a payment due by the BURLCO JIF to the NJ RCF of \$124,040 from the 2016 Fund Year; and

WHEREAS, it is the recommendation of the BURLCO JIF Finance Committee that the \$87,719 payment made to the NJ RCF from the 2015 Fund Year be memorialized and the \$124,040 due from the BURLCO JIF be authorized to be paid from the 2016 Fund Year.

NOW THEREFORE BE IT RESOLVED by the Burlington County Municipal Joint Insurance Fund that the \$87,719 payment to the NJ RCF from the 2015 Fund Year is hereby memorialized; and

BE IT FURTHER RESOLVED that a payment of \$124,040 to the NJ RCF from the 2016 Fund Year is hereby authorized; and

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

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on June 15, 2021.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
John Gural, Secretary

By: _____
Glenn McMahon, Chairperson

Date: June 15, 2021



Municipal Excess Liability Joint Insurance Fund

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

Date: June 2, 2021
To: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack
Subject: June 2nd MEL Meeting

Correspondence. QualCare Alliance Networks submitted correspondence announcing plans to be acquired by Mitchell - Genex - Coventry. Ms. Kissane said current staffing will remain in place and said she expects no changes in service.

Special Presentation – Joseph Giorgio: Joe Giorgio will be retiring from the Township of Hanover on August 1st. The MEL asked him to attend this meeting to allow us the opportunity to express our well wishes. Joe Giorgio was the first Chairman of the Municipal Excess Liability Joint Insurance Fund and served as the Chair for Fund years 1987 and 1988. The Morris JIF and the Atlantic JIF were the charter members of the MEL. The MEL has prepared a graphic of a property declaration page to give to the town to post on the newly named Joseph A. Giorgio wing of town hall.

Mr. Giorgio said he was very proud to have been involved in the formation of the Morris County Municipal Joint Insurance Fund and the Municipal Excess Liability Joint Insurance Fund and particularly noted that the MEL was formed at a meeting in Hanover Township. Mr. Giorgio reviewed the significant achievements of the JIFs and the MEL. Hanover Committeeman Francioli also attended to add his congratulations and appreciation to Mr. Giorgio's 40 year as Township Administrator for Hanover Township.

Audit Committee: Audit Committee met on May 24, 2021 to review the Year-End Financials, Actuarial Valuation Report and the Internal Audits for Actuarial Second Opinion and Actuarial Pricing Review; minutes submitted. Bud Jones, Nisivoccia and Kyle Mrotek, Actuarial Advantage presented their reports to the Board. Board accepted financial reports and the Internal Audits for Actuarial Second Opinion/Peer Review and Actuarial Pricing Review as presented.

Committee Chairman Jon Rheinhardt said the Audit Committee was provided with an overview of the Joint Cash Management Program and said the Audit Universe was revised so the Internal Auditor can review this program in 2021 rather than 2022.

Financial Fast Track as of December 31, 2020: Executive Director submitted the MEL's updated year end financials. As previously discussed, the strategy is to be especially conservative considering all of the current uncertainties because of COVID claims, the recent changes in WC/pension offsets, firefighter's cancer WC presumption, and the extension of the statute of limitations for sexual molestation claims. The statutory surplus declined to \$8.3 million and is now at the surplus floor established by the MEL Commissioners. The overall JIF/MEL combined surplus remains in excess of \$200 million.

COVID: The most significant charge is the projected \$20 million that COVID related workers' compensation claims will eventually cost the MEL. The MEL is strengthening its claim and IBNR reserves (by \$7.5 million) because of the uncertainty over the recovery from Safety National. The strategy is to book \$7.5 million for COVID claims and IBNR at the MEL. Hopefully, the MEL will be successful in making a full recovery from Safety National so that this can reverse this accrual.

General Claim Reserves: The MEL is also strengthening general claim reserves by \$2.6 million to cover non-COVID related claims.

RCF: The fast track also records a \$3 million additional assessment payable to the RCF.

Under the plan of risk management, the MEL will adopt an additional assessment of \$3 million, payable in 10 annual installments to maintain the surplus at the \$8.3 million surplus floor. Because this additional assessment is over 10 years, the impact on each individual JIF will not be significant.

RECAP

\$18.4 Million – MEL Statutory surplus as of 12/31/2019
(\$7.5 million) - Special COVID reserve and additional COVID IBNR
(\$2.6 million) - General Claim Development
(\$3.0 million) - RCF Assessment

\$5.3 million - Statutory surplus before MEL assessment
\$3.0 million - Credit for MEL additional assessment payable over 10 years
\$8.3 million – MEL Statutory Surplus as of 12/31/2020

The Board voted to confirm the surplus trigger issued to member JIFs in the amount of \$2,978,484.

Excess Property Claims Administrator: At the March 26th meeting, the MEL Board authorized the issuance of a competitive contract RFP for Property Claims Administrator. A total of 3 responses were received: a) Engle, Martin & Associates, b) Crawford & Company and c) Qual-Lynx. The MEL QPA reviewed the responses for completeness and determined Engle, Martin & Associates had a fatal flaw in their submission and was eliminated from review. MEL Claims Review Committee conducted interviews on May 25th of the other two vendors and recommended awarding the contract to Qual-Lynx for a contract period of July 1,

2021 to December 31, 2023 with two one-year options to renew for an annual fee of \$175,000 plus an hourly rate of \$99.00 for time and expense for CAT claims handling. The Board voted to accept the recommendation and awarded the contract to Qual-Lynx.

Liability Claims Administration: During 2020, the MEL issued Competitive Contracting RFPs. Rather than asking the responders to submit a fee request, the form asked the responder to agree to compensation set forth by the Board of Fund Commissioners. Botta & Associates provided that commitment but they also submitted a request for additional fee resulting from changes to the MEL's liability retention structure in addition to an increase in responsibility for managing reimbursement for public officials/employment practices claims that pierce the optional POL/EPL layer. Request was for an additional fee component of \$197 hour for these type of claims. In January of 2021, the MEL also added the responsibility of managing the MEL's share of the \$200,000 retention in the primary cyber policy. MEL Claims Review reviewed this request and recommended the additional fees of \$197/hour not to exceed \$20,000. The Board voted to accept the recommendation to modify the compensation for Botta & Associates.

Middlesex County Municipal JIF: A special meeting of the MEL Board was held on April 27, 2021 to consider membership of Middlesex County Municipal Joint Insurance; minutes of the meeting were distributed with the agenda. Executive Director said the Middlesex JIF has accepted the MEL's conditions for membership; we are now waiting for the Department of Banking and Insurance to put the Middlesex JIF under supervision. In the interim, the MEL has bound coverage for Cyber Liability and Excess Workers' Compensation (excess of JIF retention) for Middlesex JIF members. This expires at the end of June.

Commissioners Cuccia, Northgrave and D'Arco volunteered to serve on an ad-hoc committee to monitor this process.

Legislative Committee: Committee met on May 27th. The Committee is monitoring certain pending legislation evolving around law enforcement.

Safety & Education Committee: Committee met on April 30th; minutes of the meeting were distributed. Also, distributed was a memorandum concerning the addition of a Defensive Driving Course in the MEL's Learning Management System. Board accepted the Committee's recommendation and approved an expenditure of \$27,900 for Defense Driving.

Coverage Committee: Committee met on April 6th; minutes of the meeting submitted.

Statutory Bond: Board accepted Committee's recommendation to impose a higher deductible of \$10,000 when an appeal on the statutory bond coverage is approved.

Watercraft: Occasionally, our water-adjacent members have watercraft larger than our automatic coverage grant in the policy, which allows us the time to underwrite the exposure. City of Gloucester is requesting an exception to the watercraft length limitation for their 57ft watercraft (hull is actually less than our threshold, but the bow pulpit extends past our threshold). After our review, we are recommending exception

be made. The Camden JIF has already reviewed and approved. Board accepted Committee's recommendation.

Employment Practices Program: The deadline for EPL Compliance has been extended to November 1st to provide MEL members' additional time to complete the program requirements. Based on member requests, an abbreviated handbook was developed for volunteers as an optional policy. This policy – and all other model policies – and the checklist to be submitted can be found on the MEL website at <https://njmel.org/insurance/public-officials/risk-management-program/>

Background Checks: At the March meeting, the Board authorized the release of a Competitive Contracting RFP to qualify vendors able to provide Background Checks. The MEL's "Protecting Children From Abuse" model policy calls for increased background checks and members were looking for assistance in identifying vendors. Below is a listing of the five vendors that responded and that have been posted to the MEL website on this page: <https://njmel.org/insurance/public-officials/risk-management-program/>

Castle Branch, Inc. – Wilmington, NC
Adam Safeguard – Toms River, NJ
Southern Background Services – Hazlehurst, GA
TABB Inc. – Chester, NJ
True View BSI LLC – Hicksville, NY

BidNet Direct Software E-Procurement: Bidnet Direct is an online site for governmental entities to publish and distribute bid opportunities. The MEL QPA is recommending the use of Bidnet Direct for future procurement to efficiently handle vendor responses to bids or RFPs. There is no cost to the Fund to use the platform. Board accepted the recommendation of the QPA.

Cannabis Legalization: The MEL Fund Attorney has been working with Matt Giacobbe generating bulletins on the impact to members of the legalization of cannabis. These bulletins have been posted to the MEL webpage - <https://njmel.org/mel-safety-institute/resource-center/cannabis-guidance/>.

Fund Attorney reminded everyone of the August deadline concerning cannabis to adopt ordinances to opt out of certain recreational cannabis business operations at the municipal level

RCF: Commissioner Clarke submitted a report of the RCF's March meeting.

2021 MEL, MR HIF & NJCE JIF Educational Seminar: The 10th annual seminar was conducted virtually on 2 half-day sessions: Friday, May 14th and Friday, May 21 from 9 am to 12 noon. There were 224 participants in the 1st session and 217 participants in the 2nd session. We are in the process of uploading seminar materials to the MEL webpage. Mr. Ezio Altamura attended both sessions and complimented all involved in putting the program together.

Cyber Task Force: On March 8th, the MEL Cyber Task Force released the updated MEL Cyber Risk Management Program. Members in compliance with the 1st version will have "grandfathered status" as compliance until January 1, 2022. The updated program can be found on the MEL website: <https://njmel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/>

Claims Committee: The Claims Review Committee met on May 5th; minutes of these meetings are sent to the full MEL Board separately from the agenda. The Claims Review Committee is scheduled to meet this afternoon.

Power of Collaboration: Enclosed are the three latest in the series of “Power of Collaboration” ad that appeared in the League of Municipalities magazine. Each highlights the following:
The MEL model policy *Addressing the Protection and Safe Treatment of Minors*.
The EJIF’s continued defense efforts in the Passaic River II Litigation.
The MEL’s response to addressing the Public Health Crisis.

2021 Financial Disclosures: The Local Finance Board voted to extend the date at which the Board would take enforcement action against non-fillers of the 2021 FDS until July 30th from the statutory deadline of April 30th. As of May 27th all but 5 Commissioners have completed the filing.

Meeting Dates and Times: Scheduled MEL Board of Fund Commissioner meetings frequently conflict with holidays. We recommend the Board refer a review of meeting dates and times to the Management Committee. In addition, committee can consider scheduling virtual meetings in between regularly scheduled meetings – to allow better flow for action items.

Board of Commissioners did agree to conduct the September Board meeting in person.



Municipal Excess Liability Residual Claims Fund

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

June 2, 2021

Memo to: Burlington County Municipal Joint Insurance Fund
From: Commissioner Matchett
Re: RCF June Meeting

Auditor and Actuary Year-End Reports: The Audit Report as of December 31, 2020 and Actuarial Analysis and Loss Adjustment Reserves report were presented for review.

Fund Auditor referred to *Exhibit B-Change of Net Position* and reported Fund Year 2020 had an increase in net position over 2019 of \$530,000, resulting in ending net position of \$12,640,000. The Surplus Trigger of \$6,286,145 is the assessment to be approved. The \$4,546,000 difference in the statutory basis is due to the discounting of the reserves. The action taken in 2019 to implement a surplus trigger will help cover some of the deficit in certain fund years.

Fund Actuary reviewed the Actuarial Analysis and Loss Adjustment Reserves Report. As of December 31, 2020 the RCF has reserves totaling \$109 million and is consistent with Schedule A of the financial statements. The reserves are made up of \$84.7 million in case reserves and \$24.5 million in IBNR reserves. Fund Actuary reported the loss reserves are consistent with their estimate of unpaid claim liabilities.

Following the reports, the Board approved the year-end financials as presented and adopted resolution 17-21 and executed the group affidavit indicating that members of the Executive Committee have read the general comments section of the audit report

2020 Budget Amendment: The Fund approves an amendment to the current year's budget to accept the transfer of liabilities as of December 31st. A motion was approved to introduce on first reading the amendments to the 2020 Budget and to schedule the Public Hearing on September 1, 2021 at 10:30 a.m. at the Forsgate Country Club, Jamesburg, New Jersey. Enclosed is the 2020 amended budget.

Surplus Floor: In October of 2019, the MEL and the RCF amended their Risk Management Plans to include a trigger to maintain an adequate surplus, in excess of case reserves and incurred but not report (IBNR). This action was in response to changes in the law concerning sexual molestation and firefighter cancer presumption. For year-end 2020, the RCF surplus trigger to member JIFs totals \$6,286,145. Of that amount, \$2.9 million is the Municipal Excess Liability Joint Insurance Fund's share of the trigger amount. Because this additional assessment is over ten years, the impact on each individual JIF will not be significant. The motion was made and passed to confirm the surplus trigger to member JIFs.

2021 Financial Disclosures: The Division of Local Government Services met on April 14, 2021 and at that meeting, they voted to extend the date upon which the Board would take enforcement action against non-filers of the 2021 FDS until June 30, 2021.

Power of Collaboration: Two “Power of Collaboration” ads will appear in the League of Municipalities magazine. The first focuses on the actions taken by the MEL to help members in addressing the public health crisis and the second highlights the NJ Environmental Fund and its efforts in the Passaic River II litigation.

Claims Committee: The Claims Review Committee met on March 3rd and May 5th and prior to the June 2nd meeting. Minutes for the March and May meetings were distributed.

Next Meeting: The next meeting of the RCF is scheduled for September 1, 2021 at 10:30AM, and is currently scheduled at the Forsgate Country Club.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2020 PROPOSED BUDGET				
	2020	2020 Amendment	2020	\$
	PROPOSED	2016 Assessments	Revised Budget	CHANGE
	BUDGET			
APPROPRIATIONS				
MEL	303,582	8,971,152	9,274,734	8,971,152
BMEL	0	0	0	0
ATLANTIC	47,695	1,313,389	1,361,084	1,313,389
BERGEN	13,324	719,003	732,327	719,003
BURLCO	19,951	716,292	736,243	716,292
CAMDEN	22,940	654,463	677,403	654,463
MONMOUTH	26,310	745,668	771,978	745,668
MORRIS	20,019	1,964,458	1,984,477	1,964,458
NJUA	16,437	850,087	866,525	850,087
OCEAN (incl Brick) incremental inr	48,373	1,307,230	1,355,603	1,307,230
PMM	8,270	257,922	266,192	257,922
SOUTH BERGEN	21,394	786,364	807,757	786,364
SUBURBAN ESSEX	20,828	428,499	449,327	428,499
TRICO	29,875	331,545	361,420	331,545
SUBURBAN MUNICIPAL	3,374	509,358	512,732	509,358
CENTRAL JERSEY	37,750	445,992	483,741	445,992
NJPHA	15,878	605,158	621,036	605,158
TOTAL	656,000	20,606,580	21,262,580	20,606,580
	0			
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2020 PROPOSED BUDGET				
	2020 PROPOSED	2020 Amendment	2020	
	BUDGET	2016 Assessments	Revised Budget	
APPROPRIATIONS				
CLAIMS	0	19,946,580	19,946,580	19,946,580
REINSURANCE PREMIUMS	10,000		10,000	0
LOSS FUND CONTINGENCY	0	660,000	660,000	660,000
SUBTOTAL LOSS FUND	10,000	20,606,580	20,616,580	20,606,580
EXPENSES				
ADMINISTRATOR	205,842		205,842	0
DEPUTY ADMINISTRATOR	70,021		70,021	0
ATTORNEY	42,615		42,615	0
CLAIMS SUPERVISION & AUDIT	61,603		61,603	0
TREASURER	40,010		40,010	0
AUDITOR	23,634		23,634	0
ACTUARY	42,194		42,194	0
MISCELLANEOUS	24,798		24,798	0
SUBTOTAL	510,717	0	510,717	0
EXPENSE CONTINGENCY	135,283		135,283	0
SUBTOTAL EXPENSES	646,000	0	646,000	0
TOTAL BUDGET	656,000	20,606,580	21,262,580	20,606,580



**New Jersey Municipal Environmental
Risk Management Fund**

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

DATE: June 2, 2021
TO: Burlington County Municipal Joint Insurance Fund
FROM: Commissioner Jack
SUBJECT: Summary of Topics Discussed at E-JIF Meeting

AUDITOR YEAR-END REPORTS – Mr. Jones of Nisivoccia & Company reviewed the audit report as of December 31, 2020. The Auditor said the Fund is in excellent financial condition. The audit report contained no findings and no recommendations. Following his review of the audit, the Executive Board adopted Resolution #21-21 approving the Year-End Financials and executed the Group Affidavit.

ASTs WITH UNDERGROUND PIPING TESTING REIMBURSEMENTS – The Executive Board passed a motion approving the revision to the E-JIF Periodic Testing & Construction Requirements for Aboveground Storage Tanks (ASTs) with Buried Piping Systems Reimbursement Policy allowing members to receive the \$400 per tank testing reimbursement on an annual basis.

ACTUARIAL IBNR ESTIMATES – The E-JIF Actuary gave a verbal report on the actuarial IBNR estimates for the E-JIF valued as of March 31, 2021.

DUE DILIGENCE REPORTS - The Executive Director reviewed the Financial Fast Track and other due diligence reports as of March 31, 2021. The Executive Director said the Fund remains in excellent financial shape.

NEXT MEETING- The next meeting of the E-JIF is scheduled for September 1, 2021 at the Forsgate CC, Jamesburg. *(Subject to Change)*